



# CAMDEN

## COUNTY MUNICIPAL

JOINT INSURANCE FUND

### MEETING AGENDA AUGUST 22, 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, and the agenda 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: AUGUST 22, 2022**

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- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2022 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: July 25, 2022 Open Minutes..... Appendix I**
  
- CORRESPONDENCE – None**

**REPORTS**

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
Executive Director's Report .....Page 1
  
- TREASURER – Elizabeth Pigliacelli**  
Monthly Vouchers - Resolution No. 22-24 August Bills.....Page 14  
Treasurer’s Report.....Page 16  
Monthly Reports .....Page 17
  
- ATTORNEY – Joseph Nardi, Esquire**
  
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report .....Page 23
  
- UNDERWRITING MANAGER – Conner Strong & Buckelew**  
Monthly Certificate Holding Report.....Page 26  
Cyber Risk Management Compliance – Version 2 - As of June 30, 2022.....Page 30
  
- MANAGED CARE – Medlogix**  
Monthly Report .....Page 32
  
- CLAIMS SERVICE – AmeriHealth Casualty**

- 
- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - NEXT MEETING: September 26, 2022**
  - MEETING ADJOURNED**

# Camden County Municipal Joint Insurance Fund

2 Cooper Street  
Camden, NJ 08102

Date: August 22, 2022

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- 2023 RFQ – Fair & Open Process** – Some of the Fund’s Professional Service Agreements will expire at the end of this year. The fund office will advertise Requests for Qualifications for Fund Professionals for the period of January 1, 2023 through December 31, 2023.

The following positions are included in the list of RFQ submissions:

- Fund Attorney
- Fund Defense Attorneys
- Fund Auditor
- Fund Internal Auditor
- Fund CDL Drug & Alcohol Monitor
- Fund Treasurer

- Motion to Authorize the Fund Office to Advertise for Request for Qualifications**

- 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 were sent out on August 10<sup>th</sup> & 11<sup>th</sup>
- 2023 Renewal** - Members and Risk Managers have received an email with a link to renewal worksheets - to begin the 2022 underwriting renewal with a August 31<sup>st</sup> completion date.
- Safety Incentive Program – Optional Safety Award** – The notice for the 2022 Optional Safety Award was recently sent to member entities. This is a \$1,000 reimbursable grant to members to purchase safety related items or training.

All paperwork and vouchers must be returned to the fund office by the end of the year. The notice appears on **Pages 4 & 5**.

- ❑ **Safety Expo – (Page 6)** The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town’s public works, water & wastewater employees.

The Safety Expo will be held on September 7th at the Camden County Emergency Services Training Center in Blackwood. To register for any of the training session, please go to the MSI LIVE Schedule and click on the selected course name/date.

- ❑ **2022 Coverage Documents:** The fund office has uploaded member policies to the Fund’s Risk Management Information System (Origami). An email was sent to Fund Commissioners and Risk Management Consultants when the process was 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.

**Due Diligence Reports:**

<b>Financial Fast Track</b>	<b>To be distributed</b>
<b>Loss Ratio Analysis</b>	<b>Page 7</b>
<b>Loss Time Accident Frequency</b>	<b>Page 8</b>
<b>POL/EPL Compliance Report</b>	<b>Page 10</b>
<b>Fund Commissioners</b>	<b>Page 11</b>
<b>Regulatory Affairs Checklist</b>	<b>Page 12</b>
<b>RMC Agreements</b>	<b>Page 13</b>

## D2 Cybersecurity Training Report As of August 1, 2022

Town/Entity	Users	Users Added From Previous Month	2022 Q2 Phishing Results (Successful %)	Fully Trained	Previous Training Progress	Current Training Progress	Percent Change
Audubon	46	1	9%	15	30%	33%	3%
Audubon Park	6		0%	1	17%	17%	0%
Barrington	57	4	9%	45	76%	81%	5%
Bellmawr	43		4%	33	71%	77%	6%
Berlin Borough	67		14%	27	40%	41%	1%
Berlin Township	16		5%	14	88%	88%	0%
Brooklawn	13			13	93%	100%	7%
Camden City	281	1	8%	176	61%	63%	2%
Camden City Parking Authority	7		0%	3	14%	43%	29%
Cherry Hill	369	6	6%	287	75%	78%	3%
Cherry Hill Fire District	181		7%	137	75%	76%	1%
Clementon	40		8%	27	68%	68%	0%
Collingswood	101	1	12%	77	74%	76%	2%
Gibbsboro	26		4%	18	58%	69%	12%
Gloucester City	111		6%	63	57%	57%	0%
Haddon Heights	47	1	4%	21	28%	45%	17%
Haddon Twp	44		9%	36	80%	82%	2%
Laurel Springs	13			11	92%	92%	0%
Lawnside	12		0%	2	17%	17%	0%
Lindenwold	80	1	0%	75	94%	94%	0%
Magnolia	35			8	17%	23%	6%
Merchantville	55		16%	24	45%	45%	0%
Mount Ephraim	12		9%	12	100%	100%	0%
Oaklyn	29		14%	29	100%	100%	0%
Pennsauken Township	277	2	25%	167	59%	61%	1%
Pine Hill	37		0%	35	89%	95%	5%
Runnemede	115		9%	60	51%	54%	3%
Somerdale	46		6%	27	61%	61%	0%
Winslow	150		2%	146	95%	97%	2%
Winslow Township Fire Dist. #1	125	3	4%	113	87%	90%	4%
Woodlynne	17			6	35%	35%	0%
Chesilhurst							
Gloucester Township							
Haddonfield	74						
Hi-Nella							
Medford Lakes							
Voorhees	246						
Woodlynne	17						

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

*TRIAD1828 CENTRE*

*2 Cooper Street*

*Camden, NJ 08102*

Michael Mevoli, Chairman  
M. James Maley, Secretary

Bradford C. Stokes, Executive Director

**Date: August 16, 2022**

**Memo to: Camden County Municipal JIF Fund Commissioners**

**Subject: 2022 Safety Incentive Program – Optional Safety Award**

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Dear Fund Commissioner:

The Camden County Municipal Joint Insurance Fund is pleased to announce the continuance of the Optional Safety Award in connection with the Camden JIF Safety Incentive Program. Safety continues to be a priority for all our members. Due to the hard work and determination in reducing claims over the past several years by members of the JIF, the Fund is able to continue this popular award. We are pleased to announce that the award remains at \$1,000 per member to be used for safety-related purchases in 2022.

Attached please find information regarding the Optional Safety Award. Please feel free to contact Bradford Stokes at 856-552-6816 or [bstokes@permainc.com](mailto:bstokes@permainc.com) or Karen Read at 856-552-4712 or [kread@permainc.com](mailto:kread@permainc.com) if you have any questions.

