



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA OCTOBER 24, 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: OCTOBER 24, 2022**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2022 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: September 26, 2022 Open Minutes Appendix I**

- CORRESPONDENCE – None**

REPORTS

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

- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 22-28 October Bills.....Page 21
Treasurer’s Report.....Page 23
Monthly ReportsPage 25

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly ReportPage 30

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 33
Cyber Risk Management Compliance – Version 2 - As of September 30, 2022Page 36

- MANAGED CARE – Medlogix**
Monthly ReportPage 38

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - NEXT MEETING: November 28, 2022**
 - MEETING ADJOURNED**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: October 24, 2022

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 2023 Budget** – The proposed 2023 Budget appears on **Page 3**. The Executive Committee held a budget workshop Zoom meeting on October 18th to review the proposed budget, assessment strategy and available dividend. The Committee is recommending that the budget be introduced, totaling \$17,824,809 which represents a 8.08% increase over last year's budget.

The Committee also reviewed the available dividend calculation and is recommending the release of \$850,000 from Closed Years accounts. The EJIF is releasing a dividend to the Camden Fund in the amount of \$285,156. Enclosed is **Resolution 22-26** authorizing the release of a dividend representing a total of \$1,135,156. **(Page 4)**

- Motion to introduce the 2023 Budget for the Camden County Municipal Joint Insurance Fund and schedule a Public Hearing for November 28, 2022.**
- Motion to adopt Resolution 22-26 authorizing the release of a dividend in the amount of \$1,135,156 from the EJIF and Closed Years Account, subject to state approval.**
- 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 18th. A report will be provided at the meeting.
- Cyber JIF Resolution, Agreement and Representative:** Cyber Security claims have outpaced premiums almost from the outset. Our premiums have doubled the last two years. As a result, the MEL Board of Fund Commissioners worked on forming a separate Joint Insurance Fund. In order to manage this risk, we need more members to implement minimum risk control standards.

Attached on **Page 6** is a copy of the budget introduced for Cyber JIF based on all MEL members JIFs joining. You will note that in addition to funding for retained claims, excess premiums and administration – a portion of the budget is dedicated to loss control

services. The MEL is asking members to execute a Resolution and Agreement to join and to appoint a representative so the interim board can hold a zoom public hearing on the budget on November 11, 2022. (Page 7)

- ❑ **Motion to adopt Resolution #22-27 to join the Cyber Joint Insurance Fund and authorize the Fund Chairman to execute the Indemnity & Trust Agreement.**
- ❑ **Motion to elect _____ as the Camden JIF’s representative to the NJ Cyber Risk Management Fund.**
- ❑ **Cyber Security Status Report:** D2 Cyber Security continues to work with member entities in the enrollment & training process of the program. Attached on **Page 10** is a report from D2 showing the status of each member.
- ❑ **Residual Claims Fund (RCF)** The public hearing on the RCF budget was held on October 18, 2022. Enclosed in Appendix II is a copy of the RCF’s 2023 Proposed Operating Budget. A review of that meeting will appear in next month’s agenda.
- ❑ **Environmental JIF-** The budget was introduced in September and a public hearing was held on October 18, 2022. Enclosed in Appendix II is a copy of the EJIF’s 2023 Proposed Budget, as introduced. A review of that meeting will appear in next month’s agenda.
- ❑ **MEL -** The MEL’s 2023 budget introduction was held on October 18, 2022. Enclosed in Appendix II is a copy of the proposed budget. A review of that meeting will appear in next month’s agenda.
- ❑ **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 15.
- ❑ **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 11 & 12.**

Due Diligence Reports:

Financial Fast Track	Page 13
Loss Ratio Analysis	Page 14
Loss Time Accident Frequency	Page 15
POL/EPL Compliance Report	Page 17
Fund Commissioners	Page 18
Regulatory Affairs Checklist	Page 19
RMC Agreements	Page 20

