



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA JULY 25, 2022 – 5:15 PM

MEETING BEING HELD ELECTRONICALLY

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

ALSO TELEPHONICALLY AT:

1-929-205-6099

Meeting ID: 991 2439 1172

OPEN PUBLIC MEETINGS ACT

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

1. Sending advance written notice to the Courier Post for publication on February 7, 2022.
2. Filing advance written and electronic notice of this meeting with the Clerk/Administrator of each member municipality on February 9, 2022.
3. Posting Electronic Notice of this meeting on the Fund's website including the time, date of the meeting and instructions for access to the Remote Public Meeting, the agenda and for public comment.
4. Posting a copy of the meeting notice on the public bulletin board of all member municipalities.

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: JULY 25, 2022**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2022 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: June 27, 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. 22-23 July Bills.....Page 15
Treasurer’s Report.....Page 17
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- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly ReportPage 24

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 27
Cyber Risk Management Compliance – Version 2 - As of June 30, 2022.....Page 30

- MANAGED CARE – Medlogix**
Monthly ReportPage 32

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - NEXT MEETING: August 22, 2022**
 - MEETING ADJOURNED**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: July 25, 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 & training process of the program. Attached on **Page 3** is a report from D2 showing the status of each member.
- ❑ **Membership Renewals:** The Camden JIF has twenty-four members scheduled to renew fund membership; renewal documents will be sent out in the next several weeks.
- ❑ **2023 Renewal** - Members and Risk Managers will receive an Origami email with a link to renewal worksheets - to begin the 2023 underwriting renewal with an August 31st completion date. We will issue an email with additional directions once the underwriting system link is sent.
- ❑ **2023 Underwriting Renewal Memo (Pages 4-6)** - The MEL Underwriting Manager released a reminder to all MEL members and Risk Management Consultants in preparation of the 2023 renewal. This memo gives a brief overview of the critical exposure collection items that are included in Origami as well as information contained in the MEL Coverage Bulletins.
- ❑ **Cyber JIF Filing** – As previously reported, the MEL had researched the idea of forming a Cyber JIF which will provide coverage and jointly purchase basic risk control services to help protect members from this exposure. PERMA has formally filed with the New Jersey Departments of Banking and Insurance and Community Affairs to form the JIF. We will keep the members informed once a response is received.
- ❑ **2022 Coverage Documents:** The fund office has uploaded member policies to the Fund's Risk Management Information System (Origami). We will email Fund Commissioners and Risk Management Consultants when the process is complete. The MEL RMIS system with Origami will only store policies for 3 years so it is imperative that members download the policies and save them on their local system to comply with record retention requirements.

- ❑ **2021 Audit Report and Actuary Valuation Report** – The 2021 Audit Report, Actuarial Certification & Statement of Actuarial Opinion has been filed with the NJ Department of Insurance and Community Affairs. The Synopsis of the Audit has been advertised in the Fund’s newspaper.

Due Diligence Reports:

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Loss Time Accident Frequency	Page 9
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Fund Commissioners	Page 12
Regulatory Affairs Checklist	Page 13
RMC Agreements	Page 14

D2 Cybersecurity Training Report
As of July 1, 2022

Town/Entity	Users	Users Added From Previous Month	2022 Q2 Phishing Results (Successful %)	Fully Trained	Current Training Progress
Audubon	46	1	9%	14	30%
Audubon Park	6		0%	1	17%
Barrington	60	4	9%	45	76%
Bellmawr	45		4%	32	71%
Berlin Borough	68		14%	27	40%
Berlin Township	16		5%	14	88%
Brooklawn	14			13	93%
Camden City	283	1	8%	171	61%
Camden City Parking Authority	7		0%	1	14%
Cherry Hill	369	6	6%	276	75%
Cherry Hill Fire District	181		7%	136	75%
Clementon	40		8%	27	68%
Collingswood	101	1	12%	75	74%
Gibbsboro	26		4%	15	58%
Gloucester City	111		6%	63	57%
Haddon Heights	47	1	4%	13	28%
Haddon Twp	44		9%	35	80%
Laurel Springs	13			11	92%
Lawnside	12		0%	2	17%
Lindenwold	80	1	0%	75	94%
Magnolia	35			6	17%
Merchantville	55		16%	24	45%
Mount Ephraim	12		9%	12	100%
Oaklyn	29		14%	29	100%
Pennsauken Township	274	2	25%	162	59%
Pine Hill	37		0%	33	89%
Runnemede	115		9%	57	51%
Somerdale	46		6%	27	61%
Winslow	152		2%	145	95%
Winslow Township Fire Dist. #1	126	3	4%	109	87%
Woodlynne	17			6	35%
Chesilhurst					
Gloucester Township					
Haddonfield	74				
Hi-Nella					
Medford Lakes					
Voorhees	246				
Woodlynne	17				

Memorandum

MEL Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

The Underwriting Manager wants to release a reminder to all MEL members and Risk Management Consultants in preparation of the 2023 renewal. All exposure collection items noted below are already included in Origami, but we want to make special note of these critical items.

Underwriting Information

- ✓ **Property** – COPE (Construction Occupancy Protection Exposure) information for buildings has never been more valuable to the MEL than it is in the current environment. Critical items are square footage, number of stories, occupancy, construction and sprinklers. Buildings over \$10 million without sprinkler information may not receive coverage. Members should review their Property schedules to ensure all buildings are accurately listed.
- ✓ **Vehicles** – Please remember the valuation provision for emergency vehicles has shifted the vehicle age from 15 years to 10 years, whereby any vehicles under 10 years receive Replacement Cost and any over 10 years receive the lesser of Replacement Cost or Scheduled Value. As such, please ensure the valuations are updated to reflect such.
- ✓ **Liability** – Two growing and crucial exposures we need to be aware of are Aging Infrastructure and Sexual Abuse/Molestation.
 - **Aging Infrastructure** – Bridges and Dams are required by state/federal regulations to be inspected every 2-4 years, and all of the underwriting information needed is included in such reports. Be sure to schedule the Dams and Bridges (and answer Dam questionnaire) and provide the most recent reports. The information required for dams is as follows: name, location, hazard class, date of last inspection. The information required for bridges is as follows: name, location, condition, length, date of last inspection.
 - **Sexual Abuse/Molestation** – While Sexual Abuse/Molestation is a concerning exposure all around, the most emphasis is on programs involving minors. Ensure you provide the data points on member-sponsored programs involving minors, such as type of program, number of minors and number of staff. It is also important to perform background checks and give training to staff.
- ✓ **Workers' Compensation** – As requested in the past, please ensure you are making note of what locations employees are assigned. This is especially important for locations with over 100 employees.
- ✓ **Cyber** – We need to provide a complete picture of cybersecurity controls as the exposure continues to grow and the insurance market for Cyber continues to drastically contract/harden. The Cyber Questionnaire must be completed by all regardless of response to each item. The most critical items requested by insurers are Multi-Factor Authentication for any remote access, offline back-ups, endpoint detection and prevention, and employee training.
- ✓ **Statutory Bonds** – The MEL has a special underwriting procedure for certain positions requiring statutory bonds; all others are automatically covered. Such positions are Treasurer, Tax Collector, Utility Collector, Library Treasurer and Chief Financial Officer (ONLY if assuming the role of a Treasurer). Renewal applications are required every three years aligning with the member's renewal with the JIF.

