



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA SEPTEMBER 26, 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: SEPTEMBER 26, 2022**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **FLAG SALUTE - MOMENT OF SILENCE**
- ☐ **ROLL CALL OF 2022 EXECUTIVE COMMITTEE**
- ☐ **APPROVAL OF MINUTES:** August 22, 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. 22-25 September Bills **Page 22**
Treasurer's Report..... **Page 24**
Monthly Reports **Page 25**

- ☐ **ATTORNEY – Joseph Nardi, Esquire**

- ☐ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report **Page 31**

- ☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 34**
Cyber Risk Management Compliance – Version 2 - As of August 30, 2022..... **Page 36**

- ☐ **MANAGED CARE – Medlogix**
Monthly Report **Page 38**

- ☐ **CLAIMS SERVICE – AmeriHealth Casualty**

-
- ☐ **OLD BUSINESS**
 - ☐ **NEW BUSINESS**
 - ☐ **PUBLIC COMMENT**
 - ☐ **NEXT MEETING: October 24, 2022**
 - ☐ **MEETING ADJOURNED**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: September 26, 2022

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **2023 RFQ – Fair & Open Process** – As reported last month, some of the Fund's Professional Service Agreements will expire at the end of this year. The fund office has advertised for Requests for Qualifications for Fund Professionals with responses due back October 18, 2022. A report will be provided at our October meeting.
- ☐ **Cyber Security Status Report:** 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.
- ☐ **Cyber JIF Filing:** The MEL has now completed its second submission of necessary documents for approval of the formation of the Cyber Joint Insurance Fund; target date to be operational is 1/1/23. The MEL Underwriting Manager has been working with the Chertoff Group, who were awarded a contract in June to review the current program. A meeting of the Cyber Sub-Committee will be scheduled to review revised minimum standards and coverage recommendations for the new JIF.
- ☐ **Cybersecurity Awareness Month (October):** The MEL encourages members to get proactive with cybersecurity items for their own organizations and visit the website. The MEL will be sending releases each week about the week's theme and what everyone can do to participate.
- ☐ **Borough of Barrington** – The Borough has requested a payment plan for a recently settled employment claim. The JIF has done this for numerous member entities in the past. **Page 4.**
 - ☐ **Motion to Approve a payment plan for the Borough of Barrington**
- ☐ **Residual Claims Fund, EJIF & MEL** – The RCF, EJIF & MEL all met on Wednesday, September 7, 2022, at Forsgate Country Club. Commissioner Wolk's report is attached in Appendix II.
- ☐ **Membership Renewals:** The Camden JIF has twenty-four members scheduled to renew fund membership; renewal documents were sent out in mid-August. To date, we have received back 12.

- ❑ **EJIF PFOA/PFAS (Forever Chemicals) 2023 Coverage** – The EJIF Board adopted an endorsement establishing a sub-limit on coverage of Perfluorooctanoic acid (PFOA and Perfluorooctane Sulfonate (PFOS). The attached claims sweep letter was recently sent to members along with a copy of the endorsement that will be effective on January 1, 2023. **(Pages 5-8)**
- ❑ **League of Municipalities Magazine:** Included on **Pages 9 & 10** of the agenda is an article for the League magazine that discusses the inflationary pressures on 2023 insurance budgets.
- ❑ **Power of Collaboration:** Enclosed on **Page 11** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights the \$3.6 billion savings provided to NJ Taxpayers while responding to the impacts of Covid-19, cost incurred from natural disasters and legislative challenges.
- ❑ **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 12 & 13**.

- ❑ **2023 Budget** - The Executive Committee normally schedules a meeting prior to the Fund's regular October meeting to review the proposed budget. It would be appropriate for the Committee to check their schedules for meeting availability during the week of October 17th.

Due Diligence Reports:

Financial Fast Track	Page 14
Loss Ratio Analysis	Page 15
Loss Time Accident Frequency	Page 16
POL/EPL Compliance Report	Page 18
Fund Commissioners	Page 19
Regulatory Affairs Checklist	Page 20
RMC Agreements	Page 21

D2 Cybersecurity Training Report

As of September 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	33%	55%	22%
Audubon Park	6		0%	1	17%	17%	0%
Barrington	57	4	8%	45	81%	81%	0%
Bellmawr	43		4%	33	77%	77%	0%
Berlin Borough	67		14%	27	41%	41%	0%
Berlin Township	16		5%	14	88%	88%	0%
Brooklawn	13			13	100%	100%	0%
Camden City	281	1	8%	176	63%	64%	0%
Camden City Parking Authority	7		0%	3	43%	43%	0%
Cherry Hill	369	6	6%	287	78%	78%	0%
Cherry Hill Fire District	181		7%	137	76%	76%	0%
Clementon	40		8%	27	68%	68%	0%
Collingswood	101	1	12%	77	76%	77%	1%
Gibbsboro	26		4%	18	69%	69%	0%
Gloucester City	111		6%	63	57%	57%	0%
Haddon Heights	47	1	4%	21	45%	45%	0%
Haddon Twp	44		9%	36	82%	84%	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	23%	23%	0%
Merchantville	55		16%	24	45%	45%	0%
Mount Ephraim	12		7%	12	100%	100%	0%
Oaklyn	29		14%	29	100%	100%	0%
Pennsauken Township	277	2	25%	167	61%	76%	15%
Pine Hill	37		0%	35	95%	95%	0%
Runnemede	115		9%	60	54%	55%	1%
Somerdale	46		6%	27	61%	61%	0%
Winslow	150		2%	146	97%	98%	1%
Winslow Township Fire Dist. #1	125	3	4%	113	90%	93%	2%
Woodlynne	17			6	35%	35%	0%
Chesilhurst							
Gloucester Township							
Haddonfield	74						
Hi-Nella							
Medford Lakes							
Voorhees	246						
Woodlynne	17						

September 16, 2022

Bradford Stokes, Executive Director
Camden County Joint Insurance Fund

Sent via email to: bstokes@permainc.com

Re: Summit Risk invoices for Broome and Ciocco claim

Brad:

The Borough of Barrington is formally requesting a payment plan for the costs incurred for the Broome and Ciocco claim. Barrington received invoices in the amount of \$24,598.88 for our retention and coinsurance on this claim. The Borough had already adopted the 2022 budget and these costs were not included and would result in an emergency appropriation. As the JIF will consider a three-year payment plan for such costs, please submit this request to the JIF Executive Board for consideration.

Thank you.

Sincerely,



Terry Shannon
Municipal Clerk



NJ Environmental Risk Management Fund
9 Campus Drive, Suite 216 Parsippany, NJ 07054
Telephone (201) 881-7632 Fax (201) 881-7633

DATE: September 13, 2022

TO: Member Honorable Mayor & Council – Attention Clerk/Administrator
New Jersey Municipal Environmental Risk Management Fund (EJIF)

FROM: Stephen Sacco, Executive Director

SUBJECT: Claims Sweep for Perfluorooctanoic acid (PFOA) and Perfluorooctane sulfonate (PFOS)

The Board of the New Jersey Environmental Risk Management Fund (EJIF) Joint Insurance Fund has approved an endorsement to its pollution legal liability policy. This endorsement removes coverage for contamination emanating PFOA/PFAS and related compounds. However, Endorsement #3 brings back a limited amount of legal defense only, for PFOA/PFAS type claims.

The EJIF Policy is a “Claims Made and Reported” and thus claims are required to be reported in the policy term that you are notified of such claim. Therefore, it is imperative that any existing Environmental Claims emanating from PFOA/PFAS and related compounds be reported to the EJIF prior to the policy’s expiration on December 31, 2022. **Failure to timely report will result in the EJIF denying the claim.**

So that claims can be properly reported to the EJIF, please file any unreported **PFOA/PFAS and related compounds** “claims” to the EJIF claims administrator no later than **December 16, 2022**. Specifically, the policy defines a “claim” as:

- (a) a written demand by a third party for monetary damages; or
- (b) a civil proceeding commenced by the service of a summons, complaint or similar pleading, including any appeal therefrom.

In particular, please identify any previously unreported:

- Tort notices;
- Letters of representation by attorneys.

We recommend you ask your public officials, managerial personnel and other key employees if they have received a claim or have received **written** notice from an attorney representing a party indicating a future claim. You should report any such information to the EJIF's claims adjuster **prior to December 16, 2022**, and you should request a response email confirming receipt. If there are any subsequent claims through December 31, 2022, you must immediately report those claims as well.

Accordingly, you should submit such claims to the following:

Peter King, Esquire
King Moench & Collins
51 Gibraltar Drive, Suite F
Morris Plains, NJ 07950-1254
pjk@kmhmlawfirm.com


Although this letter summarizes certain policy definitions above, you should talk with your risk manager or insurance advisor to review all of your rights and obligations under the Policy.

Sincerely,

Stephen Sacco, Executive Director
cc: Fund Commissioner

Risk Management Consultant
Fund Attorney
Claims Administrator

Letter sent via certified mail



Endorsement #3

PFAS, RELATED CHEMICALS AND OTHER CONTAMINANTS OF EMERGING CONCERN OR EMERGING CONTAMINANTS EXCLUSION

The EJIF Policy to which this endorsement is attached is amended as follows:

Section IV - Exclusions is amended to include the following additional exclusion:

This Policy does not apply to:

Per- and polyfluoroalkyl substances (PFAS) and Related Chemicals **or Products or any contaminant of** emerging concern or emerging contaminants.

Any claim or loss arising out of or in any way involving:

1. **PERFLUOROALKYL AND POLYFLUOROALKYL** substances (“PFAS”), also known as perfluorinated chemicals (PFCs), including but not limited to related chemicals or products or any **CONTAMINANT OF EMERGING CONCERN OR EMERGING CONTAMINANTS**;
2. Any precursor of any substance or chemical listed in paragraph 1 above;
3. Any additive to any substance or chemical listed in paragraph 1 above; or
4. Any daughter compound or degradation by-product of any substance or chemical listed in paragraph 1 above.

However, the following sub-limit is provided and limited to **DEFENSE COSTS** for any claim made related to the substances described in items 1 – 4 above:

\$25,000 DEFENSE COSTS limit per local unit per occurrence.