Yours truly,

*Michael Mevoli*

Michael Mevoli, Chairman  
Camden County Municipal Joint Insurance Fund

cc: Governing Body, Safety Coordinators and Risk Managers

## Optional Safety Award

This program is designed to help members by offering a reimbursement for safety related expenses and to assist them in meeting their own safety objectives. Financial reimbursement will be provided for safety related items or safety training programs purchased by the member municipality up to \$1,000 per member. Some suggestions for eligible items are as follows:

SAFETY ITEM SUGGESTIONS	SAFETY TRAINING SUGGESTIONS
<i>Safety Signs, posters</i>	<i>Subscription for tool box topics</i>
<i>AED's, eyewash stations</i>	<i>Safety Publications, Monthly Newsletters</i>
<i>Safety Equipment</i>	<i>Safety Manuals</i>
<i>Ergonomic assessments and accessories</i>	<i>Supplemental Training - not covered by MSI or EPL</i>
<i>Safety Attire (i.e. reflective vests, protective gloves)</i>	<i>Purchase of Safety Videos &amp; DVD's</i>

### Inadmissible Reimbursements

Please note that purchases made routinely within a municipality are not eligible for reimbursement. These items include such things as batteries, office supplies, office equipment, or janitorial supplies.

### Reimbursement Instructions

Reimbursements will be made for **one time purchases of up to \$1,000**. The optional safety budget can not be split into multiple reimbursement amounts totaling up to \$1,000. Please hold your receipts until you have \$1,000 worth. The Fund can pay a vendor directly if desired.

Funds must be claimed by **December 31, 2022** and a signed voucher (see attached) must be submitted along with the appropriate receipts.

Please complete the shaded areas and marked **Pay To, Address, Tax ID#** (if paying vendor directly) and sign by **Vendor's Signature**.

Completed vouchers and receipts must be sent to the Executive Director's Office:

**Camden County Municipal Joint Insurance Fund**  
TRIAD1828 CENTRE  
PO Box 99106  
Camden, NJ 08101  
Attn: Karen Read



## IN-PERSON TRAINING ON SEPTEMBER 7, 2022

### CAMDEN COUNTY REGIONAL EMERGENCY TRAINING CENTER

The training topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Flagger and Work Zone Safety (4 hours)
- Fast Track to Safety 2022 consists of four sessions. Must attend all four sessions to receive CEUs.
  - Hazard Communications with GHS (1 hour)
  - Bloodborne Pathogens (1 hour)
  - Personal Protective Equipment (1 hour)
  - Fire Safety (1 hour)
- MSI Leadership Academy consists of two sessions. These courses can be taken individually.
  - Ethics for NJ Local Government Employees (2 hours)
  - Practical Leadership – 21 Irrefutable Laws (2 hours)

All courses will be held from 8:30 a.m. to 12:30 p.m.

Check-in begins at 8 a.m. and class starts promptly at 8:30 a.m.

Registration info can be found at: [melsafetyinstitute.org](https://melsafetyinstitute.org)



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

AS OF **July 31, 2022**

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

	Budget	Limited	55	MONTH	54	MONTH	43	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-22		30-Jun-22		31-Jul-21	
PROPERTY	600,000	350,779	58.46%	100.00%	58.46%	100.00%	58.46%	100.00%
GEN LIABILITY	1,506,000	1,319,543	87.62%	96.81%	87.72%	96.73%	70.82%	93.91%
AUTO LIABILITY	334,000	252,392	75.57%	94.86%	75.57%	94.56%	75.37%	90.64%
WORKER'S COMP	3,840,000	3,078,938	80.18%	99.74%	80.18%	99.70%	87.69%	99.02%
TOTAL ALL LINES	6,280,000	5,001,652	79.64%	98.80%	79.67%	98.74%	80.19%	97.44%
NET PAYOUT %	\$4,105,857		65.38%					

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

	Budget	Limited	43	MONTH	42	MONTH	31	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-22		30-Jun-22		31-Jul-21	
PROPERTY	722,242	1,241,457	171.89%	100.00%	171.89%	100.00%	171.95%	100.00%
GEN LIABILITY	1,674,299	1,843,649	110.11%	93.91%	105.73%	93.46%	52.59%	86.42%
AUTO LIABILITY	387,682	130,282	33.61%	90.64%	33.20%	90.21%	25.21%	83.75%
WORKER'S COMP	3,672,619	3,537,258	96.31%	99.02%	96.31%	98.92%	98.88%	96.90%
TOTAL ALL LINES	6,456,842	6,752,647	104.58%	97.30%	103.42%	97.10%	90.63%	93.74%
NET PAYOUT %	\$4,706,463		72.89%					

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

	Budget	Limited	31	MONTH	30	MONTH	19	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-22		30-Jun-22		31-Jul-21	
PROPERTY	710,000	702,246	98.91%	100.00%	98.91%	100.00%	120.99%	97.40%
GEN LIABILITY	1,692,081	903,044	53.37%	86.42%	53.20%	85.57%	24.91%	72.70%
AUTO LIABILITY	397,295	841,614	211.84%	83.75%	211.84%	82.91%	137.24%	68.41%
WORKER'S COMP	3,527,720	3,294,664	93.39%	96.90%	74.12%	96.57%	66.65%	88.04%
TOTAL ALL LINES	6,327,096	5,741,569	90.75%	93.62%	79.95%	93.16%	66.02%	83.76%
NET PAYOUT %	\$3,467,551		54.80%					

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

	Budget	Limited	19	MONTH	18	MONTH	7	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-22		30-Jun-22		31-Jul-21	
PROPERTY	718,669	887,828	123.54%	97.40%	126.71%	97.09%	33.36%	53.00%
GEN LIABILITY	1,681,349	177,936	10.58%	72.70%	10.43%	71.16%	3.37%	25.00%
AUTO LIABILITY	446,457	102,175	22.89%	68.41%	23.45%	66.43%	6.20%	25.00%
WORKER'S COMP	3,528,173	2,743,216	77.75%	88.04%	81.48%	86.31%	35.54%	19.00%
TOTAL ALL LINES	6,374,648	3,911,156	61.35%	83.68%	63.78%	82.14%	24.76%	24.84%
NET PAYOUT %	\$2,626,687		41.21%					

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

	Budget	Limited	7	MONTH	6	MONTH	-5	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-22		30-Jun-22		31-Jul-21	
PROPERTY	812,040	578,648	71.26%	53.00%	52.73%	45.00%	N/A	N/A
GEN LIABILITY	1,666,133	35,314	2.12%	25.00%	1.74%	19.00%	N/A	N/A
AUTO LIABILITY	604,621	349,294	57.77%	25.00%	57.23%	20.00%	N/A	N/A
WORKER'S COMP	3,820,056	1,109,680	29.05%	19.00%	28.32%	14.00%	N/A	N/A
TOTAL ALL LINES	6,902,850	2,072,935	30.03%	24.97%	0.00%	19.38%	N/A	N/A
NET PAYOUT %	\$662,554		9.60%					

