



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA JUNE 27, 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: JUNE 27, 2022**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2022 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: May 23, 2022 Open Minutes Appendix I**

- CORRESPONDENCE – None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's ReportPage 1

- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 22-22 June BillsPage 16
Treasurer’s Report.....Page 19
Monthly ReportsPage 20

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly ReportPage 26

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 29
Cyber Risk Management Compliance – Version 2 - As of May 31, 2022.....Page 34

- MANAGED CARE – Medlogix**
Monthly ReportPage 36

- CLAIMS SERVICE – AmeriHealth Casualty**

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

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: June 27, 2022

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- Audit Report as of December 31, 2021** – The Auditor’s Report as of December 31, 2021 will be sent under separate cover to the Executive Committee. The Audit Committee held a conference call last week with representatives from Bowman & Company to review the report. Dennis Skalkowski from Bowman will give a brief report at the meeting and following that, the Board will formally approve Resolution 22-21 approving year end financials along with the Group Affidavit. **(Pages 3-5)**
 - Motion to Approve Year-End Financials as of December 31, 2021 as Presented, Adopt Resolution 22-21 and execute the Group Affidavit indicating that members of the Executive Committee have read the General Comments Section of the Audit Report**
- Cyber Security Enrollment:** D2 Cyber Security continues to work with member entities in the enrollment & training process of the program. Attached on **Page 6** is a report from D2 showing the status of each member.
- Residual Claims Fund** – The RCF met on Wednesday, June 2, 2022 at Forsgate Country Club. Commissioner Wolk’s report is attached in Appendix II.
- EJIF-** The EJIF met on Wednesday, June 2, 2022 at Forsgate Country Club. Commissioner Wolk’s report is attached in Appendix II.
- MEL JIF** – The MEL met on Wednesday, June 2, 2022 at Forsgate Country Club. Commissioner Wolk’s report is attached in Appendix II.
- 2022 Coverage Documents:** Fund office is in the final stages of preparing coverage documents, which will be posted to Origami during the month of June.
- July & August Meetings** – As a reminder, July & August meetings will be held virtually via Zoom.

Due Diligence Reports:

Financial Fast Track	Page 8
Loss Ratio Analysis	Page 9
Loss Time Accident Frequency	Page 10
POL/EPL Compliance Report	Page 11
Fund Commissioners	Page 13
Regulatory Affairs Checklist	Page 14
RMC Agreements	Page 15

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
Resolution of Certification
Annual Audit Report for Period Ending December 31, 2021**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2021 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the EXECUTIVE COMMITTEE, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the EXECUTIVE COMMITTEE of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the EXECUTIVE COMMITTEE have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the EXECUTIVE COMMITTEE have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the EXECUTIVE COMMITTEE.

WHEREAS, such resolution of certification shall be adopted by the EXECUTIVE COMMITTEE no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the EXECUTIVE COMMITTEE have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the EXECUTIVE COMMITTEE to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the EXECUTIVE COMMITTEE of the Camden County Municipal Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

WE HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING HELD ON JUNE 27, 2022.

MICHAEL MEVOLI, Chairman

M. JAMES MALEY, JR., Secretary

GROUP AFFIDAVIT FORM
CERTIFICATION OF EXECUTIVE COMMITTEE
of the
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

We members of the Executive Committee of the Camden County Municipal Joint Insurance Fund, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the Executive Committee of the Camden County Municipal Joint Insurance Fund.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2021.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS - RECOMMENDATIONS

_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)

Attest:

M. James Maley, Jr. Secretary to the Fund

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the Executive Committee.

D2 Cybersecurity Enrollment Report
As of May 31, 2022

Cohort/Member Name	Contact Name (BA/IT)	Confirmed Whitelisted	Enrolled	Training in Progress
Audubon	David Taraschi	✓	✓	✓
Audubon Park	Dawn Pennock	✓	✓	✓
Barrington	Terry Shannon / Denise Moules	✓	✓	✓
Berlin Boro	Debra DiMattia	✓	✓	✓
Berlin Township	Catherine Underwood	✓	✓	✓
Bellmawr	Francine Wright	✓	✓	✓
Brooklawn	Ryan Giles	✓	✓	✓
Camden City	Sharon Eggleston / Timothy	✓	✓	✓
Camden City Parking Authority	Willie Hunter	✓	✓	
Cherry Hill	Erin Patterson Gill / Ari Messenger /	✓	✓	✓
Cherry Hill Fire District	Sara Lipsett	✓	✓	✓
Chesilhurst	Chief Wendall Smith			
Clementon	Jenai Johnson	✓	✓	✓
Collingswood	Cass Duffey / Bette Jo Pigliacelli	✓	✓	✓
Gibbsboro	Amy Troxel	✓	✓	✓
Gloucester City	Brian Morrell	✓	✓	✓
Haddon Heights	Kelly Santosusso / David Taraschi	✓	✓	✓
Haddon Twp	Dawn Pennock	✓	✓	✓

Cohort/Member Name	Contact Name (BA/IT)	Confirmed Whitelisted	Enrolled	Training in Progress
Haddonfield	Sharon McCullough / Deanna			
Hi-Nella	Phyllis Twisler			
Laurel Springs	Ken Cheeseman	✓	✓	✓
Lawnside	Edward Hill	✓	✓	✓
Lindenwold	Craig Wells	✓	✓	✓
Magnolia	Steve Whalen			
Medford Lakes	Robert Burton			
Merchantville	Denise Brouse	✓	✓	✓
Mount Ephraim	Terry Shannon / Tara Weiss	✓	✓	✓
Oaklyn	Bonnie Taft	✓	✓	✓
Pennsauken Township	Shakir Ali	✓	✓	✓
Pine Hill	Patricia Henricks	✓	✓	✓
Runnemede	Eleanor Kelly / Joyce Pinto	✓	✓	✓
Somerdale	M. Gary Passanante / Michele	✓	✓	✓
Tavistock	Denise Moules		✓	
Voorhees	Mario DiNatale / Jon Andrews		✓	
Winslow	Jennifer Conway	✓	✓	✓
Winslow Township Fire Dist. #1	Lorraine Azzarano	✓	✓	✓
Woodlynne	Joseph Chukwueke			

CAMDEN COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF March 31, 2022

	<i>THIS MONTH</i>	<i>YTD</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	1,370,355	4,111,066	274,593,608	278,704,673
2. CLAIM EXPENSES				
Paid Claims	756,878	1,612,023	116,638,682	118,250,706
Case Reserves	(314,468)	513,966	7,377,353	7,891,318
IBNR	440,705	(157,316)	8,055,465	7,898,149
Recoveries	(16,187)	(42,248)	(900,137)	(942,385)
TOTAL CLAIMS	866,928	1,926,425	131,171,363	133,097,789
3. EXPENSES				
Excess Premiums	541,565	1,624,694	79,820,489	81,445,184
Administrative	280,933	730,202	48,736,630	49,466,831
TOTAL EXPENSES	822,497	2,354,896	128,557,119	130,912,015
4. UNDERWRITING PROFIT (1-2-3)	(319,070)	(170,255)	14,865,125	14,694,870
5. INVESTMENT INCOME	(463,462)	(802,461)	11,783,674	10,981,212
6. DIVIDEND INCOME	0	0	4,238,021	4,238,021
7. STATUTORY PROFIT (4+5+6)	(782,532)	(972,717)	30,886,820	29,914,103
8. DIVIDEND	0	0	23,019,519	23,019,519
9. RCF & MEL Surplus Strengthening	0	0	1,576,321	1,576,321
10. STATUTORY SURPLUS (7-8-9)	(782,532)	(972,717)	6,290,979	5,318,263

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(118,663)	(215,708)	5,471,233	5,255,525
Aggregate Excess LFC	(19,558)	(35,551)	247,515	211,963
2018	(31,240)	(69,013)	1,494,072	1,425,059
2019	(157,628)	(194,152)	(902,287)	(1,096,439)
2020	(173,267)	(193,374)	(140,064)	(333,438)
2021	30,936	(66,371)	120,511	54,140
2022	(313,111)	(198,548)		(198,548)
TOTAL SURPLUS (DEFICITS)	(782,532)	(972,717)	6,290,980	5,318,263
TOTAL CASH				24,148,624