Memorandum

MEL Underwriting Manager Team

CONNER
STRONG &
BUCKELEW

Other Reminders

All of the following items are in our MEL Coverage Bulletins:

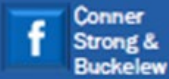
<https://njmel.org/insurance/coverage/coverage-bulletins/>

- ✓ **Fireworks & Amusements** – The MEL has a special underwriting program of approving any member-sponsored firework displays and amusement rides. No coverage is provided without such approval, and your submission should be provided well in advance of the event (**not the day before**).
- ✓ **Skateboard Parks** – The MEL excludes skateparks until formal underwriting review is conducted, which begins during the design phase.
- ✓ **Vacant Property** – Please be reminded, Vacant Properties are only covered for Actual Cash Value unless otherwise formally requested and favorably reviewed by the JIF. Debris Removal Only and Replacement Cost are available after review.
- ✓ **Builder's Risk** – Any projects with new square footage qualify for Builder's Risk. All such projects over \$10m project value must be separately underwritten, so submit the application early.
- ✓ **Shared Services** – Shared Service Agreements are a great tool, but we must remember that these are still service contracts. If you are receiving a professional service, such as Information Technology (IT) or Accounting/Finance, you should be requesting evidence of Professional Liability coverage to protect you from financial harm.
- ✓ **Renewal Certificates** – Renewal certificates are released in December. As such, it is crucial to review your Certificate Holder lists now.
- ✓ **Automobile ID Cards** – The quantity of Auto ID Cards issued per member is determined based upon your schedule of vehicles in Origami. Ensure your records are updated to reflect all active Vehicles. A 10% buffer is added to the total number of vehicles scheduled in Origami.
- ✓ **Contact Information** – All renewal documents are distributed based upon the contact information in Origami. Ensure your records are updated so documents are sent to the appropriate place.
- ✓ **Special Flood Hazard Area (SFHA)** – The JIF does not determine flood zones and has coverage limitations for locations within SFHAs. Specifically, the member's deductible in an SFHA is the maximum available limit from the NFIP, which is typically \$500,000.

Conner Strong & Buckelew

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Management
& Employee Benefits

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**CAMDEN COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF April 30, 2022**

	<i>THIS MONTH</i>	<i>YTD</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	1,370,355	5,481,421	274,593,608	280,075,029
2. CLAIM EXPENSES				
Paid Claims	271,832	1,883,856	116,638,682	118,522,538
Case Reserves	286,750	800,716	7,377,353	8,178,069
IBNR	107,632	(49,684)	8,055,465	8,005,781
Recoveries	(28,625)	(70,873)	(900,137)	(971,009)
TOTAL CLAIMS	637,590	2,564,015	131,171,363	133,735,378
3. EXPENSES				
Excess Premiums	541,565	2,166,259	79,820,489	81,986,748
Administrative	286,928	1,017,130	48,713,992	49,731,122
TOTAL EXPENSES	828,493	3,183,389	128,534,481	131,717,870
4. UNDERWRITING PROFIT (1-2-3)	(95,727)	(265,983)	14,887,763	14,621,780
5. INVESTMENT INCOME	(293,305)	(1,095,766)	11,783,674	10,687,908
6. DIVIDEND INCOME	0	0	4,238,021	4,238,021
7. STATUTORY PROFIT (4+5+6)	(389,032)	(1,361,749)	30,909,458	29,547,709
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)	(389,032)	(1,361,749)	6,313,617	4,951,869

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(77,011)	(292,719)	5,471,233	5,178,514
Aggregate Excess LFC	(12,693)	(48,244)	247,515	199,271
2018	(27,436)	(96,449)	1,494,072	1,397,623
2019	(28,628)	(222,780)	(902,287)	(1,125,067)
2020	(33,503)	(226,877)	(140,064)	(366,941)
2021	(119,146)	(185,516)	143,149	(42,367)
2022	(90,616)	(289,163)		(289,163)
TOTAL SURPLUS (DEFICITS)	(389,032)	(1,361,749)	6,313,618	4,951,869
TOTAL CASH				21,324,812

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	105,140,703	105,140,703
FUND YEAR 2018				
Paid Claims	16,896	276,247	3,809,784	4,086,030
Case Reserves	(54,931)	(257,732)	1,089,578	831,846
IBNR	38,035	(29,647)	359,188	329,541
Recoveries	-	0	(47,176)	(47,176)
TOTAL FY 2018 CLAIMS	0	(11,133)	5,211,374	5,200,241
FUND YEAR 2019				
Paid Claims	26,084	77,790	4,461,162	4,538,952
Case Reserves	(20,742)	187,229	1,977,602	2,164,831
IBNR	(5,341)	(150,677)	1,345,260	1,194,583
Recoveries	-	0	(86,235)	(86,235)
TOTAL FY 2019 CLAIMS	(0)	114,342	7,697,789	7,812,131
FUND YEAR 2020				
Paid Claims	62,024	376,600	3,157,958	3,534,558
Case Reserves	8,285	(107,362)	1,880,223	1,772,861
IBNR	(41,684)	(106,668)	2,095,601	1,988,933
Recoveries	(28,625)	(70,873)	(451,479)	(522,352)
TOTAL FY 2020 CLAIMS	0	91,698	6,682,303	6,774,000
FUND YEAR 2021				
Paid Claims	69,021	860,375	1,407,845	2,268,220
Case Reserves	17,290	113,377	1,096,673	1,210,050
IBNR	(86,311)	(1,155,029)	3,934,676	2,779,647
Recoveries	-	0	0	0
TOTAL FY 2021 CLAIMS	0	(181,277)	6,439,194	6,257,917
FUND YEAR 2022				
Paid Claims	97,807	292,844		292,844
Case Reserves	336,849	865,204		865,204
IBNR	202,934	1,392,337		1,392,337
Recoveries	-	0		0
TOTAL FY 2022 CLAIMS	637,590	2,550,385		2,550,385
COMBINED TOTAL CLAIMS	637,590	2,564,015	131,171,363	133,735,378

