



# CAMDEN

## COUNTY MUNICIPAL

JOINT INSURANCE FUND

### MEETING AGENDA APRIL 25, 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: APRIL 25, 2022**

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- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2022 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES:** March 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. 22-17 April Bills ..... **Page 18**  
Treasurer’s Report..... **Page 22**  
Monthly Reports ..... **Page 23**
  
- ATTORNEY – Joseph Nardi, Esquire**
  
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report ..... **Page 29**
  
- UNDERWRITING MANAGER – Conner Strong & Buckelew**  
Monthly Certificate Holding Report..... **Page 32**  
Cyber Risk Management Compliance – Version 2 - As of March 31, 2022..... **Page 34**
  
- MANAGED CARE – Medlogix**  
Monthly Report ..... **Page 36**
  
- CLAIMS SERVICE – AmeriHealth Casualty**

- 
- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - MEETING ADJOURNED**
  - NEXT MEETING: May 23, 2022 - Collingswood**

# Camden County Municipal Joint Insurance Fund

2 Cooper Street  
Camden, NJ 08102

Date: April 25, 2022

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ❑ **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 -** As discussed last month, 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 met a few times to review progressive goals and discuss implementation measures to meet the target start-up date of January 1, 2023.

Regulations require that any new JIF initial application be accompanied by at least two resolutions from at least two local units noting the intent to join. Enclosed on **Page 5** is a resolution evidencing the Camden JIF's intent to join the New Jersey Cyber Risk Management Fund.

- ❑ ***Motion to adopt Resolution 22-16 evidencing the Camden JIF's intent to join the New Jersey Cyber Risk Management Fund on January 1, 2023 for Cyber Risk coverage.***
- ❑ **MEL and RCF 2021 Financials** – Included on **Pages 6 & 7** is a memorandum sent out last week to the Executive Board outlining a surplus strengthening strategy for both JIFs. In February 2021, the Department of Labor changed the rules concerning coordinating workers' compensation with the pension system on accidental disability pensions. This change cost the MEL approximately \$13 million. The 2021 COVID workers compensation claims will also cost the MEL an additional \$8 million in claims and associated IBNR. The MEL also experienced its second most expensive hurricane (Ida) that will cost an estimated \$8 million against its property claim budget of \$4 million.
- ❑ **Resolution to Amend Budget Cap Law:** Current regulations state that a municipality should limit any increase to its levy to 2% and limit any increase to appropriations to 2.5%, whatever is less over last year's final budget. Municipalities will face difficulties in meeting the budget cap due to incurred workers' compensation claims due to COVID-19, changes to the pension offset and a recent amendment to the sexual molestation statute of limitation.

These factors plus other costs to municipalities will not allow budgets to be capped at the current 2%. Enclosed on **Page 8** is a template resolution we are urging our members to adopt and submit to their legislative agent.

- ❑ **2022 MEL/RCF/EJIF Meeting & Retreat:** The MEL, RCF and EJIF held their meetings in conjunction with the MEL Annual Retreat on March 25<sup>th</sup> . Commissioner Wolk’s reports on those meetings appear in **Appendix II**.
- ❑ **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 9** 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.
- ❑ **2021/2022 Elected Officials Seminar:** The MEL’s Annual Elected Officials Seminar is available through the MEL Safety Institute. Attached on **page 10** 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:** JIF Commissioners can begin the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. The Division of Local Government Services has released Local Finance Notice 2022-06 containing filing instructions for local government officers. The JIF roster has been updated and emails with filing information have been sent to Fund Commissioners and Professionals. Please note the filing deadline is April 30<sup>th</sup> and the Local Finance Board has issued violations in the past for not filing.
- ❑ **May Meeting Date** – We are tentatively set to meet in person for our May meeting at the Scottish Rite in Collingswood.

**Due Diligence Reports:**

|                                     |                |
|-------------------------------------|----------------|
| <b>Financial Fast Track</b>         | <b>Page 11</b> |
| <b>Loss Ratio Analysis</b>          | <b>Page 12</b> |
| <b>Loss Time Accident Frequency</b> | <b>Page 13</b> |
| <b>POL/EPL Compliance Report</b>    | <b>Page 14</b> |
| <b>Fund Commissioners</b>           | <b>Page 15</b> |
| <b>Regulatory Affairs Checklist</b> | <b>Page 16</b> |
| <b>RMC Agreements</b>               | <b>Page 17</b> |

## D2 Cybersecurity Enrollment Report As of April 13, 2022

| Member Name               | Confirmed<br>Whitelisted | Enrolled | Training<br>in Progress |
|---------------------------|--------------------------|----------|-------------------------|
| Audubon                   | ✓                        | ✓        | ✓                       |
| Audubon Park              | ✓                        | ✓        | ✓                       |
| Barrington                | ✓                        | ✓        | ✓                       |
| Berlin Boro               | ✓                        | ✓        |                         |
| Berlin Township           | ✓                        |          |                         |
| Bellmawr                  |                          | ✓        |                         |
| Brooklawn                 |                          |          |                         |
| Camden City               | ✓                        | ✓        | ✓                       |
| Camden City Parking       |                          |          |                         |
| 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     | ✓                        | ✓        | ✓                       |
| Woodlynne                 |                          |          |                         |

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION EVIDENCING INTENT TO JOIN  
THE NEW JERSEY CYBER RISK MANAGEMENT FUND**

**WHEREAS**, a number of Joint Insurance Funds in the State of New Jersey have decided to establish the NEW JERSEY CYBER RISK MANAGEMENT FUND (hereinafter the “FUND”) as permitted by N.J.S.A. 40A:10-36; and

**WHEREAS**, NJAC 11:15-2.6 (b) 13 provides that the FUND’s initial application for approval by the Department of Banking and Insurance must be accompanied by resolutions from at least two local units evidencing their intent to join the FUND;

**NOW THEREFORE, BE IT RESOLVED, THAT** the Camden County Municipal Joint Insurance Fund (hereinafter the “JIF”) does hereby resolve that:

- (1) The JIF intends to join the FUND from 12:01 a.m. standard time, January 1, 2023 until 12:01 a.m. standard time, January 1, 2024 for the purpose of providing cyber risk coverage.
- (2) “CYBER RISK” means a peril in the electronic information environment by which injuries, damages and other losses ensue. The exact definition of "cyber risk" or similar terms for any line of insurance coverage shall be the definition in the excess insurance or reinsurance policy purchased by the Fund unless superseded by the policy issued by the Fund, and
- (3) This resolution is not binding on the JIF to join the FUND.

\_\_\_\_\_  
**MICHAEL MEVOLI, CHAIRMAN**

\_\_\_\_\_  
**M. JAMES MALEY, JR., SECRETARY**

**DATE:** \_\_\_\_\_

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

**Date:** April 19, 2022  
**To:** Fund Commissioners  
Camden County Municipal Joint Insurance Fund  
**From:** Bradford Stokes, Executive Director  
**Subject:** 2021 MEL and RCF Financials

The MEL and RCF are in the process of finalizing their 2021 year-end financials. In February 2021, the Department of Labor changed the rules concerning coordinating workers' compensation with the pension system on accidental disability pensions. This change cost the MEL approximately \$13 million. The MEL also experienced its second most expensive hurricane (Ida) that will cost an estimated \$8 million against its property claim budget of \$4 million. As a result, the MEL and RCF JIFs will need to do a "surplus strengthening" by adding \$23.4 million to income for 2021 fund year.

The MEL, at their June meeting, will approve the following:

1. Call in the Premium Deferral. From 2016 to 2021, the MEL deferred 15% of the loss fund via their retrospective program to their member JIFs with the understanding that it could call in this deferral if needed. This action adds \$15.3 million to the MEL's 2021 income.
2. Charge 2021 COVID to the member JIFs: Originally the intent was for the MEL to pay all 2021 COVID claims that otherwise were the responsibility of their member JIFs. Because of the extraordinary circumstances, it is now recommended that each JIF assume responsibility for these claims and associated IBNR within their normal retentions. This action adds \$8.1 million to the MEL's 2021 income.

The premium deferral call-in and the 2021 COVID claims charge combined will place MEL's surplus at \$8 million for 12/31/21 which was the MEL's surplus as of 12/31/20.

Also, the RCF JIF, at their June meeting, will propose a \$1 million supplemental assessment. This will result in a surplus of \$120,000 as of 12/31/21.

The Camden JIF budgeted the premium deferral in their loss fund contingency line from 2016 to 2021 which will cover the MEL premium deferral of \$998,725. The 2021 COVID Camden JIF claims and associated IBNR of \$509,990 will be paid out of the 2021 workers compensation loss funds. The RCF additional assessment for Camden JIF of \$24,503.52 will be paid out of closed fund year surplus. The total additional cost to Camden JIF will be \$1,533,218.52. This additional cost will not result in supplemental assessments to our membership, but our 12/31/21 year-end surplus will be reduced by the \$1.5 million.



We will discuss further at the April meeting. In the interim, if you have any questions, please do not hesitate to contact me.

cc: JIF Treasurer  
JIF Auditor  
JIF Actuary  
JIF Solicitor  
Karen Read, Perma

## **The Power of Collaboration**

### **Support Budget Cap Relief**

Insurance budgets are being hit with the highest inflation since the 1980s. All municipalities are urged to support budget cap relief by adopting the following resolution.

#### **A RESOLUTION URGING THE NEW JERSEY LEGISLATURE TO AMEND THE BUDGET CAP LAW TO APPROPRIATE FUNDS FOR INCREASING INSURANCE COSTS**

WHEREAS, pursuant to N.J.S.A. 40A:4-45, et al, a municipality is required to limit any increase in its levy to 2.0% and any increase in appropriations to 2 1/2% or the cost-of-living adjustment, whatever is less, over the prior year's final appropriations subject to certain exceptions; and

WHEREAS, all local public entities, including participating municipalities in the Municipal Excess Liability Joint Insurance Fund (MEL), has incurred an estimated \$50 million in COVID related worker's compensation claims and it is anticipated that these costs will continue to increase as a result of long-term COVID cases; and

WHEREAS, a 2021 New Jersey Department of Labor decision regarding worker's compensation funding has generated increased costs to the members of the MEL by over 10% in order to cover claims that were previously funded by the State pension system; and

WHEREAS, a recent amendment to the sexual molestation statute of limitations will increase total liability costs for members of the MEL system by an estimated amount of 6% in 2023; and

WHEREAS, the frequency of weather-related catastrophic claims and corresponding impacts are anticipated to increase property insurance costs by over 10% per year; and

WHEREAS, cyber liability events throughout the country have resulted in twice the amount of premium costs in 2022 and such costs are expected to accelerate at a pace far greater than the rate of inflation; and

WHEREAS, these increasing costs, regulations, policy decisions and environmental impacts are occurring when many other items and costs in municipal budgets are also increasing at an inflationary rate; and

NOW THEREFORE BE IT RESOLVED by the Governing Body of the (NAME OF MUNICIPALITY) that N.J.S.A. 40A:4-45 be amended to provide that appropriations in the first three years after the effective date of (this amendment) for liability insurance, worker's compensation insurance, cyber insurance, and property insurance be exempt from the Appropriation CAP and the Levy CAP.

BE IT FURTHER RESOLVED that a copy of this resolution shall be sent to the New Jersey Legislative representative for the (NAME OF MUNICIPALITY).