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

		July 31, 2022		
	<b>2022</b>	2021	2020	<b>TOTAL</b>
	<b>LOST TIME</b>	LOST TIME	LOST TIME	<b>RATE *</b>
<b>FUND</b>	<b>FREQUENCY</b>	FREQUENCY	FREQUENCY	<b>2022 - 2020</b>
Monmouth County	0.44	0.94	0.90	0.81
Camden County	0.79	1.33	1.44	1.24
Ocean County	0.81	1.79	1.58	1.49
Morris County	0.86	1.36	1.34	1.24
NJ Utility Authorities	0.91	1.83	2.20	1.75
Burlington County Municipal JIF	0.98	1.33	1.19	1.20
Bergen County	1.15	1.56	1.31	1.38
NJ Public Housing Authority	1.21	1.48	1.69	1.50
Atlantic County Municipal JIF	1.28	1.83	2.04	1.79
Suburban Metro	1.30	1.33	2.10	1.62
Gloucester, Salem, Cumberland	1.36	1.92	1.67	1.70
Professional Municipal Manager	1.39	1.43	1.35	1.39
Suburban Municipal	1.54	1.29	1.58	1.45
Central New Jersey	1.64	1.47	1.64	1.57
South Bergen County	2.25	2.06	2.06	2.10
<b>AVERAGE</b>	<b>1.19</b>	<b>1.53</b>	<b>1.60</b>	<b>1.48</b>

**Camden County JOINT INSURANCE FUND**

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

		DATA VALUED AS OF					July 31, 2022			
		# CLAIMS	Y.T.D.	2022	2021	2020			TOTAL	
		FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE	
MEMBER_ID	MEMBER	7/31/2022	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2022 - 2020	
1	87 Audubon	0	0	0.00	2.40	2.40	1 Audubon		1.83	
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		0.75	
4	92 Berlin Township	0	0	0.00	0.00	1.22	4 Berlin Township		0.49	
5	94 Chesilhurst	0	0	0.00	0.00	0.00	5 Chesilhurst		0.00	
6	96 Collingswood	0	0	0.00	1.00	0.00	6 Collingswood		0.41	
7	97 Gibbsboro	0	0	0.00	0.00	2.78	7 Gibbsboro		1.13	
8	98 Gloucester City	0	0	0.00	0.71	0.00	8 Gloucester City		0.27	
9	99 Haddon	0	0	0.00	1.48	0.71	9 Haddon		0.84	
10	100 Haddon Heights Borough	0	0	0.00	0.00	***	10 Haddon Heights Borou		0.00	
11	101 Haddonfield	0	0	0.00	0.85	2.50	11 Haddonfield		1.30	
12	102 Hi-Nella	0	0	0.00	0.00	0.00	12 Hi-Nella		0.00	
13	103 Laurel Springs	0	0	0.00	0.00	0.00	13 Laurel Springs		0.00	
14	107 Medford Lakes	0	0	0.00	1.75	1.65	14 Medford Lakes		1.33	
15	108 Merchantville	0	0	0.00	1.43	0.00	15 Merchantville		0.53	
16	109 Mount Ephraim	0	0	0.00	1.79	1.74	16 Mount Ephraim		1.38	
17	110 Oaklyn	0	0	0.00	0.00	0.00	17 Oaklyn		0.00	
18	112 Runnemede	0	0	0.00	0.00	1.03	18 Runnemede		0.40	
19	116 Winslow Township Fire Distri	0	0	0.00	0.00	0.00	19 Winslow Township Fire		0.00	
20	117 Woodlynne	0	0	0.00	0.00	5.13	20 Woodlynne		2.19	
21	451 Tavistock	0	0	0.00	0.00	0.00	21 Tavistock		0.00	
22	565 Camden Parking Authority	0	0	0.00	3.08	2.63	22 Camden Parking Autho		2.34	
23	724 Pennsauken	0	0	0.00	***	***	23 Pennsauken		0.00	
24	564 Cherry Hill	0	1	0.40	0.63	0.62	24 Cherry Hill		0.58	
25	584 Cherry Hill Fire District	-1	1	1.02	4.20	1.13	25 Cherry Hill Fire District		2.27	
26	90 Bellmawr	0	1	1.32	1.85	2.25	26 Bellmawr		1.93	
27	114 Voorhees	0	2	1.48	4.04	4.04	27 Voorhees		3.45	
28	89 Barrington	0	1	1.54	2.60	0.93	28 Barrington		1.74	
29	105 Lindenwold	0	1	1.57	0.90	1.82	29 Lindenwold		1.41	
30	113 Somerdale	0	1	1.89	0.00	1.27	30 Somerdale		0.90	
31	115 Winslow	0	3	2.28	1.31	2.76	31 Winslow		2.08	
32	104 Lawnside	0	1	2.66	1.47	1.49	32 Lawnside		1.74	
33	95 Clementon	1	1	2.72	0.00	1.63	33 Clementon		1.26	
34	106 Magnolia	0	2	2.92	0.83	1.64	34 Magnolia		1.61	
35	111 Pine Hill	0	1	3.12	3.48	3.54	35 Pine Hill		3.42	
36	93 Brooklawn	0	1	4.57	0.00	2.02	36 Brooklawn		1.76	
37	692 Gloucester Township	0	0				37 Gloucester Township		0.00	
38	695 Camden City	0	0				38 Camden City		0.00	
Totals:		0	17	0.79	1.33	1.44			1.24	

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND								
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund								
Data Valued As of : August 16, 2022								
Total Participating Members		38						
Complaint		37						
Percent Compliant		97.37%						
			01/01/22	2022	Amended	Revised	Revised	
			Compliant	EPL	POL	Deductible	EPL	POL
Member Name	* Checklist Submitted		Deductible	Deductible	Date	Deductible	Deductible	Co-Insurance
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	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 DEPARTMENT	Yes	Yes	\$ 2,500	\$ 2,500				0%
WOODLYNNE	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K