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	105,140,703	105,140,703
FUND YEAR 2018				
Paid Claims	6,220	259,351	3,809,784	4,069,134
Case Reserves	91,446	(202,801)	1,089,578	886,777
IBNR	(108,799)	(67,682)	359,188	291,506
Recoveries	-	0	(47,176)	(47,176)
TOTAL FY 2018 CLAIMS	(11,133)	(11,133)	5,211,374	5,200,241
FUND YEAR 2019				
Paid Claims	(48,838)	51,707	4,461,162	4,512,869
Case Reserves	(5,392)	207,971	1,977,602	2,185,573
IBNR	168,572	(145,336)	1,345,260	1,199,924
Recoveries	-	0	(86,235)	(86,235)
TOTAL FY 2019 CLAIMS	114,342	114,342	7,697,789	7,812,131
FUND YEAR 2020				
Paid Claims	236,626	314,576	3,157,958	3,472,534
Case Reserves	(228,941)	(115,647)	1,880,223	1,764,576
IBNR	126,260	(64,983)	2,095,601	2,030,617
Recoveries	(16,187)	(42,248)	(451,479)	(493,727)
TOTAL FY 2020 CLAIMS	117,759	91,698	6,682,303	6,774,000
FUND YEAR 2021				
Paid Claims	408,766	791,354	1,407,845	2,199,199
Case Reserves	(19,420)	96,087	1,096,673	1,192,760
IBNR	(570,624)	(1,068,717)	3,934,676	2,865,958
Recoveries	-	0	0	0
TOTAL FY 2021 CLAIMS	(181,277)	(181,277)	6,439,194	6,257,917
FUND YEAR 2022				
Paid Claims	154,103	195,037		195,037
Case Reserves	(152,161)	528,356		528,356
IBNR	825,294	1,189,403		1,189,403
Recoveries	-	0		0
TOTAL FY 2022 CLAIMS	827,237	1,912,795		1,912,795
COMBINED TOTAL CLAIMS	866,928	1,926,425	131,171,363	133,097,789

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 Claims reflect anticipated recoverable amounts from the MEL of \$549,093 (Paid: \$424,878, Reserves: \$124,215)

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

AS OF **May 31, 2022**

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	53	MONTH	52	MONTH	41	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-22		30-Apr-22		00-Jan-00	
PROPERTY	600,000	350,779	58.46%	100.00%	58.46%	100.00%	0.00%	100.00%
GEN LIABILITY	1,506,000	1,237,440	82.17%	96.63%	79.06%	96.51%	0.00%	92.99%
AUTO LIABILITY	334,000	252,392	75.57%	94.26%	75.57%	93.94%	0.00%	89.77%
WORKER'S COMP	3,840,000	3,077,690	80.15%	99.66%	80.15%	99.62%	0.00%	98.81%
TOTAL ALL LINES	6,280,000	4,918,300	78.32%	98.68%	77.57%	98.61%	0.00%	97.05%
NET PAYOUT %	\$4,074,582		64.88%					

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	41	MONTH	40	MONTH	29	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-22		30-Apr-22		00-Jan-00	
PROPERTY	722,242	1,241,456	171.89%	100.00%	171.89%	100.00%	0.00%	100.00%
GEN LIABILITY	1,674,299	1,694,142	101.19%	92.99%	103.24%	92.48%	0.00%	84.65%
AUTO LIABILITY	387,682	128,612	33.17%	89.77%	38.88%	89.30%	0.00%	82.02%
WORKER'S COMP	3,672,619	3,536,228	96.29%	98.81%	95.12%	98.70%	0.00%	96.21%
TOTAL ALL LINES	6,456,842	6,600,439	102.22%	96.89%	102.44%	96.67%	0.00%	92.78%
NET PAYOUT %	\$4,492,881		69.58%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	29	MONTH	28	MONTH	17	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-22		30-Apr-22		00-Jan-00	
PROPERTY	710,000	810,786	114.20%	100.00%	114.20%	100.00%	0.00%	96.87%
GEN LIABILITY	1,692,081	817,413	48.31%	84.65%	28.01%	83.56%	0.00%	69.55%
AUTO LIABILITY	397,295	876,818	220.70%	82.02%	220.70%	81.06%	0.00%	64.31%
WORKER'S COMP	3,527,720	3,165,718	89.74%	96.21%	74.33%	95.79%	0.00%	84.23%
TOTAL ALL LINES	6,327,096	5,670,735	89.63%	92.65%	75.61%	92.07%	0.00%	80.47%
NET PAYOUT %	\$3,513,474		55.53%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	17	MONTH	16	MONTH	5	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-22		30-Apr-22		00-Jan-00	
PROPERTY	718,669	896,946	124.81%	96.87%	125.15%	96.65%	0.00%	37.00%
GEN LIABILITY	1,681,349	141,770	8.43%	69.55%	7.27%	67.85%	0.00%	14.00%
AUTO LIABILITY	446,457	110,772	24.81%	64.31%	20.73%	62.03%	0.00%	15.00%
WORKER'S COMP	3,528,173	2,566,316	72.74%	84.23%	67.86%	81.73%	0.00%	9.00%
TOTAL ALL LINES	6,374,648	3,715,804	58.29%	80.39%	55.04%	78.37%	0.00%	13.90%
NET PAYOUT %	\$2,389,821		37.49%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	5	MONTH	4	MONTH	-7	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-22		30-Apr-22		00-Jan-00	
PROPERTY	812,040	381,683	47.00%	37.00%	40.42%	30.00%	N/A	N/A
GEN LIABILITY	1,666,133	21,149	1.27%	14.00%	0.96%	10.00%	N/A	N/A
AUTO LIABILITY	604,621	325,733	53.87%	15.00%	52.37%	10.00%	N/A	N/A
WORKER'S COMP	3,820,056	969,650	25.38%	9.00%	13.24%	6.00%	N/A	N/A
TOTAL ALL LINES	6,902,850	1,698,214	24.60%	14.03%	0.00%	10.14%	N/A	N/A
NET PAYOUT %	\$451,371		6.54%					

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

		May 31, 2022		
	2022	2021	2020	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2022 - 2020
Monmouth County	0.14	0.92	0.88	0.77
Professional Municipal Managers	0.56	1.43	1.35	1.26
NJ Utility Authorities	0.75	1.73	2.20	1.75
Burlington County Municipal JIF	0.80	1.28	1.15	1.15
NJ Public Housing Authority	0.81	1.48	1.64	1.44
Ocean County	0.81	1.74	1.54	1.50
Morris County	0.83	1.31	1.34	1.24
Atlantic County Municipal JIF	0.96	1.79	2.02	1.75
Camden County	0.98	1.38	1.44	1.33
Bergen County	1.08	1.54	1.31	1.37
Suburban Metro	1.18	1.33	2.10	1.62
Gloucester, Salem, Cumberland	1.48	1.92	1.65	1.73
Suburban Municipal	1.58	1.29	1.58	1.45
Central New Jersey	1.73	1.41	1.62	1.55
South Bergen County	2.03	2.06	2.06	2.05
AVERAGE	1.05	1.51	1.59	1.46

