



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA MAY 23, 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: MAY 23, 2022**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **FLAG SALUTE - MOMENT OF SILENCE**
- ☐ **ROLL CALL OF 2022 EXECUTIVE COMMITTEE**
- ☐ **APPROVAL OF MINUTES:** April 25, 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. 22-20 May Bills **Page 18**
Treasurer's Report..... **Page 20**
Monthly Reports **Page 21**
- ☐ **ATTORNEY – Joseph Nardi, Esquire**
- ☐ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report **Page 27**
- ☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 30**
Cyber Risk Management Compliance – Version 2 - As of April 30, 2022..... **Page 35**
- ☐ **MANAGED CARE – Medlogix**
Monthly Report **Page 37**
- ☐ **CLAIMS SERVICE – AmeriHealth Casualty**

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

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: May 23, 2022

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Cyber Security Enrollment:** D2 Cyber Security continues to work with member entities in the enrollment process of the program. Attached on **Page 3** is a report from D2 showing what members have completed the enrollment.
- ☐ **MEL Membership Renewal** - The Fund is scheduled to renew their MEL membership effective July 1, 2022. Enclosed in the agenda on **Page 4** is Resolution 22-19 renewing the Fund's membership in the Municipal Excess Liability Joint Insurance Fund for the period of July 1, 2022 through June 30, 2025.
 - ☐ **MOTION TO ADOPT RESOLUTION 22-19 AND EXECUTE THE AGREEMENT RENEWING THE FUND'S MEMBERSHIP IN THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND FOR THE PERIOD OF JULY 1, 2022 THROUGH JUNE 30, 2025.**
- ☐ **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 6** are the directions to follow to complete the course.

The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 31, 2022. The credit will continue to be extended to the member's municipal manager/administrator or authority executive director.

- ☐ **Power of Collaboration:** Enclosed on **Page 7** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights a variety of factors that will affect municipal insurance budgets and asks municipalities to adopt a resolution to urge the New Jersey legislature to amend the budget cap law.

❑ **MEL – Cyber News:** Included on **Pages 8 & 9** in the agenda is a copy of May’s MEL Cyber News. This focuses on two members claims with special attention to the claims process. Princeton pushed this out on njmel.org and the MEL app last week.

❑ **Auto IDs/WC Posters/Certificates:** The underwriting team is in the process of uploading these 2022 documents into Origami for members to download on an as-needed basis.

To access please follow these steps after logging in:

1. Click on Members (ignore menu that appears)
2. Click on MEL ID (orange color)
3. On Right-hand panel look for Files and click on All Files

❑ **Auditor & Actuary Year-End Reports:** The financial audit for the period ending December 31, 2021, will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30th deadline.

❑ **June Meeting Date** – A decision will be made in the next several weeks to determine if we will be meeting in person in Collingswood for our June meeting.

Due Diligence Reports:

Financial Fast Track - Revised December Report	Page 10
Loss Ratio Analysis	Page 11
Loss Time Accident Frequency	Page 12
POL/EPL Compliance Report	Page 13
Fund Commissioners	Page 14
Regulatory Affairs Checklist	Page 15
RMC Agreements	Page 16

D2 Cybersecurity Enrollment Report
As of May 17, 2022

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

RESOLUTION NO. 22-19

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

**RESOLUTION TO RENEW MEMBERSHIP IN THE
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

WHEREAS, the **Camden County Municipal Joint Insurance Fund**, a nonprofit public entity in the State of New Jersey, was formed pursuant to N.J.S.A. 40A:10-36 et seq. to provide risk management to its member municipalities in the form of General Liability, Auto Liability, Property and Workers' Compensation coverage; and

WHEREAS, it has been determined that excess coverage is available from the Municipal Excess Liability Joint Insurance Fund, hereinafter referred to as MEL, as established pursuant to N.J.S.A. 40A:10-36 et seq., provided in accordance with N.J.S.A. 40A:10-42; and

WHEREAS, the purchase of such coverage by the MEL is exempt from public advertising and bidding requirements pursuant to N.J.S.A. 40A:11-5(1)(a)(ii) and 40A:11-5(1)(m) as an extraordinary unspecifiable service ("EUS") so long as the contract entered into is awarded in accordance with the requirements for EUSs; and

WHEREAS, pursuant to N.J.S.A. 40A:65-14, the governing bodies of two or more Local Units may enter into an agreement to provide for the formation of the joint operation of any public services, public improvements, works, facilities, or undertakings which the local units are empowered to operate; and

WHEREAS, pursuant to N.J.S.A. 40A:65-9 et seq. the MEL shall obtain coverage on behalf of its members JIFs in accordance with the Local Public Contracts Law; and

WHEREAS, in accordance with N.J.S.A. 40A:10-36 et seq., a JIF wishing to join the MEL to obtain the benefits of joint public entity membership may do so by adopting a resolution; and

WHEREAS, the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** has determined that membership in the MEL is in the best interests of the member municipalities:

NOW THEREFORE BE IT RESOLVED that the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** does hereby resolve and agree to renew membership in the MEL for a period of three (3) years, the commencement of which shall be July 1, 2022 and

BE IT FURTHER RESOLVED that the application for membership is for the purpose of obtaining the following types of coverages:

- 1) Excess Workers' Compensation and Employers' Liability Insurance and,

- 2) Excess Liability Insurance excess of the Primary Liability provided by the above mentioned Joint Insurance Fund as indicated on the application previously submitted and,
- 3) Excess Property, including Crime.

BE IT FURTHER RESOLVED that the **Camden County Municipal Joint Insurance Fund** hereby adopts the Bylaws of the MEL and in accordance therewith, it is understood that coverage is not effective until membership is approved by the MEL Commissioners/Executive Committee, State Department of Banking & Insurance and State Department of Community Affairs and that coverage is subject to the terms, conditions and limitations as contained in the MEL's Coverage Manual and its Commercial Excess Insurance, if any; and,

BE IT FURTHER RESOLVED that the Board of Fund Commissioners, or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the MEL including, but not limited to, the Indemnity and Trust Agreement in order to implement membership by the **Camden County Municipal Joint Insurance Fund** in the MEL according to its Bylaws, N.J.S.A. 40A:10-36 et seq., N.J.A.C. 11:15-2 and any other statutes or regulations pertaining thereto.

BY: _____
MICHAEL MEVOLI, CHAIRMAN

ATTEST: _____
M. JAMES MALEY, JR., SECRETARY

DATED: _____



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

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

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

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



SUPPORT BUDGET CAP RELIEF

Insurance budgets are being hit with the highest inflation rates since the 1980s.

All municipalities are asked to support budget cap relief by adopting the following resolution urging the New Jersey legislature to amend the budget cap law for increasing insurance costs caused by issues beyond local control.

- 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 have 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 workers compensation funding has generated increased costs to municipalities 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 by an estimated amount of 6%; 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 doubling 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.
- 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 representatives for the (NAME OF MUNICIPALITY).

THE POWER OF COLLABORATION

njmel.org

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MEL



Prevent Cyber Events: Learn from Each Other

The MEL's Risk Management programs are shaped based on the events we have experienced, as well as those of our peers. This simple principle also applies to our Cyber framework. We are, and need to be, constantly learning from each other. In this update, we present two claims experienced by our members and the claims process they experienced.



RANSOMEWARE Cost a local Municipal police Department nearly 3 months and \$600K.