## 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)



## 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](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 COUNTY MUNICIPAL FUND  
FINANCIAL FAST TRACK REPORT  
AS OF December 31, 2021**

|                                      | <i>THIS MONTH</i>  | <i>YTD</i>         | <i>PRIOR YEAR END</i> | <i>FUND BALANCE</i> |
|--------------------------------------|--------------------|--------------------|-----------------------|---------------------|
| 1. UNDERWRITING INCOME               | 1,262,393          | 15,056,500         | 259,537,108           | 274,593,608         |
| 2. CLAIM EXPENSES                    |                    |                    |                       |                     |
| Paid Claims                          | 431,489            | 5,445,732          | 111,192,950           | 116,638,682         |
| Case Reserves                        | 462,033            | 132,867            | 7,244,485             | 7,377,353           |
| IBNR                                 | 480,080            | 1,441,419          | 6,963,514             | 8,404,933           |
| Aggregate Excess Recoveries          | 89,767             | (64,903)           | (835,234)             | (900,137)           |
| <b>TOTAL CLAIMS</b>                  | <b>1,463,370</b>   | <b>6,955,116</b>   | <b>124,565,716</b>    | <b>131,520,831</b>  |
| 3. EXPENSES                          |                    |                    |                       |                     |
| Excess Premiums                      | 471,806            | 5,620,370          | 74,200,119            | 79,820,489          |
| Administrative                       | 197,945            | 2,638,110          | 46,098,520            | 48,736,630          |
| <b>TOTAL EXPENSES</b>                | <b>669,752</b>     | <b>8,258,480</b>   | <b>120,298,639</b>    | <b>128,557,119</b>  |
| 4. UNDERWRITING PROFIT (1-2-3)       | (870,729)          | (157,096)          | 14,672,753            | 14,515,657          |
| 5. INVESTMENT INCOME                 | (22,822)           | (61,583)           | 11,845,257            | 11,783,674          |
| 6. DIVIDEND INCOME                   | 0                  | 280,384            | 3,957,637             | 4,238,021           |
| 7. STATUTORY PROFIT (4+5+6)          | <b>(893,551)</b>   | <b>61,705</b>      | <b>30,475,647</b>     | <b>30,537,352</b>   |
| 8. DIVIDEND                          | 0                  | 1,130,396          | 21,889,123            | 23,019,519          |
| 9. RCF & MEL Surplus Strengthening   | 1,035,832          | 1,035,832          | 540,489               | 1,576,321           |
| <b>10. STATUTORY SURPLUS (7-8-9)</b> | <b>(1,929,383)</b> | <b>(2,104,523)</b> | <b>8,046,034</b>      | <b>5,941,511</b>    |

**SURPLUS (DEFICITS) BY FUND YEAR**

|                                 |                    |                    |                  |                   |
|---------------------------------|--------------------|--------------------|------------------|-------------------|
| Closed                          | (208,542)          | (1,091,322)        | 6,562,554        | 5,471,233         |
| Aggregate Excess LFC            | (990,126)          | (747,297)          | 994,812          | 247,515           |
| 2018                            | 222,854            | 388,941            | 1,105,131        | 1,494,072         |
| 2019                            | (74,864)           | (184,281)          | (718,006)        | (902,287)         |
| 2020                            | (175,098)          | (241,607)          | 101,544          | (140,064)         |
| 2021                            | (703,606)          | (228,957)          |                  | (228,957)         |
| <b>TOTAL SURPLUS (DEFICITS)</b> | <b>(1,929,383)</b> | <b>(2,104,523)</b> | <b>8,046,034</b> | <b>5,941,512</b>  |
| <b>TOTAL CASH</b>               |                    |                    |                  | <b>23,226,969</b> |

**CLAIM ANALYSIS BY FUND YEAR**

|                                 |                  |                  |                    |                    |
|---------------------------------|------------------|------------------|--------------------|--------------------|
| <b>TOTAL CLOSED YEAR CLAIMS</b> | <b>176,300</b>   | <b>198,140</b>   | <b>104,942,563</b> | <b>105,140,703</b> |
| <b>FUND YEAR 2018</b>           |                  |                  |                    |                    |
| Paid Claims                     | 27,514           | 687,607          | 3,122,177          | 3,809,784          |
| Case Reserves                   | (45,512)         | (282,462)        | 1,372,039          | 1,089,578          |
| IBNR                            | (207,260)        | (777,208)        | 1,136,396          | 359,188            |
| Recoveries                      | -                | (23,389)         | (23,787)           | (47,176)           |
| <b>TOTAL FY 2018 CLAIMS</b>     | <b>(225,258)</b> | <b>(395,451)</b> | <b>5,606,825</b>   | <b>5,211,374</b>   |
| <b>FUND YEAR 2019</b>           |                  |                  |                    |                    |
| Paid Claims                     | 149,392          | 1,159,139        | 3,302,023          | 4,461,162          |
| Case Reserves                   | (147,103)        | (458,726)        | 2,436,327          | 1,977,602          |
| IBNR                            | 79,205           | (496,257)        | 1,841,517          | 1,345,260          |
| Recoveries                      | (9,048)          | (26,243)         | (59,992)           | (86,235)           |
| <b>TOTAL FY 2019 CLAIMS</b>     | <b>72,446</b>    | <b>177,914</b>   | <b>7,519,875</b>   | <b>7,697,789</b>   |
| <b>FUND YEAR 2020</b>           |                  |                  |                    |                    |
| Paid Claims                     | 92,226           | 1,675,302        | 1,482,656          | 3,157,958          |
| Case Reserves                   | 213,005          | (368,797)        | 2,249,020          | 1,880,223          |
| IBNR                            | (75,602)         | (1,105,383)      | 3,200,984          | 2,095,601          |
| Recoveries                      | (16,492)         | (15,272)         | (436,208)          | (451,479)          |
| <b>TOTAL FY 2020 CLAIMS</b>     | <b>213,137</b>   | <b>185,850</b>   | <b>6,496,453</b>   | <b>6,682,303</b>   |
| <b>FUND YEAR 2021</b>           |                  |                  |                    |                    |
| Paid Claims                     | 150,446          | 1,407,845        |                    | 1,407,845          |
| Case Reserves                   | 280,486          | 1,096,673        |                    | 1,096,673          |
| IBNR                            | 736,572          | 4,284,144        |                    | 4,284,144          |
| Recoveries                      | 59,242           | 0                |                    | 0                  |
| <b>TOTAL FY 2021 CLAIMS</b>     | <b>1,226,745</b> | <b>6,788,662</b> |                    | <b>6,788,662</b>   |
| <b>COMBINED TOTAL CLAIMS</b>    | <b>1,463,370</b> | <b>6,955,116</b> | <b>124,565,716</b> | <b>131,520,831</b> |

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.  
Fund Year 2020 and Fund Year 2021 Claims reflect anticipated recoverable amounts from the MEL of \$545,751 (Paid: \$382,630, Reserves: \$163,121)  
and \$0 (Paid: \$0, Reserves: \$0) respectively for COVID 19 Workers Compensation claims.



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

AS OF **March 31, 2022**

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

|                 | Budget      | Limited   | 51        | MONTH    | 50        | MONTH    | 39        | MONTH    |
|-----------------|-------------|-----------|-----------|----------|-----------|----------|-----------|----------|
|                 |             | Incurred  | Actual    | TARGETED | Actual    | TARGETED | Actual    | TARGETED |
|                 |             | Current   | 31-Mar-22 |          | 28-Feb-22 |          | 31-Mar-21 |          |
| PROPERTY        | 600,000     | 350,779   | 58.46%    | 100.00%  | 58.46%    | 100.00%  | 59.01%    | 100.00%  |
| GEN LIABILITY   | 1,506,000   | 1,190,624 | 79.06%    | 96.38%   | 65.25%    | 96.23%   | 36.33%    | 91.95%   |
| AUTO LIABILITY  | 334,000     | 252,392   | 75.57%    | 93.62%   | 75.57%    | 93.27%   | 80.62%    | 88.81%   |
| WORKER'S COMP   | 3,840,000   | 3,137,795 | 81.71%    | 99.57%   | 84.00%    | 99.52%   | 86.88%    | 98.57%   |
| TOTAL ALL LINES | 6,280,000   | 4,931,589 | 78.53%    | 98.53%   | 76.62%    | 98.45%   | 71.76%    | 96.60%   |
| NET PAYOUT %    | \$4,044,812 |           | 64.41%    |          |           |          |           |          |

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

|                 | Budget      | Limited   | 39        | MONTH    | 38        | MONTH    | 27        | MONTH    |
|-----------------|-------------|-----------|-----------|----------|-----------|----------|-----------|----------|
|                 |             | Incurred  | Actual    | TARGETED | Actual    | TARGETED | Actual    | TARGETED |
|                 |             | Current   | 31-Mar-22 |          | 28-Feb-22 |          | 31-Mar-21 |          |
| PROPERTY        | 722,242     | 1,241,457 | 171.89%   | 100.00%  | 171.89%   | 100.00%  | 170.82%   | 100.00%  |
| GEN LIABILITY   | 1,674,299   | 1,720,443 | 102.76%   | 91.95%   | 106.82%   | 91.38%   | 32.66%    | 82.70%   |
| AUTO LIABILITY  | 387,682     | 150,725   | 38.88%    | 88.81%   | 40.81%    | 88.30%   | 25.21%    | 80.03%   |
| WORKER'S COMP   | 3,672,619   | 3,497,999 | 95.25%    | 98.57%   | 94.69%    | 98.43%   | 101.01%   | 95.33%   |
| TOTAL ALL LINES | 6,456,842   | 6,610,625 | 102.38%   | 96.43%   | 103.23%   | 96.17%   | 86.54%    | 91.66%   |
| NET PAYOUT %    | \$4,425,052 |           | 68.53%    |          |           |          |           |          |

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

|                 | Budget      | Limited   | 27        | MONTH    | 26        | MONTH    | 15        | MONTH    |
|-----------------|-------------|-----------|-----------|----------|-----------|----------|-----------|----------|
|                 |             | Incurred  | Actual    | TARGETED | Actual    | TARGETED | Actual    | TARGETED |
|                 |             | Current   | 31-Mar-22 |          | 28-Feb-22 |          | 31-Mar-21 |          |
| PROPERTY        | 710,000     | 813,400   | 114.56%   | 100.00%  | 114.97%   | 100.00%  | 107.53%   | 96.43%   |
| GEN LIABILITY   | 1,692,081   | 465,883   | 27.53%    | 82.70%   | 26.90%    | 81.65%   | 19.35%    | 66.07%   |
| AUTO LIABILITY  | 397,295     | 871,299   | 219.31%   | 80.03%   | 211.81%   | 78.92%   | 152.65%   | 59.58%   |
| WORKER'S COMP   | 3,527,720   | 3,174,562 | 89.99%    | 95.33%   | 90.27%    | 94.80%   | 75.46%    | 78.67%   |
| TOTAL ALL LINES | 6,327,096   | 5,325,144 | 84.16%    | 91.51%   | 83.73%    | 90.87%   | 68.90%    | 76.09%   |
| NET PAYOUT %    | \$3,436,352 |           | 54.31%    |          |           |          |           |          |

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

|                 | Budget      | Limited   | 15        | MONTH    | 14        | MONTH    | 3         | MONTH    |
|-----------------|-------------|-----------|-----------|----------|-----------|----------|-----------|----------|
|                 |             | Incurred  | Actual    | TARGETED | Actual    | TARGETED | Actual    | TARGETED |
|                 |             | Current   | 31-Mar-22 |          | 28-Feb-22 |          | 31-Mar-21 |          |
| PROPERTY        | 718,669     | 918,381   | 127.79%   | 96.43%   | 114.30%   | 96.03%   | 6.05%     | 23.00%   |
| GEN LIABILITY   | 1,681,349   | 112,243   | 6.68%     | 66.07%   | 6.28%     | 64.20%   | 0.15%     | 6.00%    |
| AUTO LIABILITY  | 446,457     | 93,372    | 20.91%    | 59.58%   | 20.48%    | 56.96%   | 3.38%     | 6.00%    |
| WORKER'S COMP   | 3,528,173   | 2,304,149 | 65.31%    | 78.67%   | 56.80%    | 74.88%   | 5.30%     | 3.00%    |
| TOTAL ALL LINES | 6,374,648   | 3,428,145 | 53.78%    | 76.01%   | 47.41%    | 73.19%   | 3.89%     | 6.26%    |
| NET PAYOUT %    | \$2,235,385 |           | 35.07%    |          |           |          |           |          |

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

|                 | Budget    | Limited  | 3         | MONTH    | 2         | MONTH    | -9        | MONTH    |
|-----------------|-----------|----------|-----------|----------|-----------|----------|-----------|----------|
|                 |           | Incurred | Actual    | TARGETED | Actual    | TARGETED | Actual    | TARGETED |
|                 |           | Current  | 31-Mar-22 |          | 28-Feb-22 |          | 31-Mar-21 |          |
| PROPERTY        | 812,040   | 240,511  | 29.62%    | 23.00%   | 19.59%    | 13.00%   | N/A       | N/A      |
| GEN LIABILITY   | 1,666,133 | 10,233   | 0.61%     | 6.00%    | 0.07%     | 2.50%    | N/A       | N/A      |
| AUTO LIABILITY  | 604,621   | 311,813  | 51.57%    | 6.00%    | 73.48%    | 2.50%    | N/A       | N/A      |
| WORKER'S COMP   | 3,820,056 | 167,240  | 4.38%     | 3.00%    | 3.22%     | 2.00%    | N/A       | N/A      |
| TOTAL ALL LINES | 6,902,850 | 729,798  | 10.57%    | 6.34%    | 0.00%     | 3.46%    | N/A       | N/A      |
| NET PAYOUT %    | \$201,442 |          | 2.92%     |          |           |          |           |          |