Camden County JOINT INSURANCE FUND

2022 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS

		DATA VALUED AS OF May 31, 2022								
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2022 LOST TIME	2021 LOST TIME	2020 LOST TIME	MEMBER	TOTAL RATE	
		*	5/31/2022	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2022 - 2020	
1	87 Audubon		0	0	0.00	2.40	2.40	1 Audubon	1.96	
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	0.80	
4	92 Berlin Township		0	0	0.00	0.00	1.22	4 Berlin Township	0.52	
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	0.67	
7	96 Collingswood		0	0	0.00	1.00	0.00	7 Collingswood	0.43	
8	97 Gibbsboro		0	0	0.00	0.00	2.78	8 Gibbsboro	1.20	
9	98 Gloucester City		0	0	0.00	0.71	0.00	9 Gloucester City	0.29	
10	99 Haddon		0	0	0.00	1.48	0.71	10 Haddon	0.90	
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	1.39	
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	1.42	
16	108 Merchantville		0	0	0.00	1.43	0.00	16 Merchantville	0.56	
17	109 Mount Ephraim		0	0	0.00	1.79	1.74	17 Mount Ephraim	1.48	
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	2.92	
20	112 Runnemede		0	0	0.00	0.00	1.03	20 Runnemede	0.42	
21	116 Winslow Township Fire Distri		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	2.34	
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	2.47	
25	724 Pennsauken		0	0	0.00	---	---	25 Pennsauken	0.00	
26	564 Cherry Hill		0	1	0.56	0.63	0.62	26 Cherry Hill	0.62	
27	584 Cherry Hill Fire District		1	1	1.43	4.80	1.13	27 Cherry Hill Fire District	2.66	
28	90 Bellmawr		0	1	1.85	1.85	2.25	28 Bellmawr	2.03	
29	114 Voorhees		0	2	2.07	4.04	4.04	29 Voorhees	3.69	
30	89 Barrington		0	1	2.16	2.60	0.93	30 Barrington	1.86	
31	105 Lindenwold		0	1	2.19	0.90	1.82	31 Lindenwold	1.50	
32	113 Somerdale		0	1	2.65	0.00	1.27	32 Somerdale	0.97	
33	115 Winslow		0	3	3.19	1.75	2.76	33 Winslow	2.41	
34	104 Lawnside		0	1	3.72	1.47	1.49	34 Lawnside	1.85	
35	106 Magnolia		0	2	4.09	0.83	1.64	35 Magnolia	1.72	
36	93 Brooklawn		0	1	6.40	0.00	2.02	36 Brooklawn	1.87	
37	692 Gloucester Township	**	0	0				37 Gloucester Township		
38	695 Camden City	**	0	0				38 Camden City		
Totals:				1	15	0.98	1.38	1.44		1.33

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

**Camden JIF
2022 FUND COMMISSIONERS**

MEMBER	FUND COMMISSIONER	ALTERNATE COMMISSIONER
Audubon	David Taraschi	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 June 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
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	5/10/2022	5/10/2022	12/31/22

RESOLUTION NO. 22-22

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – JUNE 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 AGGREGATE

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002879			
002879	MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND	2020 SURPLUS TRIGGER CORRECTION	12,603.29
002879	MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND	2016-2021 RETRO. PREMIUM CANCELLATION	998,725.18
			1,011,328.47
		Total Payments FY Aggregate	1,011,328.47

FUND YEAR CLOSED

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002880			
002880	MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND	2021 ASSESSMENT FOR CLOSE OUT OF FY 2017	999,554.73
002880	MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND	SUPP. ASSESSMENT FY 2007 (CAL. YR 2003)	24,503.52
			1,024,058.25
		Total Payments FY Closed	1,024,058.25

FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002881			
002881	BOWMAN & COMPANY, LLP	PROF. AUDIT SERVICES FOR YE 12.31.21	24,092.00
			24,092.00
002882			
002882	COURIER POST	ACCT #254526 - MTG AD - 11.15.21	55.84
			55.84
		Total Payments FY 2021	24,147.84

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002883			
002883	NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK	2022 EJIF SECOND INSTALLMENT	251,790.00
			251,790.00
002884			
002884	COMPSERVICES, INC.	GLOUCESTER TWP SERVICES 6/22	1,291.67
002884	COMPSERVICES, INC.	CLAIMS ADMIN FEE 6/22	38,630.67
002884	COMPSERVICES, INC.	CHERRY HILL SERVICES 6/22	2,458.33
			42,380.67
002885			
002885	INTERSTATE MOBILE CARE INC.	CAM JIF DRUG & ALCOHOL TESTING 5/22	3,530.00
002885	INTERSTATE MOBILE CARE INC.	GLOUCESTER TWP BREATH & ALCOHOL 5/22	38.00
			3,568.00

002886				
002886	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 6/22	17,067.50	
				17,067.50
002887				
002887	APPLIEDINFO PARTNERS, INC.	CAAS CYBERSECURITY CW & PHISHING 3/22	16,428.00	
				16,428.00
002888				
002888	PERMA RISK MANAGEMENT SERVICES	POSTAGE 5/22	49.20	
002888	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR/ADMIN FEE 6/22	42,725.83	
				42,775.03
002889				
002889	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 6/22	4,864.50	
				4,864.50
002890				
002890	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 5/22	1,911.00	
002890	BROWN & CONNERY, LLP	ATTORNEY FEES 5/22	2,130.17	
002890	BROWN & CONNERY, LLP	ATTORNEY EXPENSES 5/22	48.26	
				4,089.43
002891				
002891	BOWMAN & COMPANY, LLP	PROF. AUDIT SERVICES FOR 2023 WC PREMIUM	6,000.00	
				6,000.00
002892				
002892	ELIZABETH PIGLIACELLI	TREASURER FEE 6/22	2,156.33	
				2,156.33
002893				
002893	DAVID TARASCHI	2ND QTR MEETING ATTENDANCE 2022	450.00	
				450.00
002894				
002894	M. JAMES MALEY	2ND QTR MEETING ATTENDANCE 2022	450.00	
				450.00
002895				
002895	JOSEPH WOLK	2ND QTR MEETING ATTENDANCE 2022	450.00	
				450.00
002896				
002896	MICHAEL MEVOLI	2ND QTR MEETING ATTENDANCE 2022	450.00	
				450.00
002897				
002897	TERRY SHANNON	2ND QTR MEETING ATTENDANCE 2022	300.00	
				300.00
002898				
002898	JOSEPH GALLAGHER	2ND QTR MEETING ATTENDANCE 2022	450.00	
				450.00
002899				
002899	SHARON EGGLESTON	2ND QTR MEETING ATTENDANCE 2022	450.00	
				450.00
002900				
002900	GARY PASSANANTE	2ND QTR MEETING ATTENDANCE 2022	450.00	
				450.00
002901				
002901	EDWARD HILL	2ND QTR MEETING ATTENDANCE 2022	450.00	
				450.00
002902				
002902	MEDLOGIX LLC	WC MANAGED CARE SERVICES - CH 6/22	1,083.00	
002902	MEDLOGIX LLC	WC MANAGED CARE SERVICES 6/22	10,589.33	
				11,672.33
002903				
002903	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 6/22	1,220.25	
				1,220.25
002904				
002904	ACCESS	ACCT #409 - ARC. AND STOR. - 5.31.22	24.10	
002904	ACCESS	ACCT #409 - ARC. AND STOR. - 5.31.22	81.23	
002904	ACCESS	ACCT #409 - ARC. AND STOR. - 4.30.22	79.58	
002904	ACCESS	ACCT #409 - ARC. AND STOR. - 4.30.22	24.31	
				209.22

002905			
002905	HENRY D. BEAN & SONS, INC.	BOR. OF HADDONFIELD - 2ND RMC FEE 2022	16,018.00
			16,018.00
002906			
002906	LEONARD-O'NEILL INS GROUP, INC.	BOR. OF GIBBSBORO - 2ND RMC FEE 2022	2,948.00
			2,948.00
002907			
002907	EDGEWOOD ASSOCIATES INC.	BOR. OF CHESILHURST - 2ND RMC FEE 2022	3,118.00
002907	EDGEWOOD ASSOCIATES INC.	BOROUGH OF BERLIN - 2ND RMC FEE 2022	12,937.00
			16,055.00
002908			
002908	LOUIS DiANGELO	2ND QTR MEETING ATTENDANCE 2022	450.00
			450.00
002909			
002909	ACRISURE T/A SCIROCCO INSURANCE GROUP	BOR. OF WOODLYNE - 2ND RMC FEE 2022	2,976.00
002909	ACRISURE T/A SCIROCCO INSURANCE GROUP	BOR. OF AUDUBON PARK - 2ND RMC FEE 2022	1,066.00
			4,042.00
		Total Payments FY 2022	447,634.26
		TOTAL PAYMENTS ALL FUND YEARS	2,507,168.82

Chairperson

Attest:

_____ **Dated:** _____

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

Treasurer

June 27, 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 May 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 JUNE:

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

- INVESTMENT INCOME:

Net Investment Income received or accrued for May totaled \$20,053.40.