A municipal police department clicked on a malicious file in a phishing email, allowing the attacker access to the network and eventually deploying the ransomware. The department remained encrypted for about 10 days, with no access to anything on network; just think, no employee data, payroll, investigation records, CJIS, etc. The event was noticed on a Saturday and the insurance company, cyber breach counsel, and forensic vendors were engaged by Monday. Two response tracts were running at the same time: 1) *Identify where the attackers are/were in the network*; and 2) *Secure the network and get operational*.

Forensics worked with the police's outsourced IT vendor in identifying nearly **1.1M data files**, while discovering backup copies of body cam footage were deleted. This turned out to be a double-extortion event, which means that not only is the system encrypted, but the attacker gains access to the system and exfiltrates data, demanding a second ransom to not release such data onto the deep web. They demanded a nearly **\$1,000,000 ransom** and the attacker gave sample proof of data exfiltration. Data seen and exfiltrated included **payroll, thousands of police reports, victim/witness statements, Megan's Law PII (personally Identifying information), employee PII, employee psychological reports, internal affairs reports, disciplinary records, employee PHI (protected health information), youth academy PII, police candidate removal evidence, mugshots**, and more. It is expected the attacker was in the system for much time. During this time, forensics also recommended security measures to the police and implemented defensive software to protect the network.

END RESULT: Attacker negotiations initiated due to exfiltrated data, and such went on for nearly **six weeks**. The township was faced with deciding whether it should pay the ransom in a best effort to protect all this data or to rely on just notifying all impacted individuals. Although not frequent, there is the chance regardless of decision made of a lawsuit against the township for failing to protect the data. Ransom paid, nearly three months of interruption and credit monitoring established

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





RANSOMWARE: Cost a local Municipality nearly 3 months \$300K

A municipality was breached via an unprotected remote connection, which allowed the attacker to physically enter the network. The attacker was able to exfiltrate sensitive data and encrypt the network via ransomware, which allowed them to make this a double-extortion, whereby ransom was demanded to decrypt the network and a second ransom to prevent the exfiltrated data from being released. About **\$100,000 in ransom** was demanded.

The insurer, breach counsel and forensics were brought in within two days. The municipality setup dual off-network back-ups, but *both were found to be corrupted*. This emphasizes the need to not only have back-ups but set them up correctly and check them. In review of the files accessed and exfiltrated, there was **sensitive employee and third-party data**. This left the municipality with the decision of whether to pay the ransom or not or to just setup credit monitoring for affected individuals.

END RESULT: The municipality was eventually able to recover much of their data within a few weeks. Ransom was not paid and credit monitoring was setup for those affected. It took many weeks to review all potentially affected files and send proper notices to those compromised.

WHAT CAN WE LEARN?

First, if you think this cannot happen to you – think again. It is estimated that nearly **three quarters of organizations saw a cyber event last year** (5%+ of MEL members are hit each year) and the national ransomware claim average is over \$4.5M. Most of our claims are in the \$300K - \$500K range, which is bad enough, but we have luckily not had to pay a large ransom over \$1 Million, nor have we seen follow-on lawsuits.

Second, various security control failures in both of these events are glaring:

- 1) Not reviewing back-ups;
- 2) Credential integrity and password policies;
- 3) Encrypting and managing sensitive data; and
- 4) Securing remote connections.

These stories present an opportunity to think about the many decisions you will have to make when a cyber event occurs. One of the biggest -- weighing the option to pay a ransom to a criminal or terrorist organization in order to protect your data, especially when the Federal government says not to pay ransoms. So, learn from each other, and find ways to prevent and prepare for cyber-attacks, which are becoming more prevalent and severe every year.

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



CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2021		
		THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
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	130,612	1,091,951	6,963,514	8,055,465
	Aggregate Excess	-	-	-	-
	Recoveries	89,767	(64,903)	(835,234)	(900,137)
	TOTAL CLAIMS	1,113,902	6,605,648	124,565,716	131,171,363
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
	TOTAL EXPENSES	669,752	8,258,480	120,298,639	128,557,119
4.	UNDERWRITING PROFIT (1-2-3)	(521,261)	192,372	14,672,753	14,865,125
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)	(544,083)	411,173	30,475,647	30,886,820
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
10.	STATUTORY SURPLUS (7-8-9)	(1,579,915)	(1,755,055)	8,046,034	6,290,979
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	(354,138)	120,511		120,511
	TOTAL SURPLUS (DEFICITS)	(1,579,915)	(1,755,055)	8,046,034	6,290,980
	TOTAL CASH				23,226,969
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	176,300	198,140	104,942,563	105,140,703
	FUND YEAR 2018				
	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)
	TOTAL FY 2018 CLAIMS	(225,258)	(395,451)	5,606,825	5,211,374
	FUND YEAR 2019				
	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)
	TOTAL FY 2019 CLAIMS	72,446	177,914	7,519,875	7,697,789
	FUND YEAR 2020				
	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)
	TOTAL FY 2020 CLAIMS	213,137	185,850	6,496,453	6,682,303
	FUND YEAR 2021				
	Paid Claims	150,446	1,407,845		1,407,845
	Case Reserves	280,486	1,096,673		1,096,673
	IBNR	387,104	3,934,676		3,934,676
	Recoveries	59,242	0		0
	TOTAL FY 2021 CLAIMS	877,277	6,439,194		6,439,194
	COMBINED TOTAL CLAIMS	1,113,902	6,605,648	124,565,716	131,171,363

Camden Joint Insurance Fund								
CLAIMS MANAGEMENT REPORT								
EXPECTED LOSS RATIO ANALYSIS								
			AS OF		April 30, 2022			
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	52 Actual	MONTH TARGETED	51 Actual	MONTH TARGETED	40 Actual	MONTH TARGETED
			30-Apr-22		31-Mar-22		30-Apr-21	
PROPERTY	600,000	350,779	58.46%	100.00%	58.46%	100.00%	58.46%	100.00%
GEN LIABILITY	1,506,000	1,190,624	79.06%	96.51%	79.06%	96.38%	38.26%	92.48%
AUTO LIABILITY	334,000	252,392	75.57%	93.94%	75.57%	93.62%	70.92%	89.30%
WORKER'S COMP	3,840,000	3,077,690	80.15%	99.62%	81.71%	99.57%	87.64%	98.70%
TOTAL ALL LINES	6,280,000	4,871,484	77.57%	98.61%	78.53%	98.53%	72.12%	96.83%
NET PAYOUT %	\$4,039,638		64.33%					
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	40 Actual	MONTH TARGETED	39 Actual	MONTH TARGETED	28 Actual	MONTH TARGETED
			30-Apr-22		31-Mar-22		30-Apr-21	
PROPERTY	722,242	1,241,457	171.89%	100.00%	171.89%	100.00%	171.95%	100.00%
GEN LIABILITY	1,674,299	1,728,533	103.24%	92.48%	102.76%	91.95%	36.67%	83.56%
AUTO LIABILITY	387,682	150,725	38.88%	89.30%	38.88%	88.81%	27.23%	81.06%
WORKER'S COMP	3,672,619	3,493,563	95.12%	98.70%	95.25%	98.57%	101.24%	95.79%
TOTAL ALL LINES	6,456,842	6,614,278	102.44%	96.67%	102.38%	96.43%	87.97%	92.21%
NET PAYOUT %	\$4,449,447		68.91%					
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	28 Actual	MONTH TARGETED	27 Actual	MONTH TARGETED	16 Actual	MONTH TARGETED
			30-Apr-22		31-Mar-22		30-Apr-21	
PROPERTY	710,000	810,786	114.20%	100.00%	114.56%	100.00%	120.49%	96.65%
GEN LIABILITY	1,692,081	473,882	28.01%	83.56%	27.53%	82.70%	18.97%	67.85%
AUTO LIABILITY	397,295	876,818	220.70%	81.06%	219.31%	80.03%	152.65%	62.03%
WORKER'S COMP	3,527,720	3,160,944	89.60%	95.79%	89.99%	95.33%	66.44%	81.73%
TOTAL ALL LINES	6,327,096	5,322,430	84.12%	92.07%	84.16%	91.51%	65.22%	78.45%
NET PAYOUT %	\$3,464,386		54.75%					
FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	16 Actual	MONTH TARGETED	15 Actual	MONTH TARGETED	4 Actual	MONTH TARGETED
			30-Apr-22		31-Mar-22		30-Apr-21	
PROPERTY	718,669	899,447	125.15%	96.65%	127.79%	96.43%	10.09%	30.00%
GEN LIABILITY	1,681,349	122,240	7.27%	67.85%	6.68%	66.07%	1.79%	10.00%
AUTO LIABILITY	446,457	92,556	20.73%	62.03%	20.91%	59.58%	3.38%	10.00%
WORKER'S COMP	3,528,173	2,394,044	67.86%	81.73%	65.31%	78.67%	8.65%	6.00%
TOTAL ALL LINES	6,374,648	3,508,288	55.04%	78.37%	53.78%	76.01%	6.63%	10.04%
NET PAYOUT %	\$2,298,238		36.05%					
FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	4 Actual	MONTH TARGETED	3 Actual	MONTH TARGETED	-8 Actual	MONTH TARGETED
			30-Apr-22		31-Mar-22		30-Apr-21	
PROPERTY	812,040	328,233	40.42%	30.00%	29.62%	23.00%	N/A	N/A
GEN LIABILITY	1,666,133	15,946	0.96%	10.00%	0.61%	6.00%	N/A	N/A
AUTO LIABILITY	604,621	316,654	52.37%	10.00%	51.57%	6.00%	N/A	N/A
WORKER'S COMP	3,820,056	505,765	13.24%	6.00%	4.38%	3.00%	N/A	N/A
TOTAL ALL LINES	6,902,850	1,166,598	16.90%	10.14%	0.00%	6.34%	N/A	N/A
NET PAYOUT %	\$301,394		4.37%					