The limit of liability of the E-JIF for coverage under Endorsement #3: It is expressly understood and agreed that in the event of an occurrence or multiple occurrences involving multiple **LOCAL UNITS**, the limit of liability the E-JIF will pay for the occurrence or multiple occurrences for all **LOCAL UNITS** involved in the occurrences is limited to \$1,000,000 for all **LOCAL UNITS** annual aggregate.

Therefore, the Limits of Liability shall be applied on a pro rata basis in relation to each **LOCAL UNITS** loss to the “all **LOCAL UNITS**” per occurrence loss until exhausted but under no circumstance shall the limitations exceed the aforementioned EJIF Fund limit of liability of \$1,000,000. This applies only to the limits of liability shown in Endorsement #3.

The following definitions are added to the policy:

PERFLUOROALKYL and POLYFLUOROALKYL (“PFAS”) substances are defined as fluorinated substances that contain at least one fully fluorinated methyl or methylene carbon atom (without any H/Cl/Br/I atom attached to it), *i.e., with a few noted exceptions, any chemical with at least a perfluorinated methyl group ($-CF_3$) or a perfluorinated methylene group ($-CF_2-$) is a PFAS*. The “noted exceptions” refer to a carbon atom with a H/Cl/Br/I atom attached to it.

PERFLUOROALKYL and POLYFLUOROALKYL (“PFAS”) substances are highly fluorinated aliphatic substances that contain one or more carbon (C) atoms on which all the hydrogen (H) substituents (present in the nonfluorinated analogues from which they are notionally derived) have been replaced by fluorine (F) atoms, in such a manner that they contain the perfluoroalkyl [moiety](#) $C_nF_{2n+1}-$.

CONTAMINANT OF EMERGING CONCERN OR EMERGING CONTAMINANTS are defined as chemicals determined to be persistent in the environment and are not currently commonly monitored during environmental investigations and remediation. They consist of, but are not limited to, industrial chemicals, pesticides, surfactants, and pharmaceuticals.

The terms “**CONTAMINANT OF EMERGING CONCERN**” and “**EMERGING CONTAMINANTS**” mean a contaminant— (A) for which the Administrator of the United States Environmental Protection Agency “EPA” or Commissioner of the New Jersey Department of Environmental Protection “DEP” has not promulgated a national or state primary drinking water regulation; and (B) that may have an adverse effect on the health of individuals or the environment.

All other policy terms and conditions apply.

Insurance Costs are Increasing Rapidly

Mayor Paul Tomasko, Alpine Boro
Charles Cuccia, Administrator, Little Falls Township

New Jersey local government is facing unprecedented insurance increases because of legislative and administrative actions in Trenton compounded by inflation. These increases, which touch almost every aspect of insurance from auto and cyber to healthcare and workers' compensation, come at a time when municipal budgets are already under tremendous stress.

We understand the legislature's reluctance to raise the budget cap at a time when citizens are struggling with inflation. However, these increases are simply beyond the control of local government. Without budget cap relief, insurance increases will necessitate layoffs and deep cuts in other expenses.

By far, the biggest increase is in health insurance. In July, the New Jersey State Health Benefits Commission announced a preliminary 24% rate increase in 2023 for local governments in the program. While there was an immediate call to lower the rate action, the final outcome will still be a budget buster for municipalities.

Workers' Compensation is the next largest item in local insurance budgets. A 2020 study concluded that New Jersey Workers' Compensation rates are now the third highest in the country. Costs have continued to escalate since the study was conducted in part because the New Jersey Department of Labor (NJ DOL) increased the top weekly benefit rate earlier this year by 9.9%.

Another NJ DOL decision will increase workers' compensation by over 10% for local government by directing workers' compensation to pay many accidental disability claims that historically were paid by the pension plans before the change. This decision was retroactive to any case that was not finally adjudicated when the change went into effect. As a result, losses also increased for many claims that occurred prior to 2021.

Workers' Compensation costs for local government were also impacted by COVID. New Jersey was one of the states to mandate that COVID be presumed as job related for public safety employees and others encountering the public. That law cost New Jersey municipalities tens of millions. Another recent law created a presumption that gave firefighters a rebuttable presumption that cancer was compensable under workers' compensation.

The cost of general and auto liability coverage is increasing at a rate of 5% to 10% per year because of the erosion of Title 59 in New Jersey's courts. Judges are now reluctant to grant summary judgement dismissing even frivolous claims because of the 2021 New Jersey Supreme Court decision in Gonzalez v. City of Jersey City.

The recent amendment in the Sexual Molestation statute of limitations will increase total liability costs by an estimated 6%. In some cases, towns are being hit with lawsuits based on allegations going back 40 years.

Building costs are increasing at a rate over 11% because of supply chain issues and the shortage of labor. Property insurance premiums are directly indexed to replacement values. Property insurance costs are also impacted by the frequency of natural disasters that have increased significantly here in New Jersey over the past decade with Irene in 2011, Sandy in 2012 and Ida in 2021.

Premiums for Cyber Liability are doubling, and deductibles are also increasing. Organizations without strong cyber risk controls are finding it difficult to purchase any coverage.

The impact on any particular public entity will depend on where they secure their coverage and the success of their safety program. Many JIFs have accumulated enough surplus that they can spread these increases over several years. JIFs without a surplus, and individual self-insurers will experience more immediate budget issues.

CONCLUSION:

Government risk management is becoming more complicated because of new laws that have significantly increased the cost of workers' compensation and liability claims. The only long-term answer is risk management. This has to begin with the governing body playing an active role in the development, implementation and promotion of a sound risk management program. The safety and claims management should be a monthly topic on the governing body's agenda.

The MEL distributes a 234-page risk management handbook, "The Power of Risk Management." There is no charge for copies and the book is also available on the MEL's web site. If you have any questions, please contact your Risk Manager, Local JIF Executive Director or Local JIF Safety Director.



MEL Increases New Jersey Taxpayers Savings to \$3.6 Billion While Responding to the Financial Impact of COVID-19, Natural Disasters, Legislative and Judicial Decisions

MEL has saved taxpayers \$3.6 billion dollars including \$22.2 million in dividends to its members since its inception. On average, each MEL JIF member has saved \$6 million.

MEL also assisted its members by purchasing over \$135 million in debt securities that stabilized the bond market disrupted by COVID-19.

"Despite the financial impact of COVID, natural disasters and increased coverage costs caused by legislative and judicial decisions, MEL continues to provide exceptional coverage at reasonable rates. MEL has the resources, tools, training and organizational competencies needed to weather the storms and support member needs. Our collaborative power is a major source of our strength."

JOY TOZZI

MEL Chairperson and
Township of Robbinsville
Business Administrator

MEL JOINT INSURANCE FUND MEMBER SAVINGS				
Member Joint Insurance Fund	Established	JIF Savings (millions)	JIF Membership	JIF Member Savings (millions)
Bergen	1985	\$291.3	38	\$7.7
South Bergen	1986	251.4	23	10.9
Atlantic	1987	408.4	41	9.9
Camden	1987	216.6	37	5.9
Mid-Jersey	1987	184.8	12	15.4
Morris	1987	252.9	45	5.6
Ocean	1987	336.1	31	10.8
PMM	1987	87.2	4	21.8
Monmouth	1988	271.2	41	6.6
Burlco	1991	118.4	28	4.2
Trico	1991	229.1	38	6.0
NJ Utility Authorities	1991	190.0	72	2.6
NJ Self-Insurers	1992	70.9	5	4.2
Suburban Metro	1992	117.5	10	11.8
NJ Housing Authorities	1994	117.2	89	1.3
Suburban Municipal	1994	79.3	12	6.6
PAIC	1997	128.8	21	6.1
Central	1998	178.9	12	14.9
First Responders	2009	33.3	37	0.9
TOTALS		\$3.6 Billion	596	Average \$6.0 million



THE POWER OF
COLLABORATION

njmel.org

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

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 or Karen Read at 856-552-4712 or 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 & 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**

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

	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,370,355	9,592,487	274,593,608	284,186,094
2. CLAIM EXPENSES				
Paid Claims	422,261	2,956,829	116,638,682	119,595,511
Case Reserves	(238,066)	1,723,546	7,377,353	9,100,898
IBNR	411,493	(270,128)	8,055,465	7,785,337
Recoveries	(11,007)	(112,544)	(900,137)	(1,012,681)
TOTAL CLAIMS	584,681	4,297,702	131,171,363	135,469,066
3. EXPENSES				
Excess Premiums	541,565	3,790,953	79,820,489	83,611,443
Administrative	227,680	1,725,058	48,713,992	50,439,050
TOTAL EXPENSES	769,245	5,516,011	128,534,481	134,050,492
4. UNDERWRITING PROFIT (1-2-3)	16,429	(221,227)	14,887,763	14,666,536
5. INVESTMENT INCOME	226,611	(864,865)	11,783,674	10,918,808
6. DIVIDEND INCOME	0	0	4,238,021	4,238,021
7. STATUTORY PROFIT (4+5+6)	243,040	(1,086,092)	30,909,458	29,823,366
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)	243,040	(1,086,092)	6,313,617	5,227,525

SURPLUS (DEFICITS) BY FUND YEAR

Closed	54,131	(234,473)	5,471,233	5,236,760
Aggregate Excess LFC	1,352	(46,205)	247,515	201,310
2018	18,661	(154,066)	1,494,072	1,340,006
2019	19,233	(183,240)	(902,287)	(1,085,527)
2020	23,032	(275,496)	(140,064)	(415,560)
2021	40,537	(179,250)	143,149	(36,101)
2022	86,094	(13,362)		(13,362)
TOTAL SURPLUS (DEFICITS)	243,040	(1,086,092)	6,313,617	5,227,525
TOTAL CASH				24,381,962