**Camden JIF  
2022 FUND COMMISSIONERS**

<b>MEMBER</b>	<b>FUND COMMISSIONER</b>	<b>ALTERNATE COMMISSIONER</b>
Audubon	David Taraschi	Rob Jakubowski
Audubon Park	M. Larry Pennock	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard Wilkinson	Rick Miller
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden City	Sharon Eggleston	Jason Asuncion
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill	Erin Patterson Gill	Ari Messinger
Cherry Hill Fire District	Sara Lipsett	John Mulholland
Chesilhurst	M. Jamila Odom-Garnett	
Clementon	Jenai Johnson	
Collingswood	M. James Maley	Cassandra Duffey
Gibbsboro	Glenn Werner	Amy Troxel
Gloucester City	Brian Morrell	
Gloucester Township	Tom Cardis	
Haddon Heights	David Taraschi	
Haddon Twp	James Mulroy	
Haddonfield	Kevin Roche	Sharon McCullough
Hi-Nella	Phyllis Twisler	
Laurel Springs	Ken Cheeseman	
Lawnside	Edward Hill	Angelique Rankins
Lindenwold	Craig Wells	Dawn Thompson
Magnolia	Steve Whalen	
Medford Lakes	Dr. Robert J. Burton	
Merchantville	Edward Brennan	
Mt. Ephraim	Joseph Wolk	
Oaklyn	Bonnie Taft	Greg Bradley
Pennsauken Township	Elizabeth Peddicord	Timothy Killion
Pine Hill	Patricia Hendricks	
Runnemede	Eleanor Kelly	Nick Kappatos
Somerdale	M. Gary Passanante	
Tavistock	Terry Shannon	
Voorhees	Lawrence Spellman	Jason Ravitz
Winslow	Joseph Gallagher	
Winslow Township Fire Dist. #1	Lorraine Azzarano	Marc Rigberg
Woodlynne	Joseph Chukwueke	

**Camden County Municipal Joint Insurance Fund**  
**Annual Regulatory Filing Check List**  
**Year 2022 as of August 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

<b>CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND</b>					
<b>2022 RISK MANAGEMENT CONSULTANTS AGREEMENTS</b>					
<b>AS OF August 15, 2022</b>					
<b>MUNICIPALITY</b>	<b>RISK MANAGEMENT CONSULTANT</b>	<b>Resolution Received</b>	<b>Agreement Received</b>	<b>Contract Term date</b>	
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	
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	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	
<b>Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.</b>					

**RESOLUTION NO. 22-24**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
BILLS LIST – AUGUST 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>
002926			
002926	BOROUGH OF BARRINGTON	2021 SPECIAL RECOGNITION AWARD	500.00
			<b>500.00</b>
		<b>Total Payments FY 2021</b>	<b>500.00</b>

**FUND YEAR 2022**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002927			
002927	COMPSERVICES, INC.	GLOUCESTER TWP SERVICES 8/22	1,291.67
002927	COMPSERVICES, INC.	CLAIMS ADMINISTRATIVE FEE 8/22	38,630.67
002927	COMPSERVICES, INC.	CHERRY HILL SERVICES 8/22	2,458.33
			<b>42,380.67</b>
002928			
002928	INTERSTATE MOBILE CARE INC.	DOT TESTING - COLLINGSWOOD&WINSLOW 7/22	134.00
002928	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 7/22	3,604.00
			<b>3,738.00</b>
002929			
002929	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 8/22	17,067.50
			<b>17,067.50</b>
002930			
002930	PERMA RISK MANAGEMENT SERVICES	POSTAGE 7/22	37.30
002930	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR/ADMIN FEE 8/22	42,725.83
			<b>42,763.13</b>
002931			
002931	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 8/22	4,864.50
			<b>4,864.50</b>
002932			
002932	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 7/22	3,451.50
002932	BROWN & CONNERY, LLP	ATTORNEY FEES 7/22	2,130.17
002932	BROWN & CONNERY, LLP	ATTORNEY EXPENSES 7/22	57.75
			<b>5,639.42</b>
002933			
002933	ELIZABETH PIGLIACELLI	TREASURER FEE 8/22	2,156.33
			<b>2,156.33</b>
002934			
002934	COURIER POST	ACCT #254526 - AUDIT REPORT - 7.26.22	159.36
			<b>159.36</b>
002935			
002935	MEDLOGIX LLC	WC MANAGED CARE SERVICES - CH 8/22	1,083.00
002935	MEDLOGIX LLC	WC MANAGED CARE SERVICES 8/22	10,589.33
			<b>11,672.33</b>
002936			
002936	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 8/22	1,220.25
			<b>1,220.25</b>
002937			
002937	WALTER A. EIFE	HADDON TOWNSHIP - 2ND RMC INS. 2022	18,531.00
			<b>18,531.00</b>
		<b>Total Payments FY 2022</b>	<b>150,192.49</b>



**TOTAL PAYMENTS ALL FUND YEARS      150,692.49**

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

**Attest:**

\_\_\_\_\_      **Dated:** \_\_\_\_\_

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

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

August 22, 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 July 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 AUGUST:

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 \$24,854.27.

- RECEIPT ACTIVITY FOR July:

Deductible	\$ 18,087.62	
Assessments	490,478.00	
Recovery	1,860.00	
Total Receipts		<u>\$510,425.62</u>

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

- CLAIM ACTIVITY FOR July:

Property Liability Claims	\$ 238,838.09	
Workers Compensation Claims	208,100.80	
Administration Expense	<u>1,497,610.21</u>	
Total Claims/Expenses		<u>\$1,944,549.10</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$25,591,553.43 to a closing balance of \$24,381,962.65 showing a decrease of \$1,209,590.78.

The information contained in this report is a summary of the attached detailed schedules.

Sincerely,  
Elizabeth Pigliacelli, Treasurer

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

<b>Current Fund Year: 2022</b>										
<b>Month Ending: July</b>										
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Workers Comp</b>	<b>POL/EPL</b>	<b>MEL</b>	<b>EJIF</b>	<b>Admin</b>	<b>Cherry Hill</b>	<b>TOTAL</b>
<b>OPEN BALANCE</b>	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
<b>RECEIPTS</b>										
Assessments	24,220.47	49,695.24	18,033.85	113,939.64	52,386.17	130,387.36	13,983.98	87,831.29	0.00	490,478.00
Refunds	0.00	1,860.00	0.00	13,910.94	0.00	0.00	0.00	0.00	4,176.68	19,947.62
Invest Pymnts	5,658.88	41,855.15	9,288.47	66,713.01	16,838.09	13,310.32	6,144.11	67,423.51	222.99	227,454.53
Invest Adj	(20.98)	(155.20)	(34.43)	(247.36)	(62.44)	(49.36)	(22.78)	(249.98)	(0.83)	(843.36)
Subtotal Invest	5,637.90	41,699.95	9,254.04	66,465.65	16,775.65	13,260.96	6,121.33	67,173.53	222.16	226,611.17
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>29,858.37</b>	<b>93,255.19</b>	<b>27,287.89</b>	<b>194,316.23</b>	<b>69,161.82</b>	<b>143,648.32</b>	<b>20,105.31</b>	<b>155,004.82</b>	<b>4,398.84</b>	<b>737,036.79</b>
<b>EXPENSES</b>										
Claims Transfers	61,267.95	164,865.89	12,704.25	199,194.21	0.00	0.00	0.00	0.00	8,906.59	446,938.89
Expenses	0.00	0.00	0.00	0.00	0.00	1,006,084.68	0.00	493,604.00	0.00	1,499,688.68
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>61,267.95</b>	<b>164,865.89</b>	<b>12,704.25</b>	<b>199,194.21</b>	<b>0.00</b>	<b>1,006,084.68</b>	<b>0.00</b>	<b>493,604.00</b>	<b>8,906.59</b>	<b>1,946,627.57</b>
<b>END BALANCE</b>	<b>164,907.35</b>	<b>5,511,376.53</b>	<b>1,253,557.43</b>	<b>8,893,858.17</b>	<b>1,451,911.79</b>	<b>(327,463.90)</b>	<b>828,499.76</b>	<b>6,580,079.74</b>	<b>25,235.83</b>	<b>24,381,962.69</b>