2022 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		April 30, 2022		
	2022	2021	2020	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2022 - 2020
Monmouth County	0.18	0.88	0.88	0.78
Professional Municipal Man	0.35	1.43	1.35	1.26
Morris County	0.79	1.31	1.32	1.24
NJ Utility Authorities	0.80	1.69	2.20	1.77
NJ Public Housing Authority	0.84	1.48	1.64	1.46
Ocean County	0.86	1.71	1.56	1.53
Atlantic County Municipal J	0.96	1.75	2.01	1.75
Bergen County	0.98	1.54	1.27	1.35
Burlington County Municipa	1.00	1.28	1.15	1.19
Suburban Municipal	1.08	1.29	1.58	1.38
Camden County	1.14	1.38	1.41	1.36
Gloucester, Salem, Cumbe	1.32	1.92	1.62	1.71
Suburban Metro	1.36	1.89	2.06	1.89
Central New Jersey	1.59	1.43	1.59	1.52
South Bergen County	1.96	2.06	1.93	1.99
AVERAGE	1.01	1.54	1.57	1.48

Camden County JOINT INSURANCE FUND										
2022 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS										
			DATA VALUED AS OF				April 30, 2022			
			# CLAIMS	Y.T.D.	2022	2021	2020			
			FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			
MEMBER_ID	MEMBER	*	4/30/2022	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	TOTAL RATE	
									2022 - 2020	
1	87 Audubon			0	0	0.00	2.40	2.40	1 Audubon	2.04
2	88 Audubon Park			0	0	0.00	0.00	0.00	2 Audubon Park	0.00
3	91 Berlin Borough			0	0	0.00	0.99	0.93	3 Berlin Borough	0.83
4	92 Berlin Township			0	0	0.00	0.00	1.22	4 Berlin Township	0.54
5	94 Chesilhurst			0	0	0.00	0.00	0.00	5 Chesilhurst	0.00
6	95 Clementon			0	0	0.00	0.00	1.63	6 Clementon	0.70
7	96 Collingswood			0	0	0.00	1.00	0.00	7 Collingswood	0.45
8	97 Gibbsboro			0	0	0.00	0.00	2.78	8 Gibbsboro	1.24
9	98 Gloucester City			0	0	0.00	0.71	0.00	9 Gloucester City	0.30
10	99 Haddon			0	0	0.00	1.48	0.71	10 Haddon	0.93
11	100 Haddon Heights Borough			0	0	0.00	0.00	---	11 Haddon Heights Borou	0.00
12	101 Haddonfield			0	0	0.00	0.85	2.50	12 Haddonfield	1.44
13	102 Hi-Nella			0	0	0.00	0.00	0.00	13 Hi-Nella	0.00
14	103 Laurel Springs			0	0	0.00	0.00	0.00	14 Laurel Springs	0.00
15	107 Medford Lakes			0	0	0.00	1.75	1.65	15 Medford Lakes	1.47
16	108 Merchantville			0	0	0.00	1.43	0.00	16 Merchantville	0.58
17	109 Mount Ephraim			0	0	0.00	1.79	1.74	17 Mount Ephraim	1.52
18	110 Oaklyn			0	0	0.00	0.00	0.00	18 Oaklyn	0.00
19	111 Pine Hill			0	0	0.00	3.48	3.54	19 Pine Hill	3.02
20	112 Runnemede			0	0	0.00	0.00	1.03	20 Runnemede	0.44
21	116 Winslow Township Fire District #1 Fire District			0	0	0.00	0.00	0.00	21 Winslow Township Fire	0.00
22	117 Woodlynne			0	0	0.00	0.00	5.13	22 Woodlynne	2.42
23	451 Tavistock			0	0	0.00	0.00	0.00	23 Tavistock	0.00
24	565 Camden Parking Authority			0	0	0.00	3.08	2.63	24 Camden Parking Autho	2.53
25	584 Cherry Hill Fire District			0	0	0.00	4.80	1.13	25 Cherry Hill Fire District	2.51
26	724 Pennsauken			0	0	0.00	---	---	26 Pennsauken	0.00
27	564 Cherry Hill			0	1	0.69	0.84	0.62	27 Cherry Hill	0.73
28	90 Bellmawr			1	1	2.32	1.85	2.25	28 Bellmawr	2.09
29	114 Voorhees			1	2	2.59	3.60	3.60	29 Voorhees	3.45
30	89 Barrington			1	1	2.70	2.60	0.93	30 Barrington	1.92
31	105 Lindenwold			1	1	2.74	0.90	1.82	31 Lindenwold	1.56
32	113 Somerdale			0	1	3.31	0.00	1.27	32 Somerdale	1.00
33	115 Winslow			0	3	3.99	1.75	2.76	33 Winslow	2.49
34	104 Lawnside			0	1	4.65	1.47	1.49	34 Lawnside	1.92
35	106 Magnolia			1	2	5.11	0.83	1.64	35 Magnolia	1.78
36	93 Brooklawn			1	1	8.00	0.00	2.02	36 Brooklawn	1.92
37	692 Gloucester Township	**		0	0				37 Gloucester Township	
38	695 Camden City	**		0	0				38 Camden City	
Totals:				6	14	1.14	1.38	1.41		1.36