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 \$538,685 (Paid: \$453,503, Reserves: \$85,183)

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **June 30, 2022**

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	54	MONTH	53	MONTH	42	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-22		31-May-22		30-Jun-21	
PROPERTY	600,000	350,779	58.46%	100.00%	58.46%	100.00%	58.46%	100.00%
GEN LIABILITY	1,506,000	1,321,136	87.72%	96.73%	82.17%	96.63%	58.80%	93.46%
AUTO LIABILITY	334,000	252,392	75.57%	94.56%	75.57%	94.26%	75.37%	90.21%
WORKER'S COMP	3,840,000	3,079,083	80.18%	99.70%	80.15%	99.66%	88.46%	98.92%
TOTAL ALL LINES	6,280,000	5,003,389	79.67%	98.74%	78.32%	98.68%	77.79%	97.25%
NET PAYOUT %	\$4,100,744		65.30%					

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	42	MONTH	41	MONTH	30	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-22		31-May-22		30-Jun-21	
PROPERTY	722,242	1,241,456	171.89%	100.00%	171.89%	100.00%	171.95%	100.00%
GEN LIABILITY	1,674,299	1,770,319	105.73%	93.46%	101.19%	92.99%	46.75%	85.57%
AUTO LIABILITY	387,682	128,726	33.20%	90.21%	33.17%	89.77%	24.00%	82.91%
WORKER'S COMP	3,672,619	3,537,073	96.31%	98.92%	96.29%	98.81%	98.85%	96.57%
TOTAL ALL LINES	6,456,842	6,677,575	103.42%	97.10%	102.22%	96.89%	89.02%	93.28%
NET PAYOUT %	\$4,536,781		70.26%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	30	MONTH	29	MONTH	18	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-22		31-May-22		30-Jun-21	
PROPERTY	710,000	702,246	98.91%	100.00%	114.20%	100.00%	120.85%	97.09%
GEN LIABILITY	1,692,081	1,147,680	67.83%	85.57%	48.31%	84.65%	20.34%	71.16%
AUTO LIABILITY	397,295	841,614	211.84%	82.91%	220.70%	82.02%	137.24%	66.43%
WORKER'S COMP	3,527,720	3,252,856	92.21%	96.57%	74.34%	96.21%	67.23%	86.31%
TOTAL ALL LINES	6,327,096	5,944,396	93.95%	93.16%	81.04%	92.65%	65.10%	82.22%
NET PAYOUT %	\$3,437,014		54.32%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	18	MONTH	17	MONTH	6	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-22		31-May-22		30-Jun-21	
PROPERTY	718,669	910,634	126.71%	97.09%	124.81%	96.87%	27.36%	45.00%
GEN LIABILITY	1,681,349	175,436	10.43%	71.16%	8.43%	69.55%	2.70%	19.00%
AUTO LIABILITY	446,457	104,687	23.45%	66.43%	24.81%	64.31%	5.81%	20.00%
WORKER'S COMP	3,528,173	2,874,917	81.48%	86.31%	72.74%	84.23%	25.66%	14.00%
TOTAL ALL LINES	6,374,648	4,065,674	63.78%	82.14%	58.29%	80.39%	18.41%	19.23%
NET PAYOUT %	\$2,553,893		40.06%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	6	MONTH	5	MONTH	-6	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-22		31-May-22		30-Jun-21	
PROPERTY	812,040	428,194	52.73%	45.00%	47.00%	37.00%	N/A	N/A
GEN LIABILITY	1,666,133	28,997	1.74%	19.00%	1.27%	14.00%	N/A	N/A
AUTO LIABILITY	604,621	346,044	57.23%	20.00%	53.87%	15.00%	N/A	N/A
WORKER'S COMP	3,820,056	1,081,958	28.32%	14.00%	25.38%	9.00%	N/A	N/A
TOTAL ALL LINES	6,902,850	1,885,192	27.31%	19.38%	0.00%	14.03%	N/A	N/A
NET PAYOUT %	\$540,567		7.83%					

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

		June 30, 2022		
	2022	2021	2020	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2022 - 2020
Monmouth County	0.32	0.94	0.90	0.80
Burlington County Municipal JIF	0.76	1.33	1.19	1.17
NJ Public Housing Authority	0.76	1.48	1.64	1.40
NJ Utility Authorities	0.80	1.83	2.20	1.76
Ocean County	0.81	1.77	1.54	1.49
Morris County	0.86	1.32	1.34	1.24
Camden County	0.93	1.38	1.44	1.31
Atlantic County Municipal JIF	1.02	1.81	2.04	1.75
Bergen County	1.06	1.54	1.31	1.36
Professional Municipal Manager	1.16	1.43	1.35	1.35
Suburban Metro	1.29	1.33	2.10	1.63
Gloucester, Salem, Cumberland	1.35	1.92	1.67	1.71
Central New Jersey	1.61	1.43	1.64	1.55
Suburban Municipal	1.67	1.29	1.58	1.48
South Bergen County	2.24	2.06	2.06	2.09
AVERAGE	1.11	1.52	1.60	1.47