- RECEIPT ACTIVITY FOR May:

Deductible	\$ 25,049.91	
Assessments	3,451,191.00	
Recovery	100,674.00	
Total Receipts		<u>\$3,576,914.91</u>

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

- CLAIM ACTIVITY FOR May:

Property Liability Claims	\$ 200,798.78	
Workers Compensation Claims	182,550.81	
Administration Expense	<u>177,578.58</u>	
Total Claims/Expenses		<u>\$560,928.17</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$21,180,844.43 to a closing balance of \$24,462,682.60 showing an increase of \$3,281,838.17.

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: May										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN 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
RECEIPTS										
Assessments	170,424.49	349,674.73	126,893.04	801,722.94	368,609.17	917,455.41	98,396.62	618,014.60	0.00	3,451,191.00
Refunds	100,674.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25,049.91	125,723.91
Invest Pymnts	2,015.51	24,282.84	5,005.82	36,800.06	7,934.23	490.76	2,947.16	45,280.44	44.97	124,801.79
Invest Adj	(13.74)	(165.59)	(34.13)	(250.94)	(54.11)	(3.34)	(20.09)	(308.78)	(0.30)	(851.02)
Subtotal Invest	2,001.77	24,117.25	4,971.69	36,549.12	7,880.12	487.42	2,927.07	44,971.66	44.67	123,950.77
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	273,100.26	373,791.98	131,864.73	838,272.06	376,489.29	917,942.83	101,323.69	662,986.26	25,094.58	3,700,865.68
EXPENSES										
Claims Transfers	89,856.43	78,555.14	32,387.21	182,550.81	0.00	0.00	0.00	0.00	0.00	383,349.59
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	179,646.78	0.00	179,646.78
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	89,856.43	78,555.14	32,387.21	182,550.81	0.00	0.00	0.00	179,646.78	0.00	562,996.37
END BALANCE	31,645.19	5,268,630.05	1,124,722.87	8,192,784.17	949,846.18	465,257.69	693,774.52	7,706,596.30	29,425.71	24,462,682.68

REPORT STATUS SECTION

Report Month: May

Balance Differences

Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are equal	\$0.00
Accural Balances:	Accural Balances are equal	\$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	May					
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	\$21,324,813.35	2,348,745.05	- 37,065.93	44,660.29	-	18,968,473.94
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	-\$851.04	\$0.00	\$0.00	\$0.00	\$0.00	-\$851.04
5 Interest Paid - Cash Inst	\$20,053.40	\$846.56	\$53.97	\$37.00	\$0.00	\$19,115.87
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$104,748.35	\$0.00	\$0.00	\$0.00	\$0.00	\$104,748.35
8 Net Investment Income	\$123,950.71	\$846.56	\$53.97	\$37.00	\$0.00	\$123,013.18
9 Deposits - Purchases	\$3,960,264.50	\$3,576,914.91	\$200,798.78	\$182,550.81	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$946,345.96	-\$560,928.17	-\$200,798.78	-\$182,550.81	\$0.00	-\$2,068.20
Ending Cash & Investment	\$24,462,682.60	\$5,365,578.35	-\$37,011.96	\$44,697.29	\$0.00	\$19,089,418.92
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$507,098.15	\$272,076.43	\$152,524.80	\$82,496.92	\$0.00	\$0.00
(Less Deposits in Transit)	-\$96,707.21	-\$120,812.79	\$63,906.09	-\$39,800.51	\$0.00	\$0.00
Balance per Bank	\$24,873,073.54	\$5,516,841.99	\$179,418.93	\$87,393.70	\$0.00	\$19,089,418.92
		\$0.00	0.0	\$0.00		\$0.00

MAY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	05/04/2022	58,914.97				58,914.97	
2	05/04/2022	11,196.31				11,196.31	
3	05/11/2022	24,337.85				24,337.85	
4	05/11/2022	27,841.50				27,841.50	
5	05/18/2022	43,300.35				43,300.35	
6	05/18/2022	43,694.90				43,694.90	
7	05/25/2022	65,082.07				65,082.07	
8	05/25/2022	16,197.13				16,197.13	
9	05/31/2022	39,800.51				39,800.51	
10	05/31/2022	52,984.00				52,984.00	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	383,349.59	-	-	-	383,349.59	
	Monthly Rpt	383,349.59				383,349.59	
	Variance	-	-	-	-	-	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND									
Month		May							
Current Fund Year		2022							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid May	Monthly Recoveries May	Calc. Net Paid Thru May	TPA Net Paid Thru May	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Property	192,960.51	89,856.43	0.00	282,816.94	282,816.94	0.00	(1,100.00)	1,100.00
	Liability	6,145.98	8,600.00	0.00	14,745.98	14,745.98	0.00	0.00	0.00
	Auto	14,740.71	5,313.80	0.00	20,054.51	20,054.51	0.00	0.00	0.00
	Workers Comp	78,996.73	48,796.13	0.00	127,792.86	131,755.72	(3,962.86)	0.00	(3,962.86)
	Cherry Hill	3,962.86	0.00	3962.86	0.00	0.00	0.00	(1,489.36)	1,489.36
	Total	296,806.79	152,566.36	3,962.86	445,410.29	449,373.15	(3,962.86)	(2,589.36)	(1,373.50)
2021	Property	716,793.07	0.00	0.00	716,793.07	716,794.07	(1.00)	(1.00)	0.00
	Liability	50,978.34	3,136.76	0.00	54,115.10	54,115.10	0.00	0.00	0.00
	Auto	50,874.35	19,660.41	0.00	70,534.76	70,534.76	(0.00)	0.00	(0.00)
	Workers Comp	1,449,574.59	80,061.72	0.00	1,529,636.31	1,563,927.40	(34,291.09)	(6,253.36)	(28,037.73)
	Cherry Hill	(6,710.89)	0.00	6,841.55	(13,552.44)	(13,552.44)	(0.00)	(32,472.02)	32,472.02
	Total	2,261,509.46	102,858.89	6,841.55	2,357,526.80	2,391,818.89	(34,292.09)	(38,726.38)	4,434.29
2020	Property	706,233.98	0.00	100,674.00	605,559.98	706,233.98	(100,674.00)	0.00	(100,674.00)
	Liability	320,685.52	6,315.99	0.00	327,001.51	327,001.51	(0.00)	(0.00)	0.00
	Auto	361,554.79	1,805.00	0.00	363,359.79	363,359.79	0.00	0.00	0.00
	Workers Comp	2,077,234.41	40,967.56	0.00	2,118,201.97	2,118,201.97	(0.00)	0.00	(0.00)
	Cherry Hill	31.50	0.00	67.50	(36.00)	31.50	(67.50)	0.00	(67.50)
	Total	3,465,740.20	49,088.55	100,741.50	3,414,087.25	3,514,828.75	(100,741.50)	0.00	(100,741.50)
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	868,892.86	32,525.44	0.00	901,418.30	901,418.30	(0.00)	0.00	(0.00)
	Auto	80,304.02	5,608.00	0.00	85,912.02	85,912.02	(0.00)	(0.00)	0.00
	Workers Comp	2,269,565.69	5,758.71	0.00	2,275,324.40	2,275,925.40	(601.00)	(236.50)	(364.50)
	Cherry Hill	(1,913.50)	0.00	725.50	(2,639.00)	(2,639.00)	0.00	(40.50)	40.50
	Total	4,450,804.20	43,892.15	725.50	4,493,970.85	4,494,571.85	(601.00)	(277.00)	(324.00)
2018	Property	350,778.55	0.00	0.00	350,778.55	350,778.55	(0.00)	(0.00)	0.00
	Liability	891,987.42	27,976.95	0.00	919,964.37	919,964.37	(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	2,543,903.20	6,966.69	0.00	2,550,869.89	2,551,653.38	(783.49)	301.01	(1,084.50)
	Cherry Hill	878.00	0.00	1,084.50	(206.50)	(206.50)	0.00	0.00	0.00
	Total	4,039,939.03	34,943.64	1,084.50	4,073,798.17	4,074,581.66	(783.49)	301.01	(1,084.50)
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	(667.00)	0.00	12,368.00	(13,035.00)	0.00	(13,035.00)	(667.00)	(12,368.00)
	Total	(667.00)	0.00	12,368.00	(13,035.00)	0.00	(13,035.00)	(667.00)	(12,368.00)
	TOTAL	14,514,132.68	383,349.59	125,723.91	14,771,758.36	14,925,174.30	(153,415.94)	(41,958.73)	(111,457.21)