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund					
Data Valued As of :		May 13, 2022			
Total Participating Members		38			
Complaint		37			
Percent Compliant		97.37%			
			01/01/22	2022	
	Checklist Submitted	Compliant	EPL	POL	Co-Insurance
Member Name			Deductible	Deductible	01/01/22
AUDUBON	Yes	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN CITY	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
COLLINGSWOOD	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GLOUCESTER TWP	Yes	Yes	\$ 100,000	\$ 100,000	20% of 1st 250K
HADDON	Yes	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDON HEIGHTS	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HADDONFIELD	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	Yes	\$ 20,000	\$ 20,000	0%
LAWNSIDE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LINDENWOLD	Yes	Yes	\$ 5,000	\$ 5,000	0%
MAGNOLIA	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	Yes	\$ 2,500	\$ 2,500	0%
PENNSAUKEN		New Member	\$ 20,000	\$ 20,000	20% of 1st 250K
PINE HILL	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
RUNNEMEDE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WINSLOW TOWNSHIP FIRE DISTRICT	Yes	Yes	\$ 2,500	\$ 2,500	0%
WOODLYNNE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

Camden JIF 2022 FUND COMMISSIONERS		
MEMBER	FUND COMMISSIONER	ALTERNATE COMMISSIONER
Audubon	David Taraschi	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 May 1, 2022

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

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
20221 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF May 10, 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	5/10/2022	5/10/2022	12/31/22
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	4/25/2022	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	04/21/22	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
LAWNSIDE	M&C INSURANCE AGENCY	03/09/22	03/02/22	03/09/23
LINDENWOLD	HARDENBERGH INSURANCE GROUP	05/12/22	05/12/22	12/31/22
MAGNOLIA	CONNER STRONG & BUCKELEW	01/24/22	04/25/22	12/31/22
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	4/27/2022	1/24/2022	12/31/22
PENNSUAKEN	CONNER STRONG & BUCKELEW	4/27/2022	2/28/2022	12/31/22
PINE HILL	CONNER STRONG & BUCKELEW	5/9/2022	3/22/2022	12/31/22
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
WOODYLYNNE	ASSOCIATED INSURANCE PARTNERS	5/10/2022	5/10/2022	12/31/22

RESOLUTION NO. 22-20

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST – MAY 2022

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

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

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

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

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002867			
002867	COMPSERVICES, INC.	GLOUCESTER TWP SERVICES 5/22	1,291.67
002867	COMPSERVICES, INC.	CLAIMS ADMIN FEE 5/22	38,630.67
002867	COMPSERVICES, INC.	CHERRY HILL SERVICES 5/22	2,458.33
			42,380.67
002868			
002868	INTERSTATE MOBILE CARE INC.	FOLLOW-UP TESTING 4/22	404.00
002868	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 4/22	3,473.00
			3,877.00
002869			
002869	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 5/22	17,067.50
			17,067.50
002870			
002870	PERMA RISK MANAGEMENT SERVICES	POSTAGE 4/22	40.71
002870	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR/ADMIN FEE 5/22	42,725.83
			42,766.54
002871			
002871	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 5/22	4,864.50
			4,864.50
002872			
002872	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT FEE 4/22	2,554.50
002872	BROWN & CONNERY, LLP	ATTORNEY FEES 4/22	2,130.17
002872	BROWN & CONNERY, LLP	ATTORNEY EXPENSES 4/22	21.66
			4,706.33
002873			
002873	ELIZABETH PIGLIACELLI	TREASURER FEE 5/22	2,156.33
			2,156.33
002874			
002874	MEDLOGIX LLC	WC MANAGED CARE SERVICES - CH 5/22	1,083.00
002874	MEDLOGIX LLC	MAKE-UP FOR SHORTAGE ON 3/22 PAYMENT	228.83
002874	MEDLOGIX LLC	WC MANAGED CARE SERVICES 5/22	10,589.33
			11,901.16
002875			
002875	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 5/22	1,220.25
			1,220.25
002876			
002876	ACCESS	ACCT #409 - ARC. AND STOR. - 3.31.22	23.67
002876	ACCESS	ACCT #409 - ARC. AND STOR. - 3.31.22	77.15
			100.82

002877			
002877	HARDENBERGH INSURANCE GROUP	LINDENWOLD BOROUGH - 2ND RMC INS. 2022	19,260.00
002877	HARDENBERGH INSURANCE GROUP	LAUREL SPRINGS BO. - 2ND RMC INS. 2022	3,885.00
002877	HARDENBERGH INSURANCE GROUP	AUDUBON BOROUGH - 2ND RMC INS. 2022	11,733.00
002877	HARDENBERGH INSURANCE GROUP	CLEMENTON BOROUGH - 2ND RMC INS. 2022	7,618.00
			42,496.00
002878			
002878	ACRISURE T/A SCIROCCO INSURANCE GROUP	BOR. OF WOODLYNE - 1ST RMC FEE 2022	2,975.88
002878	ACRISURE T/A SCIROCCO INSURANCE GROUP	BOR. OF AUDUBON PARK - 1ST RMC FEE 2022	1,065.60
			4,041.48
		Total Payments FY 2022	177,578.58
		TOTAL PAYMENTS ALL FUND YEARS	177,578.58

Chairperson

Attest:

Dated: _____

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

Treasurer

May 23, 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 April 30, 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 MAY:

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

- INVESTMENT INCOME:

Net Investment Income received or accrued for April totaled \$1,654.27.

- RECEIPT ACTIVITY FOR April:

Deductible	\$ 34,438.88	
Recovery	22,644.06	
Total Receipts		<u>\$57,082.94</u>

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

- CLAIM ACTIVITY FOR April:

Property Liability Claims	\$ 134,387.05	
Workers Compensation Claims	173,028.09	
Administration Expense	<u>2,278,119.97</u>	
Total Claims/Expenses		<u>\$2,585,535.11</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$24,148,625.33 to a closing balance of \$21,180,844.43 showing a decrease of \$2,967,780.90.

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: April

	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	(96,543.70)	5,065,469.39	1,066,104.70	7,772,511.76	1,541,834.61	583,279.03	598,879.92	7,634,226.86	(17,137.22)	24,148,625.35
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	16,090.70	0.00	0.00	6,553.36	0.00	0.00	0.00	0.00	34,438.88	57,082.94
Invest Pymnts	(5,060.86)	(53,237.89)	(11,204.72)	(81,688.80)	(25,277.39)	(8,404.70)	(6,411.49)	(101,184.80)	(31.69)	(292,502.34)
Invest Adj	(13.88)	(146.03)	(30.74)	(224.06)	(69.34)	(23.04)	(17.59)	(277.54)	(0.09)	(802.31)
Subtotal Invest	(5,074.74)	(53,383.92)	(11,235.46)	(81,912.86)	(25,346.73)	(8,427.74)	(6,429.08)	(101,462.34)	(31.78)	(293,304.65)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	11,015.96	(53,383.92)	(11,235.46)	(75,359.50)	(25,346.73)	(8,427.74)	(6,429.08)	(101,462.34)	34,407.10	(236,221.71)
EXPENSES										
Claims Transfers	66,070.90	38,692.26	29,623.89	160,089.34	0.00	0.00	0.00	0.00	12,938.75	307,415.14
Expenses	0.00	0.00	0.00	0.00	943,131.00	1,027,536.43	0.00	309,507.70	0.00	2,280,175.13
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	66,070.90	38,692.26	29,623.89	160,089.34	943,131.00	1,027,536.43	0.00	309,507.70	12,938.75	2,587,590.27
END BALANCE	(151,598.64)	4,973,393.21	1,025,245.35	7,537,062.92	573,356.88	(452,685.14)	592,450.84	7,223,256.82	4,331.13	21,324,813.37