Camden County JOINT INSURANCE FUND

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

		DATA VALUED AS OF June 30, 2022								
MEMBER_ID	MEMBER	** *	# CLAIMS FDR 6/30/2022	Y.T.D. LOST TIME ACCIDENTS	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2022 - 2020	
1	87 Audubon		0	0	0.00	2.40	2.40	1 Audubon	1.89	
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	0.78	
4	92 Berlin Township		0	0	0.00	0.00	1.22	4 Berlin Township	0.51	
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	0.65	
7	96 Collingswood		0	0	0.00	1.00	0.00	7 Collingswood	0.42	
8	97 Gibbsboro		0	0	0.00	0.00	2.78	8 Gibbsboro	1.16	
9	98 Gloucester City		0	0	0.00	0.71	0.00	9 Gloucester City	0.28	
10	99 Haddon		0	0	0.00	1.48	0.71	10 Haddon	0.87	
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	1.35	
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	1.37	
16	108 Merchantville		0	0	0.00	1.43	0.00	16 Merchantville	0.54	
17	109 Mount Ephraim		0	0	0.00	1.79	1.74	17 Mount Ephraim	1.43	
18	110 Oaklyn		0	0	0.00	0.00	0.00	18 Oaklyn	0.00	
19	112 Runnemede		0	0	0.00	0.00	1.03	19 Runnemede	0.41	
20	116 Winslow Township Fire Distri		0	0	0.00	0.00	0.00	20 Winslow Township Fire	0.00	
21	117 Woodlynne		0	0	0.00	0.00	5.13	21 Woodlynne	2.26	
22	451 Tavistock		0	0	0.00	0.00	0.00	22 Tavistock	0.00	
23	565 Camden Parking Authority		0	0	0.00	3.08	2.63	23 Camden Parking Autho	2.40	
24	724 Pennsauken		0	0	0.00	***	***	24 Pennsauken	0.00	
25	564 Cherry Hill		0	1	0.46	0.63	0.62	25 Cherry Hill	0.60	
26	90 Bellmawr		0	1	1.54	1.85	2.25	26 Bellmawr	1.98	
27	114 Voorhees		0	2	1.72	4.04	4.04	27 Voorhees	3.57	
28	89 Barrington		0	1	1.80	2.60	0.93	28 Barrington	1.80	
29	105 Lindenwold		0	1	1.83	0.90	1.82	29 Lindenwold	1.45	
30	113 Somerdale		0	1	2.21	0.00	1.27	30 Somerdale	0.93	
31	584 Cherry Hill Fire District		1	2	2.39	4.80	1.13	31 Cherry Hill Fire District	2.81	
32	115 Winslow		0	3	2.66	1.75	2.76	32 Winslow	2.32	
33	104 Lawnside		0	1	3.10	1.47	1.49	33 Lawnside	1.79	
34	106 Magnolia		0	2	3.40	0.83	1.64	34 Magnolia	1.66	
35	111 Pine Hill		1	1	3.64	3.48	3.54	35 Pine Hill	3.53	
36	93 Brooklawn		0	1	5.33	0.00	2.02	36 Brooklawn	1.81	
37	692 Gloucester Township	**	0	0				37 Gloucester Township	0.00	
38	695 Camden City	**	0	0				38 Camden City	0.00	
Totals:			2	17	0.93	1.38	1.44		1.31	

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND								
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund								
Data Valued As of : July 14, 2022								
Total Participating Members		38						
Complaint		37						
Percent Compliant		97.37%						
Member Name	* Checklist Submitted	Compliant	01/01/22	2022	Amended Deductible Date	Revised EPL Deductible	Revised POL Deductible	Co-Insurance 01/01/22
			EPL Deductible	POL Deductible				
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	04/16/22	\$ 20,000	\$ 20,000	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 July 1, 2022

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed
<input type="checkbox"/> Assessments	Filed
<input type="checkbox"/> Actuarial Certification	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	Filed
<input type="checkbox"/> State Comptroller Audit Filing	Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND				
2022 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF July 20, 2022				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/26/22	01/26/22	12/31/22
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	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	05/23/22	05/23/22	12/31/22
HADDON HEIGHTS	CONNER STRONG & BUCKELEW	02/08/22	02/08/22	12/31/22
HI-NELLA	CONNER STRONG & BUCKELEW	02/13/20	02/13/20	12/31/22
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/26/22	01/26/22	12/31/22
LAWN SIDE	M&C INSURANCE AGENCY	03/09/22	03/02/22	03/09/23
LINDENWOLD	HARDENBERGH INSURANCE GROUP	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	5/19/2022	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. 22-23

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – JULY 2022**

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

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

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

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

FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002910			
002910	SPARK CREATIVE GROUP	WEB HOSTING & DOM MGMT THRU 5.30.21	375.00
			375.00
		Total Payments FY 2021	375.00

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002911			
002911	MUNICIPAL EXCESS LIABILITY JIF	FPB - MEL 2022 3RD QUARTER	4,340.00
			4,340.00
002912			
002912	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - MEL 2022 3RD QUARTER	296,679.00
002912	MUNICIPAL EXCESS LIABILITY JIF	MEL - MEL 2022 3RD QUARTER	705,065.68
			1,001,744.68
002913			
002913	COMPSERVICES, INC.	GLOUCESTER TWP SERVICES 7/22	1,291.67
002913	COMPSERVICES, INC.	CLAIMS ADMINISTRATIVE FEE 7/22	38,630.67
002913	COMPSERVICES, INC.	CHERRY HILL SERVICES 7/22	2,458.33
			42,380.67
002914			
002914	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 6/22	3,660.00
002914	INTERSTATE MOBILE CARE INC.	DOT DRUG & ALCOHOL TESTING 6/22	236.00
			3,896.00
002915			
002915	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 7/22	17,067.50
			17,067.50
002916			
002916	PERMA RISK MANAGEMENT SERVICES	POSTAGE 6/22	46.76
002916	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR/ADMIN FEE 7/22	42,725.83
			42,772.59
002917			
002917	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 7/22	4,864.50
			4,864.50
002918			
002918	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT FEE 6/22	3,412.50
002918	BROWN & CONNERY, LLP	ATTORNEY FEES 6/22	2,130.17
002918	BROWN & CONNERY, LLP	ATTORNEY EXPENSES 6/22	61.43
			5,604.10
002919			
002919	ELIZABETH PIGLIACELLI	TREASURER FEE 7/22	2,156.33
			2,156.33

002920			
002920	MUNICIPAL EXCESS LIABILITY JIF	MSI - MEL 2022 3RD QUARTER	21,451.75
			21,451.75
002921			
002921	SPARK CREATIVE GROUP	WEB HOSTING & DOM MGMT THRU 5.30.22	425.00
			425.00
002922			
002922	CONNER STRONG & BUCKELEW	3RD RMC FEE 2022	337,530.00
			337,530.00
002923			
002923	MEDLOGIX LLC	WC MANAGED CARE SERVICES - CH 7/22	1,083.00
002923	MEDLOGIX LLC	WC MANAGED CARE SERVICES 7/22	10,589.33
			11,672.33
002924			
002924	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 7/22	1,220.25
			1,220.25
002925			
002925	ACCESS	ACCT #409 - ARC. AND STOR. - 5.31.22	25.74
002925	ACCESS	ACCT #409 - ARC. AND STOR. - 5.31.22	83.77
			109.51
		Total Payments FY 2022	1,497,235.21
		TOTAL PAYMENTS ALL FUND YEARS	1,497,610.21

Chairperson

Attest:

_____ **Dated:** _____

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

Treasurer

July 25, 2022

To the Members of the
Executive Board of the
Camden County Municipal
Joint Insurance Fund

I have enclosed for your review documents which reflect the financial condition of the fund. The attached documents include details of transactions relating to deposits, claims, transfers, expenditures and Investment Income.

The statements included in this report are prepared on a “cash basis” and relate to financial activity through the periods ending June 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 JULY:

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

- INVESTMENT INCOME:

Net Investment Income received or accrued for June totaled \$24,643.65.