**2022 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/  
EXCLUDING COVID CLAIMS**

|                             |                  |                       |           |                    |
|-----------------------------|------------------|-----------------------|-----------|--------------------|
|                             |                  |                       |           |                    |
|                             |                  | <b>March 31, 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> |
| NJ Utility Authorities      | 0.36             | 1.69                  | 2.43      | 1.86               |
| Monmouth County             | 0.08             | 0.88                  | 0.90      | 0.80               |
| Professional Municipal Man  | 0.00             | 1.43                  | 1.35      | 1.25               |
| Morris County               | 0.45             | 1.31                  | 1.32      | 1.22               |
| Ocean County                | 0.68             | 1.67                  | 1.54      | 1.51               |
| Bergen County               | 0.73             | 1.50                  | 1.27      | 1.32               |
| Burlington County Municipa  | 0.76             | 1.28                  | 1.15      | 1.17               |
| Camden County               | 0.87             | 1.21                  | 1.35      | 1.23               |
| NJ Public Housing Authority | 0.90             | 1.37                  | 1.64      | 1.44               |
| Atlantic County Municipal J | 0.96             | 1.75                  | 1.99      | 1.77               |
| Suburban Metro              | 1.06             | 1.89                  | 2.06      | 1.87               |
| Suburban Municipal          | 1.20             | 1.29                  | 1.58      | 1.41               |
| Gloucester, Salem, Cumbe    | 1.29             | 1.89                  | 1.59      | 1.69               |
| Central New Jersey          | 1.53             | 1.39                  | 1.59      | 1.49               |
| South Bergen County         | 1.64             | 2.06                  | 1.88      | 1.94               |
|                             |                  |                       |           |                    |
| AVERAGE                     | 0.83             | 1.51                  | 1.58      | 1.47               |

| MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND                      |               |                     |            |                |                |                       |
|--|---------------|---------------------|------------|----------------|----------------|-----------------------|
| EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund |               |                     |            |                |                |                       |
| Data Valued As of : April 19, 2022                                   |               |                     |            |                |                |                       |
| Total Participating Members  |               | 38                  | 38         |                |                |                       |
| Complaint  |               |                     | 37         |                |                |                       |
| Percent Compliant  |               |                     | 97.37%     |                |                |                       |
|  |               |                     |            | 01/01/22       | 2022           |                       |
|  | EPL Program ? | Checklist Submitted | Compliant  | EPL Deductible | POL Deductible | Co-Insurance 01/01/22 |
| 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 DEPT   | Yes           | Yes                 | Yes        | \$ 2,500       | \$ 2,500       | 0%                    |
| WOODLYNNE  | Yes           | Yes                 | Yes        | \$ 20,000      | \$ 20,000      | 20% of 1st 250K       |



| <b>Camden JIF<br/>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 April 1, 2022**

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

| CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND   |                                |                     |                    |                    |
|--|--------------------------------|---------------------|--------------------|--------------------|
| 20221 RISK MANAGEMENT CONSULTANTS AGREEMENTS   |                                |                     |                    |                    |
| AS OF April 20, 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       | 4/15/2022           | 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           |                     | 04/01/22           | 12/31/22           |
| 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       | 03/28/22            | 3/28/2022          | 12/31/22           |
| 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       | 4/18/2022           | 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. 22-17**

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

| <b><u>FUND YEAR 2021</u></b> |                           |                             |                       |
|------------------------------|---------------------------|-----------------------------|-----------------------|
| <u>Check Number</u>          | <u>Vendor Name</u>        | <u>Comment</u>              | <u>Invoice Amount</u> |
| 002811                       |                           |                             |                       |
| 002811                       | BOROUGH OF LAUREL SPRINGS | 2021 SAFETY INCENTIVE AWARD | 1,000.00              |
|                              |                           |                             | <b>1,000.00</b>       |
| 002812                       |                           |                             |                       |
| 002812                       | VOORHEES TOWNSHIP         | 2021 SAFETY INCENTIVE AWARD | 2,000.00              |
|                              |                           |                             | <b>2,000.00</b>       |
| 002813                       |                           |                             |                       |
| 002813                       | BOROUGH OF TAVISTOCK      | 2021 SAFETY INCENTIVE AWARD | 1,000.00              |
|                              |                           |                             | <b>1,000.00</b>       |
| 002814                       |                           |                             |                       |
| 002814                       | CHERRY HILL TOWNSHIP      | 2021 SAFETY INCENTIVE AWARD | 1,100.00              |
|                              |                           |                             | <b>1,100.00</b>       |
| 002815                       |                           |                             |                       |
| 002815                       | BOROUGH OF CLEMENTON      | 2021 SAFETY INCENTIVE AWARD | 1,500.00              |
|                              |                           |                             | <b>1,500.00</b>       |
| 002816                       |                           |                             |                       |
| 002816                       | BOROUGH OF HADDON HEIGHTS | 2021 SAFETY INCENTIVE AWARD | 2,000.00              |
|                              |                           |                             | <b>2,000.00</b>       |
| 002817                       |                           |                             |                       |
| 002817                       | CITY OF CAMDEN            | 2021 SAFETY INCENTIVE AWARD | 2,000.00              |
|                              |                           |                             | <b>2,000.00</b>       |
| 002818                       |                           |                             |                       |
| 002818                       | TOWNSHIP OF GLOUCESTER    | 2021 SAFETY INCENTIVE AWARD | 2,000.00              |
|                              |                           |                             | <b>2,000.00</b>       |
| 002819                       |                           |                             |                       |
| 002819                       | BOROUGH OF BERLIN         | 2021 SAFETY INCENTIVE AWARD | 1,500.00              |
|                              |                           |                             | <b>1,500.00</b>       |
| 002820                       |                           |                             |                       |
| 002820                       | BOROUGH OF MT. EPHRAIM    | 2021 SAFETY INCENTIVE AWARD | 1,500.00              |
|                              |                           |                             | <b>1,500.00</b>       |
| 002821                       |                           |                             |                       |
| 002821                       | BOROUGH OF MAGNOLIA       | 2021 SAFETY INCENTIVE AWARD | 1,500.00              |
|                              |                           |                             | <b>1,500.00</b>       |
| 002822                       |                           |                             |                       |
| 002822                       | BOROUGH OF COLLINGSWOOD   | 2021 SAFETY INCENTIVE AWARD | 2,000.00              |
|                              |                           |                             | <b>2,000.00</b>       |
| 002823                       |                           |                             |                       |
| 002823                       | HADDON TOWNSHIP           | 2021 SAFETY INCENTIVE AWARD | 2,000.00              |
|                              |                           |                             | <b>2,000.00</b>       |
| 002824                       |                           |                             |                       |
| 002824                       | BOROUGH OF HADDONFIELD    | 2021 SAFETY INCENTIVE AWARD | 2,000.00              |
|                              |                           |                             | <b>2,000.00</b>       |
| 002825                       |                           |                             |                       |
| 002825                       | TOWNSHIP OF BERLIN        | 2021 SAFETY INCENTIVE AWARD | 1,500.00              |
|                              |                           |                             | <b>1,500.00</b>       |

|        |                                  |                               |          |                  |
|--------|----------------------------------|-------------------------------|----------|------------------|
| 002826 |                                  |                               |          |                  |
| 002826 | BOROUGH OF BELLMAWR              | 2021 SAFETY INCENTIVE AWARD   | 2,000.00 | <b>2,000.00</b>  |
| 002827 |                                  |                               |          |                  |
| 002827 | BOROUGH OF CHESILHURST           | 2021 SAFETY INCENTIVE AWARD   | 1,000.00 | <b>1,000.00</b>  |
| 002828 |                                  |                               |          |                  |
| 002828 | CITY OF GLOUCESTER               | 2021 SAFETY INCENTIVE AWARD   | 2,000.00 | <b>2,000.00</b>  |
| 002829 |                                  |                               |          |                  |
| 002829 | BOROUGH OF MERCHANTVILLE         | 2021 SAFETY INCENTIVE AWARD   | 1,500.00 | <b>1,500.00</b>  |
| 002830 |                                  |                               |          |                  |
| 002830 | BOROUGH OF MEDFORD LAKES         | 2021 SAFETY INCENTIVE AWARD   | 1,500.00 | <b>1,500.00</b>  |
| 002831 |                                  |                               |          |                  |
| 002831 | BOROUGH OF LINDENWOLD            | 2021 SAFETY INCENTIVE AWARD   | 1,500.00 | <b>1,500.00</b>  |
| 002832 |                                  |                               |          |                  |
| 002832 | WOODLYNNE BOROUGH                | 2021 SAFETY INCENTIVE AWARD   | 1,000.00 | <b>1,000.00</b>  |
| 002833 |                                  |                               |          |                  |
| 002833 | BOROUGH OF BROOKLAWN             | 2021 SAFETY INCENTIVE AWARD   | 1,500.00 | <b>1,500.00</b>  |
| 002834 |                                  |                               |          |                  |
| 002834 | BOROUGH OF AUDUBON               | 2021 SAFETY INCENTIVE AWARD   | 1,500.00 | <b>1,500.00</b>  |
| 002835 |                                  |                               |          |                  |
| 002835 | BOROUGH OF AUDUBON PARK          | 2021 SAFETY INCENTIVE AWARD   | 1,000.00 | <b>1,000.00</b>  |
| 002836 |                                  |                               |          |                  |
| 002836 | BOROUGH OF BARRINGTON            | 2021 SAFETY INCENTIVE AWARD   | 1,500.00 | <b>1,500.00</b>  |
| 002837 |                                  |                               |          |                  |
| 002837 | BOROUGH OF OAKLYN                | 2021 SAFETY INCENTIVE AWARD   | 1,500.00 | <b>1,500.00</b>  |
| 002838 |                                  |                               |          |                  |
| 002838 | BOROUGH OF GIBBSBORO             | 2021 SAFETY INCENTIVE AWARD   | 1,000.00 | <b>1,000.00</b>  |
| 002839 |                                  |                               |          |                  |
| 002839 | BOROUGH OF PINE HILL             | 2021 SAFETY INCENTIVE AWARD   | 1,500.00 | <b>1,500.00</b>  |
| 002840 |                                  |                               |          |                  |
| 002840 | BOROUGH OF RUNNEMEDE             | 2021 SAFETY INCENTIVE AWARD   | 1,500.00 | <b>1,500.00</b>  |
| 002841 |                                  |                               |          |                  |
| 002841 | BOROUGH OF HI-NELLA              | 2021 SAFETY INCENTIVE AWARD   | 1,000.00 | <b>1,000.00</b>  |
| 002842 |                                  |                               |          |                  |
| 002842 | BOROUGH OF LAWNESIDE             | 2021 SAFETY INCENTIVE AWARD   | 1,500.00 | <b>1,500.00</b>  |
| 002843 |                                  |                               |          |                  |
| 002843 | BOROUGH OF SOMERDALE             | 2021 SAFETY INCENTIVE AWARD   | 1,500.00 | <b>1,500.00</b>  |
| 002844 |                                  |                               |          |                  |
| 002844 | WINSLOW TOWNSHIP                 | 2021 SAFETY INCENTIVE AWARD   | 2,000.00 | <b>2,000.00</b>  |
| 002845 |                                  |                               |          |                  |
| 002845 | WINSLOW TOWNSHIP FIRE DISTRICT   | 2021 SAFETY INCENTIVE AWARD   | 1,000.00 | <b>1,000.00</b>  |
| 002846 |                                  |                               |          |                  |
| 002846 | CAMDEN CITY PARKING AUTHORITY    | 2021 SAFETY INCENTIVE AWARD   | 1,500.00 | <b>1,500.00</b>  |
| 002847 |                                  |                               |          |                  |
| 002847 | CHERRY HILL FIRE DISTRICT        | 2021 SAFETY INCENTIVE AWARD   | 2,000.00 | <b>2,000.00</b>  |
| 002848 |                                  |                               |          |                  |
| 002848 | PARKING AUTHORITY CITY OF CAMDEN | 2021 OPTIONAL SAFETY AWARD    | 792.92   | <b>792.92</b>    |
|        |                                  |                               |          |                  |
|        |                                  | <b>Total Payments FY 2021</b> |          | <b>57,392.92</b> |