REPORT STATUS SECTION

Report Month: April

			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	April					
CURRENT FUND YEAR	2022					
Description:		Investors Operating-58892	Investors Prop & Liab Claims- 58910	Investors WC Claims-58905	Wilmington Trust - 5884	JCMI
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investm	\$24,148,625.33	4,875,665.86	- 37,149.20	44,620.65	-	19,265,488.02
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	-\$802.29	\$0.00	\$0.00	\$0.00	\$0.00	-\$802.29
5 Interest Paid - Cash Inst	\$19,614.25	\$1,531.36	\$83.27	\$39.64	\$0.00	\$17,959.98
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$312,116.61	\$0.00	\$0.00	\$0.00	\$0.00	-\$312,116.61
8 Net Investment Income	-\$293,304.65	\$1,531.36	\$83.27	\$39.64	\$0.00	-\$294,958.92
9 Deposits - Purchases	\$364,498.08	\$57,082.94	\$134,387.05	\$173,028.09	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$2,895,005.41	-\$2,585,535.11	-\$134,387.05	-\$173,028.09	\$0.00	-\$2,055.16
Ending Cash & Investment	\$21,324,813.35	\$2,348,745.05	-\$37,065.93	\$44,660.29	\$0.00	\$18,968,473.94
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$1,299,985.03	\$1,132,264.66	\$96,572.33	\$71,148.04	\$0.00	\$0.00
(Less Deposits in Transit)	-\$44,050.90	-\$120,812.79	\$88,819.57	-\$12,057.68	\$0.00	\$0.00
Balance per Bank	\$22,580,747.48	\$3,360,196.92	\$148,325.97	\$103,750.65	\$0.00	\$18,968,473.94

APRIL							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	04/06/2022	51,377.36				51,377.36	
2	04/06/2022	22,705.22				22,705.22	
3	04/13/2022	45,888.42				45,888.42	
4	04/13/2022	40,700.57				40,700.57	
5	04/20/2022	51,991.39				51,991.39	
6	04/20/2022	2,745.07				2,745.07	
7	04/27/2022	34,977.82				34,977.82	
8	04/27/2022	16,901.09				16,901.09	
9	04/30/2022	12,057.68				12,057.68	
10	04/30/2022	28,070.52				28,070.52	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	307,415.14	-	-	-	307,415.14	
	Monthly Rpt	307,415.14				307,415.14	
	Variance	0.00	-	-	-	0.00	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND									
Month		April							
Current Fund Year		2022							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid April	Monthly Recoveries April	Calc. Net Paid Thru April	TPA Net Paid Thru April	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Property	129,304.11	64,756.40	1,100.00	192,960.51	194,060.51	(1,100.00)	0.00	(1,100.00)
	Liability	2,050.00	4,095.98	0.00	6,145.98	6,145.98	0.00	0.00	0.00
	Auto	3,590.00	11,150.71	0.00	14,740.71	14,740.71	0.00	0.00	0.00
	Workers Comp	60,092.52	18,904.21	0.00	78,996.73	78,996.73	0.00	(0.00)	0.00
	Cherry Hill	1,489.36	3,962.86	1,489.36	3,962.86	5,452.22	(1,489.36)	(2,918.78)	1,429.42
	Total	196,525.99	102,870.16	2,589.36	296,806.79	299,396.15	(2,589.36)	(2,918.78)	329.42
2021	Property	730,469.27	1,314.50	14,990.70	716,793.07	716,794.07	(1.00)	3,450.33	(3,451.33)
	Liability	50,276.34	702.00	0.00	50,978.34	50,978.34	0.00	0.00	0.00
	Auto	45,420.17	5,454.18	0.00	50,874.35	50,874.35	0.00	0.00	0.00
	Workers Comp	1,373,033.12	82,894.83	6,353.36	1,449,574.59	1,455,827.95	(6,253.36)	0.00	(6,253.36)
	Cherry Hill	18,662.74	7,098.39	32,472.02	(6,710.89)	25,761.13	(32,472.02)	(14,396.85)	(18,075.17)
	Total	2,217,861.64	97,463.90	53,816.08	2,261,509.46	2,300,235.84	(38,726.38)	(10,946.52)	(27,779.86)
2020	Property	706,233.98	0.00	0.00	706,233.98	706,233.98	0.00	0.00	0.00
	Liability	316,477.32	4,208.20	0.00	320,685.52	320,685.52	(0.00)	(0.00)	0.00
	Auto	348,535.79	13,019.00	0.00	361,554.79	361,554.79	0.00	0.00	0.00
	Workers Comp	2,032,437.52	44,796.89	0.00	2,077,234.41	2,077,234.41	0.00	(31,444.82)	31,444.82
	Cherry Hill	(36.00)	67.50	0.00	31.50	31.50	0.00	0.00	0.00
	Total	3,403,648.61	62,091.59	0.00	3,465,740.20	3,465,740.20	0.00	(31,444.82)	31,444.82
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	854,512.20	14,380.66	0.00	868,892.86	868,892.86	0.00	0.00	0.00
	Auto	80,304.02	0.00	0.00	80,304.02	80,304.02	(0.00)	(0.00)	0.00
	Workers Comp	2,257,862.78	11,702.91	0.00	2,269,565.69	2,269,802.19	(236.50)	(236.50)	0.00
	Cherry Hill	(2,598.50)	725.50	40.50	(1,913.50)	(1,873.00)	(40.50)	(2,413.66)	2,373.16
	Total	4,424,035.63	26,809.07	40.50	4,450,804.20	4,451,081.20	(277.00)	(2,650.16)	2,373.16
2018	Property	350,778.55	0.00	0.00	350,778.55	350,778.55	(0.00)	(0.00)	0.00
	Liability	876,682.00	15,305.42	0.00	891,987.42	891,987.42	(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	2,542,312.70	1,790.50	200.00	2,543,903.20	2,543,602.19	301.01	(22,853.73)	23,154.74
	Cherry Hill	(206.50)	1,084.50	0.00	878.00	878.00	0.00	0.00	0.00
	Total	4,021,958.61	18,180.42	200.00	4,039,939.03	4,039,638.02	301.01	(22,853.73)	23,154.74
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	437.00	(667.00)	0.00	(667.00)	(230.00)	(437.00)
	Total	(230.00)	0.00	437.00	(667.00)	0.00	(667.00)	(230.00)	(437.00)
TOTAL		14,263,800.48	307,415.14	57,082.94	14,514,132.68	14,556,091.41	(41,958.73)	(71,044.01)	29,085.28



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD

MX6F92185102 - CAMDEN CO JIF

04/30/2022

Status: REVISED

Shares/Par Security ID	Description Link Ref	Price Local/Base	Cost Local/Base	Net Income Receivable Local/Base	Market Value Local/Base	Percent Of Total	Net Unrealized Gain/Loss Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCMi ACCOUNT	9.4464	18,968,473.94	0.00	18,968,473.94		0.00
99VVB5Y75		9.4464	18,968,473.94	0.00	18,968,473.94	100.00	0.00



MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets

Market Value

04/30/2022

Report ID: IGLS0002

Base Currency: USD

Status: REVISED

	Current Period		Fiscal Year To Date	
	04/01/2022	04/30/2022	01/01/2022	04/30/2022
NET ASSETS - BEGINNING OF PERIOD		19,265,488.02		20,079,942.43
		<u>19,265,488.02</u>		<u>20,079,942.43</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	17,959.98		71,993.41	
UNREALIZED GAIN/LOSS-INVESTMENT	-312,116.61		-1,171,703.05	
ACCRETION/AMORTIZATION	-802.29		-3,328.38	
TOTAL INVESTMENT INCOME		<u>-294,958.92</u>		<u>-1,103,038.02</u>
TOTAL RECEIPTS		<u>-294,958.92</u>		<u>-1,103,038.02</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	474.27		1,945.49	
INVESTMENT ADVISORY FEES	1,106.62		4,539.49	
CONSULTING	474.27		1,945.49	
TOTAL ADMINISTRATIVE EXPENSES		<u>2,055.16</u>		<u>8,430.47</u>
TOTAL DISBURSEMENTS		<u>2,055.16</u>		<u>8,430.47</u>
NET ASSETS - END OF PERIOD		<u><u>18,968,473.94</u></u>		<u><u>18,968,473.94</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: May 2, 2022