**REPORT STATUS SECTION**

**Report Month: July**

**Balance Differences**

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	July						
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	\$25,591,553.43	6,619,566.91	- 36,934.82	44,752.59	-	18,964,168.75	
Opening Interest Accrua	\$0.00	-	-	-	-	-	
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - disco	\$0.00	\$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	\$0.00
4 Accretion	-\$843.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$843.36
5 Interest Paid - Cash Inst	\$24,854.27	\$4,531.14	\$136.68	\$81.21	\$0.00	\$0.00	\$20,105.24
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$202,600.26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$202,600.26
8 Net Investment Income	\$226,611.17	\$4,531.14	\$136.68	\$81.21	\$0.00	\$0.00	\$221,862.14
9 Deposits - Purchases	\$957,364.51	\$510,425.62	\$238,838.09	\$208,100.80	\$0.00	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$2,393,566.46	-\$1,944,549.10	-\$238,838.09	-\$208,100.80	\$0.00	\$0.00	-\$2,078.47
Ending Cash & Investment	\$24,381,962.65	\$5,189,974.57	-\$36,798.14	\$44,833.80	\$0.00	\$0.00	\$19,183,952.42
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$1,337,933.48	\$1,158,637.15	\$96,908.91	\$82,387.42	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)	-\$13,733.92	-\$120,812.79	\$116,890.09	-\$9,811.22	\$0.00	\$0.00	\$0.00
Balance per Bank	\$25,706,162.21	\$6,227,798.93	\$177,000.86	\$117,410.00	\$0.00	\$0.00	\$19,183,952.42

JULY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	07/06/22	26,464.04				26,464.04	
2	07/06/22	12,673.75				12,673.75	
3	07/13/22	15,604.26				15,604.26	
4	07/13/22	114,814.66				114,814.66	
5	07/20/22	9,314.92				9,314.92	
6	07/20/22	148,172.93				148,172.93	
7	07/27/22	62,387.15				62,387.15	
8	07/27/22	47,695.96				47,695.96	
9	07/30/22	9,811.22				9,811.22	
10						-	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	<b>Total</b>	<b>446,938.89</b>	-	-	-	<b>446,938.89</b>	
	Monthly Rpt	446,938.89				446,938.89	
	Variance	0.00	-	-	-	0.00	

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

Month	July								
Current Fund Year	2022								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid July	Monthly Recoveries July	Calc. Net Paid Thru July	TPA Net Paid Thru July	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Property	297,636.92	61,267.95	0.00	358,904.87	355,628.13	3,276.74	3,276.74	0.00
	Liability	18,220.98	5,466.52	0.00	23,687.50	23,687.50	0.00	0.00	0.00
	Auto	44,359.16	4,085.00	0.00	48,444.16	48,444.16	0.00	0.00	0.00
	Workers Comp	183,708.03	48,269.90	0.00	231,977.93	231,977.93	0.00	0.00	0.00
	Cherry Hill	(2,079.32)	6,368.34	3,470.68	818.34	818.34	0.00	0.00	0.00
	<b>Total</b>	<b>541,845.77</b>	<b>125,457.71</b>	<b>3,470.68</b>	<b>663,832.80</b>	<b>660,556.06</b>	<b>3,276.74</b>	<b>3,276.74</b>	<b>0.00</b>
2021	Property	738,599.91	0.00	0.00	738,599.91	735,680.91	2,919.00	2,919.00	0.00
	Liability	68,999.79	11,554.34	0.00	80,554.13	80,554.13	(0.00)	0.00	(0.00)
	Auto	78,207.06	738.17	0.00	78,945.23	78,945.23	(0.00)	0.00	(0.00)
	Workers Comp	1,656,069.49	99,494.94	13,910.94	1,741,653.49	1,741,914.49	(261.00)	(27,449.54)	27,188.54
	Cherry Hill	(10,516.11)	2,141.25	0.00	(8,374.86)	(8,374.86)	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>2,531,360.14</b>	<b>113,928.70</b>	<b>13,910.94</b>	<b>2,631,377.90</b>	<b>2,628,719.90</b>	<b>2,658.00</b>	<b>(24,530.54)</b>	<b>27,188.54</b>
2020	Property	605,559.98	0.00	0.00	605,559.98	604,693.98	866.00	866.00	0.00
	Liability	329,099.11	15,435.77	0.00	344,534.88	344,534.88	(0.00)	(0.00)	0.00
	Auto	363,359.79	0.00	0.00	363,359.79	363,055.79	304.00	304.00	0.00
	Workers Comp	2,142,677.44	15,207.80	0.00	2,157,885.24	2,157,885.25	(0.01)	(0.01)	(0.00)
	Cherry Hill	(1,157.51)	0.00	107.00	(1,264.51)	(1,264.51)	0.00	0.00	0.00
	<b>Total</b>	<b>3,439,538.81</b>	<b>30,643.57</b>	<b>107.00</b>	<b>3,470,075.38</b>	<b>3,468,905.39</b>	<b>1,169.99</b>	<b>1,169.99</b>	<b>(0.00)</b>
2019	Property	1,233,955.13	0.00	0.00	1,233,955.13	1,233,955.13	0.00	0.00	0.00
	Liability	939,639.41	128,999.97	0.00	1,068,639.38	1,068,639.38	0.00	(0.00)	0.00
	Auto	86,581.97	7,881.08	0.00	94,463.05	94,463.05	(0.00)	(0.00)	0.00
	Workers Comp	2,281,337.38	32,657.64	0.00	2,313,995.02	2,313,870.52	124.50	124.50	0.00
	Cherry Hill	(2,917.50)	397.00	254.00	(2,774.50)	(2,774.50)	0.00	0.00	0.00
	<b>Total</b>	<b>4,538,596.39</b>	<b>169,935.69</b>	<b>254.00</b>	<b>4,708,278.08</b>	<b>4,708,153.58</b>	<b>124.50</b>	<b>124.50</b>	<b>0.00</b>
2018	Property	350,778.55	0.00	0.00	350,778.55	350,778.55	(0.00)	(0.00)	0.00
	Liability	942,505.81	3,409.29	1,860.00	944,055.10	944,055.10	(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	2,555,575.53	3,563.93	0.00	2,559,139.46	2,558,838.45	301.01	301.01	0.00
	Cherry Hill	(206.50)	0.00	0.00	(206.50)	(206.50)	0.00	0.00	0.00
	<b>Total</b>	<b>4,101,045.25</b>	<b>6,973.22</b>	<b>1,860.00</b>	<b>4,106,158.47</b>	<b>4,105,857.46</b>	<b>301.01</b>	<b>301.01</b>	<b>0.00</b>
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Cherry Hill	(13,035.00)	0.00	345.00	(13,380.00)	0.00	(13,380.00)	(13,035.00)	(345.00)
	<b>Total</b>	<b>(13,035.00)</b>	<b>0.00</b>	<b>345.00</b>	<b>(13,380.00)</b>	<b>0.00</b>	<b>(13,380.00)</b>	<b>(13,035.00)</b>	<b>(345.00)</b>
<b>TOTAL</b>		<b>15,139,351.36</b>	<b>446,938.89</b>	<b>19,947.62</b>	<b>15,566,342.63</b>	<b>15,572,192.39</b>	<b>(5,849.76)</b>	<b>(32,693.30)</b>	<b>26,843.54</b>