CAMDEN MUNICIPAL JOINT INSURANCE FUND						
2023 PROPOSED BUDGET		Loss Fund Confidence at LOW Level PR, GL, AL & Pension MID WC				
APPROPRIATIONS		CHANGE				
I. Claims and Excess Insurance	Projected Budget SIR	Annualized 2022	Projected 2023	\$	%	
Claims						
1	Property	100K	812,040	840,000	27,960	3.44%
2	Liability	300K	1,673,369	1,732,000	58,631	3.50%
3	Auto	300K	606,852	579,000	(27,852)	-4.59%
4	Workers' Comp.	300K	3,468,270	3,965,000	496,730	14.32%
5	Workers' Comp. Pension		351,786	195,000	(156,786)	-44.57%
6						
7						
8	Subtotal - Claims		6,912,317	7,311,000	398,683	5.77%
Premiums						
10	Crime		17,727	19,916	2,189	12.35%
11	Environmental Fund		468,841	468,543	(298)	-0.06%
12						
13	Cyber JIF		272,650	433,403	160,753	58.96%
14	MEL		2,871,946	3,134,260	262,314	9.13%
15	MEL Property		1,149,059	1,444,808	295,749	25.74%
16	Sub Total Premiums		4,780,223	5,500,930	720,707	15.08%
17	Total Loss Fund		11,692,540	12,811,930	1,119,390	9.57%
18						
II. Expenses, Fees & Contingency						
21	Claims Adjustment		519,580	529,972	10,392	2.00%
22	Managed Care		140,068	142,869	2,801	2.00%
23	Loss Fund Management		78,735	80,310	1,575	2.00%
24	Litigation Mangement		46,949	47,888	939	2.00%
25	Safety Director		186,610	190,342	3,732	2.00%
26	Law Enforcement Service		18,197	18,561	364	2.00%
27	Right to Know		47,980	48,940	960	2.00%
28	CDL Drug Testing Monitor		36,555	37,286	731	2.00%
29	Safety Incentive Program		46,425	47,354	929	2.00%
30	MEL Safety Institute		97,915	103,622	5,707	5.83%
31	Administration		433,975	442,655	8,680	2.00%
32	Actuary		58,374	59,541	1,167	2.00%
33	Auditor		26,130	26,653	523	2.00%
34	Attorney		25,562	26,073	511	2.00%
35	Treasurer		25,876	26,394	518	2.00%
36	Payroll Auditor		18,933	19,312	379	2.00%
37	Internal Auditor Prop		0	0	0	
38	Underwriting Manager		14,643	14,936	293	2.00%
39	Police Accreditation		19,374	19,374	0	0.00%
40	Cyber Security Training		52,066	52,066	0	0.00%
41	Postage		3,112	3,112	0	0.00%
42	Printing		3,299	3,299	0	0.00%
43	Telephone		1,245	1,245	0	0.00%
44	Meeting Expenses		2,055	2,055	0	0.00%
45	Director's Fee		18,380	18,380	0	0.00%
46	Optional Safety Award		38,000	38,000	0	0.00%
47	Contingency		70,415	70,415	0	0.00%
48						
49	EPL Training		23,537	23,537	0	0.00%
50						
51	Total Fund Exp & Contingency		2,053,990	2,094,191	40,201	1.96%
52	Risk Managers		882,552	951,455	68,903	7.81%
53						
54	Total JIF Excl POL/EPL		14,629,082	15,857,576	1,228,494	8.40%
XL POL/EPL Premiums						
56	POL/EPL Premium		1,667,072	1,755,644	88,572	5.31%
57	Vol Directors & Officers		11,134	11,134	0	0.00%
58	Land Use Liability		78,146	82,421	4,275	5.47%
59	RMC Fees		107,120	118,034	10,914	10.19%
60	Total POL/EPL Premiums		1,863,472	1,967,233	103,761	5.57%
61	Total JIF Incl POL/EPL		16,492,554	17,824,809	1,332,255	8.08%

**RESOLUTION OF THE CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND
AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS SURPLUS**

WHEREAS, N.J.A.C. 11:15-2.21 provides that a FUND may seek approval from the Commissioner of Insurance for a refund of excess monies from any FUND year upon compliance with certain requirements; and

WHEREAS, the FUND has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations, and the financial integrity of the FUND; and

WHEREAS, the Executive Committee has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the Camden County Municipal Joint Insurance Fund, As Follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund, which has been completed for not less than twenty-four months. Based upon this requirement and the closure of old Fund Years, surplus monies in the Closed Year Accounts are eligible for refunds.

2. The Fund Commissioners have balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. It is the conclusion of the Board of Fund Commissioners that the following amount can be refunded at this time:

Closed Year Account	\$850,000.00
<u>EJIF Dividend</u>	<u>\$285,156.00</u>
Total	\$1,135,156.00

3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Department of Insurance and the Department of Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the approval of Actuarial Advantage (Fund Actuary) expressed in its Actuarial Report valued as of December 31, 2021 and Auditor's Report of the Historical Operating Results as of December 31, 2021. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.

5. The FUND Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, provided, however, the FUND Treasurer shall deduct any outstanding balances without regard for Fund year, upon receipt of written documentation of approval or acquiescence of these refunds from the Department of Insurance and the Department of Community Affairs.