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

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

LOSS CONTROL SURVEYS

- Borough of Haddon Heights on April 25, 2022
- Borough of Collingswood on April 26, 2022

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Borough of Oaklyn on April 21, 2022

MEETINGS ATTENDED

- Risk Management for Fire Departments – Borough of Berlin on April 5, 2022
- Claims Committee Meeting on April 22, 2022
- Executive Fund Commissioners Meeting on April 25, 2022
- Executive Safety Committee Meeting on April 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 NJ MEL Mobile App
- Training Announcement: Leadership Skills for Supervisors
- Special Events Best Practices
- COVID-19 Guidance
- Playgrounds – Comprehensive Inspections and Risk Management Programs
- Youth Coaches Best Practices
- Law Enforcement Bulletin: National Sexual Assault Awareness Month
- Distracted Driving Awareness Month
- 2022 MSI Expo – In-Person Training on April 6, 2022
- Training Announcement: Power of Collaboration (JIF 101)
- MSI LIVE Overview Tutorial
- Naloxone, Syringe, and Fentanyl Test Strip Legislation Impacting First Responders
- Take Our Kids to Work Day Best Practices
- Law Enforcement Bulletin: National Volunteer Week
- Catalytic Converter Theft
- MSI LIVE Schedule

MSI LAW ENFORCEMENT MESSAGES

- Naloxone, Syringe, and Fentanyl Test Strip Legislation Impacting Law Enforcement
- Law Enforcement Bulletin - National Volunteer Week April 17-23
- LE Message - Administrative Professionals Day

MSI NOW & MSI DVD

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

MSI NOW	
Municipality	Number of Videos
Berlin Borough	2
Cherry Hill	15
Gloucester City	11

Gloucester Township	6
Haddon Heights	3
Runnemede	1

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

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

MSI LIVE

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

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

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

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

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

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

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 3/22/2022 To 4/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Camden County Board of Commissioners I - Township of Gloucester	Department of Parks 1301 Park Blvd. Cherry Hill, NJ 08002	Camden JIF and MEL JIF limits are in excess of the Township of Gloucester's \$500,000 SIR on WC. RE: Police Department Dog Watch Event The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of property at the Camden County Dog Park for the Gloucester Township Police Department Dog Watch Event.	3/29/2022 #3417421	GL AU EX WC OTH
H - Camden County Division of I - Township of Gloucester	Environmental Affairs 1301 Park Blvd. Cherry Hill, NJ 08002	Camden JIF and MEL JIF limits are in excess of the Township of Gloucester's \$500,000 SIR on WC. RE: Cleanup Event on the G.T. Bike Path 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 to the Gloucester Township Blackwood Lake Advisory Committee Cleanup Event on the G.T. Bike Path from Brown Ave to Woodland Ave including Blackwood Lake Area.	3/30/2022 #3419290	GL AU EX WC OTH
H - Parking Authority of the City of I - City of Camden	Camden 10 Delaware Ave Camden, NJ 08102	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: Championship Parade Evidence of insurance with respects to the use of Parking Lot #1 for the Citys Championship Parade event.	4/1/2022 #3427405	GL AU EX WC OTH
H - Rowan University Rutgers Camden I - Parking Authority of the City of Camden	Board of Governors 201 S Broadway Suite 440 Camden, NJ 08103	RE: Management of Parking lots 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 management of parking lots: Block 77 (21,23,24, 30-32, 40,57,58-multi Lots)aka 23-33 N 4th & 325-327 Arch Sts., Camden NJ 08102	4/1/2022 #3427414	GL AU EX WC
H - Camden City School District I - City of Camden	1033 Cambridge Street Camden, NJ 08105	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: summer basketball program Evidence of insurance with respects to the use of gym facilities at Woodrow Wilson High School for the Citys summer basketball program.	4/4/2022 #3428360	GL AU EX WC OTH
H - Parking Authority of the City of I - City of Camden	Camden 10 Delaware Ave Camden, NJ 08102	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: Juneteenth Evidence of insurance with respects to the use of Lot #1 for public parking for the Citys Juneteenth Anniversary Celebration. DOES NOT INCLUDE FIREWORKS OR AMUSEMENTS	4/4/2022 #3428361	GL AU EX WC OTH

04/22/2022

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 3/22/2022 To 4/22/2022

H - Winslow Township School District I - Winslow Township	Board of Education 40 Cooper Folly Road Atco, NJ 08004	RE: use of facilities/property 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 school facilities/property by the Township throughout the year.	4/4/2022 #3428675	GL AU EX WC
H - To Whom it May Concern I - Township of Pennsauken		Camden JIF and MEL JIF limits are in excess of the Pennsauken Township's \$50,000 LEL SIR and \$600,000 WC SIR RE: Pennsauken Library Evidence of insurance with respects to the Pennsauken Library.	4/7/2022 #3437222	GL AU EX WC OTH
H - Camden County Technical School I - Township of Pennsauken	6008 Browning Road Pennsauken, NJ 08109	Camden JIF and MEL JIF limits are in excess of the Pennsauken Township's \$50,000 LEL SIR and \$600,000 WC SIR RE: Use of School for Summer Program Evidence of insurance with respects to the use of the Camden County Technical School for the townships summer program.	4/8/2022 #3437310	GL AU EX WC OTH
H - Verizon Communications Inc, its I - Borough of Merchantville	Subsidiaries and Affiliates 657 Florida Grove Road Pittstown, NJ 08867	RE: cameras being 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 Township cameras being attached to Verizon-owned poles throughout Merchantville.	4/11/2022 #3439875	GL AU EX WC
H - Laurel Lodge #237 Trustees I - Borough of Laurel Springs	629 Stone Rd Lindenwold, NJ 08021	RE: Blueberry Festival The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect use of parking facilities at 629 Stone Rd., Laurel Springs, NJ during Blueberry Festival taking place during the current calendar year. Does not include amusements or fireworks.	4/11/2022 #3439882	GL AU EX WC
H - Laurel Springs School I - Borough of Laurel Springs	,623 Grand Avenue Lindenwold, NJ 08021	RE: Laurel Springs 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 use of facilities for Laurel Springs Day taking place during the current calendar year. Does not include amusements or fireworks.	4/11/2022 #3439883	GL AU EX WC
H - Laurel Lodge #237 Trustees I - Borough of Laurel Springs	629 Stone Rd Lindenwold, NJ 08021	RE: WaltFest/Laurel Springs 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 use of parking facilities at 629 Stone Rd., Laurel Springs, NJ	4/11/2022 #3439907	GL AU EX WC