**FUND YEAR 2022**

| <u>Check Number</u> | <u>Vendor Name</u>                       | <u>Comment</u>                          | <u>Invoice Amount</u> |
|---------------------|--|---|-----------------------|
| 002849              |  |   |                       |
| 002849              | MUNICIPAL EXCESS LIABILITY JIF           | FPB - MEL 2022 2ND QUARTER              | 4,340.00              |
|                     |  |   | <b>4,340.00</b>       |
| 002850              |  |   |                       |
| 002850              | MUNICIPAL EXCESS LIABILITY JIF           | PROPERTY - MEL 2022 2ND QUARTER         | 296,679.00            |
| 002850              | MUNICIPAL EXCESS LIABILITY JIF           | MEL - MEL 2022 2ND QUARTER              | 705,065.68            |
|                     |  |   | <b>1,001,744.68</b>   |
| 002851              |  |   |                       |
| 002851              | APEX INSURANCE AGENCY, c/o QBE INSURANCE | VES DIRECTORS & OFFICERS 2ND INS. 2022  | 5,567.00              |
| 002851              | APEX INSURANCE AGENCY, c/o QBE INSURANCE | POL & EPL 2ND INS. 2022                 | 937,564.00            |
|                     |  |   | <b>943,131.00</b>     |
| 002852              |  |   |                       |
| 002852              | COMPSERVICES, INC.                       | GLOUCESTER TWP SERVICES 4/22            | 1,291.67              |
| 002852              | COMPSERVICES, INC.                       | CLAIMS ADMINISTRATIVE FEE 4/22          | 38,630.67             |
| 002852              | COMPSERVICES, INC.                       | CHERRY HILL SERVICES 4/22               | 2,458.33              |
|                     |  |   | <b>42,380.67</b>      |
| 002853              |  |   |                       |
| 002853              | INTERSTATE MOBILE CARE INC.              | DRUG & ALCOHOL TESTING 3/22             | 3,490.00              |
| 002853              | INTERSTATE MOBILE CARE INC.              | 616 COVERED EMPLOYEES 3/22              | 240.00                |
|                     |  |   | <b>3,730.00</b>       |
| 002854              |  |   |                       |
| 002854              | J.A. MONTGOMERY RISK CONTROL             | SAFETY DIRECTOR FEE 4/22                | 17,067.50             |
|                     |  |   | <b>17,067.50</b>      |
| 002855              |  |   |                       |
| 002855              | PERMA RISK MANAGEMENT SERVICES           | POSTAGE 3/22                            | 14.84                 |
| 002855              | PERMA RISK MANAGEMENT SERVICES           | EXECUTIVE DIRECTOR/ADMIN FEE 4/22       | 42,725.83             |
|                     |  |   | <b>42,740.67</b>      |
| 002856              |  |   |                       |
| 002856              | THE ACTUARIAL ADVANTAGE                  | ACTUARIAL CONSULTING FEE 4/22           | 4,864.50              |
|                     |  |   | <b>4,864.50</b>       |
| 002857              |  |   |                       |
| 002857              | BROWN & CONNERY, LLP                     | LITIGATION MANAGEMENT FEE 3/22          | 4,680.00              |
| 002857              | BROWN & CONNERY, LLP                     | ATTORNEY FEES 3/22                      | 2,130.17              |
| 002857              | BROWN & CONNERY, LLP                     | ATTORNEY EXPENSES 3/22                  | 157.31                |
|                     |  |   | <b>6,967.48</b>       |
| 002858              |  |   |                       |
| 002858              | ELIZABETH PIGLIACELLI                    | TREASURER FEE 4/22                      | 2,156.33              |
|                     |  |   | <b>2,156.33</b>       |
| 002859              |  |   |                       |
| 002859              | MUNICIPAL EXCESS LIABILITY JIF           | MSI - MEL 2022 2ND QUARTER              | 21,451.75             |
|                     |  |   | <b>21,451.75</b>      |
| 002860              |  |   |                       |
| 002860              | CONNELL CONSULTING LLC                   | 1 OFFICER AT ATLANTIC COUNTY 4/22       | 100.00                |
| 002860              | CONNELL CONSULTING LLC                   | 2 OFFICERS AT BURLINGTON TWP 3/22       | 200.00                |
|                     |  |   | <b>300.00</b>         |
| 002861              |  |   |                       |
| 002861              | CONNER STRONG & BUCKELEW                 | 2ND RMC FEE 2022                        | 99,986.00             |
|                     |  |   | <b>99,986.00</b>      |
| 002862              |  |   |                       |
| 002862              | MEDLOGIX LLC                             | WC MANAGED CARE SERVICES - CH 4/22      | 1,083.00              |
| 002862              | MEDLOGIX LLC                             | WC MANAGED CARE SERVICES 4/22           | 10,589.33             |
|                     |  |   | <b>11,672.33</b>      |
| 002863              |  |   |                       |
| 002863              | CONNER STRONG & BUCKELEW                 | UNDERWRITING MGMT FEE 4/22              | 1,220.25              |
| 002863              | CONNER STRONG & BUCKELEW                 | SELECT. INS. BOND RENEWAL 5/1/22-5/1/23 | 2,486.00              |
|                     |  |   | <b>3,706.25</b>       |
| 002864              |  |   |                       |
| 002864              | ACCESS                                   | ACCT #409 - ARC. AND STOR. - 2.28.22    | 24.31                 |
| 002864              | ACCESS                                   | ACCT #409 - ARC. AND STOR. - 2.28.22    | 79.58                 |
|                     |  |   | <b>103.89</b>         |

|        |                              |   |                     |
|--------|------------------------------|---|---------------------|
| 002865 |                              |   |                     |
| 002865 | M & C INSURANCE AGENCY, INC. | CC PARKING AUTHORITY - 1ST RMC FEE 2022 | 8,394.00            |
|        |                              |   | <b>8,394.00</b>     |
| 002866 |                              |   |                     |
| 002866 | M & C INSURANCE AGENCY, INC. | BORO. OF LAWNSIDE - 1ST RMC FEE 2022    | 5,990.00            |
|        |                              |   | <b>5,990.00</b>     |
|        |                              | <b>Total Payments FY 2022</b>           | <b>2,220,727.05</b> |
|        |                              | <b>TOTAL PAYMENTS ALL FUND YEARS</b>    | <b>2,278,119.97</b> |

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

**Attest:**

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

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

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

April 25, 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 March 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 APRIL:

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

- INVESTMENT INCOME:

Net Investment Income received or accrued for March totaled \$19,966.71.

- RECEIPT ACTIVITY FOR March:

|                |              |                     |
|----------------|--------------|---------------------|
| Deductible     | \$ 20,620.29 |                     |
| Recovery       | 175,282.88   |                     |
| Assessment     | 142,667.00   |                     |
| Total Receipts |              | <u>\$338,570.20</u> |

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

- CLAIM ACTIVITY FOR March:

|                             |                   |                       |
|-----------------------------|-------------------|-----------------------|
| Property Liability Claims   | \$ 544,576.94     |                       |
| Workers Compensation Claims | 421,585.84        |                       |
| Administration Expense      | <u>187,492.48</u> |                       |
| Total Claims/Expenses       |                   | <u>\$1,153,655.26</u> |

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$25,429,259.93 to a closing balance of \$24,148,625.33 showing a decrease of \$1,280,634.60.

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: March          |                    |  |                     |                     |                     |                     |                   |                     |                    |                      |
|                              | Property           | Liability                                | Auto                | Workers Comp        | POL/EPL             | MEL                 | EJIF              | Admin               | Cherry Hill        | TOTAL                |
| OPEN BALANCE                 | 126,353.10         | 5,085,962.09                             | 1,332,302.45        | 8,204,141.62        | 1,565,403.55        | 557,728.77          | 604,652.60        | 7,956,458.43        | (3,742.66)         | 25,429,259.95        |
| RECEIPTS                     |                    |  |                     |                     |                     |                     |                   |                     |                    |                      |
| Assessments                  | 7,045.09           | 14,455.02                                | 5,245.57            | 33,142.01           | 15,237.74           | 37,926.21           | 4,067.57          | 25,547.79           | 0.00               | 142,667.00           |
| Refunds                      | 16,944.44          | 104,429.88                               | 0.00                | 53,908.56           | 0.00                | 0.00                | 0.00              | 0.00                | 20,620.29          | 195,903.17           |
| Invest Pymnts                | (10,551.87)        | (81,124.34)                              | (21,251.08)         | (130,861.31)        | (38,738.65)         | (12,348.67)         | (9,822.59)        | (157,919.09)        | (12.94)            | (462,630.54)         |
| Invest Adj                   | (18.97)            | (145.83)                                 | (38.19)             | (235.24)            | (69.64)             | (22.20)             | (17.65)           | (283.90)            | (0.03)             | (831.65)             |
| Subtotal Invest              | (10,570.84)        | (81,270.17)                              | (21,289.27)         | (131,096.55)        | (38,808.29)         | (12,370.87)         | (9,840.24)        | (158,202.99)        | (12.97)            | (463,462.19)         |
| 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>13,418.69</b>   | <b>37,614.73</b>                         | <b>(16,043.70)</b>  | <b>(44,045.98)</b>  | <b>(23,570.55)</b>  | <b>25,555.34</b>    | <b>(5,772.67)</b> | <b>(132,655.20)</b> | <b>20,607.32</b>   | <b>(124,892.02)</b>  |
| EXPENSES                     |                    |  |                     |                     |                     |                     |                   |                     |                    |                      |
| Claims Transfers             | 236,315.15         | 58,109.01                                | 250,152.78          | 387,583.96          | 0.00                | 0.00                | 0.00              | 0.00                | 34,001.88          | 966,162.78           |
| Expenses                     | 0.00               | 0.00                                     | 0.00                | 0.00                | 0.00                | 0.00                | 0.00              | 189,579.81          | 0.00               | 189,579.81           |
| Other *                      | 0.00               | 0.00                                     | 0.00                | 0.00                | 0.00                | 0.00                | 0.00              | 0.00                | 0.00               | 0.00                 |
| <b>TOTAL</b>                 | <b>236,315.15</b>  | <b>58,109.01</b>                         | <b>250,152.78</b>   | <b>387,583.96</b>   | <b>0.00</b>         | <b>0.00</b>         | <b>0.00</b>       | <b>189,579.81</b>   | <b>34,001.88</b>   | <b>1,155,742.59</b>  |
| <b>END BALANCE</b>           | <b>(96,543.36)</b> | <b>5,065,467.81</b>                      | <b>1,066,105.96</b> | <b>7,772,511.68</b> | <b>1,541,833.01</b> | <b>583,284.11</b>   | <b>598,879.93</b> | <b>7,634,223.42</b> | <b>(17,137.22)</b> | <b>24,148,625.34</b> |
| <b>REPORT STATUS SECTION</b> |                    |  |                     |                     |                     |                     |                   |                     |                    |                      |
| <b>Report Month: March</b>   |                    |  |                     |                     |                     |                     |                   |                     |                    |                      |
|                              |                    |  |                     |                     |                     | Balance Differences |                   |                     |                    |                      |
| Opening Balances:            |                    | Opening Balances are equal               |                     |                     |                     | \$0.00              |                   |                     |                    |                      |
| Imprest Transfers:           |                    | Imprest Totals are equal                 |                     |                     |                     | \$0.00              |                   |                     |                    |                      |
| Investment Balances:         |                    | Investment Payment Balances are equal    |                     |                     |                     | \$0.00              |                   |                     |                    |                      |
|                              |                    | Investment Adjustment Balances are equal |                     |                     |                     | \$0.00              |                   |                     |                    |                      |
| Ending Balances:             |                    | Ending Balances are equal                |                     |                     |                     | \$0.00              |                   |                     |                    |                      |
| Accrual Balances:            |                    | Accrual Balances are equal               |                     |                     |                     | \$0.00              |                   |                     |                    |                      |