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	105,140,703	105,140,703
FUND YEAR 2018				
Paid Claims	5,113	343,551	3,809,784	4,153,334
Case Reserves	(6,850)	(193,783)	1,089,578	895,794
IBNR	1,737	(82,999)	359,188	276,189
Recoveries	-	0	(47,176)	(47,176)
TOTAL FY 2018 CLAIMS	(0)	66,768	5,211,374	5,278,142
FUND YEAR 2019				
Paid Claims	169,539	336,125	4,461,162	4,797,287
Case Reserves	(94,610)	68,582	1,977,602	2,046,184
IBNR	(74,929)	(308,955)	1,345,260	1,036,305
Recoveries	-	0	(86,235)	(86,235)
TOTAL FY 2019 CLAIMS	0	95,753	7,697,789	7,793,542
FUND YEAR 2020				
Paid Claims	30,644	382,231	3,157,958	3,540,189
Case Reserves	24,951	250,571	1,880,223	2,130,794
IBNR	(44,588)	(355,234)	2,095,601	1,740,367
Recoveries	(11,007)	(112,544)	(451,479)	(564,023)
TOTAL FY 2020 CLAIMS	0	165,024	6,682,303	6,847,327
FUND YEAR 2021				
Paid Claims	97,877	1,231,907	1,407,845	2,639,753
Case Reserves	(227,313)	187,795	1,096,673	1,284,468
IBNR	129,436	(1,563,059)	3,934,676	2,371,617
Recoveries	-	0	0	0
TOTAL FY 2021 CLAIMS	0	(143,356)	6,439,194	6,295,838
FUND YEAR 2022				
Paid Claims	119,089	663,014		663,014
Case Reserves	65,756	1,410,381		1,410,381
IBNR	399,836	2,040,118		2,040,118
Recoveries	-	0		0
TOTAL FY 2022 CLAIMS	584,681	4,113,514		4,113,514
COMBINED TOTAL CLAIMS	584,681	4,297,702	131,171,363	135,469,066

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 \$638,398 (Paid: \$495,174, Reserves: \$143,224)

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **August 31, 2022**

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	56 Actual	MONTH TARGETED 31-Aug-22	55 Actual	MONTH TARGETED 31-Jul-22	44 Actual	MONTH TARGETED 31-Aug-21
PROPERTY	600,000	350,779	58.46%	100.00%	58.46%	100.00%	58.46%	100.00%
GEN LIABILITY	1,506,000	1,258,998	83.60%	96.90%	87.62%	96.81%	75.41%	94.32%
AUTO LIABILITY	334,000	252,392	75.57%	95.15%	75.57%	94.86%	75.37%	91.05%
WORKER'S COMP	3,840,000	3,185,253	82.95%	99.77%	80.18%	99.74%	87.42%	99.12%
TOTAL ALL LINES	6,280,000	5,047,422	80.37%	98.86%	79.64%	98.80%	81.13%	97.62%
NET PAYOUT %	\$4,196,444		66.82%					

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	44 Actual	MONTH TARGETED 31-Aug-22	43 Actual	MONTH TARGETED 31-Jul-22	32 Actual	MONTH TARGETED 31-Aug-21
PROPERTY	722,242	1,241,457	171.89%	100.00%	171.89%	100.00%	171.95%	100.00%
GEN LIABILITY	1,674,299	1,967,738	117.53%	94.32%	110.11%	93.91%	57.83%	87.24%
AUTO LIABILITY	387,682	130,282	33.61%	91.05%	33.61%	90.64%	26.50%	84.53%
WORKER'S COMP	3,672,619	3,534,251	96.23%	99.12%	96.31%	99.02%	97.98%	97.19%
TOTAL ALL LINES	6,456,842	6,873,729	106.46%	97.49%	104.58%	97.30%	91.55%	94.17%
NET PAYOUT %	\$4,787,599		74.15%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	32 Actual	MONTH TARGETED 31-Aug-22	31 Actual	MONTH TARGETED 31-Jul-22	20 Actual	MONTH TARGETED 31-Aug-21
PROPERTY	710,000	700,546	98.67%	100.00%	98.91%	100.00%	118.73%	97.72%
GEN LIABILITY	1,692,081	800,014	47.28%	87.24%	53.37%	86.42%	24.94%	74.17%
AUTO LIABILITY	397,295	837,968	210.92%	84.53%	211.84%	83.75%	134.60%	70.26%
WORKER'S COMP	3,527,720	3,295,360	93.41%	97.19%	75.30%	96.90%	68.45%	89.50%
TOTAL ALL LINES	6,327,096	5,633,889	89.04%	94.05%	80.66%	93.62%	66.61%	85.12%
NET PAYOUT %	\$3,674,242		58.07%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	20 Actual	MONTH TARGETED 31-Aug-22	19 Actual	MONTH TARGETED 31-Jul-22	8 Actual	MONTH TARGETED 31-Aug-21
PROPERTY	718,669	908,823	126.46%	97.72%	123.54%	97.40%	53.28%	61.00%
GEN LIABILITY	1,681,349	186,531	11.09%	74.17%	10.58%	72.70%	3.67%	30.00%
AUTO LIABILITY	446,457	100,995	22.62%	70.26%	22.89%	68.41%	8.93%	30.00%
WORKER'S COMP	3,528,173	2,674,970	75.82%	89.50%	77.75%	88.04%	35.34%	26.00%
TOTAL ALL LINES	6,374,648	3,871,319	60.73%	85.04%	61.35%	83.68%	27.16%	31.28%
NET PAYOUT %	\$2,695,415		42.28%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	8 Actual	MONTH TARGETED 31-Aug-22	7 Actual	MONTH TARGETED 31-Jul-22	-4 Actual	MONTH TARGETED 31-Aug-21
PROPERTY	812,040	604,853	74.49%	61.00%	71.26%	53.00%	N/A	N/A
GEN LIABILITY	1,666,133	41,804	2.51%	30.00%	2.12%	25.00%	N/A	N/A
AUTO LIABILITY	604,621	367,391	60.76%	30.00%	57.77%	25.00%	N/A	N/A
WORKER'S COMP	3,820,056	1,058,403	27.71%	26.00%	29.05%	19.00%	N/A	N/A
TOTAL ALL LINES	6,902,850	2,072,451	30.02%	31.43%	0.00%	24.97%	N/A	N/A
NET PAYOUT %	\$774,926		11.23%					

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

		August 31, 2022		
	2022	2021	2020	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2022 - 2020
Monmouth County	0.51	0.94	0.90	0.82
Camden County	0.86	1.33	1.38	1.22
Ocean County	0.84	1.77	1.61	1.48
Morris County	0.92	1.38	1.34	1.25
NJ Utility Authorities	1.00	1.83	2.20	1.75
Burlington County Municipal JIF	1.14	1.33	1.19	1.23
Bergen County	1.19	1.57	1.31	1.39
NJ Public Housing Authority	1.22	1.48	1.69	1.50
Atlantic County Municipal JIF	1.43	1.86	2.04	1.82
Suburban Metro	1.42	1.33	2.06	1.63
Gloucester, Salem, Cumberland	1.32	1.92	1.67	1.68
Professional Municipal Manager	1.22	1.43	1.35	1.35
Suburban Municipal	1.43	1.34	1.58	1.45
Central New Jersey	1.53	1.47	1.64	1.55
South Bergen County	2.21	2.06	2.06	2.09
AVERAGE	1.22	1.54	1.60	1.48

Camden County JOINT INSURANCE FUND										
2022 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS										
			DATA VALUED AS OF				August 31, 2022			
			# CLAIMS	Y.T.D.	2022	2021	2020			TOTAL
		**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	*	8/31/2022	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2022 - 2020
1	87 Audubon		0	0	0.00	2.40	2.40	1 Audubon		1.77
2	88 Audubon Park		0	0	0.00	0.00	0.00	2 Audubon Park		0.00
3	92 Berlin Township		0	0	0.00	0.00	0.00	3 Berlin Township		0.00
4	94 Chesilhurst		0	0	0.00	0.00	0.00	4 Chesilhurst		0.00
5	96 Collingswood		0	0	0.00	1.00	0.00	5 Collingswood		0.40
6	97 Gibbsboro		0	0	0.00	0.00	2.78	6 Gibbsboro		1.09
7	98 Gloucester City		0	0	0.00	0.71	0.00	7 Gloucester City		0.26
8	99 Haddon		0	0	0.00	1.48	0.71	8 Haddon		0.82
9	100 Haddon Heights Borough		0	0	0.00	0.00	---	9 Haddon Heights Borou		0.00
10	101 Haddonfield		0	0	0.00	0.85	2.50	10 Haddonfield		1.26
11	102 Hi-Nella		0	0	0.00	0.00	0.00	11 Hi-Nella		0.00
12	103 Laurel Springs		0	0	0.00	0.00	0.00	12 Laurel Springs		0.00
13	107 Medford Lakes		0	0	0.00	1.75	1.65	13 Medford Lakes		1.29
14	108 Merchantville		0	0	0.00	1.43	0.00	14 Merchantville		0.51
15	109 Mount Ephraim		0	0	0.00	3.57	1.74	15 Mount Ephraim		2.02
16	110 Oaklyn		0	0	0.00	0.00	0.00	16 Oaklyn		0.00
17	112 Runnemede		0	0	0.00	0.00	1.03	17 Runnemede		0.38
18	116 Winslow Township Fire District #1 Fire District		0	0	0.00	0.00	0.00	18 Winslow Township Fire		0.00
19	117 Woodlynne		0	0	0.00	0.00	5.13	19 Woodlynne		2.12
20	451 Tavistock		0	0	0.00	0.00	0.00	20 Tavistock		0.00
21	565 Camden Parking Authority		0	0	0.00	3.08	2.63	21 Camden Parking Autho		2.29
22	724 Pennsauken		0	0	0.00	---	---	22 Pennsauken		0.00
23	564 Cherry Hill		1	2	0.69	0.42	0.62	23 Cherry Hill		0.56
24	90 Bellmawr		0	1	1.16	1.85	2.25	24 Bellmawr		1.88
25	114 Voorhees		0	2	1.29	4.04	4.04	25 Voorhees		3.34
26	89 Barrington		0	1	1.35	2.60	0.93	26 Barrington		1.68
27	91 Berlin Borough		1	1	1.52	0.99	0.93	27 Berlin Borough		1.09
28	113 Somerdale		0	1	1.66	0.00	1.27	28 Somerdale		0.87
29	584 Cherry Hill Fire District		1	2	1.79	4.20	1.13	29 Cherry Hill Fire District		2.42
30	115 Winslow		0	3	2.00	1.31	2.30	30 Winslow		1.84
31	104 Lawnside		0	1	2.33	1.47	1.49	31 Lawnside		1.69
32	95 Clementon		0	1	2.38	0.00	1.63	32 Clementon		1.22
33	106 Magnolia		0	2	2.55	0.83	1.64	33 Magnolia		1.56
34	111 Pine Hill		0	1	2.73	3.48	3.54	34 Pine Hill		3.32
35	105 Lindenwold		1	2	2.74	0.90	1.82	35 Lindenwold		1.70
36	93 Brooklawn		0	1	4.00	0.00	2.02	36 Brooklawn		1.72
37	692 Gloucester Township	**	0	0				37 Gloucester Township		0.00
38	695 Camden City	**	0	0				38 Camden City		0.00
Totals:			4	21	0.86	1.33	1.38			1.22