Said refunds shall be made to the municipalities which were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Chairman

Secretary

Cyber Risk Management Fund			
	Proposed 2023 Budget		
	Draft Date October 3, 2022		
	<u>Claims Fund</u>		
1	Retained Claims (\$300 ex \$50)	\$	2,360,000
2	Excess Insurance	\$	2,400,000
3	Loss Fund Contingency	\$	150,000
4	Total Claims Fund	\$	4,910,000
5			
6	<u>Expenses</u>		
7	Risk Control Services		
8	Cyber Hygiene Training	\$	135,000
9	Phishing Exercise	\$	54,000
10	External Scanning	\$	210,000
11	Testing follow-up	\$	81,000
12	Consulting	\$	60,000
13	Local JIF Coordination	\$	150,000
14	Sub Total Risk Control	\$	690,000
15	Administration		
16	Executive Director	\$	125,000
17	Deputy Ex Director	\$	50,000
18	Planning Consultant	\$	30,000
19	Attorney	\$	50,000
20	Underwriting Manager	\$	50,000
21	Treasurer	\$	25,000
22	Actuary	\$	25,000
23	Auditor	\$	25,000
24	Claims Adjuster	\$	25,000
25	QPA	\$	15,000
26			
27	Sub Total Administration	\$	420,000
28			
29	General Contingency	\$	250,000
30			
31	Total Expenses & Contingency	\$	1,360,000
32			
33	Total Budget	\$	6,270,000

**INDEMNITY AND TRUST AGREEMENT
NEW JERSEY CYBER RISK MANAGEMENT FUND**

THIS AGREEMENT made this day of _____, 2022 in the County of _____, State of New Jersey, By and Between the New Jersey Cyber Risk Management Fund, hereinafter referred to as "FUND", and the _____ **Municipal Joint Insurance Fund**, a duly constituted joint insurance fund hereinafter referred to as the "MEMBER".

WITNESSETH:

WHEREAS, several joint insurance funds have collectively formed or are in the process of forming the FUND as such an entity is authorized and described in NJSA 40A:10-36 et seq. and the administrative regulations promulgated pursuant thereto and;

WHEREAS, the MEMBER has agreed to become a member of the FUND in accordance with and to the extent provided for in the bylaws of the FUND and in consideration of such obligations and benefits to be shared by the membership of the FUND;

NOW THEREFORE, it is agreed as follows:

1. The MEMBER accepts the FUND'S bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said bylaws and the pertinent statutes and Administrative Regulations pertaining to same and as set forth in the Risk Management Plan.
2. The MEMBER agrees to participate in the FUND with respect to the types of insurance listed in the Resolution to Join.
3. The MEMBER agrees to become a member of the FUND for an initial period not to exceed three (3) years, the commencement of which shall coincide with the effective date of the FUND'S operation and coverage, or the effective date of membership, whichever occurs later and concludes at the end of the Fund's 2025 Fund Year.
4. The MEMBER certifies that it has never defaulted any claims if self-insured and has not been canceled for non-payment of insurance premiums for a period of at least two years prior to the date hereof.
5. In consideration of membership in the FUND the MEMBER agrees that it shall jointly and severally assume and discharge the liability of each and every member of the FUND, all of whom as a condition of membership in the FUND shall execute a verbatim counterpart of this Agreement and by execution hereof the full faith and credit of the MEMBER is pledged to the punctual payment of any sums which shall become due to the FUND in accordance with the bylaws thereof, this Agreement, the FUND'S Risk Management Plan or any applicable Statute.
6. If the FUND in the enforcement of any part of this Agreement shall incur necessary expense or become obligated to pay attorney's fees and/or Court costs the MEMBER agrees to reimburse the FUND for all such reasonable expenses, fees and costs on demand.

7. The MEMBER and the FUND agree that the FUND shall hold all monies paid by the MEMBER to the FUND as fiduciaries for the benefit of FUND claimants all in accordance with NJAC 11:15 2.1 et seq.
8. The FUND shall establish separate Trust Accounts for each of the following categories of risk and liability:

CYBER RISK

The FUND shall maintain Trust Accounts aforementioned in accordance with NJSA 40A: 10-36, NJAC 11:15.2 et seq, NJSA 40A: 5-1 and such other statutes as may be applicable. More specifically, each of the aforementioned separate Trust Accounts shall be utilized solely for the payment of claims, allocated claim expense and excess insurance or reinsurance premiums for each such risk or liability or as "surplus" as such term is defined by NJAC 11:15-2.2.