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD

MX6F92185102 - CAMDEN CO JIF

05/31/2022

Status: FINAL

Shares/Par Security ID	Description Link Ref	Price Local/Base	Cost Local/Base	Net Income Receivable Local/Base	Market Value Local/Base	Percent Of Total	Net Unrealized Gain/Loss Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCFI ACCOUNT	9.5066	19,089,418.92	0.00	19,089,418.92		0.00
99VVBSY75		9.5066	19,089,418.92	0.00	19,089,418.92	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	
	05/01/2022	05/31/2022	01/01/2022	05/31/2022
NET ASSETS - BEGINNING OF PERIOD		18,968,473.94		20,079,942.43
		<u>18,968,473.94</u>		<u>20,079,942.43</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	19,115.87		91,109.28	
UNREALIZED GAIN/LOSS-INVESTMENT	104,748.35		-1,066,954.70	
ACCRETION/AMORTIZATION	-851.04		-4,179.42	
TOTAL INVESTMENT INCOME		<u>123,013.18</u>		<u>-980,024.84</u>
TOTAL RECEIPTS		<u>123,013.18</u>		<u>-980,024.84</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	477.28		2,422.77	
INVESTMENT ADVISORY FEES	1,113.64		5,653.13	
CONSULTING	477.28		2,422.77	
TOTAL ADMINISTRATIVE EXPENSES		<u>2,068.20</u>		<u>10,498.67</u>
TOTAL DISBURSEMENTS		<u>2,068.20</u>		<u>10,498.67</u>
NET ASSETS - END OF PERIOD		<u><u>19,089,418.92</u></u>		<u><u>19,089,418.92</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: June 13, 2022

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

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

LOSS CONTROL SURVEYS

- City of Camden Parking Authority on May 4, 2022
- Borough of Mount Ephraim on May 9, 2022
- Borough of Lindenwold on May 11, 2022
- Borough of Somerdale on May 25, 2022

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Township of Cherry Hill on May 17, 2022

MEETINGS ATTENDED

- Borough of Lindenwold Accident Investigation on May 11, 2022
- Claims Committee Meeting on May 20, 2022
- Executive Fund Commissioners Meeting on May 23, 2022
- Career Survival for First-Line Supervisors in Gloucester Township on May 26, 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
- Safety Recall Alert: MTD Craftsman 30” mini and Troy-Bilt TB30 Riding Lawn Mowers
- Safety Director Message: Covid-19 and Youth Summer Camps
- Workplace Violence Prevention
- 2022 MSI Expo: In-Person Training on May 24, 2022
- Risk Management Strategies For Lifeguard Operations
- Bounce House & Inflatable Best Practices
- Training Announcement: Public Works & Utility: Safety & Regulatory Awareness Training
- Automated External Defibrillator (AED) Program
- MSI LIVE Schedule

MSI LAW ENFORCEMENT MESSAGES

- LE Message - National Missing Children’s Day – May 25th

MSI NOW & MSI DVD

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

MSI NOW	
Municipality	Number of Videos
Audubon Park	3
Brooklawn	2
Camden City	1
Cherry Hill	9
Gloucester City	9
Gloucester Township	8
Haddon Heights	1
Lindenwold	2
Pennsauken	3
Runnemede	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
-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@iamontgomery.com.

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 4/22/2022 To 5/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Lion Tamers Lake I - Borough of Berlin	263 Mill Road Marlton, NJ 08063	RE: occasional fire department 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 occasional fire department training during the current calendar year.	4/22/2022 #3448621	GL AU EX WC
H - Camden County Parks Department I - Borough of Lindenwold	1301 Park Boulevard Cherry Hill, NJ 08003	RE: Hooked on Fishing not on Drugs Certificate holder and Camden County Board of Commissioners are an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Borough Of Lindenwold Police Department's event: Hooked on Fishing not on Drugs, taking place during the current policy period.	4/25/2022 #3450018	GL AU EX WC
H - Masso's Event Rentals I - Township of Cherry Hill	210 South Delsea Drive Glassboro, NJ 08028	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: chair rental for Memorial 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 the rental of chairs for the Townships Memorial Day Ceremony.	4/25/2022 #3450072	GL AU EX WC OTH
H - Rutgers University Events Office I - City of Camden	25 North Fifth Street, 2nd Floor Camden, NJ 08102	RE: Hazmat Meeting 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/facilities at the Campus Center of Rutgers for a Hazmat Meeting by the Camden Fire Department.	4/26/2022 #3451682	GL AU EX WC
H - Rutgers University Events Office I - City of Camden	25 North Fifth Street, 2nd Floor 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: Hazmat Meeting 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/facilities at the Campus Center of Rutgers for a Hazmat Meeting by the Camden Fire Department - 6/21/22	4/26/2022 #3451684	GL AU EX WC OTH
H - Rutgers University Events Office I - City of Camden	25 North Fifth Street, 2nd Floor 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: Hazmat Meeting The Certificate Holder and Rutgers, the State University of New Jersey are 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/facilities at the Campus Center of Rutgers for a Hazmat Meeting by the Camden Fire Department - 6/21/22	4/26/2022 #3451687	GL AU EX WC OTH

05/23/2022

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 4/22/2022 To 5/22/2022

H - American Tent & Table LLC I - Township of Gloucester	46 Abington Lane Sewell, NJ 08080	Camden JIF and MEL JIF limits are in excess of the Township of Gloucester's \$500,000 SIR on WC. RE: Take Your Child to Work 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 rental for the Townships Take Your Child to Work Day event.	4/27/2022 #3452467	GL AU EX WC OTH
H - Christ Care Missionary Baptist I - Winslow Township	Church 242 Sicklerville Road Sicklerville, NJ 08081	RE: community meeting Evidence of insurance with respects to the use of property by the Township for a community meeting.	4/28/2022 #3452599	GL AU EX WC
H - Audubon Park Municipal Housing I - Borough of Audubon Park	Corporation 20 C Road Audubon, NJ 08106	E 4th of July 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 4th of July Celebration DOES NOT INCLUDE FIREWORKS OR AMUSEMENTS.	5/2/2022 #3454751	GL AU EX WC
H - 600 Cuthbert LLC I - Township of Haddon	Attention Ravi Sachdev 1033 US 46, Suite 108 Clifton, NJ 07013	RE: Welcome Party for Operation Goat Munch Evidence of insurance as respects to Saddles Woods Conservation Association (SWCA) hosting a community event at Saddlers Woods: Welcome Party for Operation Goat Munch. Date: 5/21/2022 (rain date 5/22/2022)	5/2/2022 #3454774	GL AU EX WC
H - Township of Haddon I - Township of Haddon	135 Haddon Avenue Westmont, NJ 08108	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Margaret King - Tax Collector, Eff: 04/07/2017, Dawn Pennock - Treasurer, Eff: 01/01/2012 and Darlene Alfonsi - Utility Collector, Eff: 01/01/2022	5/5/2022 #3458057	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: Cinco de Mayo Celebration Evidence of insurance with respects to the use of the parking lot at the intersection of Federal and Houston Streets for the citys Cinco de Mayo Celebration. Does	5/5/2022 #3458068	GL AU EX WC OTH