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				
	Checklist Submitted	Compliant	EPL	POL	Amended Deductible	Revised EPL	Revised POL	Co-Insurance	
Member Name	*		Deductible	Deductible	Date	Deductible	Deductible	01/01/22	
AUDUBON	Yes	Yes	\$ 2,500	\$ 2,500				0%	
AUDUBON PARK	Yes	Yes	\$ 2,500	\$ 2,500				0%	
BARRINGTON	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
BELLMAWR	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
BERLIN BOROUGH	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 100K	
BERLIN TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
BROOKLAWN	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
CAMDEN CITY	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
CAMDEN PARKING AUTHORITY	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
CHERRY HILL	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
CHERRY HILL FIRE DISTRICT	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
CHESILHURST	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
CLEMENTON	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
COLLINGSWOOD	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
GIBBSBORO	Yes	Yes	\$ 5,000	\$ 5,000				20% of 1st 100K	
GLOUCESTER	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
GLOUCESTER TWP	Yes	Yes	\$ 100,000	\$ 100,000				20% of 1st 250K	
HADDON	Yes	Yes	\$ 10,000	\$ 10,000				20% of 1st 100K	
HADDON HEIGHTS	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
HADDONFIELD	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
HINELLA	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 DEPT	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 September 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 MUNICIPALJOINT INSURANCE FUND				
2022 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF August 15, 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
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
Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.				

RESOLUTION NO. 22-25

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – SEPTEMBER 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>
002938			
002938	BOROUGH OF GIBBSBORO	2021 SPECIAL RECOGNITION AWARD	500.00
			500.00
		Total Payments FY 2022	500.00

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002939			
002939	COMPSERVICES, INC.	GLOUCESTER TWP SERVICES 9/22	1,291.67
002939	COMPSERVICES, INC.	CLAIMS ADMINISTRATIVE FEE 9/22	38,630.67
002939	COMPSERVICES, INC.	CHERRY HILL SERVICES 9/22	2,458.33
			42,380.67
002940			
002940	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 8/22	3,604.00
002940	INTERSTATE MOBILE CARE INC.	BREATH ALCOHOL & DOT DRUG 8/22	104.00
			3,708.00
002941			
002941	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 9/22	17,067.50
			17,067.50
002942			
002942	VOORHEES TOWNSHIP	2022 OPTIONAL SAFETY AWARD	1,000.00
			1,000.00
002943			
002943	PERMA RISK MANAGEMENT SERVICES	POSTAGE 8/22	42.17
002943	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR/ADMIN FEE 9/22	42,725.83
			42,768.00
002944			
002944	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 9/22	4,864.50
			4,864.50
002945			
002945	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 8/22	2,925.00
002945	BROWN & CONNERY, LLP	ATTORNEY FEES 8/22	2,130.17
002945	BROWN & CONNERY, LLP	ATTORNEY EXPENSES 8/22	64.98
			5,120.15
002946			
002946	BOWMAN & COMPANY, LLP	PAYROLL AUDIT FOR 2023 WC PREMIUM	11,825.00
			11,825.00
002947			
002947	ELIZABETH PIGLIACELLI	TREASURER FEE 9/22	2,156.33
			2,156.33
002948			
002948	DAVID TARASCHI	3RD QTR MEETING ATTENDANCE 2022	450.00
			450.00
002949			
002949	M. JAMES MALEY	3RD QTR MEETING ATTENDANCE 2022	450.00
			450.00

002950			
002950	JOSEPH WOLK	3RD QTR MEETING ATTENDANCE 2022	450.00
			450.00
002951			
002951	MICHAEL MEVOLI	3RD QTR MEETING ATTENDANCE 2022	450.00
			450.00
002952			
002952	TERRY SHANNON	3RD QTR MEETING ATTENDANCE 2022	450.00
			450.00
002953			
002953	JOSEPH GALLAGHER	3RD QTR MEETING ATTENDANCE 2022	450.00
			450.00
002954			
002954	SHARON EGGLESTON	3RD QTR MEETING ATTENDANCE 2022	450.00
			450.00
002955			
002955	GARY PASSANANTE	3RD QTR MEETING ATTENDANCE 2022	450.00
			450.00
002956			
002956	EDWARD HILL	3RD QTR MEETING ATTENDANCE 2022	450.00
			450.00
002957			
002957	MEDLOGIX LLC	WC MANAGED CARE SERVICES - CH 9/22	1,083.00
002957	MEDLOGIX LLC	WC MANAGED CARE SERVICES 9/22	10,589.33
			11,672.33
002958			
002958	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 9/22	1,220.25
			1,220.25
002959			
002959	ACCESS	ACCT #409 - ARC. AND STOR. - 8.31.22	25.07
002959	ACCESS	ACCT #409 - ARC. AND STOR. - 8.31.22	121.71
002959	ACCESS	ACCT #409 - ARC. AND STOR. - 7.31.22	83.77
002959	ACCESS	ACCT #409 - ARC. AND STOR. - 7.31.22	25.74
			256.29
002960			
002960	LOUIS DiANGELO	3RD QTR MEETING ATTENDANCE 2022	450.00
			450.00
002961			
002961	BOROUGH OF LINDENWOLD	2022 OPTIONAL SAFETY AWARD	1,000.00
			1,000.00
		Total Payments FY 2022	149,539.02
		TOTAL PAYMENTS ALL FUND YEARS	150,039.02

Chairperson

Attest:

_____ Dated: _____

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

Treasurer

September 26, 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 August 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 SEPTEMBER:** Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for August totaled \$26,231.11.

- **RECEIPT ACTIVITY FOR August:**

Deductible	\$ 8,906.59	
Assessments	661,816.00	
Recovery	14,722.50	
Total Receipts		<u>\$685,445.09</u>

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

- **CLAIM ACTIVITY FOR August:**

Property Liability Claims	\$ 363,465.51	
Workers Compensation Claims	214,035.57	
Administration Expense	<u>150,692.49</u>	
Total Claims/Expenses		<u>\$728,193.57</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$24,381,962.65 to a closing balance of \$23,970,837.75 showing a decrease of \$411,124.90

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

Sincerely,
Elizabeth Pigliacelli, Treasurer

[illegible]

Current Fund Year: 2022 Month Ending: August										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	164,602.37	5,511,376.53	1,253,862.40	8,893,858.17	1,451,911.79	(327,463.90)	828,499.76	6,580,079.74	25,235.83	24,381,962.68
RECEIPTS										
Assessments	32,681.37	67,055.21	24,333.58	153,742.02	70,686.16	175,935.40	18,868.98	118,513.28	0.00	661,816.00
Refunds	13,246.74	0.00	950.00	922.76	0.00	0.00	0.00	0.00	8,509.59	23,629.09
Invest Pymnts	(9,072.60)	(69,148.93)	(15,731.68)	(111,587.51)	(29,047.41)	(11,455.08)	(10,534.85)	(108,594.20)	(326.69)	(365,498.95)
Invest Adj	(20.84)	(158.82)	(36.13)	(256.31)	(66.71)	(26.31)	(24.20)	(249.44)	(0.76)	(839.52)
Subtotal Invest	(9,093.44)	(69,307.75)	(15,767.81)	(111,843.82)	(29,114.12)	(11,481.39)	(10,559.05)	(108,843.64)	(327.45)	(366,338.47)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	36,834.67	(2,252.54)	9,515.77	42,820.96	41,572.04	164,454.01	8,309.93	9,669.64	8,182.14	319,106.62
EXPENSES										
Claims Transfers	57,751.06	284,046.11	21,668.34	174,941.48	0.00	0.00	0.00	0.00	39,094.09	577,501.08
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152,730.44	0.00	152,730.44
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	57,751.06	284,046.11	21,668.34	174,941.48	0.00	0.00	0.00	152,730.44	39,094.09	730,231.52
END BALANCE	143,685.98	5,225,077.87	1,241,709.83	8,761,737.65	1,493,483.83	(163,009.89)	836,809.69	6,437,018.93	(5,676.12)	23,970,837.78

[illegible][illegible]

	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	August					
CURRENT FUND YEAR	2022					
	Description:	Investors Operating-58892	Investors Prop & Liab Claims-	Investors WC Claims-58905	Wilmington Trust - 5884	JCMI
	ID Number:					
	Maturity (Yrs)					
	Purchase Yield:					
	TOTAL for All Accts & instruments					
Opening Cash & Investm	\$24,381,962.65	5,189,974.57	- 36,798.14	44,833.80	-	19,183,952.42
Opening Interest Accrual	\$0.00	-	-	-	-	-
1	Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discot	\$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
4	Accretion	-\$839.51	\$0.00	\$0.00	\$0.00	-\$839.51
5	Interest Paid - Cash Inst	\$26,231.11	\$5,502.71	\$189.71	\$97.34	\$20,441.35
6	Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	-\$391,730.07	\$0.00	\$0.00	\$0.00	-\$391,730.07
8	Net Investment Income	-\$366,338.47	\$5,502.71	\$189.71	\$97.34	-\$372,128.23
9	Deposits - Purchases	\$1,262,946.17	\$685,445.09	\$363,465.51	\$214,035.57	\$0.00
10	(Withdrawals - Sales)	-\$1,307,732.60	-\$728,193.57	-\$363,465.51	-\$214,035.57	-\$2,037.95
	Ending Cash & Investment	\$23,970,837.75	\$5,152,728.80	-\$36,608.43	\$44,931.14	\$18,809,786.24
	Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$384,873.51	\$225,873.18	\$69,374.12	\$89,626.21	\$0.00
	(Less Deposits in Transit)	-\$108,034.15	-\$120,812.79	\$73,725.17	-\$60,946.53	\$0.00
	Balance per Bank	\$24,247,677.11	\$5,257,789.19	\$106,490.86	\$73,610.82	\$18,809,786.24