9. Each joint insurance fund that shall become a member of the FUND shall be obligated to execute this agreement.

Michael Mevoli, Chairman

Date

Attest: M. James Maley, Secretary

Date

NEW JERSEY CYBER RISK MANAGEMENT FUND

D2 Cybersecurity Training Report As of October 1, 2022

Town/Entity	Users	Users Added From Previous Month	2022 Q2 Phishing Results (Successful %)	2022 Q3 Phishing Results (Successful %)	Fully Trained	Previous Training Progress	Current Training Progress	Percent Change
Audubon	46		9%	26%	25	55%	55%	0%
Audubon Park	6		0%	0%	1	17%	17%	0%
Barrington	57		9%	11%	45	81%	81%	0%
Bellmawr	43		4%	7%	33	77%	77%	0%
Berlin Borough	67		14%	2%	27	41%	41%	0%
Berlin Township	16		5%	0%	15	88%	94%	6%
Brooklawn	13			15%	13	100%	100%	0%
Camden City	281		8%	4%	177	64%	64%	0%
Camden City Parking Authority	7		0%	0%	3	43%	43%	0%
Cherry Hill	369		6%	6%	287	78%	78%	0%
Cherry Hill Fire District	181		7%	6%	137	76%	76%	0%
Clementon	40		8%	4%	27	68%	68%	0%
Collingswood	101		12%	11%	78	77%	77%	0%
Gibbsboro	25	1	4%	9%	16	69%	64%	-5%
Gloucester City	111		6%	11%	63	57%	57%	0%
Gloucester Township	88	6		2%	6	N/A	7%	N/A
Haddon Heights	47		4%	2%	21	45%	45%	0%
Haddon Twp	44		9%	2%	37	84%	84%	0%
Laurel Springs	13			0%	12	92%	96%	4%
Lawnside	12		0%	1%	2	17%	17%	0%
Lindenwold	80		0%	1%	75	94%	94%	0%
Magnolia	35			18%	8	23%	23%	0%
Merchantville	55		16%	8%	24	45%	45%	0%
Mount Ephraim	12		9%	4%	12	100%	100%	0%
Oaklyn	29		14%	43%	29	100%	100%	0%
Pennsauken Township	269		25%	13%	204	76%	76%	0%
Pine Hill	37		0%	9%	35	95%	95%	0%
Runnemede	115		9%	9%	61	55%	55%	0%
Somerdale	46		6%	9%	27	61%	61%	0%
Winslow	150		2%	4%	148	98%	99%	1%
Winslow Township Fire Dist. #1	125		4%	3%	115	93%	92%	-1%
Woodlynne	17			6%	6	35%	35%	0%
Chesilhurst								
Gloucester Township								
Haddonfield	74							
Hi-Nella								
Medford Lakes								
Voorhees	246							
Woodlynne	17							

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
TRIAD1828 CENTRE
2 Cooper Street
Camden, NJ 08102

Michael Mevoli, Chairman
M. James Maley, Secretary

Bradford C. Stokes, Executive Director

Date: August 16, 2022

Memo to: Camden County Municipal JIF Fund Commissioners

Subject: 2022 Safety Incentive Program – Optional Safety Award

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 August 31, 2022

	<i>THIS MONTH</i>	<i>YTD</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	1,370,355	10,962,842	274,593,608	285,556,450
2. CLAIM EXPENSES				
Paid Claims	523,287	3,480,116	116,638,682	120,118,799
Case Reserves	(529,133)	1,194,413	7,377,353	8,571,766
IBNR	601,082	330,954	8,055,465	8,386,419
Recoveries	(11,611)	(124,155)	(900,137)	(1,024,292)
TOTAL CLAIMS	583,626	4,881,328	131,171,363	136,052,692
3. EXPENSES				
Excess Premiums	541,565	4,332,518	79,820,489	84,153,007
Administrative	227,218	1,952,276	48,713,992	50,666,268
TOTAL EXPENSES	768,783	6,284,794	128,534,481	134,819,275
4. UNDERWRITING PROFIT (1-2-3)	17,946	(203,280)	14,887,763	14,684,483
5. INVESTMENT INCOME	(366,338)	(1,231,204)	11,783,674	10,552,470
6. DIVIDEND INCOME	0	0	4,238,021	4,238,021
7. STATUTORY PROFIT (4+5+6)	(348,392)	(1,434,484)	30,909,458	29,474,974
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)	(348,392)	(1,434,484)	6,313,617	4,879,133

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(91,822)	(326,295)	5,471,233	5,144,938
Aggregate Excess LFC	(2,294)	(48,499)	247,515	199,016
2018	(31,589)	(185,655)	1,494,072	1,308,417
2019	(30,490)	(213,730)	(902,287)	(1,116,017)
2020	(38,683)	(314,180)	(140,064)	(454,244)
2021	(68,638)	(247,888)	143,149	(104,739)
2022	(84,876)	(98,238)		(98,238)
TOTAL SURPLUS (DEFICITS)	(348,392)	(1,434,484)	6,313,618	4,879,133
TOTAL CASH				23,970,837