04/22/2022

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 3/22/2022 To 4/22/2022

		during WaltFest/Laurel Springs Day taking place during the current calendar year. Does not include amusements or fireworks.		
H - Mount Ephraim Board of Education I - Borough of Mt. Ephraim	125 S. Black Horse Pike Mount Ephraim, NJ 08059	RE: Ales on the Rails Evidence of insurance with respects to the use of school property for the Boroughs Ales on the Rails event.	4/11/2022 #3440012	GL AU EX WC
H - State of New Jersey Department I - Borough of Collingswood	of Environmental Protection Po Box 420, Mail Code 401-02E Trenton, NJ 08625	RE: Grant #AQ22-134 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 Grant #AQ22-134 It Pays to Plug In: NJs Electric Vehicle Charging Grant Program.	4/11/2022 #3440073	GL AU EX WC
H - I - Township of Cherry Hill	1255 Caldwell Road Cherry Hill, NJ 08034	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: Authors and Artists Expo 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 parking lot for attendees/vendors during the Townships Authors and Artists Expo event.	4/12/2022 #3440311	GL AU EX WC OTH
H - Camden County Board of I - Township of Cherry Hill	Commissioners County of Camden 1301 Park Blvd Cherry Hill, NJ 08002	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: Independence Day 5K 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 Challenge Grove Park and Maria Barnaby Greenwald Park for the Townships Independence Day 5K event.	4/12/2022 #3440312	GL AU EX WC OTH
H - Bancroft I - Township of Cherry Hill	1255 Caldwell Road Cherry Hill, NJ 08034	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: Authors and Artists Expo 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 parking lot for attendees/vendors during the Townships Authors and Artists Expo event.	4/12/2022 #3440313	GL AU EX WC OTH
H - Camden County Board of I - Township of Cherry Hill	Commissioners County of Camden 1301 Park Blvd Cherry Hill, NJ 08002	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: Independence Day 5K 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 Challenge Grove Park and Maria Barnaby Greenwald Park for the Townships Independence Day 5K event.	4/12/2022 #3440314	GL AU EX WC OTH

04/22/2022

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 3/22/2022 To 4/22/2022

H - Garden State Black Powder I - Township of Gloucester	Association 120 Yawpo Ave Oakland, NJ 07436	Camden JIF and MEL JIF limits are in excess of the Township of Gloucester's \$500,000 SIR on WC. RE: Colonial Reenactment 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 for the Townships Colonial Reenactment at Gabriel Davies Tavern.	4/12/2022 #3440316	GL AU EX WC OTH
H - PSE&G I - Borough of Merchantville	PO Box 18414 Newark, NJ 07191	RE: attaching security cameras on utility 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 the Borough attaching security cameras on utility poles throughout Merchantville, NJ.	4/14/2022 #3441958	GL AU EX WC
H - County of Camden I - City of Camden	Department of Parks 1301 Park Blvd Cherry Hill, NJ 08002	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: Easter Egg Giveaway Evidence of insurance with respects to the use of Pyne Poynt Park for the Citys Easter Egg Giveaway event.	4/14/2022 #3441967	GL AU EX WC OTH
H - State of New Jersey Department I - Borough of Berlin	of Transportation PO Box 600 Trenton, NJ 08625	RE: Inter Community Celebration Evidence of insurance as respects to Berlin Inter Community Celebration on July 4th. DOES NOT INCLUDE AMUSEMENTS OR FIREWORKS	4/18/2022 #3445612	GL AU EX
H - State of New Jersey Department I - Borough of Berlin	of Transportation PO Box 600 Trenton, NJ 08625	RE: Inter Community Celebration Evidence of insurance as respects to Berlin Inter Community Celebration on July 4th. The Inter Community Celebration Association (ICCA) is a Quasi Entity. DOES NOT INCLUDE AMUSEMENTS OR FIREWORKS	4/19/2022 #3446358	GL AU EX
H - State of New Jersey Department I - Borough of Runnemede	of Transportation PO Box 600 Trenton, NJ 08625	RE: 4th of July Parade Evidence of insurance with respects to the Boroughs 4th of July Parade.	4/20/2022 #3447788	GL AU EX WC
H - Jesco, Inc. I - Borough of Runnemede	1790 Route 38 Lumberton, NJ 08048	RE: 2017 John Deere 310SL, serial #316130 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of a	4/20/2022 #3447943	GL AU EX WC OTH

04/22/2022

1 of 1

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 3/22/2022 To 4/22/2022

		2017 John Deere 310SL, serial #316130, valued at \$168,308.00. Contract #064618.		
Total # of Holders: 26				

04/22/2022

1 of 1

Camden County JIF Cyber Compliance



Tier 1: Basic Controls

Tier 2: Enhanced Controls

Tier 3: Advanced Controls

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

Tier 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	75%	25%	0%	58%	33%	8%	50%	42%	8%
Suburban Metro	73%	9%	18%	64%	18%	18%	55%	27%	18%
Monmouth County	63%	5%	32%	59%	7%	34%	46%	20%	34%
Morris County	62%	29%	9%	58%	33%	9%	36%	56%	9%
NJ Self Insurers	60%	0%	40%	60%	0%	40%	40%	20%	40%
South Bergen County	52%	43%	4%	52%	43%	4%	13%	83%	4%
Gloucester, Salem, Cumberland Counties Municipal JIF	54%	8%	38%	41%	13%	46%	33%	18%	49%
Burlington County Municipal JIF	50%	11%	39%	43%	18%	39%	32%	29%	39%
NJ Public Housing Authority	56%	27%	17%	48%	35%	17%	43%	40%	17%
Atlantic County Municipal JIF	41%	34%	24%	39%	37%	24%	27%	49%	24%
Bergen County	39%	37%	24%	34%	42%	24%	11%	63%	26%
Camden County	37%	18%	45%	32%	24%	45%	21%	34%	45%
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%
Ocean County	32%	10%	58%	23%	13%	65%	10%	26%	65%
First Responders	24%	33%	42%	24%	33%	42%	15%	42%	42%
Total #	276	141	169	241	169	176	166	242	178
Total %	47%	24%	29%	41%	29%	30%	28%	41%	30%

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



JIF	Member	Approval Status - Tier 1	Approval Status - Tier 2	Approval Status - Tier 3
Camden County	Audubon	Approved	Approved	Approved
Camden County	Audubon Park	Approved	Incomplete	Incomplete
Camden County	Barrington			
Camden County	Bellmawr			
Camden County	Berlin Borough	Approved	Approved	Approved
Camden County	Berlin Township	Incomplete	Incomplete	Incomplete
Camden County	Brooklawn			
Camden County	Camden City			
Camden County	Camden Parking Authority	Approved	Approved	Approved
Camden County	Cherry Hill			
Camden County	Cherry Hill Fire District			
Camden County	Chesilhurst	Incomplete	Incomplete	Incomplete
Camden County	Clementon	Incomplete	Incomplete	Incomplete
Camden County	Collingswood	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	Lindenwold	Approved	Approved	Incomplete
Camden County	Magnolia			
Camden County	Medford Lakes			
Camden County	Merchantville			
Camden County	Mount Ephraim	Approved	Approved	Approved
Camden County	Oaklyn	Approved	Approved	Approved
Camden County	Pennsauken			
Camden County	Pine Hill	Incomplete	Incomplete	Incomplete
Camden County	Runnemede			
Camden County	Somerdale			
Camden County	Tavistock			
Camden County	Voorhees	Approved	Approved	Incomplete
Camden County	Winslow	Approved	Approved	Approved
Camden County	Winslow Township Fire District #1 Fire District	Incomplete	Incomplete	Incomplete
Camden County	Woodlynne			





CAMDEN JIF

Workers' Compensation Medical Bills - PPO Reductions

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Reductions	%
January	\$219,832.96	\$105,354.00	\$114,478.96	52.08%
February	\$534,026.42	\$312,040.87	\$221,985.55	41.57%
March	\$571,942.90	\$193,214.17	\$378,728.73	66.22%
April	\$258,821.60	\$136,512.93	\$122,308.67	47.26%
TOTAL 2022	\$1,584,623.88	\$747,121.97	\$837,501.91	52.85%