AUGUST							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	08/03/2022	50,441.39				50,441.39	
2	08/03/2022	12,202.40				12,202.40	
3	08/10/2022	205,148.79				205,148.79	
4	08/10/2022	60,304.64				60,304.64	
5	08/17/2022	60,200.24				60,200.24	
6	08/17/2022	43,164.92				43,164.92	
7	08/24/2022	69,939.91				69,939.91	
8	08/24/2022	51,266.58				51,266.58	
9	08/31/2022	10,642.09				10,642.09	
10	08/31/2022	13,443.83				13,443.83	
11	09/01/2022	746.29				746.29	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	577,501.08	-	-	-	577,501.08	
	Monthly Rpt	577,501.08				577,501.08	
	Variance	-	-	-	-	-	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND									
Month		August							
Current Fund Year		2022							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Property	358,904.87	44,835.50	10,326.74	393,413.63	393,303.63	110.00	3,276.74	(3,166.74)
	Liability	23,687.50	6,582.95	0.00	30,270.45	30,270.45	0.00	0.00	0.00
	Auto	48,444.16	20,846.60	0.00	69,290.76	69,290.76	0.00	0.00	0.00
	Workers Comp	231,977.93	47,006.49	525.76	278,458.66	278,458.66	0.00	0.00	0.00
	Cherry Hill	818.34	7,044.88	6,368.34	1,494.88	1,494.88	0.00	0.00	0.00
	Total	663,832.80	126,316.42	17,220.84	772,928.38	772,818.38	110.00	3,276.74	(3,166.74)
2021	Property	738,599.91	14,615.56	2,920.00	750,295.47	750,295.47	(1.00)	2,919.00	(2,920.00)
	Liability	80,554.13	2,488.56	0.00	83,042.69	83,042.69	(0.00)	(0.00)	0.00
	Auto	78,945.23	821.74	950.00	78,816.97	78,816.97	0.00	(0.00)	0.00
	Workers Comp	1,741,653.49	21,844.07	0.00	1,763,497.56	1,763,758.56	(261.00)	(261.00)	0.00
	Cherry Hill	(8,374.86)	32,049.21	2,141.25	21,533.10	21,533.10	0.00	(0.00)	0.00
	Total	2,631,377.90	71,819.14	6,011.25	2,697,185.79	2,697,447.79	(262.00)	2,658.00	(2,920.00)
2020	Property	605,863.98	(1,700.00)	0.00	604,163.98	602,993.98	1,170.00	1,170.00	0.00
	Liability	344,534.88	179,362.38	0.00	523,897.26	523,897.26	(0.00)	(0.00)	0.00
	Auto	363,055.79	0.00	0.00	363,055.79	363,055.79	0.00	0.00	0.00
	Workers Comp	2,157,885.24	29,028.29	0.00	2,186,913.53	2,186,913.54	(0.01)	(0.01)	0.00
	Cherry Hill	(1,264.51)	0.00	0.00	(1,264.51)	(1,264.51)	0.00	0.00	0.00
	Total	3,470,075.38	206,690.67	0.00	3,676,766.05	3,675,596.06	1,169.99	1,169.99	0.00
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	1,068,639.38	63,850.73	0.00	1,132,490.11	1,132,490.11	(0.00)	0.00	(0.00)
	Auto	94,463.05	0.00	0.00	94,463.05	94,463.05	(0.00)	(0.00)	0.00
	Workers Comp	2,313,995.02	17,898.40	397.00	2,331,496.42	2,331,155.92	340.50	124.50	216.00
	Cherry Hill	(2,774.50)	0.00	0.00	(2,774.50)	(2,774.50)	0.00	0.00	0.00
	Total	4,708,278.08	81,749.13	397.00	4,789,630.21	4,789,289.71	340.50	124.50	216.00
2018	Property	350,778.55	0.00	0.00	350,778.55	350,778.55	(0.00)	(0.00)	0.00
	Liability	944,055.10	31,761.49	0.00	975,816.59	975,816.59	(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	2,559,139.46	59,164.23	0.00	2,618,303.69	2,617,663.68	640.01	301.01	339.00
	Cherry Hill	(206.50)	0.00	0.00	(206.50)	(206.50)	0.00	0.00	0.00
	Total	4,106,158.47	90,925.72	0.00	4,197,084.19	4,196,444.18	640.01	301.01	339.00
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	(13,380.00)	0.00	0.00	(13,380.00)	0.00	(13,380.00)	(13,380.00)	0.00
	Total	(13,380.00)	0.00	0.00	(13,380.00)	0.00	(13,380.00)	(13,380.00)	0.00
TOTAL		15,566,342.63	577,501.08	23,629.09	16,120,214.62	16,131,596.12	(11,381.50)	(5,849.76)	(5,531.74)



BNY MELLON

MX6F92185102 - CAMDEN CO JIF

Asset and Accrual Detail - By Asset type

Report ID: IACS0017

Base Currency: USD

Status: FINAL

08/31/2022

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
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCM ACCOUNT	9.3673	18,809,786.24	0.00	18,809,786.24		0.00
99VVB5Y75		9.3673	18,809,786.24	0.00	18,809,786.24	100.00	0.00



BNY MELLON

MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets

Market Value

08/31/2022

Report ID: IGLS0002

Base Currency: USD

Status: FINAL

		Current Period		Fiscal Year To Date	
		08/01/2022	08/31/2022	01/01/2022	08/31/2022
NET ASSETS - BEGINNING OF PERIOD			19,183,952.42		20,079,942.43
			19,183,952.42		20,079,942.43
RECEIPTS					
INVESTMENT INCOME					
INTEREST	20,441.35			152,765.19	
UNREALIZED GAIN/LOSS-INVESTMENT	-391,730.07			-1,399,562.49	
ACCRETION/AMORTIZATION	-839.51			-6,689.11	
	TOTAL INVESTMENT INCOME		-372,128.23		-1,253,486.41
	TOTAL RECEIPTS		-372,128.23		-1,253,486.41
DISBURSEMENTS					
ADMINISTRATIVE EXPENSES					
TRUSTEE/CUSTODIAN	470.29			3,846.86	
INVESTMENT ADVISORY FEES	1,097.37			8,976.06	
CONSULTING	470.29			3,846.86	
	TOTAL ADMINISTRATIVE EXPENSES		2,037.95		16,669.78
	TOTAL DISBURSEMENTS		2,037.95		16,669.78
	NET ASSETS - END OF PERIOD		18,809,786.24		18,809,786.24



Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: September 2, 2022

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

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

LOSS CONTROL SURVEYS

- Township of Pennsauken on August 9, 2022
- Borough of Lawnside on August 11, 2022
- Borough of Bellmawr on August 11, 2022
- Borough of Audubon on August 15, 2022
- Township of Berlin on August 12, 2022
- City of Camden on August 30, 2022
- Township of Gloucester on August 31, 2022

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Surveys were conducted in August

MEETINGS ATTENDED

- Risk Management Command Staff Training in Pennsauken on August 18, 2022
- Claims Committee Meeting on August 19, 2022
- Executive Fund Commissioners Meeting on August 22, 2022

MEL SAFETY INSTITUTE (MSI)

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

If you would like to receive communications from MEL and MSI related to your position or operations, follow the directions to select from the list of available Push Notification “subscriptions.” Click here for [NJ MEL App Directions](#).

MSI SAFETY DIRECTOR

- How to Receive Push Notifications on the NJ MEL Mobile App?
- Training Announcement: Disaster Management on Monday, August 8, 2022, from 9:00 AM – 10:30 AM
- Low-Speed Electric Scooters and Electric Bicycles “E-Bike & E-Scooter”
- Work Attire Best Practices
- MSI LIVE Schedule
- NOTICE: PEOSH Sweep for Lifeguard Operations
- New MSI LMS in 2023 – ACTION REQUIRED
- 2022 MSI EXPO – In-Person Training on September 7, 2022 – Camden County Regional Emergency Training Center
- Safe & Sound Week: August 15 – 21, 2022
- Training Announcement: Special Events Management on Wednesday, August 24, 2022, from 8:30 AM – 10:30 AM
- MSI Fire & EMS: Latest Research on Conducting Firefighter/EMT Injury Investigations
- Safety Recall Alert: DEWALT Model DWS779, DWS780, and DHS790 Miter Saws
- First Amendment Audits Best Practices

MSI LAW ENFORCEMENT MESSAGES

- Law Enforcement Bulletin – Heat-Related Health Considerations for Law Enforcement
- Law Enforcement Bulletin – Recruitment Policy Considerations / New Jersey Attorney General Recruitment Guideline and a Changing Applicant Pool
- MSI LE Model Policy – Wellness for Law Enforcement Agencies
- Risk Analysis – School Threat Assessment Legislation and Memorandum of Agreement

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
Camden City	3
Clementon	2
Gloucester Township	2
Haddon	1
Lindenwold	1

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

MSI DVD	
Municipality	Number of Videos
Brooklawn	2
Haddon	3
Somerdale	1

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 or 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 7/22/2022 To 8/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
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: Family and Fun Fitness Day Evidence of insurance with respects to use of Lot #13 located at Cooper Street and Delaware Avenue.	7/22/2022 #3528592	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: Bachata Night Evidence of insurance with respects to the use of the Gravel Parking Lot at the Intersection of Federal and Hudson Streets for a Bachata Night.	7/27/2022 #3541768	GL AU EX WC OTH
H - Oaks Integrated Care I - City of Camden	770 Woodlane Road Mount Holly, NJ 08060	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: Fire Engine, VIN #1F9EM28T5HCST2028 Evidence of insurance with respects to 2017 Seagave Pumper Fire Engine, VIN #1F9EM28T5HCST2028 for Touch a Truck Fundraiser	8/5/2022 #3564571	GL AU EX WC OTH
H - New Brooklyn Park I - Winslow Township	New Brooklyn-Blackwood Rd Sicklerville, NJ 08081	RE: Winslow Family Day Evidence of Insurance with respects to park use for Winslow Township Family Day.	8/8/2022 #3564842	GL AU EX WC
H - Masso's Event Rentals I - Township of Cherry Hill	210 South Delsea Drive Glassboro, NJ 08028	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: National Night Out 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 rental of chairs and tables for National Night Out.	8/9/2022 #3565137	GL AU EX WC OTH
H - County of Camden I - City of Camden	Cherry Hill, NJ 08002	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: Backpack Giveaway Evidence of insurance with respects to Backpack Giveaway being held at Wiggins Waterfront Park.	8/16/2022 #3570292	GL AU EX WC OTH
H - Garden State Pavilions Center, LLC	c/o Kimco Realty Corporation 500 North Broadway	RE: Firefighter Training Evidence of insurance with respects to property use at 2250 Route 70 W, Cherry Hill, NJ 08002 for firefighter	8/18/2022	GL AU EX WC