05/23/2022

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 4/22/2022 To 5/22/2022

		not include amusements or fireworks.		
H - Cherry Hill Equity, LLC I - Township of Cherry Hill	1060 North Kings Highway Suite 250 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: use of parking lot at 104 N. Kings Highway Certificate holder, C&N Commercial Real Estate, LLC and Needleman Management Co., Inc. are 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 at 104 N. Kings Highway, Cherry Hill, NJ, for the Townships Library events.	5/9/2022 #3460497	GL AU EX WC OTH
H - Cherry Hill Equity, LLC I - Township of Cherry Hill	1060 North Kings Highway Suite 250 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: use of parking lot at 1040 North Kings Highway Certificate holder, C&N Commercial Real Estate, LLC and Needleman Management Co., Inc. are 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 at 1040 North Kings Highway, Cherry Hill, NJ, for the Townships Library events.	5/9/2022 #3460550	GL AU EX WC OTH
H - Johns Manville I - Winslow Township Fire District #1	437 North Grove Street Berlin, NJ 08009	RE: training Evidence of insurance with respects to use of the use of warehouse property at 437 North Grove Street, Berlin NJ, 08009 for training	5/11/2022 #3461185	GL AU EX WC
H - Vineland PD Training Facility I - Borough of Brielle	3369 Mays Landing Road, 4th floor, City Hall Vineland, NJ 08361	RE: use of shooting range Evidence of insurance as respects to Oaklyn Police use of the shooting range at 3369 Mays Landing Rd., Vineland NJ 08361	5/12/2022 #3461207	GL AU EX WC
H - Home Depot I - Township of Berlin	116 Walker Ave West Berlin, NJ 08091	RE: Grant - Memorial Day event Evidence of insurance with respects to the grant for the Townships Memorial Day event.	5/12/2022 #3461212	GL AU EX WC
H - Jones Lang Lasalle Americas, Inc I - Township of Haddon	2375 Sheffield Lane Pennington, NJ 08534	RE: Welcome Party for Operation Goat Munch Evidence of insurance as respects to Saddles Woods Conservation Association (SWCA) hosting a community event at Saddlers Woods: Welcome Party for Operation Goat Munch. Date: 5/21/2022 (rain date 5/22/2022)	5/12/2022 #3461279	GL AU EX WC
H - Pine Hill Board of Education	1003 Turnersville Road	RE: Fire Works The Certificate Holder is an Additional Insured on the	5/17/2022	GL AU EX

05/23/2022

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 4/22/2022 To 5/22/2022

I - Borough of Pine Hill	Lindenwold, NJ 08021	above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of property at Overbrook High School, located at 1200 Turnersville Road, Pine Hill, NJ 08021, for the Boroughs fireworks display.	#3463259	WC
H - Pine Hill Board of Education I - Borough of Pine Hill	1003 Turnerville Road Lindenwold, NJ 08021	RE: Fire Works 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 Overbrook High School, located at 1200 Turnerville Road, Pine Hill, NJ 08021, for the Boroughs fireworks display.	5/17/2022 #3463278	GL AU EX WC
H - Pine Hill Board of Education I - Borough of Pine Hill	1003 Turnerville Road Pine Hill, NJ 08021	RE: Fire Works 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 Overbrook High School, located at 1200 Turnerville Road, Pine Hill, NJ 08021, for the Boroughs fireworks display.	5/17/2022 #3463286	GL AU EX WC
H - Bowman & Company LLP I - Borough of Somerdale	601 White Horse Road Voorhees, NJ 08043	Evidence of insurance	5/17/2022 #3463358	GL AU EX WC OTH
H - 600 Cuthbert LLC I - Township of Haddon	Attention Ravi Sachdev 1033 US 46, Suite 108 Clifton, NJ 07013	RE: Welcome Party for Operation Goat Munch 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 Saddlers Woods Conservation Association (SWCA)hosting a community event at Saddlers Woods: Welcome Party for Operation Goat Munch. Date: 5/21/2022 (rain date 5/22/2022)	5/17/2022 #3463361	GL AU EX WC
H - Jones Lang Lasalle Americas, Inc I - Township of Haddon	2375 Sheffield Lane Pennington, NJ 08534	RE: Welcome Party for Operation Goat Munch 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 Saddlers Woods Conservation Association (SWCA)hosting a community event at Saddlers Woods: Welcome Party for Operation Goat Munch. Date: 5/21/2022 (rain date 5/22/2022)	5/17/2022 #3463362	GL AU EX WC
H - Home Depot I - Borough of Merchantville	2160 Route 70 W Cherry Hill, NJ 08002	RE: Wellwood Park project Evidence of insurance with respects to the Boroughs Wellwood Park project.	5/18/2022 #3464259	GL AU EX WC

05/23/2022

1 of 1

Camden County Municipal JIF
Certificate of Insurance Monthly Report

From 4/22/2022 To 5/22/2022

Total # of Holders: 25				
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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%	60%	40%	0%
Professional Municipal Management	80%	20%	0%	60%	40%	0%	20%	80%	0%
NJ Self Insurers	80%	0%	20%	60%	20%	20%	40%	40%	20%
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	68%	5%	27%	63%	7%	29%	51%	20%	29%
Morris County	62%	27%	11%	58%	33%	9%	36%	56%	9%
Gloucester, Salem, Cumberland Counties Municipal JIF	54%	8%	38%	41%	13%	46%	36%	15%	49%
Burlington County Municipal JIF	54%	11%	36%	46%	18%	36%	36%	29%	36%
South Bergen County	52%	43%	4%	52%	43%	4%	13%	83%	4%
NJ Public Housing Authority	56%	27%	17%	49%	34%	17%	44%	39%	17%
Atlantic County Municipal JIF	45%	29%	26%	43%	31%	26%	29%	45%	26%
Bergen County	42%	37%	21%	37%	42%	21%	13%	63%	24%
Camden County	37%	18%	45%	32%	24%	45%	21%	34%	45%
NJ Utility Authorities	36%	27%	37%	27%	34%	38%	21%	41%	38%
Ocean County	35%	10%	55%	26%	13%	61%	10%	26%	65%
Central New Jersey	33%	13%	53%	33%	13%	53%	13%	33%	53%
Public Alliance Insurance Coverage Fund	33%	48%	19%	33%	48%	19%	29%	52%	19%
First Responders	24%	33%	42%	24%	33%	42%	15%	42%	42%
Total #	286	137	175	250	166	182	175	238	185
Total %	48%	23%	29%	42%	28%	30%	29%	40%	31%

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%
May	\$174,761.74	\$78,935.73	\$95,826.01	54.83%
TOTAL 2022	\$1,759,385.62	\$826,057.70	\$933,327.92	53.05%

Monthly & YTD Summary:

PPO Statistics	May	YTD
Bills	175	956
PPO Bills	163	894
PPO Bill Penetration	93.14%	93.51%
PPO Charges	\$166,039.66	\$1,638,353.23
Charge Penetration	95.01%	93.12%

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

May 23, 2022 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MAY 23, 2022
MEETING HELD ELECTRONICALLY AT 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF 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 Harry Earle
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

John Mulholland, Cherry Hill Fire District
Bonnie Taft, Oaklyn Borough
Brian Morrell, Gloucester City
Kevin Roche, Haddonfield
Ari Messinger, Cherry Hill Twp
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 Colaianni	Hardenbergh Insurance
Terry Mason	M&C Insurance
Walt Eife	Waypoint Insurance

APPROVAL OF MINUTES: OPEN SESSION OF APRIL 25, 2022

MOTION TO APPROVE THE OPEN MINUTES OF APRIL 25, 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 3** is a report from D2 showing what members have completed the enrollment. Executive Director said the enrollment listing shows members enrolled and anything in red is a change from last month. Progress is going well with over 21 members in actual training. Executive Director thanked everyone for getting up to speed but there are still nine members that have not enrolled. The Executive Committee made the determination that this was extremely important to get this program up and running, so if your town has not enrolled please send your information to D2 Cybersecurity.