- RECEIPT ACTIVITY FOR June:

Deductible	\$ 18,185.61	
Assessments	4,125,348.50	
Recovery	20,419.84	
Total Receipts		<u>\$4,163,953.95</u>

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

- CLAIM ACTIVITY FOR June:

Property Liability Claims	\$ 170,913.40	
Workers Compensation Claims	235,285.06	
Administration Expense	<u>2,507,168.82</u>	
Total Claims/Expenses		<u>\$2,913,367.28</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$24,462,682.60 to a closing balance of \$25,591,553.43 showing an increase of \$1,128,870.83.

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: June										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN 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
RECEIPTS										
Assessments	203,715.30	417,980.38	151,680.40	958,331.93	440,613.49	1,096,671.64	117,617.46	738,737.90	0.00	4,125,348.50
Refunds	20,419.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,185.62	38,605.46
Invest Pymnts	(2,400.04)	(22,248.55)	(4,749.52)	(34,596.78)	(7,656.43)	(2,878.58)	(2,976.82)	(41,203.36)	(124.26)	(118,834.34)
Invest Adj	(16.70)	(154.81)	(33.05)	(240.73)	(53.27)	(20.04)	(20.72)	(286.67)	(0.87)	(826.86)
Subtotal Invest	(2,416.74)	(22,403.36)	(4,782.57)	(34,837.51)	(7,709.70)	(2,898.62)	(2,997.54)	(41,490.03)	(125.13)	(119,661.20)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	221,718.40	395,577.02	146,897.83	923,494.42	432,903.79	1,093,773.02	114,619.92	697,247.87	18,060.49	4,044,292.76
EXPENSES										
Claims Transfers	57,046.66	81,219.84	32,646.90	217,542.44	0.00	0.00	0.00	0.00	17,742.62	406,198.46
Expenses	0.00	0.00	0.00	0.00	0.00	1,024,058.25	0.00	1,485,165.26	0.00	2,509,223.51
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	57,046.66	81,219.84	32,646.90	217,542.44	0.00	1,024,058.25	0.00	1,485,165.26	17,742.62	2,915,421.97
END BALANCE	196,316.93	5,582,987.23	1,238,973.80	8,898,736.15	1,382,749.97	534,972.46	808,394.45	6,918,678.92	29,743.58	25,591,553.47
REPORT STATUS SECTION										
Report Month: June										
						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	June						
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 & Investment Balance	\$24,462,682.60	5,365,578.35	- 37,011.96	44,697.29	-	19,089,418.92	
Opening Interest Accrual Balance	\$0.00	-	-	-	-	-	
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$826.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$826.82
5 Interest Paid - Cash Instr.s	\$24,643.65	\$3,401.89	\$77.14	\$55.30	\$0.00	\$21,109.32	
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$143,477.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$143,477.98
8 Net Investment Income	-\$119,661.15	\$3,401.89	\$77.14	\$55.30	\$0.00	-\$123,195.48	
9 Deposits - Purchases	\$4,570,152.41	\$4,163,953.95	\$170,913.40	\$235,285.06	\$0.00	\$0.00	
10 (Withdrawals - Sales)	-\$3,321,620.43	-\$2,913,367.28	-\$170,913.40	-\$235,285.06	\$0.00	-\$2,054.69	
Ending Cash & Investment Balance	\$25,591,553.43	\$6,619,566.91	-\$36,934.82	\$44,752.59	\$0.00	\$18,964,168.75	
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$2,829,845.35	\$2,601,385.28	\$115,382.99	\$113,077.08	\$0.00	\$0.00	
(Less Deposits in Transit)	-\$36,451.26	-\$120,812.79	\$111,412.14	-\$27,050.61	\$0.00	\$0.00	
Balance per Bank	\$28,384,947.52	\$9,100,139.40	\$189,860.31	\$130,779.06	\$0.00	\$18,964,168.75	

JUNE						
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals
1	06/09/2022	20,765.24				20,765.24
2	06/09/2022	71,361.86				71,361.86
3	06/15/2022	113,579.43				113,579.43
4	06/15/2022	16,678.65				16,678.65
5	06/22/2022	19,993.14				19,993.14
6	06/22/2022	23,808.41				23,808.41
7	06/29/2022	53,586.53				53,586.53
8	06/29/2022	53,896.64				53,896.64
9	06/30/2022	27,050.61				27,050.61
10	06/30/2022	5,477.95				5,477.95
11						-
12						-
13						-
14						-
15						-
16						-
17						-
18						-
19						-
20						-
21						-
22						-
23						-
24						-
25						-
26						-
27						-
28						-
29						-
30						-
	Total	406,198.46	-	-	-	406,198.46
	Monthly Rpt	406,198.46				406,198.46
	Variance	-	-	-	-	-

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

Month		June							
Current Fund Year		2022							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Property	282,816.94	35,239.82	20,419.84	297,636.92	294,360.18	3,276.74	0.00	3,276.74
	Liability	14,745.98	3,475.00	0.00	18,220.98	18,220.98	0.00	0.00	0.00
	Auto	20,054.51	24,304.65	0.00	44,359.16	44,359.16	0.00	0.00	0.00
	Workers Comp	127,792.86	55,915.17	0.00	183,708.03	183,708.03	0.00	(3,962.86)	3,962.86
	Cherry Hill	0.00	3,470.68	5,550.00	(2,079.32)	(2,079.32)	0.00	0.00	0.00
	Total	445,410.29	122,405.32	25,969.84	541,845.77	538,569.03	3,276.74	(3,962.86)	7,239.60
2021	Property	716,793.07	21,806.84	0.00	738,599.91	735,680.91	2,919.00	(1.00)	2,920.00
	Liability	54,115.10	14,884.69	0.00	68,999.79	68,999.79	0.00	0.00	0.00
	Auto	70,534.76	7,672.30	0.00	78,207.06	78,207.06	0.00	(0.00)	0.00
	Workers Comp	1,529,636.31	126,433.18	0.00	1,656,069.49	1,683,519.03	(27,449.54)	(34,291.09)	6,841.55
	Cherry Hill	(13,552.44)	13,910.94	10,874.61	(10,516.11)	(10,516.11)	(0.00)	(0.00)	0.00
	Total	2,357,526.80	184,707.95	10,874.61	2,531,360.14	2,555,890.68	(24,530.54)	(34,292.09)	9,761.55
2020	Property	605,559.98	0.00	0.00	605,559.98	604,693.98	866.00	(100,674.00)	101,540.00
	Liability	327,001.51	2,097.60	0.00	329,099.11	329,099.11	(0.00)	(0.00)	0.00
	Auto	363,359.79	0.00	0.00	363,359.79	363,055.79	304.00	0.00	304.00
	Workers Comp	2,118,201.97	24,475.47	0.00	2,142,677.44	2,142,677.45	(0.01)	(0.00)	(0.01)
	Cherry Hill	(36.00)	107.00	1,228.51	(1,157.51)	(1,157.51)	0.00	(67.50)	67.50
	Total	3,414,087.25	26,680.07	1,228.51	3,439,538.81	3,438,368.82	1,169.99	(100,741.50)	101,911.49
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	901,418.30	38,221.11	0.00	939,639.41	939,639.41	(0.00)	(0.00)	0.00
	Auto	85,912.02	669.95	0.00	86,581.97	86,581.97	(0.00)	(0.00)	0.00
	Workers Comp	2,275,324.40	6,012.98	0.00	2,281,337.38	2,281,212.88	124.50	(601.00)	725.50
	Cherry Hill	(2,639.00)	254.00	532.50	(2,917.50)	(2,917.50)	0.00	0.00	0.00
	Total	4,493,970.85	45,158.04	532.50	4,538,596.39	4,538,471.89	124.50	(601.00)	725.50
2018	Property	350,778.55	0.00	0.00	350,778.55	350,778.55	(0.00)	(0.00)	0.00
	Liability	919,964.37	22,541.44	0.00	942,505.81	942,505.81	(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	2,550,869.89	4,705.64	0.00	2,555,575.53	2,555,274.52	301.01	(783.49)	1,084.50
	Cherry Hill	(206.50)	0.00	0.00	(206.50)	(206.50)	0.00	0.00	0.00
	Total	4,073,798.17	27,247.08	0.00	4,101,045.25	4,100,744.24	301.01	(783.49)	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	(13,035.00)	0.00	0.00	(13,035.00)	0.00	(13,035.00)	(13,035.00)	0.00
	Total	(13,035.00)	0.00	0.00	(13,035.00)	0.00	(13,035.00)	(13,035.00)	0.00
TOTAL		14,771,758.36	406,198.46	38,605.46	15,139,351.36	15,172,044.66	(32,693.30)	(153,415.94)	120,722.64