08/22/2022

1 of 1

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 7/22/2022 To 8/22/2022

I - Cherry Hill Fire District (BOFC District)	Jericho, NY 11753	training.	#3571132	
H - Barrington Board of Education I - Borough of Barrington	311 Reading Avenue Barrington, NJ 08007	RE: Basketball Camp Evidence of insurance with respects to use of Woodland School for basketball camp.	8/19/2022 #3571356	GL AU EX WC
Total # of Holders: 8				

08/22/2022

1 of 1

Camden County JIF Cyber Compliance



Tier 1: Basic Controls

Tier 2: Enhanced Controls

Tier 3: Advanced Controls

MEL Cyber Page: <https://nimel.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%	73%	9%	18%	55%	27%	18%
Monmouth County	73%	5%	22%	68%	7%	24%	59%	17%	24%
Gloucester, Salem, Cumberland Counties Municipal JIF	64%	5%	31%	51%	10%	38%	38%	15%	46%
Burlington County Municipal JIF	64%	11%	25%	54%	18%	29%	46%	25%	29%
Morris County	62%	24%	13%	58%	29%	13%	38%	49%	13%
South Bergen County	61%	35%	4%	57%	39%	4%	13%	83%	4%
NJ Public Housing Authority	49%	22%	29%	43%	29%	28%	39%	33%	28%
Atlantic County Municipal JIF	48%	29%	24%	43%	33%	24%	29%	50%	21%
Bergen County	45%	34%	21%	37%	45%	18%	13%	66%	21%
NJ Utility Authorities	41%	22%	37%	33%	32%	36%	27%	37%	36%
Camden County	39%	21%	39%	32%	29%	39%	21%	39%	39%
Central New Jersey	33%	13%	53%	33%	13%	53%	13%	33%	53%
Ocean County	35%	10%	55%	26%	13%	61%	10%	26%	65%
Public Alliance Insurance Coverage Fund	33%	48%	19%	33%	48%	19%	29%	52%	19%
First Responders	21%	36%	42%	21%	36%	42%	12%	45%	42%
Middlesex County	0%	0%	100%	0%	0%	100%	0%	0%	100%
Total #	304	129	178	264	164	183	188	236	187
Total %	50%	21%	29%	43%	27%	30%	31%	39%	31%

Analytics

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

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



JIF	Member	Approval Status - Tier 1	Approval Status - Tier 2	Approval Status - Tier 3
Camden County	Audubon	Approved	Approved	Approved
Camden County	Audubon Park	Approved	Incomplete	Incomplete
Camden County	Barrington			
Camden County	Bellmawr			
Camden County	Berlin Borough	Approved	Approved	Approved
Camden County	Berlin Township	Incomplete	Incomplete	Incomplete
Camden County	Brooklawn			
Camden County	Camden City			
Camden County	Camden Parking Authority	Approved	Approved	Approved
Camden County	Cherry Hill			
Camden County	Cherry Hill Fire District			
Camden County	Chesilhurst	Incomplete	Incomplete	Incomplete
Camden County	Clementon	Incomplete	Incomplete	Incomplete
Camden County	Collingswood	Approved	Approved	Approved
Camden County	Gibbsboro	Incomplete	Incomplete	Incomplete
Camden County	Gloucester City			
Camden County	Gloucester Township			
Camden County	Haddon	Approved	Incomplete	Incomplete
Camden County	Haddon Heights Borough	Approved	Approved	Incomplete
Camden County	Haddonfield	Approved	Approved	Incomplete
Camden County	Hi-Nella			
Camden County	Laurel Springs	Incomplete	Incomplete	Incomplete
Camden County	Lawnside	Approved	Approved	Approved
Camden County	Lindenwold	Approved	Approved	Incomplete
Camden County	Magnolia	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	Approved	Incomplete	Incomplete
Camden County	Woodlynne	Incomplete	Incomplete	Incomplete





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%
July	\$122,029.51	\$65,663.99	\$56,365.52	46.19%
August	\$179,452.85	\$98,019.68	\$81,433.17	45.38%
TOTAL 2022	\$2,312,588.14	\$1,091,073.80	\$1,221,514.34	52.82%

Monthly & YTD Summary:

PPO Statistics	August	YTD
Bills	149	1,464
PPO Bills	145	1,384
PPO Bill Penetration	97.32%	94.54%
PPO Charges	\$162,944.85	\$2,095,592.03
Charge Penetration	90.80%	90.62%

Savings History:

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

APPENDIX I – MINUTES

August 22, 2022 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – AUGUST 22, 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 Joseph Hrubash, Karen A. Read
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Attorney	Brown & Connery Joseph Nardi, Esquire
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Auditor	Bowman & Company
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Claims Service	CompServices Gladys Driggins Tracy Ware, Stephen Andrick
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Safety Director	J.A. Montgomery Risk Control John Saville
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Treasurer	Elizabeth Pigliacelli
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Managed Care	Consolidated Services Group Jennifer Goldstein
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Underwriting Manager	Conner Strong & Buckelew
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FUND COMMISSIONERS PRESENT:

Ken Cheeseman, Laurel Springs
Ari Messinger, Cherry Hill
Sara Lipsett, Cherry Hill Fire District
Brian Morrell, Gloucester City
Bonnie Taft, Oaklyn
Kevin Roche, Haddonfield
Lorraine Azzarano, Winslow Township Fire District
Stephen 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
Walt Eife	Waypoint Insurance

APPROVAL OF MINUTES: OPEN SESSION OF JULY 25, 2022**MOTION TO APPROVE THE OPEN MINUTES OF JULY 25, 2022**

Motion:	Commissioner Wolk
Second:	Commissioner Taraschi
Vote:	Unanimous

CORRESPONDENCE: NONE

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

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Roll Call Vote:	10 Ayes, 0 Nays

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. Executive Director said as we have seen bulletins from the Underwriting Manager cyber is a serious issue right now. It is a tough marketplace, and a tough time and public entities are top three targets for the bad guys. The employee awareness aspect of it continues to be the top cause for cyber liability claims.

Membership Renewals: The Camden JIF has twenty-four members scheduled to renew fund membership; renewal documents were sent out on August 10th & 11th. One renewal has been received so far from Magnolia

2023 Renewal - Members and Risk Managers have received an email with a link to renewal worksheets - to begin the 2022 underwriting renewal with an August 31st completion date. Executive Director emphasized the need for members to get the information back in in a timely manner. It allows the underwriting manager to get out to the marketplace and provide firm numbers much earlier for the budgeting process.

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 – 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 June 30, 2022 was not included in the agenda but was sent to everyone before the meeting. The Fund has \$4.9 million in surplus. It should be noted that since this time last year though we are down \$1.3 million in surplus and that is directly related to the investments in the JCMI the rates are going up right now in the marketplace and we have bonds that have not matured yet but once they do we will be able to recoup some of those funds. Lost Time Accident Frequency for July 2022 is at 0.79 which is great and the three year average is at 1.24 which equates to the amount of surplus the JIF has been able to generate. It also shows the risk control program is working really well as the claims management program. The EPL POL Compliance report showing everybody in compliance with new member Pennsauken well underway for compliance. Executive Director said just as discussed with the cyber program the EPL POL is equally as important because if members are not in compliance deductibles and co-pays will go up.

In response to Commissioner Shannon, Executive Director said the MEL has been working on a model policy for cannabis for non-CDL employees and we will forward the information on to members shortly.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports included in the agenda. The Treasurer reported in her report that the interest investment in her report was for the month of July not June.

Approving Payment of Resolution 22-24 August 2022 Vouchers

Fund Year 2021	\$500.00
TOTAL 2022	\$150,192.49
TOTAL	\$150,692.49

MOTION TO APPROVE RESOLUTION 22-24 AUGUST 2022 BILLS LIST

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

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

Closed	0.00
2018	3,470.68
2019	13,919.94
2020	30,643.57
2021	184,707.95
2022	122,405.32
TOTAL	446,938.89

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

Motion: Commissioner Shannon
Second: Commissioner Taraschi
Vote: 10 Ayes, 0 Nays

Treasurer's Report Made Part of Minutes.

ATTORNEY: None

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Safety Directors report was enclosed on pages 23-25. Mr. John Saville reviewed the report for July, 2022 and reminded members to review their hierarchy reports in the learning management system so that everyone is up to date on their training. A regional training will be held on October 4th and the topic will be PEOSH visits and what to do when they get there. Invitations will go out shortly.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 6/22/21 to 7/22/22 are listed on pages 26-29 with 21 certificates. Executive Director reviewed the Cyber Compliance report as of July 31st.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for July 2022 where there was a savings of 46.19% and Year to Date savings of 53.45%.

Monthly Activity Report Part of Minutes.

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

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: NONE

NEW BUSINESS: Commissioner Shannon thanked the JIF for the Special Recognition Award of \$500 for their Public Works Department that went over thirteen hundred days without a lost time accident. Chairman Mevoli said excellent job and please let the public works department know that.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	Unanimous

MEETING ADJOURNED: 5:49 PM

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

APPENDIX II – MEL, RCF, EJIF



Municipal Excess Liability Residual Claims Fund

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

September 7, 2022

Memo to: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: RCF September 2022 Meeting

2021 Budget Amendment: Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2021 Budget, which reflected the transfer of the Fund Year 2017 claims from the local JIFs as of 12/31/21. Enclosed as part of this report is the Amended 2021 Budget.

2023 Budget: The Board of Fund Commissioners reviewed the proposed 2023 Budget. Under the conditions of the Fund, the 2023 expenses cannot be directly charged to an expense line established in the 2022 budget.