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.

Motion:	Commissioner Gallagher
Second:	Commissioner Wolk
Vote:	Unanimous

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. The Executive Committee decided to continue to meeting via Zoom through the summer months since the Covid number seem to be going up. Attendance is also increased using Zoom. The Committee will revisit and possibly resume in person meetings in September. Right now the JIF is advertised for Zoom meetings.

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 revised Financial Fast Track as of December 31, 2021 which is a little better news if members recall we were at \$5.9 million surplus. The IBNR made some adjustments after our last meeting so the December revised surplus is at \$6.2 million. The January 31, 2022 report shows a \$6.1 million surplus with a lot of minor reserve changes as can be seen in all the years. The February 2022 report shows a small loss of \$38,000 mostly case reserves standing at \$6.1 million. The JIF is standing at \$25.4 million in cash which is very strong.

The Expected Loss Ratio Analysis for April 2022 the actuary has us targeted at 10% and we are at 17% auto liability workers comp driving that down. The Lost Time Accident Frequency for April 2022 at 1.14 just above the MEL average. The per member report is fairly high but hopefully it will level off in May. The remaining reports are for informational purposes.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 22-20 May 2022 Vouchers

TOTAL 2022	\$177,578.58
TOTAL	\$177,578.58

MOTION TO APPROVE RESOLUTION 22-20 MAY 2022 BILLS LIST

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

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

Closed	0.00
2018	18,180.42
2019	26,809.07
2020	62,091.59
2021	97,463.90
2022	102,870.16
TOTAL	307,415.14

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

Motion:	Commissioner Shannon
Second:	Commissioner DiAngelo
Vote:	Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Fund Attorney said has followed up with several of the defense attorneys on some new cases that were discussed regarding upcoming conferences.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Safety Directors report was enclosed on pages 27-29.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 3/22/21 to 4/22/22 are listed on pages 30-34 with 26 certificates. This is the annual report for the annual certificates. Executive Director reviewed the Cyber Compliance report as of April 30th.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for April 2022 where there was a savings of 47.06% for April and Year to Date savings of 52.85%..

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 Passanante
Roll Call Vote:	10 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	Unanimous

MEETING ADJOURNED: 5:35 PM

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

APPENDIX II

RCF, EJIF and MEL REPORTS



Municipal Excess Liability Residual Claims Fund

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

June 2, 2022

Memo to: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: RCF June Meeting

Auditor and Actuary Year-End Reports: The Audit Report as of December 31, 2021 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor said the Fund had to establish higher reserves than prior years due to several factors including changes in legislation, storm damage and Covid. Actions to be taken later in the meeting will help address the finances. Comments and Recommendations are consistent with previous years, noting the deficit years and that management is consistent in monitoring and taking necessary action as needed.

Fund Actuary said the total discounted reserves as of December 31, 2021 is \$126 million and is made up of \$96 million in case reserves and \$30 million in IBNR reserves. Fund Actuary reported the loss reserves are consistent with their estimate of unpaid claim liabilities.

Following the reports, the Board approved the year-end financials as presented and adopted resolution 16-22 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report

2021 Proposed Budget Amendment: The Board approved an amendment to fund year 2021 budget to accept the transfer of liabilities as of December 31st. A motion was approved to introduce on first reading the amendments to the 2021 Budget and to schedule the Public Hearing on September 7, 2022 at 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey. Enclosed is the 2021 proposed amended budget.

Assessment: The Board approved Resolution 17-22 recommending the Fund declare an additional assessment in the amount of \$1,000,000 from fund year 2007 (calendar year 2003) to strengthen the Fund's financial position.

Amendment of the 2021 Risk Management Plan: The Board approved Resolution 18-22 which revises the Fund's Risk Management Plan to update the trigger for the surplus floor. The Board approved changing the floor trigger from a percentage of the outstanding claim reserves plus IBNR to requiring a supplemental assessment only if the year-end surplus is negative.

September Meeting Date: The Board approved a change to the September meeting date from Thursday September 8th to Wednesday September 7th to avoid conflicts with other JIF meetings.

2022 MEL, MR HIF & NJCE JIF Educational Seminar: Executive Director reported that the 11th annual seminar was conducted virtually in 2 half-day sessions on Friday, April 29th and Friday, May 6th from 9AM to 12PM. There were 255 participants in the 1st session and 234 in the 2nd session, a very good attendance.

JCMI Quarterly Report: The Treasurer provided a quarterly report on investments.

Power of Collaboration: Executive Director reported that the Power of Collaboration advertisement to be published in the League of Municipalities magazine 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.

Claims Committee: The Claims Review Committee met on May 4th and prior to the June 2nd meeting. Motion was carried to accept the June PARs as presented.

Next Meeting: The next meeting of the RCF is scheduled for September 7, 2022 at 10:30AM at the Forsgate Country Club.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2021 PROPOSED BUDGET				
	2021	2021 Amendment	2021	\$
	PROPOSED	2017 Assessments	Revised Budget	CHANGE
	BUDGET			
APPROPRIATIONS				
MEL	309,019	9,333,074	9,642,093	9,333,074
BMEL	0		0	0
ATLANTIC	48,549	1,606,035	1,654,584	1,606,035
BERGEN	13,563	581,132	594,695	581,132
BURLCO	20,308	213,926	234,234	213,926
CAMDEN	23,351	999,555	1,022,906	999,555
MONMOUTH	26,781	1,357,359	1,384,140	1,357,359
MORRIS	20,377	1,101,843	1,122,220	1,101,843
NJUA	16,732	534,529	551,261	534,529
OCEAN	49,240	1,877,205	1,926,445	1,877,205
PMM	8,418	210,793	219,212	210,793
SOUTH BERGEN	21,777	1,796,814	1,818,591	1,796,814
SUBURBAN ESSEX	21,201	603,003	624,204	603,003
TRICO	30,410	313,244	343,653	313,244
SUBURBAN MUNICIPAL	3,434	31,943	35,377	31,943
CENTRAL JERSEY (incl. Run-in Receivable)	43,247	1,150,838	1,194,085	1,150,838
NJPHA	16,162	918,656	934,818	918,656
TOTAL	672,570	22,629,948	23,302,518	22,629,948
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2021 PROPOSED BUDGET				
	2021 PROPOSED	2021 Amendment	2021	
	BUDGET	2017 Assessments	Revised Budget	
APPROPRIATIONS				
CLAIMS	0	22,629,948	22,629,948	22,629,948
Run-in Claim Receivable	15,000		15,000	0
LOSS FUND CONTINGENCY	0		0	0
SUBTOTAL LOSS FUND	15,000	22,629,948	22,644,948	22,629,948
EXPENSES				
ADMINISTRATOR	209,959		209,959	0
DEPUTY ADMINISTRATOR	71,421		71,421	0
ATTORNEY	43,467		43,467	0
CLAIMS SUPERVISION & AUDIT	62,835		62,835	0
TREASURER	40,810		40,810	0
AUDITOR	24,107		24,107	0
ACTUARY	43,038		43,038	0
MISCELLANEOUS	25,294		25,294	0
SUBTOTAL	520,931	0	520,931	0
EXPENSE CONTINGENCY	136,639		136,639	0
SUBTOTAL EXPENSES	657,570	0	657,570	0
TOTAL BUDGET	672,570	22,629,948	23,302,518	22,629,948



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: June 2, 2022
TO: Fund Commissioners
Camden County Municipal Joint Insurance Fund
FROM: Commissioner Joseph Wolk
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

Auditor Year-End Reports – Mr. Jones of Nisivoccia & Company reviewed the audit report as of December 31, 2021. The Auditor said the Fund is in excellent financial condition. The audit report contained no findings and no recommendations. Following his review of the audit, the Executive Board adopted Resolution #20-22 approving the Year-End Financials and executed the Group Affidavit.