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	105,140,703	105,140,703
FUND YEAR 2018				
Paid Claims	90,926	434,476	3,809,784	4,244,260
Case Reserves	(44,817)	(238,600)	1,089,578	850,978
IBNR	(46,109)	(129,109)	359,188	230,079
Recoveries	-	0	(47,176)	(47,176)
TOTAL FY 2018 CLAIMS	0	66,768	5,211,374	5,278,142
FUND YEAR 2019				
Paid Claims	81,352	417,477	4,461,162	4,878,639
Case Reserves	39,946	108,528	1,977,602	2,086,130
IBNR	(121,298)	(430,253)	1,345,260	915,007
Recoveries	-	0	(86,235)	(86,235)
TOTAL FY 2019 CLAIMS	0	95,753	7,697,789	7,793,542
FUND YEAR 2020				
Paid Claims	206,691	588,922	3,157,958	3,746,880
Case Reserves	(302,842)	(52,271)	1,880,223	1,827,952
IBNR	107,762	(247,472)	2,095,601	1,848,129
Recoveries	(11,611)	(124,155)	(451,479)	(575,634)
TOTAL FY 2020 CLAIMS	0	165,024	6,682,303	6,847,327
FUND YEAR 2021				
Paid Claims	35,900	1,267,807	1,407,845	2,675,653
Case Reserves	(108,565)	79,231	1,096,673	1,175,904
IBNR	72,665	(1,490,394)	3,934,676	2,444,282
Recoveries	-	0	0	0
TOTAL FY 2021 CLAIMS	0	(143,356)	6,439,194	6,295,838
FUND YEAR 2022				
Paid Claims	108,419	771,434		771,434
Case Reserves	(112,856)	1,297,525		1,297,525
IBNR	588,063	2,628,181		2,628,181
Recoveries	-	0		0
TOTAL FY 2022 CLAIMS	583,626	4,697,140		4,697,140
COMBINED TOTAL CLAIMS	583,626	4,881,328	131,171,363	136,052,692

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 \$698,479 (Paid: \$506,785, Reserves: \$131,695)

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **September 30, 2022**

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	57	MONTH	56	MONTH	45	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-22		31-Aug-22		30-Sep-21	
PROPERTY	600,000	350,779	58.46%	100.00%	58.46%	100.00%	58.46%	100.00%
GEN LIABILITY	1,506,000	1,263,711	83.91%	96.96%	83.60%	96.90%	72.59%	94.71%
AUTO LIABILITY	334,000	252,392	75.57%	95.43%	75.57%	95.15%	75.37%	91.45%
WORKER'S COMP	3,840,000	3,161,440	82.33%	99.80%	82.95%	99.77%	87.12%	99.20%
TOTAL ALL LINES	6,280,000	5,028,322	80.07%	98.91%	80.37%	98.86%	80.27%	97.78%
NET PAYOUT %	\$4,216,175		67.14%					

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	45	MONTH	44	MONTH	33	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-22		31-Aug-22		30-Sep-21	
PROPERTY	722,242	1,241,457	171.89%	100.00%	171.89%	100.00%	171.89%	100.00%
GEN LIABILITY	1,674,299	2,013,428	120.25%	94.71%	117.53%	94.32%	76.42%	88.03%
AUTO LIABILITY	387,682	130,282	33.61%	91.45%	33.61%	91.05%	26.52%	85.26%
WORKER'S COMP	3,672,619	3,502,042	95.36%	99.20%	96.23%	99.12%	97.83%	97.46%
TOTAL ALL LINES	6,456,842	6,887,209	106.67%	97.66%	106.46%	97.49%	96.28%	94.56%
NET PAYOUT %	\$4,892,517		75.77%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	33	MONTH	32	MONTH	21	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-22		31-Aug-22		30-Sep-21	
PROPERTY	710,000	703,417	99.07%	100.00%	98.67%	100.00%	115.45%	98.04%
GEN LIABILITY	1,692,081	796,724	47.09%	88.03%	47.28%	87.24%	25.09%	75.57%
AUTO LIABILITY	397,295	838,272	210.99%	85.26%	210.92%	84.53%	135.75%	71.98%
WORKER'S COMP	3,527,720	3,427,337	97.15%	97.46%	75.31%	97.19%	69.72%	90.74%
TOTAL ALL LINES	6,327,096	5,765,750	91.13%	94.45%	78.95%	94.05%	67.06%	86.33%
NET PAYOUT %	\$3,766,803		59.53%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	21	MONTH	20	MONTH	9	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-22		31-Aug-22		30-Sep-21	
PROPERTY	718,669	904,168	125.81%	98.04%	126.46%	97.72%	65.25%	68.00%
GEN LIABILITY	1,681,349	189,031	11.24%	75.57%	11.09%	74.17%	4.36%	36.00%
AUTO LIABILITY	446,457	100,995	22.62%	71.98%	22.62%	70.26%	9.58%	35.00%
WORKER'S COMP	3,528,173	2,704,403	76.65%	90.74%	75.82%	89.50%	30.53%	33.00%
TOTAL ALL LINES	6,374,648	3,898,597	61.16%	86.25%	60.73%	85.04%	26.07%	37.88%
NET PAYOUT %	\$2,699,768		42.35%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	9	MONTH	8	MONTH	-3	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-22		31-Aug-22		30-Sep-21	
PROPERTY	812,040	620,999	76.47%	68.00%	74.49%	61.00%	N/A	N/A
GEN LIABILITY	1,666,133	46,574	2.80%	36.00%	2.51%	30.00%	N/A	N/A
AUTO LIABILITY	604,621	369,464	61.11%	35.00%	60.76%	30.00%	N/A	N/A
WORKER'S COMP	3,820,056	1,459,888	38.22%	33.00%	27.71%	26.00%	N/A	N/A
TOTAL ALL LINES	6,902,850	2,496,924	36.17%	38.02%	0.00%	31.43%	N/A	N/A
NET PAYOUT %	\$958,272		13.88%					