Executive Director recommended a dividend in the amount of \$685,000 be released from the 2021 Fund Year Contingency Account and the Board adopted Resolution 22-22 reflecting that recommendation.

In addition, the Board of Fund Commissioners voted to introduce on first reading of the 2023 Budget and to schedule the Public Hearing at the October 19, 2022, 10:30AM meeting to be held at Forsgate Country Club. Enclosed as part of this report is the Proposed 2023 Budget.

2021 Audit Filing. The RCF 2021 audit was filed with the New Jersey Department of Banking and Insurance (DOBI) and the New Jersey Department of Community Affairs (DCA) on June 28, 2022.

Claims Committee: The Claims Review Committee met on June 2 and July 27, 2022 and also met the morning of the Commissioner's meeting. Minutes of the meetings were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is scheduled for October 19, 2022 at 10:30AM at the Forsgate Country Club.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2021 ADOPTED BUDGET				
	2021	2021 Amendment	2021	\$
	PROPOSED	2017 Assessments	Revised Budget	CHANGE
	BUDGET			
APPROPRIATIONS				
MEL	309,019	9,333,074	9,642,093	9,333,074
BMEL	0		0	0
ATLANTIC	48,549	1,606,035	1,654,584	1,606,035
BERGEN	13,563	581,132	594,695	581,132
BURLCO	20,308	213,926	234,234	213,926
CAMDEN	23,351	999,555	1,022,906	999,555
MONMOUTH	26,781	1,357,359	1,384,140	1,357,359
MORRIS	20,377	1,101,843	1,122,220	1,101,843
NJUA	16,732	534,529	551,261	534,529
OCEAN	49,240	1,877,205	1,926,445	1,877,205
PMM	8,418	210,793	219,212	210,793
SOUTH BERGEN	21,777	1,796,814	1,818,591	1,796,814
SUBURBAN ESSEX	21,201	603,003	624,204	603,003
TRICO	30,410	313,244	343,653	313,244
SUBURBAN MUNICIPAL	3,434	31,943	35,377	31,943
CENTRAL JERSEY (incl. Run-in Receivable)	43,247	1,150,838	1,194,085	1,150,838
NJPHA	16,162	918,656	934,818	918,656
TOTAL	672,570	22,629,948	23,302,518	22,629,948
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2021 ADOPTED BUDGET				
	2021 PROPOSED	2021 Amendment	2021	
	BUDGET	2017 Assessments	Revised Budget	
APPROPRIATIONS				
CLAIMS	0	21,944,948	21,944,948	21,944,948
Run-in Claim Receivable	15,000		15,000	0
LOSS FUND CONTINGENCY	0	685,000	685,000	685,000
SUBTOTAL LOSS FUND	15,000	22,629,948	22,644,948	22,629,948
EXPENSES				
ADMINISTRATOR	209,959		209,959	0
DEPUTY ADMINISTRATOR	71,421		71,421	0
ATTORNEY	43,467		43,467	0
CLAIMS SUPERVISION & AUDIT	62,835		62,835	0
TREASURER	40,810		40,810	0
AUDITOR	24,107		24,107	0
ACTUARY	43,038		43,038	0
MISCELLANEOUS	25,294		25,294	0
SUBTOTAL	520,931	0	520,931	0
EXPENSE CONTINGENCY	136,639		136,639	0
SUBTOTAL EXPENSES	657,570	0	657,570	0
TOTAL BUDGET	672,570	22,629,948	23,302,518	22,629,948

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2023 PROPOSED BUDGET				
	2022 ANNUALIZED	2023 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
Run-in Claim Receivable	15,000	15,000	0	0%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	15,000	15,000	0	0%
EXPENSES				
ADMINISTRATOR	214,158	218,441	4,283	2%
DEPUTY ADMINISTRATOR	72,849	74,306	1,457	2%
ATTORNEY	44,336	45,223	887	2%
CLAIMS SUPERVISION & AUDIT	64,092	65,374	1,282	2%
TREASURER	41,626	42,459	833	2%
AUDITOR	24,589	25,081	492	2%
ACTUARY	43,899	44,777	878	2%
MISCELLANEOUS	25,800	26,316	516	2%
SUBTOTAL	531,349	541,977	10,628	2%
EXPENSE CONTINGENCY	139,651	142,523	2,872	2%
TOTAL BUDGET	671,000	684,500	13,500	2%



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: September 7, 2022

TO: Fund Commissioners
Camden County Municipal Joint Insurance Fund

FROM: Commissioner Joseph Wolk

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2023 BUDGET PROCESS – Attached to this report, is the 2023 draft budget. The Finance Committee met on August 30, 2022 and recommended the 2023 budget as presented. The budget was introduced and approved by the Board and will be adopted at the Public Hearing scheduled for October 19, 2022 at Forsgate Country Club.

2022 DIVIDEND - The Finance Committee is recommending a 2022 dividend of \$3,300,000. Resolution #24-22 authorizing a total return dividend of \$3,100,000 was adopted by the Executive Board.

PFOA/PFAS 2023 COVERAGE - At the Fund's June meeting, the Board of Commissioners recommended that the Fund Professionals provide an Endorsement to add to our policy to include the recommendations of the Coverage Committee which will provide limited coverage for PFOA/PFAS claims in 2023. Adopted by the Executive Board was Resolution 25-22, outlining Endorsement #3 which will provide a \$25,000 sub limit per claim with an annual aggregate EJIF cap of 1 million dollars. A claim sweep letter will be sent to all membership and said endorsement will be effective January 1, 2023.

REGULATORY AFFAIRS - PERMA filed the 2021 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

3RD CIRCUIT DECISION ON SHARK RIVER COALITION VS. WALL – Attached in this report is the 360 Law article concerning the 3rd circuit decision on Shark River Coalition vs. Wall which was reviewed during the meeting.

NEXT MEETING- The next meeting of the EJIF is scheduled for October 19, 2022 at the Forsgate Country Club.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2023 PROPOSED BUDGET BASED ON 2010 CENSUS & 1/3rd Change to 2020 CENSUS					
	8/30/2022	2022	2023		
		TOTAL	TOTAL	CHANGE	CHANGE
I. Claims and Excess Insurance				\$	%
Claims					
1 Third Party (Non-Site Specific)		422,229	423,792	1,563	0.4%
2 On Site Cleanup (Site Specific)		232,799	232,402	(397)	-0.2%
3 PO Pollution Liability		155,197	152,657	(2,540)	-1.6%
4 Tank Systems		216,822	221,010	4,188	1.9%
5 DMA Waste Sites (Superfund Buyout)		1,220,160	1,248,593	28,433	2.3%
6 LFC		21,239	21,239	-	0.0%
7 Total Loss Fund		2,268,446	2,299,693	31,247	1.4%
8					
9 II. Expenses, Fees & Contingency					
10 Professional Services					
11 Actuary		62,500	62,500	-	0.0%
12 Attorney		90,856	92,673	1,817	2.0%
13 Auditor		17,275	17,620	345	2.0%
14 Executive Director		335,445	342,154	6,709	2.0%
15 Treasurer		21,305	21,731	426	2.0%
16 Legislative Agent		45,000	45,000	-	0.0%
17 Underwriting Managers		265,686	271,000	5,314	2.0%
18 Environmental Services		475,159	484,663	9,504	2.0%
19 Claims Administration		31,402	32,030	628	2.0%
20					
21 Subtotal - Contracted Prof Svcs		1,344,628	1,369,371	24,743	1.8%
22					
23 Non-Contracted Services					
24 Expenses contingency		28,337	28,337	-	0.0%
25 Member Testing		8,326	8,326	-	0.0%
26					
27 Subtotal - Non-contracted svcs		36,663	36,663	-	0.0%
28					
29 Subtotal-Contracted/Non-contracted svcs		1,381,291	1,406,034	24,743	1.8%
30					
31 Excess Aggregate Insurance		546,249	546,249	-	0.0%
32					
33 General Contingency		224,086	190,196	(33,890)	-15.1%
34					
35 Total Exp, Fees & Contingency		2,151,626	2,142,479	(9,147)	-0.4%
36					
37 TOTAL JIF APPROPRIATIONS		4,420,072	4,442,172	22,100	0.5%
38					
*LFC = Members not based on population (i.e. Parking Auth, Health Commissions, Fire					
39 Dept, OMUA)					

Endorsement #3

PFAS, RELATED CHEMICALS AND OTHER CONTAMINANTS OF EMERGING CONCERN OR EMERGING CONTAMINANTS EXCLUSION

The EJIF Policy to which this endorsement is attached is amended as follows:

Section IV - Exclusions is amended to include the following additional exclusion:

This Policy does not apply to:

Per- and polyfluoroalkyl substances (PFAS) and Related Chemicals **or Products or any contaminant of** emerging concern or emerging contaminants.

Any claim or loss arising out of or in any way involving:

1. **PERFLUOROALKYL AND POLYFLUOROALKYL** substances (“PFAS”), also known as perfluorinated chemicals (PFCs), including but not limited to related chemicals or products or any **CONTAMINANT OF EMERGING CONCERN OR EMERGING CONTAMINANTS**;
2. Any precursor of any substance or chemical listed in paragraph 1 above;
3. Any additive to any substance or chemical listed in paragraph 1 above; or
4. Any daughter compound or degradation by-product of any substance or chemical listed in paragraph 1 above.

However, the following sub-limit is provided and limited to **DEFENSE COSTS** for any claim made related to the substances described in items 1 – 4 above:

\$25,000 DEFENSE COSTS limit per local unit per occurrence.

The limit of liability of the E-JIF for coverage under Endorsement #3: It is expressly understood and agreed that in the event of an occurrence or multiple occurrences involving multiple **LOCAL UNITS**, the limit of liability the E-JIF will pay for the occurrence or multiple occurrences for all **LOCAL UNITS** involved in the occurrences is limited to \$1,000,000 for all **LOCAL UNITS** annual aggregate.

Therefore, the Limits of Liability shall be applied on a pro rata basis in relation to each **LOCAL UNITS** loss to the “all **LOCAL UNITS**” per occurrence loss until

exhausted but under no circumstance shall the limitations exceed the aforementioned EJIF Fund limit of liability of \$1,000,000. This applies only to the limits of liability shown in Endorsement #3.