Monthly & YTD Summary:

PPO Statistics	April	YTD
Bills	145	782
PPO Bills	136	731
PPO Bill Penetration	93.79%	93.48%
PPO Charges	\$252,860.60	\$1,472,313.57
Charge Penetration	97.70%	92.91%

Savings History:

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

APPENDIX I – MINUTES

April 25, 2022 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – APRIL 25, 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	Present
Joseph Wolk	Borough of Mount Ephraim	Present
Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

EXECUTIVE COMMITTEE ALTERNATES:

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

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Ken Cheeseman, Laurel Springs
John Mulholland, Cherry Hill Fire District
Bonnie Taft, Oaklyn Borough
Brian Morrell, Gloucester City
Kevin Roche, Haddonfield
Elizabeth Peddicord, Pennsauken Township
Lorraine Azzarano, Winslow Township Fire District
Glenn Werner, Gibbsboro
Steven Whalen, Magnolia Borough

FUND PROFESSIONALS RISK MANAGEMENT CONSULTANTS PRESENT:

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

APPROVAL OF MINUTES: OPEN SESSION OF MARCH 28, 2022**MOTION TO APPROVE THE OPEN MINUTES OF MARCH 28, 2022**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

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 progress is going well with 10 members with training in progress. A fair amount of members are enrolled and there are 13 members who still need to enroll. A reminder was sent late last week by D2 Cyber Security. Executive Director asked any members that have not enrolled yet to please do so.

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.

Executive Director Stokes asked Underwriting Manager Edward Cooney to provide an update on the New Jersey Cyber Risk Management Fund. Mr. Cooney said the MEL is looking to form a separate JIF solely for cyber and everything performed under the MEL today concerning cyber coverage and the MEL Cyber Risk Management Program would move on to this new Cyber JIF. The idea of this new JIF is to mirror what was done when the EJIF was formed in regards to the pollution program. In addition to coverage within the Cyber JIF it will also see what other services could be provided. Mr. Cooney said the Cyber JIF is in its initial stages but it is moving quickly and it is expected to have some details in the next couple of weeks.

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.

Motion:	Commissioner Wolk
Second:	Commissioner Gallagher
Roll Call Vote:	10 Ayes, 0 Nays

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.

Executive Director said as a result of the MEL and RCF will need to do surplus strengthening by adding \$23 million of income in 2021 fund year. To accomplish this, they will be calling in the premium deferral, charge 2021 Covid claims to its member JIFs and the RCF proposed an additional assessment of \$1 million. The 2020 Covid claims are staying with the MEL. The Camden JIF has budgeted the premium deferral of 15% in the lost fund contingency line from 2016 to 2021. As members may recall that decision was made by this Board funded at 100% instead of 85% which was a good decision otherwise, the Camden JIF would have had to come up with a \$1 million in surplus. So that key decision made in 2016 was a very good decision.

Executive Director said the Covid claims for 2021 totaled about \$509,000 and the RCF additional assessment is about \$25,000 that will come out of closed years fund. All totaled we are at about \$1.5 million in what this will cost us. The Camden JIF is still in very good shape, as far as our financial fast track at almost \$6 million there. Executive Director said more information will be provided and the MEL is going to enact this at their June meeting.

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.

MOTION TO APPROVE RESOLUTION 22-18 URGING LESISLATURE TO AMEND BUDGET CAP LAW

Motion:	Commissioner Shannon
Second:	Commissioner DiAngelo
Vote:	Unanimous

2022 MEL/RCF/EJIF Meeting & Retreat: The MEL, RCF and EJIF held their meetings in conjunction with the MEL Annual Retreat on March 25th. Commissioner Wolk's reports on those meetings appear in **Appendix II**.

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

Enclosed on **Page 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.

Executive Director asked the Board if an in person session would of interest at the Scottish Rite to be conducted by Attorney Joseph Nardi. In response to the members opinion Executive Director said an in person seminar will be scheduled at the Scottish Rite in Collingswood and once the date is finalized the information will be distributed to members.

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 30th 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 – Included in the agenda were due diligence reports as follows: The Financial Fast Track, Pure Loss Ratio Report, Claims Analysis by Fund Year, Claims Activity Report, Lost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report.

Executive Director reported the Financial Fast Track as of December 31, 2021 which indicates the changes that we discussed, as you can see the aggregate lost fund contingency changed \$990,000 the closed year reflecting the RCF additional assessment and 2021 Covid claims so all tolled \$1.9 in the negative with still \$5.9 million in surplus and over \$23 million in cash so the Camden JIF is certainly sitting financially sound. The Expected Loss Ratio Analysis for March 2022 the actuary has us targeted at 6.3 and we are at 10.5% a lot of what is driving that is the auto liability claims that we had earlier in the year. The Lost Time Accident Frequency for March 31, 2022 the shows .87 just at about the MEL average, The per member report is not available this month but will be provided next month..

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 22-17 April 2022 Vouchers

TOTAL 2021	\$57,392.92
TOTAL 2022	\$2,220,727.05
TOTAL	\$2,278,119.97

MOTION TO APPROVE RESOLUTION 22-17 APRIL 2022 BILLS LIST

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

Confirmation of MARCH 2022 Claims Payments/Certification of Claims Transfers:

Closed	0.00
2018	28,683.94
2018	51,531.40
2019	270,684.14
2020	459,670.46
2021	155,592.84
TOTAL	966,162.78

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

Motion:	Commissioner Wolk
Second:	Commissioner Shannon
Vote:	Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Fund Attorney discussed the widely publicized regulated cannabis which is now available to everyone, but for our purposes members should be discussing this with their Chiefs and municipal or labor attorneys rather quickly. There has not been a whole lot of guidance that has come out of the attorney general's office. There was a directive back on April 13th which was just a summary, but a reminder that law enforcement agencies can not take employment action against an officer or law enforcement officer if they have used marijuana but not tested positive. The only way anyone could begin to take action would be if someone is obviously impaired. State Chief's Association has weighed in with a memo which was issued just two days after the Attorney General's directive and it points out the conflicts and the difficulties, but essentially, it is now at the local level for enforcement or how it is to be handled. It is anticipated that the MEL will be distributing a summary of what has been seen up to this point because there is no real answer as to how it can be approached. It is different from alcohol intoxication, of course, because we don't have a verifiable method of testing for impairment if someone has used marijuana. Attorney Nardi said at this point, to avoid employment actions, it is important to consult with our Chiefs and labor council to come up with a plan. Attorney Nardi said members should not ignore fire officials or any fire personnel including those operating heavy equipment. Attorney Nardi said the conversation should be had across the board.

Attorney Nardi also discussed the erosion of protections on OPRA and everyone should be very careful every time responding to a request.

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. Saville said everyone should review their hierarchy reports to make sure that are up to date because PEOSHA has resumed safety enforcement inspections.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 2/22/21 to 3/22/22 are listed on pages 32 and 33 with 12 certificates. This is the annual report for the annual certificates. Executive Director reviewed the Cyber Compliance report as of March 31st. There were a total of 91 Covid-19 claims reported during the first quarter representing 515 of total injuries, which is an increase from 43% reported in the 4th quarter of 2021.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for March 2022 where there was a savings of 66% for March. Ms. Goldstein reviewed the 2022 1st Quarter Workers Compensation Injury Review

Monthly Activity Report Part of Minutes.

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

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Hill
Vote:	Unanimous

MEETING ADJOURNED: 5:48 PM

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