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

			September 30, 2022	
	2022	2021	2020	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2022 - 2020
Monmouth County	0.45	0.94	0.90	0.79
Ocean County	0.81	1.77	1.61	1.46
NJ Utility Authorities	0.87	1.69	2.28	1.66
Camden County	0.94	1.36	1.38	1.25
Morris County	0.95	1.38	1.35	1.25
Professional Municipal Manager	1.08	1.43	1.35	1.31
Bergen County	1.12	1.56	1.31	1.36
Burlington County Municipal JIF	1.14	1.33	1.19	1.23
NJ Public Housing Authority	1.23	1.48	1.69	1.49
Suburban Municipal	1.35	1.34	1.58	1.43
Suburban Metro	1.36	1.33	2.10	1.62
Gloucester, Salem, Cumberland	1.37	1.92	1.67	1.68
Atlantic County Municipal JIF	1.55	1.86	2.06	1.85
Central New Jersey	1.67	1.47	1.64	1.59
South Bergen County	2.26	2.06	2.03	2.10
AVERAGE	1.21	1.53	1.61	1.47
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Camden County JOINT INSURANCE FUND										
2022 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS										
		DATA VALUED AS OF						September 30, 2022		
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	MEMBER	TOTAL RATE	2022 - 2020
		*	9/30/2022	ACCIDENTS						
1	87 Audubon		0	0	0.00	2.40	2.40	1 Audubon	1.71	
2	88 Audubon Park		0	0	0.00	0.00	0.00	2 Audubon Park	0.00	
3	32 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	0.39	
6	98 Gloucester City		0	0	0.00	0.71	0.00	6 Gloucester City	0.26	
7	99 Haddon		0	0	0.00	1.48	0.71	7 Haddon	0.79	
8	100 Haddon Heights Borough		0	0	0.00	0.00	***	8 Haddon Heights Borou	0.00	
9	101 Haddonfield		0	0	0.00	0.85	2.50	9 Haddonfield	1.22	
10	102 Hi-Nella		0	0	0.00	0.00	0.00	10 Hi-Nella	0.00	
11	103 Laurel Springs		0	0	0.00	0.00	0.00	11 Laurel Springs	0.00	
12	107 Medford Lakes		0	0	0.00	1.75	1.65	12 Medford Lakes	1.25	
13	108 Merchantville		0	0	0.00	1.43	0.00	13 Merchantville	0.49	
14	110 Oaklyn		0	0	0.00	0.00	0.00	14 Oaklyn	0.00	
15	112 Runnemede		0	0	0.00	0.00	1.03	15 Runnemede	0.37	
16	116 Winslow Township Fire Distri		0	0	0.00	0.00	0.00	16 Winslow Township Fire	0.00	
17	117 Woodlynne		0	0	0.00	0.00	5.13	17 Woodlynne	2.06	
18	451 Tavistock		0	0	0.00	0.00	0.00	18 Tavistock	0.00	
19	565 Camden Parking Authority		0	0	0.00	3.08	2.63	19 Camden Parking Autho	2.23	
20	724 Pennsauken		0	0	0.00	***	***	20 Pennsauken	0.00	
21	564 Cherry Hill		0	2	0.62	0.42	0.62	21 Cherry Hill	0.55	
22	90 Bellmawr		0	1	1.03	1.85	2.25	22 Bellmawr	1.83	
23	114 Voorhees		0	2	1.15	4.04	4.04	23 Voorhees	3.23	
24	89 Barrington		0	1	1.20	2.60	0.93	24 Barrington	1.63	
25	91 Berlin Borough		0	1	1.35	0.99	0.93	25 Berlin Borough	1.06	
26	113 Somerdale		0	1	1.47	0.00	1.27	26 Somerdale	0.84	
27	115 Winslow		0	3	1.77	1.31	2.30	27 Winslow	1.79	
28	95 Clementon		0	1	2.12	0.00	1.63	28 Clementon	1.18	
29	106 Magnolia		0	2	2.27	0.83	1.64	29 Magnolia	1.51	
30	584 Cherry Hill Fire District		1	3	2.39	4.80	1.13	30 Cherry Hill Fire District	2.77	
31	111 Pine Hill		0	1	2.42	3.48	3.54	31 Pine Hill	3.22	
32	109 Mount Ephraim		1	1	2.52	3.57	1.74	32 Mount Ephraim	2.61	
33	93 Brooklawn		0	1	3.56	0.00	2.02	33 Brooklawn	1.67	
34	105 Lindenwold		1	3	3.65	0.90	1.82	34 Lindenwold	1.98	
35	97 Gibbsboro		1	1	3.92	0.00	2.78	35 Gibbsboro	2.12	
36	104 Lawnside		1	2	4.13	1.47	1.49	36 Lawnside	2.18	
37	692 Gloucester Township	**	0	0				37 Gloucester Township	0.00	
38	695 Camden City	**	0	0				38 Camden City	0.00	
Totals:			5	26	0.94	1.36	1.38			1.25
Frequency = (Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED										
* Member does not participate in the FUND for Workers' Comp coverage										
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report										
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR										
2021 Loss Time Accident Frequency as of			September 30, 2021		1.05					