Asset and Accrual Detail - By Asset type

Report ID: IACS0017  
Base Currency: USD  
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

07/31/2022

Shares/Par Security ID	Description Link Ref	Price Local/Base	Cost Local/Base	Net Income Receivable Local/Base	Market Value Local/Base	Percent Of Total	Net Unrealized Gain/Loss Local/Base
<b>UNIT OF PARTICIPATION</b>							
<b>U.S. DOLLAR</b>							
<b>UNITED STATES</b>							
2,008,018.741	MEL JCFI ACCOUNT	9.5537	19,183,952.42	0.00	19,183,952.42		0.00
99VVB5Y75		9.5537	19,183,952.42	0.00	19,183,952.42	100.00	0.00



MX6F92185102 - CAMDEN CO JIF

**Statement of Change in Net Assets**  
**Market Value**

Report ID: IGLS0002  
Base Currency: USD  
Status: FINAL

07/31/2022

	Current Period		Fiscal Year To Date	
	07/01/2022	07/31/2022	01/01/2022	07/31/2022
<b>NET ASSETS - BEGINNING OF PERIOD</b>		18,964,168.75		20,079,942.43
		<u>18,964,168.75</u>		<u>20,079,942.43</u>
<b>RECEIPTS</b>				
<b>INVESTMENT INCOME</b>				
INTEREST	20,105.24		132,323.84	
UNREALIZED GAIN/LOSS-INVESTMENT	202,600.26		-1,007,832.42	
ACCRETION/AMORTIZATION	-843.36		-5,849.60	
<b>TOTAL INVESTMENT INCOME</b>		<u>221,862.14</u>		<u>-881,358.18</u>
<b>TOTAL RECEIPTS</b>		<u>221,862.14</u>		<u>-881,358.18</u>
<b>DISBURSEMENTS</b>				
<b>ADMINISTRATIVE EXPENSES</b>				
TRUSTEE/CUSTODIAN	479.64		3,376.57	
INVESTMENT ADVISORY FEES	1,119.19		7,878.69	
CONSULTING	479.64		3,376.57	
<b>TOTAL ADMINISTRATIVE EXPENSES</b>		<u>2,078.47</u>		<u>14,631.83</u>
<b>TOTAL DISBURSEMENTS</b>		<u>2,078.47</u>		<u>14,631.83</u>
<b>NET ASSETS - END OF PERIOD</b>		<u><u>19,183,952.42</u></u>		<u><u>19,183,952.42</u></u>





**Camden County Municipal Joint Insurance Fund**

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Keith Hummel, JIF Safety Director  
**DATE:** August 16, 2022

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

Keith Hummel Associate Public Sector Director <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> Office: 856-552-6862	Glenn Prince Assistant Director Public Sector <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744	John Saville Assistant Director Public Sector <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-736-5009
Chief Harry Earle (Ret.) Law Enforcement Risk Control Consultant <a href="mailto:hearle@jamontgomery.com">hearle@jamontgomery.com</a> Office: 856-446-9277	Mailing Address:  TRIAD 1828 CENTRE Cooper Street, 18 <sup>th</sup> Floor Camden, NJ 08102	Robert Garish Assistant Director Public Sector <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650
Thomas Reilly Risk Control Consultant <a href="mailto:treilly@jamontgomery.com">treilly@jamontgomery.com</a> Office: 856-446-9205	P.O. Box 99106 Camden, NJ 08101	Melissa Meccariello Administrative Assistant <a href="mailto:mmeccariello@jamontgomery.com">mmeccariello@jamontgomery.com</a> Office: 856-479-2070

***LOSS CONTROL SURVEYS***

- Borough of Lindenwold on July 6, 2022

***LAW ENFORCEMENT LOSS CONTROL SURVEYS***

- Borough of Medford Lakes on July 14, 2022
- Township of Winslow on July 25, 2022

***MEETINGS ATTENDED***

- Claims Committee Meeting on July 22, 2022
- Executive Fund Commissioners Meeting on July 25, 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 Fire & EMS Injury Investigation
- Training Announcement: Safety Committee Best Practices on Wednesday, July 20, 2022, from 8:30-10:30 AM
- High Visibility Apparel in the Summer Best Practices
- MSI Live Schedule

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

- Law Enforcement Message - Daniel's Law Portal Opens
- Law Enforcement Message - The 988 Suicide and Crisis Lifeline Becomes Operational Nationwide on July 16, 2022
- LE Bulletin 2022-07 - Heat Related Health Considerations for Law Enforcement
- Law Enforcement Message - NJ Attorney General Recruiting Guidelines and Changing Applicant Pool
- MSI LE Message - New Jersey Safe Routes to Schools Resource Center Crossing Guard Program

#### ***MSI NOW & MSI DVD***

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

<b>MSI NOW</b>	
<b>Municipality</b>	<b>Number of Videos</b>
Cherry Hill	6
Gloucester City	12
Gloucester Township	2
Haddonfield	5
Medford Lakes	7