| SUMMARY OF CASH AND INVESTMENT INSTRUMENTS   |                              |                                       |                              |                            |        |                 |
|--|------------------------------|---------------------------------------|------------------------------|----------------------------|--------|-----------------|
| CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND |                              |                                       |                              |                            |        |                 |
| ALL FUND YEARS COMBINED                      |                              |                                       |                              |                            |        |                 |
| CURRENT MONTH                                | March                        |                                       |                              |                            |        |                 |
| CURRENT FUND YEAR                            | 2022                         |                                       |                              |                            |        |                 |
| Description:                                 | Investors<br>Operating-58892 | Investors Prop &<br>Liab Claims-58910 | Investors WC<br>Claims-58905 | Wilmington Trust -<br>5884 | JCMI   |                 |
| ID Number:                                   |                              |                                       |                              |                            |        |                 |
| Maturity (Yrs)                               |                              |                                       |                              |                            |        |                 |
| Purchase Yield:                              |                              |                                       |                              |                            |        |                 |
| TOTAL for All<br>Accts & instruments         |                              |                                       |                              |                            |        |                 |
| Opening Cash & Investm                       | \$25,429,259.93              | 5,688,756.69                          | 37,218.95                    | 44,554.55                  | -      | 19,733,167.64   |
| 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 - discov                  | \$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                                  | -\$831.65                    | \$0.00                                | \$0.00                       | \$0.00                     | \$0.00 | -\$831.65       |
| 5 Interest Paid - Cash Inst                  | \$19,966.71                  | \$1,994.26                            | \$69.75                      | \$66.10                    | \$0.00 | \$17,836.60     |
| 6 Interest Paid - Term Ins                   | \$0.00                       | \$0.00                                | \$0.00                       | \$0.00                     | \$0.00 | \$0.00          |
| 7 Realized Gain (Loss)                       | -\$482,597.24                | \$0.00                                | \$0.00                       | \$0.00                     | \$0.00 | -\$482,597.24   |
| 8 Net Investment Income                      | -\$463,462.18                | \$1,994.26                            | \$69.75                      | \$66.10                    | \$0.00 | -\$465,592.29   |
| 9 Deposits - Purchases                       | \$1,304,732.95               | \$338,570.17                          | \$544,576.94                 | \$421,585.84               | \$0.00 | \$0.00          |
| 10 (Withdrawals - Sales)                     | -\$2,121,905.37              | -\$1,153,655.26                       | -\$544,576.94                | -\$421,585.84              | \$0.00 | -\$2,087.33     |
| Ending Cash & Investment                     | \$24,148,625.33              | \$4,875,665.86                        | -\$37,149.20                 | \$44,620.65                | \$0.00 | \$19,265,488.02 |
| Ending Interest Accrual Bal                  | \$0.00                       | \$0.00                                | \$0.00                       | \$0.00                     | \$0.00 | \$0.00          |
| Plus Outstanding Checks                      | \$699,568.62                 | \$243,465.46                          | \$363,360.90                 | \$92,742.26                | \$0.00 | \$0.00          |
| (Less Deposits in Transit)                   | -\$707.78                    | \$0.00                                | \$45,632.89                  | -\$46,340.67               | \$0.00 | \$0.00          |
| Balance per Bank                             | \$24,847,486.17              | \$5,119,131.32                        | \$371,844.59                 | \$91,022.24                | \$0.00 | \$19,265,488.02 |

| MARCH |             |              |             |         |             |            |         |
|-------|-------------|--------------|-------------|---------|-------------|------------|---------|
| Item  | Date        | Check Run    | Voids       | Refunds | Adjustments | Totals     | Comment |
| 1     | 3/9/2022    | 83,163.83    |             |         |             | 83,163.83  |         |
| 2     | 3/9/2022    | 259,760.55   |             |         |             | 259,760.55 |         |
| 3     | 3/16/2022   | 155,099.49   |             |         |             | 155,099.49 |         |
| 4     | 3/16/2022   | 28,074.16    |             |         |             | 28,074.16  |         |
| 5     | 3/23/2022   | 77,314.39    |             |         |             | 77,314.39  |         |
| 6     | 3/23/2022   | 9,070.24     |             |         |             | 9,070.24   |         |
| 7     | 3/28/2022   | 256,865.84   |             |         |             | 256,865.84 |         |
| 8     | 3/30/2022   | 10,096.07    |             |         |             | 10,096.07  |         |
| 9     | 3/31/2022   | 4,560.83     |             |         |             | 4,560.83   |         |
| 10    | 3/31/2022   | 71,257.20    |             |         |             | 71,257.20  |         |
| 11    | 3/31/2022   | 46,340.67    | - 35,440.49 |         |             | 10,900.18  |         |
| 12    |             |              |             |         |             | -          |         |
| 13    |             |              |             |         |             | -          |         |
| 14    |             |              |             |         |             | -          |         |
| 15    |             |              |             |         |             | -          |         |
| 16    |             |              |             |         |             | -          |         |
| 17    |             |              |             |         |             | -          |         |
| 18    |             |              |             |         |             | -          |         |
| 19    |             |              |             |         |             | -          |         |
| 20    |             |              |             |         |             | -          |         |
| 21    |             |              |             |         |             | -          |         |
| 22    |             |              |             |         |             | -          |         |
| 23    |             |              |             |         |             | -          |         |
| 24    |             |              |             |         |             | -          |         |
| 25    |             |              |             |         |             | -          |         |
| 26    |             |              |             |         |             | -          |         |
| 27    |             |              |             |         |             | -          |         |
| 28    |             |              |             |         |             | -          |         |
| 29    |             |              |             |         |             | -          |         |
| 30    |             |              |             |         |             | -          |         |
|       | Total       | 1,001,603.27 | - 35,440.49 |         | -           | 966,162.78 |         |
|       | Monthly Rpt | 966,162.78   |             |         |             | 966,162.78 |         |
|       | Variance    | 35,440.49    | - 35,440.49 |         | -           | -          | 0.00    |

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

| Month             |              | March                          |                        |                          |                           |                         |                           |                                       |                    |
|-------------------|--------------|--------------------------------|------------------------|--------------------------|---------------------------|-------------------------|---------------------------|---------------------------------------|--------------------|
| Current Fund Year |              | 2022                           |                        |                          |                           |                         |                           |                                       |                    |
|                   |              | 1.                             | 2.                     | 3.                       | 4.                        | 5.                      | 6.                        | 7.                                    | 8.                 |
| Policy Year       | Coverage     | Calc. Net Paid Thru Last Month | Monthly Net Paid March | Monthly Recoveries March | Calc. Net Paid Thru March | TPA Net Paid Thru March | Variance To Be Reconciled | Delinquent Unreconciled Variance From | Change This Month  |
| 2022              | Property     | 26,145.66                      | 103,158.45             | 500.00                   | 128,804.11                | 129,304.11              | (500.00)                  | 0.00                                  | (500.00)           |
|                   | Liability    | 0.00                           | 2,050.00               | 0.00                     | 2,050.00                  | 2,050.00                | 0.00                      | 0.00                                  | 0.00               |
|                   | Auto         | 500.00                         | 3,090.00               | 0.00                     | 3,590.00                  | 3,590.00                | 0.00                      | 0.00                                  | 0.00               |
|                   | Workers Comp | 14,287.49                      | 45,805.03              | 0.00                     | 60,092.52                 | 60,092.52               | (0.00)                    | 0.00                                  | (0.00)             |
|                   | Cherry Hill  | 2,918.78                       | 1,489.36               | 2,918.78                 | 1,489.36                  | 4,408.14                | (2,918.78)                | (1,369.28)                            | (1,549.50)         |
|                   | <b>Total</b> | <b>43,851.93</b>               | <b>155,592.84</b>      | <b>3,418.78</b>          | <b>196,025.99</b>         | <b>199,444.77</b>       | <b>(3,418.78)</b>         | <b>(1,369.28)</b>                     | <b>(2,049.50)</b>  |
| 2021              | Property     | 611,643.65                     | 133,156.70             | 16,444.44                | 728,355.91                | 727,018.94              | 1,336.97                  | (1.00)                                | 1,337.97           |
|                   | Liability    | 45,786.34                      | 8,952.00               | 4,462.00                 | 50,276.34                 | 50,276.34               | 0.00                      | 0.00                                  | 0.00               |
|                   | Auto         | 41,568.01                      | 3,852.16               | 0.00                     | 45,420.17                 | 45,420.17               | 0.00                      | 0.00                                  | 0.00               |
|                   | Workers Comp | 1,091,434.54                   | 281,598.58             | 0.00                     | 1,373,033.12              | 1,373,033.12            | 0.00                      | 0.00                                  | 0.00               |
|                   | Cherry Hill  | 948.57                         | 32,111.02              | 14,396.85                | 18,662.74                 | 33,059.59               | (14,396.85)               | (14,449.65)                           | 52.80              |
|                   | <b>Total</b> | <b>1,791,381.11</b>            | <b>459,670.46</b>      | <b>35,303.29</b>         | <b>2,215,748.28</b>       | <b>2,228,808.16</b>     | <b>(13,059.88)</b>        | <b>(14,450.65)</b>                    | <b>1,390.77</b>    |
| 2020              | Property     | 708,847.34                     | 0.00                   | 0.00                     | 708,847.34                | 708,847.34              | 0.00                      | 0.00                                  | 0.00               |
|                   | Liability    | 318,940.52                     | (2,463.20)             | 0.00                     | 316,477.32                | 316,477.32              | (0.00)                    | (0.00)                                | 0.00               |
|                   | Auto         | 107,168.17                     | 241,367.62             | 0.00                     | 348,535.79                | 348,535.79              | 0.00                      | 0.00                                  | 0.00               |
|                   | Workers Comp | 2,032,102.62                   | 31,779.72              | 31,444.82                | 2,032,437.52              | 2,063,882.34            | (31,444.82)               | 0.00                                  | (31,444.82)        |
|                   | Cherry Hill  | (36.00)                        | 0.00                   | 0.00                     | (36.00)                   | (36.00)                 | 0.00                      | 0.00                                  | 0.00               |
|                   | <b>Total</b> | <b>3,167,022.65</b>            | <b>270,684.14</b>      | <b>31,444.82</b>         | <b>3,406,261.97</b>       | <b>3,437,706.79</b>     | <b>(31,444.82)</b>        | <b>0.00</b>                           | <b>(31,444.82)</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    | 930,865.31                     | 23,614.77              | 99,967.88                | 854,512.20                | 854,512.20              | 0.00                      | (0.00)                                | 0.00               |
|                   | Auto         | 78,461.02                      | 1,843.00               | 0.00                     | 80,304.02                 | 80,304.02               | (0.00)                    | (0.00)                                | 0.00               |
|                   | Workers Comp | 2,232,190.65                   | 25,672.13              | 0.00                     | 2,257,862.78              | 2,258,099.28            | (236.50)                  | (236.50)                              | 0.00               |
|                   | Cherry Hill  | (586.34)                       | 401.50                 | 2,413.66                 | (2,598.50)                | (184.84)                | (2,413.66)                | (0.00)                                | (2,413.66)         |
|                   | <b>Total</b> | <b>4,474,885.77</b>            | <b>51,531.40</b>       | <b>102,381.54</b>        | <b>4,424,035.63</b>       | <b>4,426,685.79</b>     | <b>(2,650.16)</b>         | <b>(236.50)</b>                       | <b>(2,413.66)</b>  |
| 2018              | Property     | 350,778.55                     | 0.00                   | 0.00                     | 350,778.55                | 350,778.55              | (0.00)                    | (0.00)                                | 0.00               |
|                   | Liability    | 850,726.56                     | 25,955.44              | 0.00                     | 876,682.00                | 876,682.00              | (0.00)                    | (0.00)                                | 0.00               |
|                   | Auto         | 252,391.86                     | 0.00                   | 0.00                     | 252,391.86                | 252,391.86              | 0.00                      | 0.00                                  | 0.00               |
|                   | Workers Comp | 2,562,047.94                   | 2,728.50               | 22,463.74                | 2,542,312.70              | 2,565,166.43            | (22,853.73)               | 501.01                                | (23,354.74)        |
|                   | Cherry Hill  | 684.50                         | 0.00                   | 891.00                   | (206.50)                  | (206.50)                | 0.00                      | 0.00                                  | 0.00               |
|                   | <b>Total</b> | <b>4,016,629.41</b>            | <b>28,683.94</b>       | <b>23,354.74</b>         | <b>4,021,958.61</b>       | <b>4,044,812.34</b>     | <b>(22,853.73)</b>        | <b>501.01</b>                         | <b>(23,354.74)</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  | (230.00)                       | 0.00                   | 0.00                     | (230.00)                  | 0.00                    | (230.00)                  | (230.00)                              | 0.00               |
|                   | <b>Total</b> | <b>(230.00)</b>                | <b>0.00</b>            | <b>0.00</b>              | <b>(230.00)</b>           | <b>0.00</b>             | <b>(230.00)</b>           | <b>(230.00)</b>                       | <b>0.00</b>        |
| <b>TOTAL</b>      |              | <b>13,493,540.87</b>           | <b>966,162.78</b>      | <b>195,903.17</b>        | <b>14,263,800.48</b>      | <b>14,337,457.85</b>    | <b>(73,657.37)</b>        | <b>(15,785.42)</b>                    | <b>(57,871.95)</b> |



Asset and Accrual Detail - By Asset type

Report ID: IACS0017  
Base Currency: USD  
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