Asset and Accrual Detail - By Asset type

Report ID: IACS0017

Base Currency: USD

MX6F92185102 - CAMDEN CO JIF

06/30/2022

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 JCM I ACCOUNT	9.4442	18,964,168.75	0.00	18,964,168.75		0.00
99VVB5Y75		9.4442	18,964,168.75	0.00	18,964,168.75	100.00	0.00



MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets
Market Value
06/30/2022

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

	Current Period		Fiscal Year To Date	
	06/01/2022	06/30/2022	01/01/2022	06/30/2022
NET ASSETS - BEGINNING OF PERIOD		19,089,418.92		20,079,942.43
		<u>19,089,418.92</u>		<u>20,079,942.43</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	21,109.32		112,218.60	
UNREALIZED GAIN/LOSS-INVESTMENT	-143,477.98		-1,210,432.68	
ACCRETION/AMORTIZATION	-826.82		-5,006.24	
TOTAL INVESTMENT INCOME		<u>-123,195.48</u>		<u>-1,103,220.32</u>
TOTAL RECEIPTS		<u>-123,195.48</u>		<u>-1,103,220.32</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	474.16		2,896.93	
INVESTMENT ADVISORY FEES	1,106.37		6,759.50	
CONSULTING	474.16		2,896.93	
TOTAL ADMINISTRATIVE EXPENSES		<u>2,054.69</u>		<u>12,553.36</u>
TOTAL DISBURSEMENTS		<u>2,054.69</u>		<u>12,553.36</u>
NET ASSETS - END OF PERIOD		<u><u>18,964,168.75</u></u>		<u><u>18,964,168.75</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: July 7, 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>Thomas Reilly Risk Control Consultant treilly@jamontgomery.com Office: 856-446-9205</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

- Borough of Brooklawn on June 10, 2022
- Borough of Woodlynne on June 14, 2022
- Borough of Merchantville on June 15, 2022
- Township of Winslow on June 16, 2022
- Township of Haddon on June 17, 2022
- Township of Cherry Hill on June 22, 2022
- Borough of Runnemede on June 22, 2022
- City of Camden Fire Department on June 23, 2022

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys were completed in June

MEETINGS ATTENDED

- Training Program for Front-Line Supervisors in Gloucester Township on June 13, 2022, through June 16, 2022
- Claims Committee Meeting on June 24, 2022
- Executive Fund Commissioners Meeting on June 27, 2022

MEL SAFETY INSTITUTE (MSI)

All MSI communications will be distributed exclusively through the NJ MEL app, and an MSI Newsletter will be emailed to summarize the communications sent through the app.

If you 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
- MSI Leadership Academy
- 2022 MSI EXPO: In-Person Training – June 7, 2022
- Lightning Safety Best Practices
- Spray Parks Best Practices
- Crane Truck Regulations
- Permit-Required Confined Spaces Best Practices
- Finding Fentanyl at Recreational Facilities
- Seasonal Employees Best Practices
- Heat-Related Illnesses Best Practices
- Black Bear Best Practices
- Hurricane Preparedness Best Practices
- Flash Flood Preparedness Best Practices
- Tick & Tick-Borne Diseases Best Practices
- Poison Ivy Best Practices
- MSI Live Schedule

MSI LAW ENFORCEMENT MESSAGES

- LE Bulletin: Law Enforcement Considerations in Light Of The SCOTUS Decision Impacting Roe V. Wade

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
Barrington	1
Brooklawn	1
Camden	1
Gloucester City	1
Gloucester Township	7
Haddon	1
Pine Hill	3