[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
Somerdale	3

***MSI LIVE***

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

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

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

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

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

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

## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 6/22/2022 To 7/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Big Truck Rental I - City of Camden	5001 W. Lemon Street Tampa, FL 33609	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: Freightliner M2 106 Trash truck 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 a 2022 Freightliner M2 106 Trash Truck, vin #3ALHCYFE1NDMZ7705, valued at \$201,000.	6/22/2022 #3489108	GL AU EX WC OTH
H - Big Truck Rental I - City of Camden	5001 W. Lemon Street Tampa, FL 33609	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: Freightliner M2 106 Trash truck Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of a 2022 Freightliner M2 106 Trash Truck, vin #3ALHCYFE1NDMZ7705, valued at \$201,000.	6/22/2022 #3489121	GL AU EX WC OTH
H - Borough of Berlin I - Township of Berlin	59 South White Horse Pike Berlin, NJ 08091	RE: July 4th Parade Evidence of insurance with respects to the annual 4th of July parade.	6/27/2022 #3491922	GL AU EX WC
H - Inter-Community Celebration I - Township of Berlin	Association (ICCA) 59 South White Horse Pike Berlin, NJ 08009	RE: July 4th Parade Evidence of insurance with respects to the annual 4th of July parade.	6/27/2022 #3491923	GL AU EX WC
H - Borough of Berlin I - Township of Berlin	59 South White Horse Pike Berlin, NJ 08091	RE: July 4th Parade Evidence of insurance with respects to the annual 4th of July parade.	6/27/2022 #3491924	GL AU EX WC
H - Camden County Board of Commissioners I - Borough of Collingswood	Camden County Parks Development 1301 Park Blvd Cherry Hill, NJ 08002	RE: fireworks display being shot over Newton Lake Park 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 Boroughs fireworks display being shot over Newton Lake Park on July 4th of the current calendar year.	6/28/2022 #3492387	GL AU EX WC
H - Eastern Camden County Regional	School District	RE: Junior Police Academy Evidence of insurance with respects to	6/29/2022	GL AU EX

07/22/2022

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## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 6/22/2022 To 7/22/2022

I - Township of Voorhees	1401 Laurel Oak Road Voorhees, NJ 08043	the use of property at Eastern Regional High School, located at Laurel Oak Road, Voorhees, NJ 08043, for the Townships Junior Police Academy Program.	#3496433	WC
H - Inter Community Celebration I - Borough of Berlin	Association (ICCA) 54 S. White Horse Pike Berlin, NJ 08009	RE: July 4th Parade Evidence of insurance with respects to July 4th Parade	6/29/2022 #3500461	GL AU EX WC
H - Township of Berlin I - Borough of Berlin	135 Route 73 South West Berlin, NJ 08091	RE: July 4th Parade Evidence of insurance with respects to July 4th Parade	6/29/2022 #3500462	GL AU EX WC
H - US Bank Equipment Finance and/or I - Borough of Runnemede	Its Assigns 1310 Madrid Street Marshall, MN 56258	RE: Lanier IM C300 Copier, serial #51032 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 Lanier IM C300 Copier, serial #51032, valued at \$4,080, and a Lanier IM 5000 Copier, serial #00955, valued at \$8,460.	7/5/2022 #3504966	GL AU EX WC OTH
H - Trinity Presbyterian Church I - Township of Cherry Hill	499 Marlton Pike East 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: Music Under the Stars The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of parking lot for the Townships Music Under the Stars event.	7/5/2022 #3505087	GL AU EX WC OTH
H - Trinity Presbyterian Church I - Township of Cherry Hill	499 Marlton Pike East 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: Music Under the Stars The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of parking lot for the Townships Music Under the Stars event.	7/6/2022 #3505117	GL AU EX WC OTH
H - Parking Authority of the City of I - City of Camden	Camden 10 Delaware Ave Camden, NJ 08102	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: Parking Lot Use Evidence of insurance with respects to the use of Parking Lot #13 for the Citys track meet events.	7/6/2022 #3506467	GL AU EX WC OTH

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## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 6/22/2022 To 7/22/2022

H - KS StateBank AOIA I - Borough of Haddonfield	Attn: Insurance Dept PO Box 69 Manhattan, KS 66505	RE: Dodge Charger 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 financed 2022 Dodge Charger, VIN 2C3DXKKG8NH120589, value 34,250, physical damage deductible 2500.	7/8/2022 #3514500	GL AU EX WC OTH
H - Borough of Medford Lakes I - Borough of Medford Lakes	Cabin Circle Drive Medford Lakes, NJ 08055	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 Sherry Rockhill-Smith -Tax Collector and Utilities Collector, Eff: 08/01/2011 and Lisa Scafidi - CFO/ Treasurer, Eff: 07/012/22	7/13/2022 #3519198	OTH
H - Borough of Berlin I - Borough of Berlin	59 South White Horse Pike Berlin, NJ 08009	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 Lisa Bogdanowicz - Tax Collector/Utilities Collector, 07/14/2022 and Stacey Divello - Treasurer, Eff: 06/23/2008	7/14/2022 #3519960	OTH
H - Mainstage for the Arts I - Township of Gloucester	27 S. Black Horse Pike Blackwood, NJ 08012	Camden JIF and MEL JIF limits are in excess of the Township of Gloucester's \$500,000 SIR on WC. RE: Pumpkin Festival The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of property for the Townships Pumpkin Festival.	7/14/2022 #3522825	GL AU EX WC OTH
H - New Jersey Economic Development I - City of Camden	Authority PO Box 990 Trenton, NJ 08625	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: property at 1114 S. 6th Street The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written	7/15/2022 #3526209	GL AU EX WC OTH

07/22/2022

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## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 6/22/2022 To 7/22/2022

		contract as respect to the property at 1114 S. 6th Street, Camden, NJ, Block 331, Lot 86.		
H - New Jersey Economic Development I - City of Camden	Authority PO Box 990 Trenton, NJ 08625	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: property at 1114 S. 6th Street The Certificate Holder and the Camden Redevelopment Agency are an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the property at 1114 S. 6th Street, Camden, NJ, Block 331, Lot 86.	7/15/2022 #3526223	GL AU EX WC OTH
H - Big Truck Rental I - City of Camden	5001 W. Lemon Street Tampa, FL 33609	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: Freightliner M2 106 Trash truck 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 2022 Peterbilt Model 348 Rear Loader Trash Truck, VIN: 2NP3L10X3NM734531, Value: \$238,000.	7/18/2022 #3526684	GL AU EX WC OTH
H - KS StateBank AOIA I - Borough of Haddonfield	Attn: Insurance Dept PO Box 69 Manhattan, KS 66505	RE: Dodge Charger 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 financed 2022 Dodge Charger, VIN 2C3CDXKG8NH120589, value 34,250, physical damage deductible 2500.	7/20/2022 #3527854	GL AU EX WC OTH
<b>Total # of Holders: 21</b>				