03/31/2022

| Shares/Par<br>Security ID    | Description<br>Link Ref | Price<br>Local/Base | Cost<br>Local/Base | Net Income<br>Receivable<br>Local/Base | Market Value<br>Local/Base | Percent Of Total | Net Unrealized<br>Gain/Loss<br>Local/Base |
|------------------------------|-------------------------|---------------------|--------------------|--|----------------------------|------------------|---|
| <b>UNIT OF PARTICIPATION</b> |                         |                     |                    |  |                            |                  |   |
| <b>U.S. DOLLAR</b>           |                         |                     |                    |  |                            |                  |   |
| <b>UNITED STATES</b>         |                         |                     |                    |  |                            |                  |   |
| 2,008,018.741                | MEL JCM I ACCOUNT       | 9.5943              | 19,265,488.02      | 0.00                                   | 19,265,488.02              |                  | 0.00                                      |
| 99VVBSY75                    |                         | 9.5943              | 19,265,488.02      | 0.00                                   | 19,265,488.02              | 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 |                             |
|---|----------------|-----------------------------|---------------------|-----------------------------|
|   | 03/01/2022     | 03/31/2022                  | 01/01/2022          | 03/31/2022                  |
| <b>NET ASSETS - BEGINNING OF PERIOD</b> |                | <b>19,733,167.64</b>        |                     | <b>20,079,942.43</b>        |
|   |                | <u>19,733,167.64</u>        |                     | <u>20,079,942.43</u>        |
| <b>RECEIPTS</b>                         |                |                             |                     |                             |
| <b>INVESTMENT INCOME</b>                |                |                             |                     |                             |
| INTEREST                                | 17,836.60      |                             | 54,033.43           |                             |
| UNREALIZED GAIN/LOSS-INVESTMENT         | -482,597.24    |                             | -859,586.44         |                             |
| ACCRETION/AMORTIZATION                  | -831.65        |                             | -2,526.09           |                             |
| <b>TOTAL INVESTMENT INCOME</b>          |                | <u>-465,592.29</u>          |                     | <u>-808,079.10</u>          |
| <b>TOTAL RECEIPTS</b>                   |                | <u>-465,592.29</u>          |                     | <u>-808,079.10</u>          |
| <b>DISBURSEMENTS</b>                    |                |                             |                     |                             |
| <b>ADMINISTRATIVE EXPENSES</b>          |                |                             |                     |                             |
| TRUSTEE/CUSTODIAN                       | 481.69         |                             | 1,471.22            |                             |
| INVESTMENT ADVISORY FEES                | 1,123.95       |                             | 3,432.87            |                             |
| CONSULTING                              | 481.69         |                             | 1,471.22            |                             |
| <b>TOTAL ADMINISTRATIVE EXPENSES</b>    |                | <u>2,087.33</u>             |                     | <u>6,375.31</u>             |
| <b>TOTAL DISBURSEMENTS</b>              |                | <u>2,087.33</u>             |                     | <u>6,375.31</u>             |
| <b>NET ASSETS - END OF PERIOD</b>       |                | <u><u>19,265,488.02</u></u> |                     | <u><u>19,265,488.02</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:** April 6, 2022

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

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

#### *LOSS CONTROL SURVEYS*

- Township of Haddon on March 14, 2022
- Borough of Haddonfield Safety Committee Meeting on March 16, 2022
- Borough of Magnolia on March 22, 2022
- City of Gloucester Safety Committee Meeting on March 24, 2022

#### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

- Borough of Pennsauken on March 8, 2022
- City of Camden on March 10, 2022
- Borough of Barrington on March 20, 2022

#### *MEETINGS ATTENDED*

- Claims Committee Meeting on March 25, 2022
- Executive Fund Commissioners Meeting on March 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***

- How to Receive Push Notifications on the NJMEL Mobile App?
- Training Announcement: Designated Employee Representative (DER) Training
- March 2022: National Ladder Safety Month
- Bus and Van Operations Safety and Risk Management Considerations
- Work Safety and Work Station Ergonomics
- Law Enforcement Risk Analysis: Vehicular Law Enforcement Crash Mitigation Considerations
- 2022 MSI Expo: In-Person Training on April 6, 2022 – Bergen County Law & Public Safety Institute
- Training Announcement: Indoor Air Quality (IAQ) Designated Person Training
- Fire Apparatus Tires Best Practices
- Playground Management
- Batting Cages Best Practices
- MSI LIVE Schedule

### ***MSI LAW ENFORCEMENT MESSAGES***

- Monell Claim - Wright vs. City of Euclid
- Sexual Assault and Harassment Awareness Month - April 2022

### ***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> |
| Audubon             | 2                       |
| Brooklawn           | 1                       |
| Gloucester City     | 8                       |
| Gloucester Township | 2                       |
| Haddon Township     | 1                       |
| Magnolia            | 1                       |
| Mount Ephraim       | 1                       |
| Pennsauken          | 3                       |



|           |   |
|-----------|---|
| Pine Hill | 6 |
| Somerdale | 2 |

[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 |
| Brooklawn    | 1                |
| Cherry Hill  | 4                |
| Somerdale    | 4                |

***MSI LIVE***

[MSI LIVE](#) features real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

The [MSI LIVE Schedule](#) is available for registration. Please register early, under-attended classes will be canceled.

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Chief among those rules is the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency the student also participated in polls, quizzes, and question & answer activities during the class. The MSI maintains these records to document our compliance with the State agency.

If you need assistance using the MSI Learning Management System, please call the MSI Helpdesk at 866-661-5120.

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

## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 2/22/2022 To 3/22/2022

| Holder (H)/<br>Insured Name (I)                                   | Holder / Insured Address  | Description of Operations  | Issue Date/<br>Cert ID | Coverage           |
|---|---|--|------------------------|--------------------|
| H - Delaware River Port Authority,<br>I - Borough of Collingswood | Port Authority of PA & NJ<br>One Port Center<br>2 Riverside Drive<br>Camden, NJ 08103     | RE: Collingswood Farmers Market The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Collingswood Farmers Market use of the right-of-way between Collings and Irvin Avenues, weekly on Saturdays between 8am and 12:30pm during the current policy period. | 2/22/2022<br>#3316619  | GL AU EX<br>WC     |
| H - Site Enterprises<br>I - Winslow Township Fire District #1     | 6861 Washington Ave<br>Egg Harbor Township, NJ 08234                                      | RE: use of property for training The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of property at 551 South Egg Harbor Road, Egg Harbor Township, NJ 08234 for training.  | 2/23/2022<br>#3316786  | GL AU EX<br>WC OTH |
| H - REV Financial Services, LLC<br>I - Borough of Somerdale       | 245 S. Executive Drive, Suite<br>300<br>Brookfield, WI 53005                              | RE: vin #1F9454725NH140073 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the finance of the following vehicle: 2022 Ferrara Cinder Pumper, vin #1F9454725NH140073, valued at \$780,251.        | 2/23/2022<br>#3316823  | GL AU EX<br>WC OTH |
| H - Inverso & Stewart, LLC<br>I - Borough of Hi-Nella             | 651 Route 73 North, Suite 402<br>Marlton , NJ 08053                                       | Evidence of Insurance  | 2/23/2022<br>#3316873  | GL AU EX<br>WC OTH |
| H - REV Financial Services, LLC &<br>I - Borough of Somerdale     | Successors and/or Assigns<br>245 S. Executive Drive, Suite<br>300<br>Brookfield, WI 53005 | RE: vin #1F9454725NH140073 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the finance of the following vehicle: 2022 Ferrara Cinder Pumper, vin #1F9454725NH140073, valued at \$780,251.        | 2/23/2022<br>#3316886  | GL AU EX<br>WC OTH |
| H - The Pennsauken Fire<br>I - Borough of Lawnsdale               | Administration/Fire Station 3<br>5301 Lexington Avenue<br>Pennsauken, NJ 08109            | RE: Vin# 4P1CT02D7NA00381 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 for loaner of 1992 Pierce Lance Pumper Vin# 4P1CT02D7NA00381   | 2/24/2022<br>#3317517  | GL AU EX<br>WC OTH |
| H - Winslow Township  | 125 NJ 73<br>Hammonton, NJ 08037  | RE: vehicle maintenance The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and   | 3/1/2022               | GL AU EX<br>WC OTH |

03/22/2022

1 of 1

## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 2/22/2022 To 3/22/2022

|   |   |  |                       |                    |
|---|---|--|-----------------------|--------------------|
| I - Winslow Township Fire District #1                             |   | Excess Liability Policies if required by written contract as respect to Winslow FDs vehicle maintenance and repair.  | #3331354              |                    |
| H - Verizon Communications Inc, its<br>I - Township of Pennsauken | Subsidiaries and Affiliates<br>657 Florida Grove Road<br>Hopelawn, NJ 08867 | Camden JIF and MEL JIF limits are in excess of the Pennsauken Township's \$50,000 LEL SIR and \$600,000 WC SIR RE: cameras attached to Verizon-owned poles 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 five (5) cameras being attached to Verizon-owned poles throughout Pennsauken Township. | 3/2/2022<br>#3332988  | GL AU EX<br>WC     |
| H - Lindenwold Board of Education<br>I - Borough of Lindenwold    | Administration Office<br>801 Egg Harbor Road<br>Lindenwold, NJ 08021        | RE: use of facilities Evidence of insurance as respects to use of facilities for all events that occur at any school within the District throughout the current calendar year.   | 3/3/2022<br>#3335566  | GL AU EX<br>WC     |
| H - New Jersey Economic<br>Development<br>I - City of Camden      | Authority<br>PO Box 990<br>Trenton, NJ 08625                                | RE: property at 1114 S. 6th Street Evidence of insurance with respects to the property at 1114 S. 6th Street, Camden, NJ, Block 331, Lot 86.   | 3/4/2022<br>#3336003  | GL AU EX<br>WC OTH |
| H - New Jersey Economic<br>Development<br>I - City of Camden      | Authority<br>PO Box 990<br>Trenton, NJ 08625                                | Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: property at 1114 S. 6th Street Evidence of insurance with respects to the property at 1114 S. 6th Street, Camden, NJ, Block 331, Lot 86.   | 3/4/2022<br>#3336004  | GL AU EX<br>WC OTH |
| H - Barrington Board of Education<br>I - Borough of Barrington    | 311 Reading Avenue<br>Barrington, NJ 08007                                  | RE: Barrington Day The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of property behind Woodland School for the Boroughs annual Barrington Day event. Does not include amusements or fireworks.   | 3/11/2022<br>#3341359 | GL AU EX<br>WC     |
| <b>Total # of Holders: 12</b>                                     |   |  |                       |                    |

03/22/2022

1 of 1

## Camden County Municipal JIF Status of Cyber Compliance Version 2 as of March 31, 2022

| JIF                  | Tier 1   |            |             | Tier 2   |            |             | Tier 3   |            |             |
|----------------------|----------|------------|-------------|----------|------------|-------------|----------|------------|-------------|
|                      | Approved | Incomplete | No Response | Approved | Incomplete | No Response | Approved | Incomplete | No Response |
| <b>Camden County</b> | 13       | 7          | 18          | 10       | 10         | 18          | 6        | 14         | 18          |

| JIF           | Member  | Approval Status - Tier 1 | Approval Status - Tier 2 | Approval Status - Tier 3 |
|---------------|---|--------------------------|--------------------------|--------------------------|
| Camden County | Audubon   | Approved                 | Approved                 | Approved                 |
| Camden County | Audubon Park                                    | Approved                 | Incomplete               | Incomplete               |
| Camden County | Barrington                                      |                          |                          |                          |
| Camden County | Bellmawr  |                          |                          |                          |
| Camden County | Berlin Borough                                  | Approved                 | Approved                 | Approved                 |
| Camden County | Berlin Township                                 | Incomplete               | Incomplete               | Incomplete               |
| Camden County | Brooklawn                                       |                          |                          |                          |
| Camden County | Camden City                                     |                          |                          |                          |
| Camden County | Camden Parking Authority                        | Approved                 | Approved                 | Approved                 |
| Camden County | Cherry Hill                                     |                          |                          |                          |
| Camden County | Cherry Hill Fire District                       |                          |                          |                          |
| Camden County | Cheshurst                                       | Incomplete               | Incomplete               | Incomplete               |
| Camden County | Clementon                                       | Incomplete               | Incomplete               | Incomplete               |
| Camden County | Collingswood                                    | Approved                 | Approved                 | Approved                 |
| 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 | Lindenwald                                      | 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 County JIF Cyber Compliance