[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 5/22/2022 To 6/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - PSE&G - Southern Division I - Borough of Lawnside	Headquarters 300 New Albany Road Moorestown, NJ 08057	RE: hanging banners 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 hanging banners on light posts.	5/24/2022 #3468330	GL AU EX WC
H - Morris County Police Academy I - Township of Cherry Hill	500 West Hanover Avenue Morristown, NJ 07963	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: driver simulator class 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 Township sending police officers to a driver simulator class.	5/24/2022 #3469157	GL AU EX WC OTH
H - Vineland Construction Co., LLC I - Borough of Lawnside	VCC Lawnside Business Park II Urban Renewal LLC 228 W. Landis Avenue, Suite 300	RE: bike trail and pocket park 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 bike trail and pocket park located: 101 Walter A Gaines Way, Lawnside, New Jersey 08045 inclusive of Block 405, Lot 1; Blocks 502-507 inclusive; Block 508, Lot 1; Blocks 509-512 inclusive; Block 601 inclusive; Block 602, Lots 23 and 24; Block 605, Lots 1 and 2; Block 701 inclusive (except for Lots 10, 11, 12, 13 and 20); and Block 1004, Lots 30 and 31 on the Official Tax Map of the Borough of Lawnside Property values: Irrigation: \$8,173.75 Trash Receptacles: \$1,765.42 Benches: \$4,613.25 Light Fixtures: \$24,434.25	5/24/2022 #3469532	GL AU EX WC OTH
H - State of New Jersey I - Borough of Berlin	State Street Trenton, NJ 08608	RE: Coin Drop Evidence of insurance as respects to the Berlin Fire Company's Coin Drop taking place during the current policy period.	5/26/2022 #3471249	GL AU EX WC
H - KS StateBank and/or Its Assigns I - Borough of Bellmawr	PO Box 69 Manhattan, KS 66505	RE: vin #1C4RDJFG4NC184936 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 lease of a 2022 Dodge Durango, vin #1C4RDJFG4NC184936, valued at \$34,739.00.	5/31/2022 #3474292	GL AU EX WC OTH
H - Collingswood Board of Education I - Borough of Collingswood	200 Lees Ave Collingswood, NJ 08108	RE: July 4th fireworks Evidence of insurance with respects to the use of property at Collingswood High School, located at 424 Collings Ave, Collingswood, NJ 08108, for the Boroughs 4th of July fireworks event.	5/31/2022 #3475116	GL AU EX WC

06/22/2022

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 5/22/2022 To 6/22/2022

H - Haddonfield Board of Education I - Borough of Haddonfield	1 Lincoln Ave Haddonfield, NJ 08033	RE: internet security presentation 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 school district facilities for internet security presentation	6/1/2022 #3475132	GL AU EX WC
H - The County of Hunterdon c/o I - Township of Pennsauken	Hunterdon County Dept. of Public Safety Emergency Services Training Center PO Box 2900 Flemington, NJ 08822	Camden JIF and MEL JIF limits are in excess of the Pennsauken Township's \$50,000 LEL SIR and \$600,000 WC SIR RE: fire training County of Hunterdon, including all elected and appointed officials, all employees and volunteers, all Boards, commissions and/or authorities are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the training of Township of Pennsauken firefighters at the Huntingdon County Fire Academy during the current policy period.	6/1/2022 #3475201	GL AU EX WC OTH
H - Gloucester Township Public I - Township of Gloucester	Schools Board of Education 17 Erial Road Blackwood, NJ 08012	Camden JIF and MEL JIF limits are in excess of the Township of Gloucester's \$500,000 SIR on WC. Re: Summer Camp Certificate holder is Additional Insured on the Commercial General Liability and Commercial Excess Liability policies as respect to use of property/facilities for the Townships Summer Camp.	6/2/2022 #3476487	GL AU EX WC OTH
H - Clementon Board of Education I - Borough of Clementon	4 Audubon Ave Clementon, NJ 08021	RE: bike rodeo 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 a bike rodeo taking place during the current policy period.	6/3/2022 #3478001	GL AU EX WC
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: Press Event Evidence of insurance with respects to the use of parking lot located at the intersection of Federal and Hudson Streets, Camden, NJ for the Citys Press Event.	6/3/2022 #3478171	GL AU EX WC OTH
H - Audubon Park Municipal Housing I - Borough of Audubon Park	Corporation 20 C Road Audubon, NJ 08106	Evidence of insurance.	6/7/2022 #3479796	GL AU EX WC OTH

06/22/2022

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 5/22/2022 To 6/22/2022

H - Barrington Board of Education I - Borough of Barrington	311 Reading Avenue Barrington, NJ 08007	RE: use of property for fireworks display 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 Boroughs fireworks display.	6/9/2022 #3482653	GL AU EX WC OTH
H - Gloucester Pointe LLC I - City of Gloucester City	707 Water Street Gloucester City, NJ 08030	Evidence of insurance with respects to the use of property for the Citys fireworks display.	6/13/2022 #3483462	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: Graduation and Promo Cermony Evidence of insurance with respects to the use of Camden High School and attached Parking Lot, located at 1700 Park Blvd, Camden, NJ 08103, for the Citys Fire Fighter Recruit Graduation and Promotional Ceremony.	6/14/2022 #3484926	GL AU EX WC OTH
H - Borough of Bellmawr I - Borough of Collingswood	21 East Browning Road Bellmawr, NJ 08099	RE: Sho-Mobile Stage 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 the Sho-Mobile Stage for the Boroughs 4th of July celebration.	6/15/2022 #3485511	GL AU EX WC
Total # of Holders: 16				

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%
Burlington County Municipal JIF	61%	7%	32%	54%	14%	32%	43%	25%	32%
NJ Public Housing Authority	57%	28%	16%	50%	34%	16%	45%	39%	16%
Gloucester, Salem, Cumberland Counties	54%	8%	38%	41%	13%	46%	36%	15%	49%
South Bergen County	52%	43%	4%	52%	43%	4%	13%	83%	4%
Atlantic County Municipal JIF	45%	29%	26%	43%	31%	26%	29%	45%	26%
Bergen County	45%	34%	21%	37%	42%	21%	13%	63%	24%
Camden County	37%	21%	42%	32%	26%	42%	21%	37%	42%
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%
Middlesex County	0%	0%	100%	0%	0%	100%	0%	0%	100%
Total #	289	136	172	252	166	179	177	238	182
Total %	48%	23%	29%	42%	28%	30%	30%	40%	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	Incomplete	Incomplete	Incomplete
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	Woodlynn			





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%
June	\$251,720.16	\$101,332.43	\$150,387.73	59.74%
TOTAL 2022	\$2,011,105.78	\$927,390.13	\$1,083,715.65	53.89%

Monthly & YTD Summary:

PPO Statistics	June	YTD
Bills	214	1,170
PPO Bills	207	1,101
PPO Bill Penetration	96.73%	94.10%
PPO Charges	\$175,377.46	\$1,813,730.69
Charge Penetration	69.67%	90.19%

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%



Camden County Municipal JIF

2nd Quarter 2022 - Workers' Comp Injury Review

Claims Reported:

2022

Report Only
Medical Treatment
Total FROI's

1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2022
40	21			61
139	69			208
179	90			269