# 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 County	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**

<b>Reviewed Date</b>	<b>Provider Billed Amt</b>	<b>CSG Repriced Amt</b>	<b>Reductions</b>	<b>%</b>
January	\$219,832.96	\$105,354.00	\$114,478.96	52.08%
February	\$534,026.42	\$312,040.87	\$221,985.55	41.57%
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%
July	\$122,029.51	\$65,663.99	\$56,365.52	46.19%
<b>TOTAL 2022</b>	<b>\$2,133,135.29</b>	<b>\$993,054.12</b>	<b>\$1,140,081.17</b>	<b>53.45%</b>

**Monthly & YTD Summary:**

<b>PPO Statistics</b>	<b>July</b>	<b>YTD</b>
Bills	145	1,315
PPO Bills	138	1,239
PPO Bill Penetration	95.17%	94.22%
PPO Charges	\$118,916.49	\$1,932,647.18
Charge Penetration	97.45%	90.60%

**Savings History:**

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

***APPENDIX I – MINUTES***

**July 25, 2022 Meeting**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – JULY 25, 2022  
MEETING HELD ELECTRONICALLY AT 5:15 PM**

Meeting of Executive Committee called to order by Secretary M. James Maley. 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 (telephonically)
M. James Maley, Secretary	Borough of Collingswood	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
Joseph Wolk	Borough of Mount Ephraim	Present
Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

**EXECUTIVE COMMITTEE ALTERNATES:**

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

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA, Risk Management Services <b>Bradford Stokes, Karen A. Read,</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Auditor	Bowman & Company
Claims Service	CompServices <b>Gladys Driggins Steve Andrick</b>
Safety Director	J.A. Montgomery Risk Control <b>Harry Earle</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

Sarah Lipsett, Cherry Hill Fire District  
John Mulholland, Cherry Hill Fire District  
Brian Morrell, Gloucester City  
Bonnie Taft, Oaklyn  
Kevin Roche, Haddonfield  
Lorraine Azzarano, Winslow Township Fire District  
Mario DiNatale, Voorhees Township  
Glenn Werner, Gibbsboro  
Patricia Hendricks, Pine Hill

**FUND PROFESSIONALS RISK MANAGEMENT CONSULTANTS PRESENT:**

Mark von der Tann	Edgewood Associates
Meredith Storch	Conner Strong & Buckelew
Ray Corry	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Peter DiGambattista	Associated Insurance Partners
Jen Olsen	Hardenbergh Insurance
Terry Mason	M&C Insurance
Walt Eife	Waypoint Insurance

**APPROVAL OF MINUTES: OPEN SESSION OF JUNE 27, 2022**

**MOTION TO APPROVE THE OPEN MINUTES OF JUNE 27, 2022**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE: NONE**

**Cyber Security Enrollment:** D2 CyberSecurity 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.

Executive Director said there is pretty good progress on the training. The users are listed in column four showing the fishing results that is not a positive thing it means your employees clicked on a bad email so the D2 CyberSecurity folks view it as successful and the percentage is listed in that column. The points of contact are notified when this happens. The towns listed in yellow have not enrolled in the training to date. Haddonfield and Voorhees have submitted their user lists. Executive Director encouraged all towns to enroll and complete the training as we are seven months into the training. The MEL Cyber JIF is progressing and will definitely be talking about this type of training and making it a requirement if not the deductible will be higher than the \$25,000 currently. Executive Director thanked everyone that has participated thus far. Over half of the members are over the 50% mark with training progress.

**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 31<sup>st</sup> completion date. We will issue an email with additional directions once the underwriting system link is sent. Executive Director said the renewal email should be sent tomorrow so please keep an eye out for that as we are trying to complete the renewal by August 31<sup>st</sup>.

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

Executive Director reported the Financial Fast Track as of April 30, 2022 shows a \$389,000 decrease from the prior month due to reserve changes, but the Fund still has \$4.9 million in surplus. The May 31<sup>st</sup> report shows a gain of \$83,000 from the prior month and is over the \$5 million mark in surplus again with over \$24.5 million in cash. The Expected Loss Ratio Analysis for June 2022 the actuary has us targeted at 19%, and we are at 27%, the driving forces in that is liability and workers comp but not too bad of numbers at the halfway point of the year. Lost Time Accident Frequency for June 2022 is at 0.93 in the middle of the pack and below above the MEL average with only two lost time accident in June. 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.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 22-23 July 2022 Vouchers**

<b>Fund Year 2021</b>	<b>\$375.00</b>
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<b>TOTAL 2022</b>	\$1,497,235.21
<b>TOTAL</b>	\$1,497,610.21

**MOTION TO APPROVE RESOLUTION 22-23 JULY 2022 BILLS LIST**

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

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

<b>Closed</b>	0.00
<b>2018</b>	27,247.08
<b>2019</b>	45,158.04
<b>2020</b>	26,680.07
<b>2021</b>	184,707.95
<b>2022</b>	122,405.32
<b>TOTAL</b>	<b>406,198.46</b>

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

Motion: Commissioner Wolk  
 Second: Commissioner Shannon  
 Vote: 9 Ayes, 0 Nays

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Fund Attorney discussed the Comptroller's Report issued on July 7<sup>th</sup> which sited some violation on a sampling of municipalities throughout the State that were not in compliance with vacation and sick leave time from 2007 and 2010 laws. Attorney Nardi said the Camden JIF does have compliance 100% as the Executive Director mention with newest member Pennsauken Township working towards that goal; with all municipalities that completed their checklist policies may be in existence. Mr. Nardi encouraged all members to have their legal counsel and auditor review to make sure that what is written in their policies is compliant with those two laws that were sited.

Defense Panel Attached & Report made Part of Minutes

**SAFETY DIRECTOR:**

Safety Directors report was enclosed on pages 24-26. Mr. Harry Earle 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. PEOSH Safety Enforcement Inspections have returned on site however they will not be notifying folks of their

intention to visit beforehand. There will be a regional training on PEOSH visits and what to expect in October with dates yet to be determined.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

The Certificate Report for the period 5/22/21 to 6/22/22 are listed on pages 27-29 with 16 certificates. This is the annual report for the annual certificates. Executive Director reviewed the Cyber Compliance report as of June 31st.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for June 2022 where there was a savings of 59.74% for May and Year to Date savings of 53.89%. Ms. Goldstein also provided a review of the Work Comp Summary enclosed on page 33 of the agenda.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Secretary James Maley 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 Gallagher
Second:	Commissioner Shannon
Roll Call Vote:	9 Ayes – 0 Nays

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo
Vote:	Unanimous

**MEETING ADJOURNED: 5:35 PM**

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