Tier 1: Basic Controls

Tier 2: Enhanced Controls

Tier 3: Advanced Controls

MEL Cyber Page: <https://nimel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/>

| Tier<br>JIF  | Tier 1     |            |             | Tier 2     |            |             | Tier 3     |            |             |
|--|------------|------------|-------------|------------|------------|-------------|------------|------------|-------------|
|  | Approved   | Incomplete | No Response | Approved   | Incomplete | No Response | Approved   | Incomplete | No Response |
| Suburban Municipal                                   | 80%        | 20%        | 0%          | 70%        | 30%        | 0%          | 50%        | 50%        | 0%          |
| Professional Municipal Management                    | 80%        | 20%        | 0%          | 60%        | 40%        | 0%          | 20%        | 80%        | 0%          |
| Mid Jersey JIF                                       | 67%        | 25%        | 8%          | 58%        | 33%        | 8%          | 50%        | 42%        | 8%          |
| Suburban Metro                                       | 64%        | 18%        | 18%         | 55%        | 27%        | 18%         | 45%        | 36%        | 18%         |
| Monmouth County                                      | 61%        | 5%         | 34%         | 56%        | 7%         | 37%         | 44%        | 20%        | 37%         |
| NJ Self Insurers                                     | 60%        | 0%         | 40%         | 60%        | 0%         | 40%         | 40%        | 20%        | 40%         |
| Morris County  | 58%        | 33%        | 9%          | 51%        | 40%        | 9%          | 33%        | 58%        | 9%          |
| South Bergen County                                  | 52%        | 43%        | 4%          | 52%        | 43%        | 4%          | 9%         | 87%        | 4%          |
| Gloucester, Salem, Cumberland Counties Municipal JIF | 51%        | 8%         | 41%         | 44%        | 13%        | 44%         | 33%        | 21%        | 46%         |
| NJ Public Housing Authority                          | 47%        | 24%        | 29%         | 41%        | 30%        | 29%         | 37%        | 34%        | 29%         |
| Burlington County Municipal JIF                      | 43%        | 14%        | 43%         | 39%        | 18%        | 43%         | 29%        | 29%        | 43%         |
| Atlantic County Municipal JIF                        | 41%        | 34%        | 24%         | 39%        | 37%        | 24%         | 27%        | 49%        | 24%         |
| Bergen County  | 37%        | 37%        | 26%         | 34%        | 39%        | 26%         | 11%        | 63%        | 26%         |
| <b>Camden County</b>                                 | <b>34%</b> | <b>18%</b> | <b>47%</b>  | <b>26%</b> | <b>26%</b> | <b>47%</b>  | <b>16%</b> | <b>37%</b> | <b>47%</b>  |
| Public Alliance Insurance Coverage Fund              | 33%        | 48%        | 19%         | 33%        | 48%        | 19%         | 29%        | 52%        | 19%         |
| NJ Utility Authorities                               | 33%        | 29%        | 38%         | 26%        | 36%        | 38%         | 19%        | 42%        | 38%         |
| Central New Jersey                                   | 33%        | 13%        | 53%         | 33%        | 13%        | 53%         | 13%        | 33%        | 53%         |
| First Responders                                     | 24%        | 33%        | 42%         | 24%        | 33%        | 42%         | 15%        | 42%        | 42%         |
| Ocean County   | 23%        | 10%        | 68%         | 19%        | 10%        | 71%         | 10%        | 19%        | 71%         |
| <b>Total #</b>                                       | <b>262</b> | <b>146</b> | <b>191</b>  | <b>233</b> | <b>172</b> | <b>194</b>  | <b>159</b> | <b>245</b> | <b>195</b>  |
| <b>Total %</b>                                       | <b>44%</b> | <b>24%</b> | <b>32%</b>  | <b>39%</b> | <b>29%</b> | <b>32%</b>  | <b>27%</b> | <b>41%</b> | <b>33%</b>  |

## Analytics

What security questions are most often unanswered or have a “No” response?

- Incident Response Plan
- Technology Practices Policy
- Disaster Recovery Plan
- Email Warning Label
- Government Cyber Memberships
- Password Strength
- Encrypt or Password Protect PII/PHI
- MFA for Remote Access
- Third Party Risk Management Tool





**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%        |
| February          | \$534,026.42          | \$312,040.87        | \$221,985.55        | 41.57%        |
| March             | \$571,942.90          | \$193,214.17        | \$378,728.73        | 66.22%        |
| <b>TOTAL 2022</b> | <b>\$1,325,802.28</b> | <b>\$610,609.04</b> | <b>\$715,193.24</b> | <b>53.94%</b> |

**Monthly & YTD Summary:**

| PPO Statistics       | March        | YTD            |
|----------------------|--------------|----------------|
| Bills                | 257          | 636            |
| PPO Bills            | 245          | 595            |
| PPO Bill Penetration | 95.33%       | 93.55%         |
| PPO Charges          | \$564,597.58 | \$1,219,452.97 |
| Charge Penetration   | 98.72%       | 91.98%         |

**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> |



## Camden County Municipal JIF

### 1st Quarter 2022 - Workers' Comp Injury Review

#### Claims Reported:

##### 2022

Report Only  
Medical Treatment  
Total FROI's

| 1st Quarter | 2nd Quarter | 3rd Quarter | 4th Quarter | Total 2022 |
|-------------|-------------|-------------|-------------|------------|
| 40          |             |             |             | 40         |
| 139         |             |             |             | 139        |
| 179         |             |             |             | 179        |

##### 2021

Report Only  
Medical Treatment  
Total FROI's

| 1st Quarter | 2nd Quarter | 3rd Quarter | 4th Quarter | Total 2021 |
|-------------|-------------|-------------|-------------|------------|
| 40          | 24          | 36          | 22          | 122        |
| 107         | 44          | 112         | 101         | 364        |
| 147         | 68          | 148         | 123         | 486        |

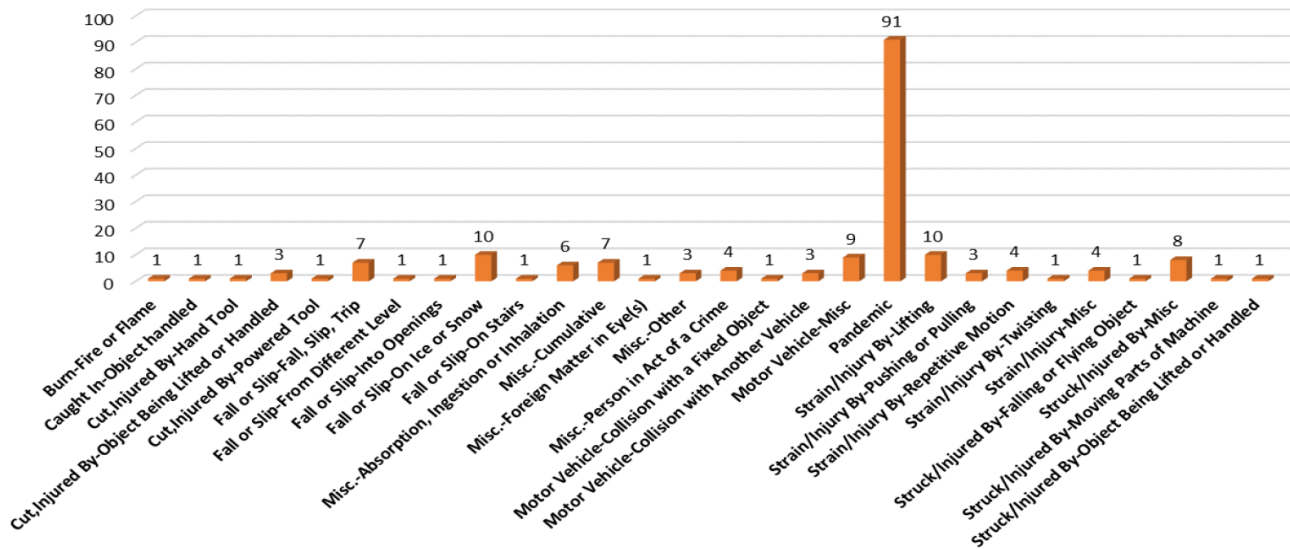
#### Claim Statistics:

- 19 Open and treating cases; 1 remains out-of-work; 7 Released to TD/ 2 Accommodated; 11 RTW FD
- 31 Employees had Lost Time (more than 7 days out of work)

#### COVID-19 Claims:

- 91 Reported during the quarter, representing 51% of total injuries; increase from 43% in 4<sup>th</sup> quarter

Total Injuries by Type



# ***APPENDIX I – MINUTES***

**March 28, 2022 Meeting**



**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – MARCH 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 the people of Ukraine and their suffering due to the war.

**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    | Absent  |
| 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<br><b>Bradford Stokes, Karen A. Read</b> |
| Attorney                         | Brown & Connery<br><b>Joseph Nardi, Esquire</b>                          |
| Claims Service                   | CompServices<br><b>Tracy Ware, Gladys Driggins</b>                       |
| Safety Director                  | J.A. Montgomery Risk Control<br><b>John Saville, Harry Earle</b>         |
| Treasurer                        | <b>Elizabeth Pigliacelli</b>   |
| Managed Care                     | Consolidated Services Group<br><b>Jennifer Goldstein</b>                 |
| Underwriting Manager             | Conner Strong & Buckelew   |

**FUND COMMISSIONERS PRESENT:**

Ari Messinger, Cherry Hill Alternate  
Ken Cheeseman, Laurel Springs  
Sara Lipsett, Cherry Hill Fire District  
Bonnie Taft, Oaklyn Borough  
Brian Morrell, Gloucester City  
Kevin Roche, Haddonfield  
Elizabeth Peddicord, Pennsauken Township  
Lorraine Azzarano,

**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                   |
| Walt Eife           | Waypoint Insurance              |

**APPROVAL OF MINUTES: OPEN SESSION OF FEBRUARY 28, 2022**

**MOTION TO APPROVE THE OPEN MINUTES OF FEBRUARY 28, 2022**

|         |                       |
|---------|-----------------------|
| Motion: | Commissioner Wolk     |
| Second: | Commissioner DiAngelo |
| Vote:   | Unanimous             |

**CORRESPONDENCE: NONE**

**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. Executive Director said the meetings were well attended.

**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. Executive Director said about half of the member municipalities have enrolled with a few whitelisted. Executive Director encouraged everyone to please jump on this as soon as possible since there is an aggressive schedule for the training and it is imperative that the remaining members provide their information and rosters to D2 Cyber Security. Members can contact Karen Read or the Executive Director with any questions.

**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. Executive Director said the cyber market is very volatile and we are going to see retention increase next year. The retention right now is \$25,000 so it is very important that members send their rosters back for the training so we can begin phishing and training exercises.

**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. Executive Director said the JIF may possibly hold an in-person session with Mr. Nardi as we had done in the past pre-pandemic. Information will be sent sometime in late spring and may hold the training in a large facility like the Scottish Rite in Collingswood.

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** – 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 is not available the actuaries are in the process of completing the year end financials this report will be available next month. The Expected Loss Ratio Analysis for February the actuary has us targeted at 3.46 and unfortunately we are at 10.54% due to an auto liability claims that is driving that up as shown we are already at 73% of our total on

auto liability for that one claim. The Lost Time Accident Frequency the shows .82 lost time accident frequency with five lost time accidents shown on the member report which were weather related. 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 shows the state filings that were submitted in March.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 22-15 March 2022 Vouchers**

|                   |                     |
|-------------------|---------------------|
| <b>TOTAL 2021</b> | \$49,290.00         |
| <b>TOTAL 2022</b> | \$138,202.48        |
| <b>TOTAL</b>      | <b>\$187,492.48</b> |

**MOTION TO APPROVE RESOLUTION 22-15 MARCH 2022 BILLS LIST**

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

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

|               |                   |
|---------------|-------------------|
| <b>Closed</b> | 0.00              |
| <b>2018</b>   | 205,334.49        |
| <b>2018</b>   | 47,829.33         |
| <b>2019</b>   | 24,564.77         |
| <b>2020</b>   | 221,160.71        |
| <b>2021</b>   | 28,140.01         |
| <b>TOTAL</b>  | <b>527,029.31</b> |

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

Motion: Commissioner Wolk  
 Second: Commissioner Gallagher  
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Fund Attorney reminded there have been a few cases both in the fire and police departments with a couple of towns and issues that have been raised in the litigation centered around written policies and procedures and training. Mr. Nardi said they usually come to light in may instances where someone is looking to find some kind of leverage in their cases, such as lack of training records even if the training was conducted. It is tedious in many cases but we have to be

vigilant. Mr. Nardi reminded everyone to keep their training records up to date, SOPs with police and fire departments as well as policies and procedures and they are maintained and available if needed.

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. Mr. Savile said there were several questions recently regarding the CDL Licensing requirement and advised JA Montgomery is working with the local municipalities to try and determine if they can develop a program that will help satisfy the theory requirements portion of the training.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

The Certificate Report for the period 12/01/21 to 12/31/22 was included in Appendix II of the agenda with 277 certificates. This is the annual report for the annual certificates. Executive Director reviewed the Cyber Compliance report as of February 28<sup>th</sup>. Collingswood recently completed their compliance and they will be reflected in the next report.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for February 2022 where there was a savings of 41.57% for February.