The following definitions are added to the policy:

PERFLUOROALKYL and POLYFLUOROALKYL (“PFAS”) substances are defined as fluorinated substances that contain at least one fully fluorinated methyl or methylene carbon atom (without any H/Cl/Br/I atom attached to it), *i.e., with a few noted exceptions, any chemical with at least a perfluorinated methyl group ($-CF_3$) or a perfluorinated methylene group ($-CF_2-$) is a PFAS.* The “noted exceptions” refer to a carbon atom with a H/Cl/Br/I atom attached to it.

PERFLUOROALKYL and POLYFLUOROALKYL (“PFAS”) substances are highly fluorinated aliphatic substances that contain one or more carbon (C) atoms on which all the hydrogen (H) substituents (present in the nonfluorinated analogues from which they are notionally derived) have been replaced by fluorine (F) atoms, in such a manner that they contain the perfluoroalkyl [moiety](#) $C_nF_{2n+1}-$.

CONTAMINANT OF EMERGING CONCERN OR EMERGING CONTAMINANTS are defined as chemicals determined to be persistent in the environment and are not currently commonly monitored during environmental investigations and remediation. They consist of, but are not limited to, industrial chemicals, pesticides, surfactants, and pharmaceuticals.

The terms “**CONTAMINANT OF EMERGING CONCERN**” and “**EMERGING CONTAMINANTS**” mean a contaminant— (A) for which the Administrator of the United States Environmental Protection Agency “EPA” or Commissioner of the New Jersey Department of Environmental Protection “DEP” has not promulgated a national or state primary drinking water regulation; and (B) that may have an adverse effect on the health of individuals or the environment.

All other policy terms and conditions apply.

Split 3rd Circ. Affirms Citizen Clean Water Act Suit Toss

By [Ryan Harroff](#) · [Listen to article](#)

Law360 (August 25, 2022, 4:05 PM EDT) -- The Third Circuit has affirmed a New Jersey town's win in a citizen Clean Water Act suit against it, ruling that the initial intent to sue was received with improper notice, though the panel was split on whether the lack of location information noted by the lower court was the only problem with the notice.

According to the majority's Wednesday [opinion](#), when the Shark River Cleanup Coalition Inc. sent Wall, New Jersey, a town about 40 miles from Newark, its notice of intent to sue over an alleged failure to maintain an underground sewer pipe on the deceased resident Fred McDowell Jr.'s estate, it failed to provide all of the necessary details.

Unlike the lower court, which ruled in April that the notice failed to properly detail the location of the pipe, the majority held that the notice failed by not specifying which part of the CWA was violated, with one circuit judge arguing that both deficiencies were valid.

The 2017 complaint from the cleanup coalition alleges that erosion had exposed the sewer pipe and caused sediment to flow away beneath it, leaving the pipe "flying" as the fill surrounding it discharged into the Shark River Brook in violation of the CWA. Without knowing specifically which part of the CWA was violated, though, the township and the estate were ill-equipped to fix it, according to the majority.

"The notice did little to explain what part of the Clean Water Act was allegedly being violated," the majority wrote. "Accordingly, it denied defendants a fair opportunity to determine how they should respond to the concerns then raised by the cleanup coalition."

The lower court had tossed the suit for failure to provide the exact location of the exposed pipe, but the majority said the location information provided in the notice was "just barely" enough to squeak by. The notice referred to a sewer pipe constructed under eminent domain on a specific person's estate, which the majority said narrowed the location down enough, even if more information would have been "helpful."

U.S. Circuit Judge Thomas Hardiman disagreed, writing in his concurring opinion that while the notice was also deficient for not informing the township and the estate about the specific CWA violation, the location deficiency cited by the lower court was also a good reason to give the township and the estate a win.

Judge Hardiman pointed out in his concurrence that as far as the sewer pipe's location, the notice said "Only that it was located on the estate's 484.97-acre, densely wooded property, along the township's three-mile-long, 25-foot-wide easement" and that a [New Jersey Department of Environmental Protection](#) employee got lost multiple times trying to find the pipe using that information.

In Judge Hardiman's view, the cleanup coalition should have lost for both the reason the lower court gave and the majority's finding, not one or the other.

Jim Maley and Erin Simone of [Maley Givens](#), counsel for the township, told Law360 on Thursday that they were "in the Hardiman camp" and would have liked it if the majority had agreed that the unsuccessful efforts made to find the pipe demonstrated insufficient directions from the notice, but they were overall pleased with the decision.

"A lot of this has never made sense to us," Maley said. "The goal of these groups is for the most part compliance. And it just never made sense why you wouldn't go overboard trying to give the information to someone to find it, so there could be compliance."

John Novak, counsel for the estate, echoed the concerns about the lack of detail in the cleanup coalition's notice and criticized the organization for not providing more information when asked prior to litigation.

"If an organization is going to wrap themselves in the flag of the environment, then they should conduct their affairs consistent with what that flag represents," Novak said.

Counsel for the cleanup coalition did not respond to requests for comment on Thursday.

Shark River Cleanup Coalition Inc. is represented by John P. Brennan Jr of The Law Office of John Brennan.

The Township of Wall is represented by M. James Maley Jr. and Erin E. Simone of Maley Givens.

The estate of Fred McDowell Jr. is represented by John J. Novak.

The case is Shark River Cleanup Coalition v. Township of Wall et al., case number 21-2060, in the U.S. Court of Appeals for the Third Circuit.



Municipal Excess Liability Joint Insurance Fund

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

Date: Wednesday September 7, 2022

To: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Subject: September MEL Meeting

SPECIAL ACKNOWLEDGEMENTS: The board thanked Joseph Catenaro for his services to the MEL Board representing the Suburban Metro JIF since January 2020. Commissioner Cuccia will replace him as the Suburban Metro representative, Greg Franz replaces Commissioner Cuccia as the South Bergen JIF Commissioner.

CYBER JOINT INSURANCE FUND: The MEL has now completed its second submission of necessary documents for approval of the formation of the Cyber Joint Insurance Fund; target date to be operational is 1/1/23. The MEL Underwriting Manager has been working with the Chertoff Group, who were awarded a contract in June to review the current program. A meeting of the Cyber Sub-Committee will be scheduled to review revised minimum standards and coverage recommendations for the new JIF.

Underwriting Manager scheduled a webinar for members on September 15th to outlines modifications to minimum standards.

JIF MEMBERSHIP RENEWALS: The NJPHA JIF and First Responders JIFs are set to renew their 3-year membership on 1/1/2024. The other eighteen local JIFs renewed on 1/1/2022 or 7/1/2022. Middlesex JIF has a 1-year membership, which expires 12/31/22.

SAFETY & EDUCATION: Committee met on August 19th; enclosed are the minutes for information. J.A. Montgomery is working with BIS on the implementation of the new Learning Management System – which will be functional as of January 2023.

LEGISLATIVE COMMITTEE: Committee met on July 13th; enclosed are the minutes for information. The next meeting is scheduled for November 16, 2022 at 10:30 AM at the Sheraton Hotel, Atlantic City, NJ.

INVESTMENT COMMITTEE: Committee met on June 23rd; enclosed are the minutes for information.

COVERAGE COMMITTEE: Coverage committee met on July 26, 2022; enclosed are the minutes for information.

The Claims Review Committee has been debating the best way to manage these costs & asked the Coverage Committee to review. Coverage Committee reviewed over multiple meetings and recommends the following:

Vehicles (Rental Reimbursement)

The Member JIFs and MEL JIF provide Rental Reimbursement coverage. Claims will be adjusted based upon the current standard Insurance Services Office (ISO) language approved in New Jersey at the time of loss (CA 99 23 10 13 and as updated). The following limits of insurance shall apply:

Per Occurrence: \$100,000

Monthly Aggregate, Per Occurrence: \$10,000

Member Coinsurance: 20%

Underwriting Manager said the rental costs have been escalating and noted there are opportunities for members to enter into shared services arrangements with other towns to meet the temporary need for use of vehicles while repairs are underway.

RCF REPORT: Enclosed is a copy of Commissioner Clarke's report of the RCF June meeting.

MARKETING COMMITTEE: Committee is finalizing their next meeting – likely to be October 7th.

CLAIMS COMMITTEE: The Claims Review Committee met on June 2nd; minutes of these meetings are sent to the full MEL Board separately from the agenda. Committee is scheduled to meet immediately following today's meeting.

LEAGUE ARTICLES: Enclosed are two articles to be published in upcoming League magazines. The first is authored by MEL Secretary Paul Tomasko and Commissioner Cuccia and discusses the inflationary pressures on 2023 insurance budgets. The second is by MEL Chairwoman Joy Tozzi and Ed Cooney, Underwriting Manager concerning cyber risk management.

POWER OF COLLABORATION: A copy of the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine, distributed for information. The ad highlights the \$3.6 billion savings provided to NJ Taxpayers while responding to the impacts of Covid-19, cost incurred from natural disasters and legislative challenges.

EXECUTIVE SESSION: Board of Commissioner discussed three matters in Executive Session: Negotiations with Safety National concerning 2020 Covid-19 Workers' Compensation Recovery; MEL Membership of the Middlesex County Municipal Joint Insurance Fund and Cyber situation that occurred during a JCMI bond repayment transaction.

Once in open session, the board voted on Resolutions 34-22 Authorizing Various Actions to Assist Former Middlesex JIF members that are now Current Members of MEL Affiliated Local Joint Insurance Funds and Resolution 35-22 Authorizing the Termination And/Or Non-renewal of the Middlesex County Municipal Joint Insurance Fund.

Board authorized the Operating Committee of the Joint Cash Management & Investment Program (JCMI) to work with Fund Attorney at the appropriate time to file termination notice with Clearbrook/Asset Manager and authorize the JCMI Operating Committee to seek/engage a qualified Asset Manager, if necessary.

In March, the Fund extended its contract with Anderson Kill to work with the Fund in its recovery of Covid-19 claims from Safety National. Contract was not to exceed \$100,000. In order to keep the effort moving, actual costs in 2022 have reached \$197,000. Since the matter is not yet fully resolved, board agreed to increase the 2022 not to exceed amount to \$250,000. The bills list reflects the payment of \$197,000.