Actuarial IBNR Estimates – The E-JIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2022.

EJIF Coverage Committee - The coverage committee met on May 24th 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. Executive Director gave an overview of the meeting. The Coverage Committee has recommended that the EJIF provide limited coverage for PFAS by implementing a 25K sub-limit and an aggregate cap of 1 million dollars. The intention is to offer legal support for Fund members when there is a claim. The recommended change will be reviewed for approval at the September meeting.

EJIF Emergency Posters – Environmental Emergency Information posters were ordered and received. Please contact the Fund Office or the Environmental Engineer for posters.

September Meeting Date - The Board approved a change to the September meeting date to Wednesday September 7th to avoid conflicts with other JIF meetings.

Due Diligence Reports - The Executive Director reviewed the Financial Fast Track and other due diligence reports as of March 31, 2022. The Executive Director said the Fund remains in excellent financial shape.

Next Meeting- The next meeting of the E-JIF is scheduled for September 7, 2022 at the Forsgate Country Club, Jamesburg.



Municipal Excess Liability Joint Insurance Fund

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

Date: June 2, 2022
To: Fund Commissioners
Camden County Municipal Joint Insurance Fund
From: Commissioner Joseph Wolk
Subject: MEL June Report

MEL & RCF Year-End Financials: Executive Director reviewed a memorandum outlining the MEL and RCF’s strategy to strengthen their financials in response to a multitude of unexpected factors impacting those Funds; namely, change in pension offset for accidental disability pensions, Covid claims, Hurricane Ida and other increased storm activity as well as increasing risk of cyber liability. Executive Director said these factors impact existing fund years for all JIFs in the state and will also impact 2023 budgets. Unlike most non-MEL affiliated JIFs, the JIFs in the MEL retain strong surplus positions that will allow them to reduce the impact on their members.

Executive Director said instituting the following plan to avoid an additional assessment. As a result, the year-end statutory surplus will remain basically unchanged at just over \$8 million.

1. Call in the Premium Deferral – from 2016 to 2021, the MEL had a retrospective premium program where 15% of the MEL loss funds for each local JIF was deferred with the understanding that The MEL could collect this deferred assessment retroactively depending on actual losses. Calling in this deferred premium along with the other recommended steps will eliminate the need for an additional assessment.
2. COVID-19 2021 Claims – Executive Director said the original intent was for the MEL to assume all 2021 COVID-19 claims; however, based on all the factors affecting the MEL’s financials each local JIF will assume these claims within their retentions.
3. Plan of Risk Management Amendment – Executive Director said the MEL will amend the current plan so the surplus trigger is not based on a percentage of its reserves, but instead will be triggered if the statutory surplus is negative.

Following the discussion, the Board adopted Resolution 24-22 amending language in the Risk Management Plan for the “surplus trigger”.

The Board also adopted Resolution 25-22 authorizing the collection of the deferred claims fund billing that had been part of the Retrospective Rating Program for Fund years 2016 through 2021.

Management Committee: The Management Committee met on June 1st for agenda review. Management Committee reviewed a recommendation to amend the MEL’s contract with the Executive Director to allow for additional claims supervision staffing to provide for greater response to the increased workers’ compensation and property claims experience. The Board

adopted Resolution 26-22 authorizing a change order in the Fund's contract with the Executive Director to provide for the additional compensation of \$250,000 for each position, pro-rated to effective date of change.

Committee also considered a change to the compensation structure for the Underwriting Manager. that change to allow for their fee to be offset by commissions from the workers' compensation and property carriers, effective January 2022. The total compensation will not change.

Fund Attorney said the changes to these contracts are independent of each other but are mutually beneficial to the fund in allowing these costs to be budget neutral.

Audit Committee: Audit Committee met on May 23rd to review the year-end financials and the Internal Audits for "Accounting & Report", "Investments & Treasury" and "Reinsurance Review". Minutes of the meeting are enclosed for information.

Bud Jones, Nisivoccia and Kyle Mrotek, Actuarial Advantage presented Audit Report and Valuation Report as of December 31, 2021 to the Board of Fund Commissioners.

Mr. Jones reviewed the Statement of Net Position and said the MEL's net position stands at \$15,157,816. Mr. Mrotek said the MEL's carried reserves are \$33 million and incurred but not reported or developed reserves is \$43 million for a total of \$76 million and added that the IBRN is consistent with the carried reserves.

The board voted to approve the Audit Report, Actuarial Report and accepted the Internal Audits for Accounting & Report, Investments & Treasury and Reinsurance Review as presented.

Safety & Education Committee: At the March meeting, it was reported that FirstNet is no longer able to support the MEL's current Learning Management System and a competitive contracting RFP was issued with responses from two vendors. Safety & Education was designated to serve as the Evaluation Committee, which met on April 13th and May 13th. Board members on the committed completed the scoring and are recommending BIS Safety Software at an estimated cost of \$76,400 in year one and \$71,400 in year two and in year three. The Board accepted the recommendation of the evaluation committee and adopted Resolution 29-22 authorizing the award of CC#22-02 to BIS Safety Software for Learning Management Systems and authorized the Executive Director to issue 90 day termination to First Net.

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. To date the full committee has met four times to discuss and execute progressive steps towards the target start-up date of January 1, 2023. Cyber Committee recommends the MEL enter into a contract with the Chertoff Group, cyber security experts, to assist the MEL in identifying the steps necessary to put the Cyber JIF in the best position to manage the cyber risk.

Board adopted Resolution 30-22 authorizing the filing with the Department of Banking and Insurance to create a Cyber Joint Insurance Fund and Resolution 31-22 authorizing the award of a contract to the Chertoff Group to assist the MEL in developing and implementing a Joint Insurance Fund (JIF) focused on cybersecurity

Legislative Committee: Committee met on April 14, 2022; enclosed are the minutes for information. Committee Chairman said efforts are underway to work with legislators to expand S2619 to include more insurance costs in this bill that would allow a number of items be outside the levy cap.

Chairwoman appointed Keith Hummel to serve on the Legislative Committee.

Marketing Committee: Committee met on May 16, 2022; enclosed are the minutes for information. Committee is scheduled to meet again in September. Committee Chairman noted that almost ½ of the membership in MEL affiliated local Joint Insurance Funds are up for renewal in 2022. Additionally, the MEL's webpage is in the process of being revamped.

Coverage Committee: A meeting of this committee will be scheduled for June.

Claims Committee: The Claims Review Committee met on May 4th; minutes of these meetings are sent to the full MEL Board separately from the agenda. Committee is scheduled to meet immediately following today's meeting.

RCF March Report: A copy of Commissioner Clarke's report of the RCF March meeting submitted for information. RCF Board met prior to the MEL's meeting.

September Meeting: This year, MEL reset their scheduled meeting dates to avoid conflicts with holidays. However, the September 8th date conflicts with other member JIF meetings. It was recommended the meeting be rescheduled to Wednesday, September 7th. Board voted to reschedule the September meeting to the 7th as well as schedule a Management Committee meeting for September 6th and October 18th.

Power of Collaboration: A copy of 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.

2022 MEL, MR HIF & NJCE JIF Educational Seminar: The 11th annual seminar was conducted virtually on Friday, April 29th and Friday, May 6th; with attendance exceeding 260 for each session. The Fund office has submitted attendance to the respective agencies for continuing education credits. Executive Director's office has already issued the approved CEU/TCHs for municipal personnel and provided attendance records to the agency that issues credits for accountants, insurance producers and lawyers.

Covid: Fund Attorney provided a summary on the results of discussions with Safety National on the MEL's recovery for covid claims. Fund Attorney said it was a positive step that there is dialogue but noted we are still far apart from Safety National's opening negotiation.