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 Gallagher |
| Roll Call Vote: | 9 Ayes – 0 Nays        |

**OLD BUSINESS:** NONE

**NEW BUSINESS:** Executive Director said the Chairman and he discussed the April 25<sup>th</sup> meeting and though it would be best to hold one more meeting via Zoom in April and possible regroup in May possibly at the Scottish Rite.

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN:**

|         |                        |
|---------|------------------------|
| Motion: | Commissioner Taraschi  |
| Second: | Commissioner Gallagher |
| Vote:   | Unanimous              |

**MEETING ADJOURNED: 5:48 PM**

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

## ***APPENDIX II***

### ***MEL, RCF and EJIF Reports***



## Municipal Excess Liability Joint Insurance Fund

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

**Date:** March 25, 2022

**To:** Fund Commissioners  
Camden County Municipal Joint Insurance Fund

**From:** Commissioner Joseph Wolk

**Subject:** MEL June Report

**2022 MEL, MR HIF & NJCE JIF Educational Seminar:** The 11<sup>th</sup> annual seminar will be conducted virtually on 2 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). A notice was distributed to members, risk managers and professionals via email.

**2021/2022 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. A flyer with instructions to complete the course; flyer has been distributed to commissioners and is posted to the MEL's webpage – njmel.org.

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 assessment.

**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 is a memorandum on the progress to date. The topic will be more fully discussed during the retreat.

**2022 Financial Disclosures:** JIF Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. It is anticipated the Division of Local Government Services will distribute a notice with filing instruction in March with a deadline to file by April 30<sup>th</sup>.

**Sexual Molestation Claims:** Local affiliated JIF members are beginning to see claims filed alleging sexual molestation with occurrence dates preceding JIF formation and/or membership



terms. Fund Attorney conducted a search to find an Archivist Firm. Fund Attorney said the EJIF had hired a firm with great success in helping the EJIF recover from policies predating the JIF. That firm is no longer in existence. Resolution 20-22 adopted awarding a contract to Policy Find to help members identify prior policies to submit these claims for coverage.

**Anderson Kill:** The MEL is still working with Anderson Kill in the matter of Covid claims. Resolution 21-22 was adopted to renew the arrangement.

**RCF:** A copy of Commissioner Clarke's report on the RCF's January Reorganization, submitted for information. RCF also met prior to MEL meeting.

**September Meeting:** This year, we reset the scheduled meeting times for the MEL to avoid conflicts with holidays. However, we scheduled the September date for September 8th and that conflicts with other JIF meetings. The Board will be reconsidering the date of September meeting.

**Management Committee:** Committee met on January 14<sup>th</sup> to confirm excess insurance placements, the Middlesex Joint Insurance Fund, Enlyte purchase of Quani (Qual-lynx and Qualcare) and pilot program for table-top property appraisals. Minutes are enclosed, for information.

**Legislative Committee:** Committee met on February 25<sup>th</sup>; minutes are enclosed, for information.

**Marketing Committee:** We are in the process of scheduling a meeting of the Marketing Committee for early April.

**Safety & Education Committee:** Committee met on February 4<sup>th</sup>; enclosed are the minutes for information. FirstNet is no longer able to support the MEL's current Learning Management System. A competitive contracting RFP has been issued with a March 23<sup>rd</sup> due date. We hope to have a new vendor in place by July 1, 2022 to allow for a smooth transition.

**Coverage Committee:** Committee is in the process of scheduling a meeting for April.

**Claims Committee:** The Claims Review Committee met on January 6<sup>th</sup> and March 18<sup>th</sup>; minutes of these meetings are sent to the full MEL Board separately from the agenda. The Claims Review Committee is scheduled to meet next on May 5<sup>th</sup>.

### **Due Diligence**

**Financial Fast Track** – as of 12/31/21. Report not yet completed but Executive Director reviewed the various items that have impacted the MEL Financials, such as the change in accidental disability pension offsets, Covid 19 claims for 2020 and 2021, and Hurricane Ida.



## Municipal Excess Liability Residual Claims Fund

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

March 25, 2022

Memo to: Fund Commissioners  
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: RCF March 2022 Meeting Summary

**2022 Fiscal Management Plan Amendment:** The Fund Office has been notified that Secretary Champney will be using her legal name, Megan Champney Kweselait, as signatory. The Board of Fund Commissioners approved Resolution 12-22 to amend the Fiscal Management Plan to reflect the change.

**Attorney Retreat Topic:** Fund Attorney discussed the importance of good collaboration with reinsurers on large complex claims and cited several examples over the past year, highlighted by the case Papps vs Princeton. The Fund Attorney noted the success of the RCF claims committee and Chris Botta's efforts to receive one hundred percent reimbursement on such excess claims.

**RCF Professionals Contracts:** Contracts are currently being distributed for signatures.

**Financial Disclosures:** JIF Commissioners should anticipate the Division of Local Government Services to distribute a notice with filing instruction in March with a deadline to file by April 30th.

**Claims Committee:** The Claims Review Committee met on January 6, 2022 and March 2, 2022; minutes of the January meeting were distributed under separate cover.

**June Meeting:** As a reminder this meeting is scheduled for Thursday, June 2, 2022 at 10:30AM at the Forsgate Country Club.



**New Jersey Municipal Environmental  
Risk Management Fund**

9 Campus Drive, Suite 216

Parsippany, New Jersey

*Tel (201) 881-7632*

*Fax (201) 881-7633*

DATE: March 25, 2022

TO: Fund Commissioners  
Camden County Municipal Joint Insurance Fund

FROM: Commissioner Joseph Wolk

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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**REVISED BUDGET AND PROFESSIONAL FEE AMENDMENT RESOLUTION** - The revised 2022 budget and Resolution #16-22 were included in the agenda and adopted by the Board. The revisions reflected the four new members added to the local JIFs for 2022 and the associated professional fee contract increases. The revised budget is included in this report.

**ACTUARIAL IBNR REPORT** – Mr. Kullman of Aon was present at the meeting and referenced his full report, valued as of December 31, 2021, which was included in the agenda.

**EJIF EMERGENCY POSTERS** – The Fund’s supply of Environmental Emergency Information posters is running low. A motion was made and accepted to authorize Drew & Rodgers Inc. to reproduce 1,000 posters for a total of \$1,760, including shipping.

**EJIF Coverage Committee** – The coverage committee will meet to discuss and examine the recent changes in standards (regulatory) of contaminant levels of PFOA/PFAS in drinking water and how same could affect the EJIF program. An overview of this issue was given by Jim Maley Esq. of Maley Givens.

**NEXT MEETING** – The next meeting of the EJIF is scheduled for Thursday, June 2, 2022 at 10:50AM at the Forsgate Country Club, Jamesburg.

| NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND  |                       |                |                   |                      |                            |                                 |                     |               |             |
|--|-----------------------|----------------|-------------------|----------------------|----------------------------|---------------------------------|---------------------|---------------|-------------|
| 2022 BUDGET  |                       |                |                   |                      |                            |                                 |                     |               |             |
| 3/16/2022 16:13  | 2022 CERTIFIED BUDGET | Adj XS Agg Ins | Atlantic City MUA | Pennsauken - Cam JIF | East Newark - SubMetro JIF | South Bound Brook - Central JIF | 2022 REVISED BUDGET |               |             |
|  |                       |                | New Member        | New Member           | New Member                 | New Member                      | TOTAL               | CHANGE        | CHANGE      |
|  |                       |                |                   |                      |                            |                                 |                     | \$            | %           |
| <b>I. Claims and Excess Insurance</b>  |                       |                |                   |                      |                            |                                 |                     |               |             |
| <b>Claims</b>  |                       |                |                   |                      |                            |                                 |                     |               |             |
| Third Party (Non-Site Specific)  | 417,023               |                | 1,242             | 3,319                | 223                        | 422                             | 422,229             | 5,206         | 1.2%        |
| On Site Cleanup (Site Specific)  | 229,926               |                | 685               | 1,832                | 123                        | 233                             | 232,799             | 2,873         | 1.2%        |
| PO Pollution Liability   | 153,284               |                | 456               | 1,220                | 82                         | 155                             | 155,197             | 1,913         | 1.2%        |
| Tank Systems   | 214,146               |                | 638               | 1,707                | 114                        | 217                             | 216,822             | 2,676         | 1.2%        |
| DMA Waste Sites (Superfund Buyout)   | 1,205,116             |                | 3,588             | 9,593                | 643                        | 1,220                           | 1,220,160           | 15,044        | 1.2%        |
| LFC  | 21,239                |                |                   |                      |                            |                                 | 21,239              | -             | 0.0%        |
| <b>Total Loss Fund</b>   | <b>2,240,734</b>      |                | <b>6,609</b>      | <b>17,671</b>        | <b>1,185</b>               | <b>2,247</b>                    | <b>2,268,446</b>    | <b>27,712</b> | <b>1.2%</b> |
| <b>II. Expenses, Fees &amp; Contingency</b>  |                       |                |                   |                      |                            |                                 |                     |               |             |
| <b>Professional Services</b>   |                       |                |                   |                      |                            |                                 |                     |               |             |
| Actuary  | 62,500                |                |                   |                      |                            |                                 | 62,500              | -             | 0.0%        |
| Attorney   | 89,733                |                | 268               | 716                  | 48                         | 91                              | 90,856              | 1,123         | 1.3%        |
| Auditor  | 17,275                |                |                   |                      |                            |                                 | 17,275              | -             | 0.0%        |
| Executive Director   | 331,308               |                | 987               | 2,638                | 177                        | 335                             | 335,445             | 4,137         | 1.2%        |
| Treasurer  | 21,305                |                |                   |                      |                            |                                 | 21,305              | -             | 0.0%        |
| Legislative Agent  | 45,000                |                |                   |                      |                            |                                 | 45,000              | -             | 0.0%        |
| Underwriting Managers  | 262,410               |                | 781               | 2,089                | 140                        | 266                             | 265,686             | 3,276         | 1.2%        |
| Environmental Services   | 469,300               |                | 1,398             | 3,736                | 250                        | 475                             | 475,159             | 5,859         | 1.2%        |
| Claims Administration  | 31,015                |                | 92                | 247                  | 17                         | 31                              | 31,402              | 387           | 1.2%        |
| <b>Subtotal - Contracted Prof Svcs</b>   | <b>1,329,846</b>      |                | <b>3,526</b>      | <b>9,426</b>         | <b>632</b>                 | <b>1,198</b>                    | <b>1,344,628</b>    | <b>14,782</b> | <b>1.1%</b> |
| <b>Non-Contracted Services</b>   |                       |                |                   |                      |                            |                                 |                     |               |             |
| Expenses contingency   | 27,989                |                | 83                | 222                  | 15                         | 28                              | 28,337              | 348           | 1.2%        |
| Member Testing   | 8,326                 |                |                   |                      |                            |                                 | 8,326               | -             | 0.0%        |
| <b>Subtotal - Non-contracted svcs</b>  | <b>36,315</b>         |                | <b>83</b>         | <b>222</b>           | <b>15</b>                  | <b>28</b>                       | <b>36,663</b>       | <b>348</b>    | <b>1.0%</b> |
| <b>Subtotal-Contracted/Non-contracted svcs</b>   | <b>1,366,161</b>      |                | <b>3,609</b>      | <b>9,648</b>         | <b>647</b>                 | <b>1,226</b>                    | <b>1,381,291</b>    | <b>15,130</b> | <b>1.1%</b> |
| Excess Aggregate Insurance   | 533,550               | 8,517          | 83                | 3,319                | 269                        | 511                             | 546,249             | 12,699        | 2.4%        |
| General Contingency  | 225,137               | (8,517)        | 2,698             | 4,104                | 229                        | 435                             | 224,086             | (1,051)       | -0.5%       |
| <b>Total Exp, Fees &amp; Contingency</b>   | <b>2,124,848</b>      | <b>-</b>       | <b>6,390</b>      | <b>17,071</b>        | <b>1,145</b>               | <b>2,172</b>                    | <b>2,151,626</b>    | <b>26,778</b> | <b>1.3%</b> |
| <b>TOTAL JIF APPROPRIATIONS</b>  | <b>4,365,582</b>      | <b>-</b>       | <b>12,999</b>     | <b>34,742</b>        | <b>2,330</b>               | <b>4,419</b>                    | <b>4,420,072</b>    | <b>54,490</b> | <b>1.2%</b> |
| <i>*LFC = Members not based on population (i.e. Parking Auth, Health Commissions, Fire Dept, OMUA)</i> |                       |                |                   |                      |                            |                                 | (3)                 |               |             |