2021

Report Only
Medical Treatment
Total FROI's

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

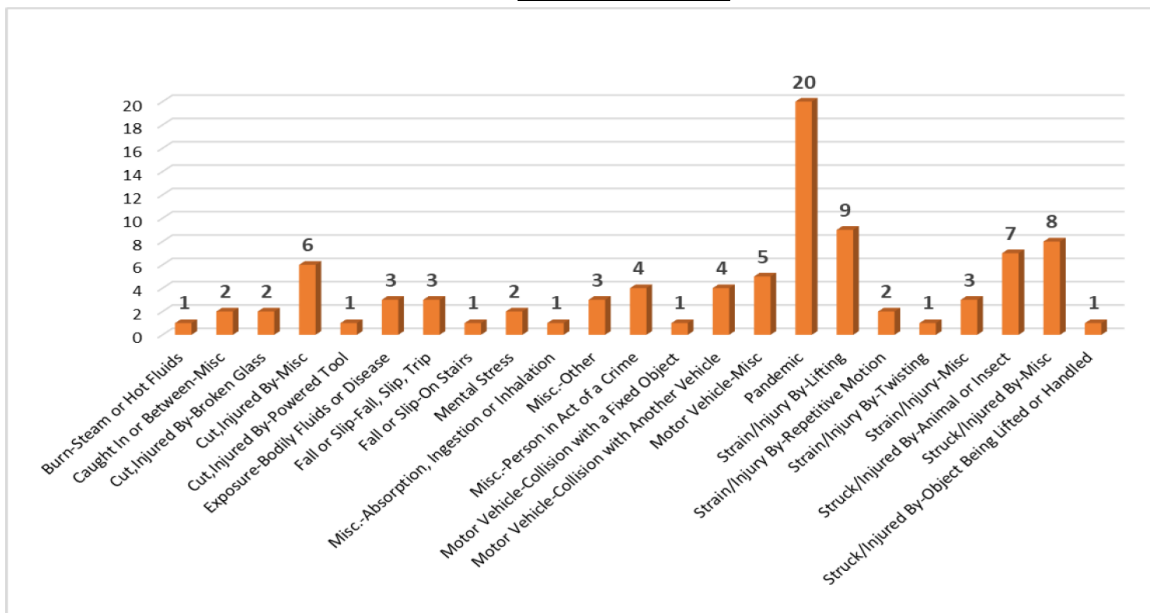
Claim Statistics:

- **24** Open and treating cases; **3** remain out-of-work; **10** Released to TD/ **6** Accommodated; **11** RTW FD
- **17** Employees had Lost Time (more than 7 days out of work)

COVID-19 Claims:

- **20** Reported during the quarter, representing 22% of total reports; decrease from 51% in 1st quarter

Total Injuries by Type



APPENDIX I – MINUTES

June 27, 2022 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JUNE 27, 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
Auditor	Bowman & Company James Miles, Dennis Skalkowski
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

FUND COMMISSIONERS PRESENT:

John Mulholland, Cherry Hill Fire District
Bonnie Taft, Oaklyn Borough
Greg Bradley, Oaklyn Borough
Brian Morrell, Gloucester City
Kevin Roche, Haddonfield
Ari Messinger, Cherry Hill Twp
Steven Whalen, Magnolia Borough

FUND PROFESSIONALS RISK MANAGEMENT CONSULTANTS PRESENT:

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

APPROVAL OF MINUTES: OPEN SESSION OF MAY 23, 2022

MOTION TO APPROVE THE OPEN MINUTES OF MAY 23, 2022

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

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)**

Executive Director said the Audit Committee met last week and thanked Commissioners Taraschi and Gallagher and Dennis Skalkowski from Bowman & Company for the very in depth review of the Audit. Mr. Jim Miles and Mr. Skalkowski was present at the JIF meeting and gave a brief report on the 2021 Audit. Auditor Skalkowski said the 2021 Audit report was issued with a clean unmodified opinion with no recommendations or findings noted. It is very unusual to have any type of findings as the entities are professionally managed. At the end of the year the Fund had total non-operating income of \$14,423,881 and total operating expenses of \$15,877,322. A total return of surplus to the members of \$1,130,396 and an ending net position of \$9,451,051. Mr. Skalkowski said based on the results of the audit the Fund continues to be in a very strong financial position and expressed their appreciation for the opportunity to serve the Fund.

Executive Director said with no questions being heard on the audit a motion would be in order to adopt Resolution 22-21 approving the year end financials and execute the Group Affidavit.

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

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

Chairman Mevoli said it is nice to receive the audit with no recommendations and thanked the Fund Professionals and everyone involved with the audit which is outstanding.

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. Executive Director reviewed the report and said the check marks in red shows completion from last month, however, there is still some action needed by several members. These members have been emailed and hopefully they will be signed up soon so that the training can be completed. Commissioner Passanante said some of their Council members ran into a problem when using an iPad. Executive Director said he will follow up with D2Security to find out a solution to the issue and report back to members.

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 – 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 March 31, 2022 was a tough month with a \$782,000 decrease, mostly adverse reserve changes and will continue to monitor but the Fund still has \$5.3 million surplus and over \$24 million available cash on hand. The Expected Loss Ratio Analysis for May 2022 the actuary has us targeted at 14% and we are at 24% what is driving this is the auto liability and workers comp and hopefully that will level off. Good news with the Lost Time Accident Frequency for May 2022 at 0.98 below above the MEL average with only one lost time accident in May. The Compliance report showing everybody in compliance with Pennsauken well underway for compliance and the JIF will get back to our usual hundred percent compliance. The checklist, of course, with passing the audit tonight we will updated next month as the 2021 audit will be filed by June 30th.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 22-22 June 2022 Vouchers

Fund Year Aggregate	\$1,011,328.47
Fund Year Closed	\$1,024,058.25
Fund Year 2021	\$24,147.84
TOTAL 2022	\$447,634.26
TOTAL	\$2,507,168.82

MOTION TO APPROVE RESOLUTION 22-22 JUNE 2022 BILLS LIST

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

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

Closed	0.00
2018	34,943.64
2019	43,892.15
2020	49,088.55
2021	102,858.89
2022	3,962.86
TOTAL	383,349.59

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

Motion: Commissioner Gallagher
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Fund Attorney said there is no report to discuss in open session and if anyone on the Committee has questions from the Claim Committee Meeting minutes regarding any of the litigation, he would be available anytime for them.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Safety Directors report was enclosed on pages 27-28. Mr. John Saville reported the Safety Expo is being conducted once again. Those topics that require any kind of practical training like confined space or forklift safety can be done in person and arranged through the MEL website. Please contact Andrea Felipe with any changes or updates to training administrators. Please be sure that you periodically review your hierarchy reports to make sure training is up to date.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 4/22/21 to 5/22/22 are listed on pages 19-33 with 25 certificates. This is the annual report for the annual certificates. Executive Director reviewed the Cyber Compliance report as of May 31st.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for May 2022 where there was a savings of 54.83% for April and Year to Date savings of 53.05%..

Monthly Activity Report Part of Minutes.

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

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Gallagher
Vote:	Unanimous

MEETING ADJOURNED: 5:35 PM

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