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND								
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund								
Data Valued As of : October 18, 2022								
Total Participating Members		38						
Complaint		37						
Percent Compliant		97.37%						
Member Name	Checklist Submitted	Compliant	01/01/22	2022	Amended Deductible Date	Revised EPL Deductible	Revised POL Deductible	Co-Insurance
			EPL Deductible	POL Deductible				01/01/22
AUDUBON	Yes	Yes	\$ 2,500	\$ 2,500				0%
AUDUBON PARK	Yes	Yes	\$ 2,500	\$ 2,500				0%
BARRINGTON	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
BELLMAWR	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
BERLIN BOROUGH	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 100K
BERLIN TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
BROOKLAWN	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CAMDEN CITY	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CHERRY HILL	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CHESILHURST	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CLEMENTON	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
COLLINGSWOOD	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
GIBBSBORO	Yes	Yes	\$ 5,000	\$ 5,000				20% of 1st 100K
GLOUCESTER	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
GLOUCESTER TWP	Yes	Yes	\$ 100,000	\$ 100,000				20% of 1st 250K
HADDON	Yes	Yes	\$ 10,000	\$ 10,000				20% of 1st 100K
HADDON HEIGHTS	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
HADDONFIELD	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
HI-NELLA	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
LAUREL SPRINGS	Yes	Yes	\$ 20,000	\$ 20,000				0%
LAWNSIDE	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
LINDENWOLD	Yes	Yes	\$ 5,000	\$ 5,000				0%
MAGNOLIA	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
MEDFORD LAKES	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
MERCHANTVILLE	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
MOUNT EPHRAIM	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
OAKLYN	Yes	Yes	\$ 2,500	\$ 2,500				0%
PENNSAUKEN		New Member	\$ 20,000	\$ 20,000				20% of 1st 250K
PINE HILL	Yes	Yes	\$ 75,000	\$ 75,000	04/16/22	\$ 20,000	\$ 20,000	20% of 1st 250K
RUNNEMEDE	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
SOMERDALE	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
TAVISTOCK	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
VOORHEES	Yes	Yes	\$ 7,500	\$ 7,500				20% of 1st 100K
WINSLOW	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
WINSLOW TOWNSHIP FIRE DISTRICT	Yes	Yes	\$ 2,500	\$ 2,500				0%
WOODLYNNE	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K

**Camden JIF
2022 FUND COMMISSIONERS**

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

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2022 as of October 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 October 18, 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	10/5/2022	12/31/22
CHESILHURST	EDGEWOOD ASSOCIATES	1/12/2022	1/12/2022	12/31/22
CAMDEN CITY	CONNER STRONG & BUCKELEW	2/5/2021	10/5/2022	12/31/22
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. 22-28

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – OCTOBER 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 CLOSED

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002962			
002962	QBE SPECIALTY INSURANCE COMPANY	RETENTION RECEIVABLE - BARRINGTON 10/22	24,620.85
			24,620.85
		Total Payments FY Closed	24,620.85

FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002963			
002963	TOWNSHIP OF HADDON	REIMBURSE 25% FOR POLICE ACCRED. 2021	16,659.34
			16,659.34
		Total Payments FY 2021	16,659.34

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002964			
002964	COMPSERVICES, INC.	GLOUCESTER TWP SERVICES 10/22	1,291.67
002964	COMPSERVICES, INC.	CLAIMS ADMINISTRATIVE FEE 10/22	38,630.67
002964	COMPSERVICES, INC.	CHERRY HILL SERVICES 10/22	2,458.33
			42,380.67
002965			
002965	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 9/22	3,632.00
002965	INTERSTATE MOBILE CARE INC.	DOT DRUG & BREATH ALCOHOL 9/22	172.00
			3,804.00
002966			
002966	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 10/22	17,067.50
			17,067.50
002967			
002967	BOROUGH OF CLEMENTON	OPTIONAL SAFETY AWARD 2022	1,000.00
			1,000.00
002968			
002968	PERMA RISK MANAGEMENT SERVICES	POSTAGE 9/22	25.16
002968	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR/ADMIN FEE 10/22	42,725.83
			42,750.99
002969			
002969	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 10/22	4,864.50
			4,864.50
002970			
002970	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 9/22	1,365.00
002970	BROWN & CONNERY, LLP	ATTORNEY FEES 9/22	2,130.17
002970	BROWN & CONNERY, LLP	ATTORNEY EXPENSES 9/22	73.91
			3,569.08
002971			
002971	ELIZABETH PIGLIACELLI	TREASURER FEE 10/22	2,156.33
			2,156.33

002972			
002972	COURIER POST	ACCT #CHL-083028 - AD - 9.22.22	86.64
			86.64
002973			
002973	CONNER STRONG & BUCKELEW	4TH RMC FEE 2022	41,165.00
			41,165.00
002974			
002974	GLOUCESTER CITY	OPTIONAL SAFETY AWARD 2022	1,000.00
			1,000.00
002975			
002975	MEDLOGIX LLC	WC MANAGED CARE SERVICES - CH 10/22	1,083.00
002975	MEDLOGIX LLC	WC MANAGED CARE SERVICES 10/22	10,589.33
			11,672.33
002976			
002976	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 10/22	1,220.25
			1,220.25
		Total Payments FY 2022	172,737.29
		TOTAL PAYMENTS ALL FUND YEARS	214,017.48

Chairperson

Attest:

_____ **Dated:** _____

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

Treasurer

October 24, 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 September 30, 2022 for Fund Years 2018, 2019, 2020, 2021 and 2022. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

- **BILL LIST FOR THE MONTH OF OCTOBER:** Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.
- **INVESTMENT INCOME:**

Net Investment Income received or accrued for September totaled \$27,426.88.

- **RECEIPT ACTIVITY FOR September:**

Deductible	\$ 39,331.09	
Recovery	6,914.93	
Total Receipts		<u>\$46,246.02</u>

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

- **CLAIM ACTIVITY FOR September:**

Property Liability Claims	\$ 121,754.13	
Workers Compensation Claims	319,340.85	
Administration Expense	<u>150,039.02</u>	
Total Claims/Expenses		<u>\$591,134.00</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$23,970,837.75 to a closing balance of \$22,995,901.09 showing a decrease of \$974,936.66

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

Sincerely,
Elizabeth Pigliacelli, Treasurer

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

Current Fund Year: 2022										
Month Ending: September										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	143,685.98	5,225,077.87	1,241,709.83	8,761,767.65	1,493,483.83	(163,009.89)	836,809.69	6,437,018.93	(5,706.12)	23,970,837.78
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	7,218.93	0.00	(304.00)	0.00	0.00	0.00	0.00	0.00	39,331.09	46,246.02
Invest Pymnts	(10,606.58)	(77,630.99)	(18,448.56)	(130,176.94)	(35,014.96)	(16,008.22)	(12,598.58)	(126,476.78)	(258.35)	(427,219.96)
Invest Adj	(20.81)	(152.27)	(36.19)	(255.33)	(68.67)	(31.39)	(24.72)	(248.08)	(0.52)	(837.98)
Subtotal Invest	(10,627.39)	(77,783.26)	(18,484.75)	(130,432.27)	(35,083.63)	(16,039.61)	(12,623.30)	(126,724.86)	(258.87)	(428,057.94)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(3,408.46)	(77,783.26)	(18,788.75)	(130,432.27)	(35,083.63)	(16,039.61)	(12,623.30)	(126,724.86)	39,072.22	(381,811.92)
EXPENSES										
Claims Transfers	64,642.30	52,166.18	4,945.65	261,786.26	0.00	0.00	0.00	0.00	57,554.59	441,094.98
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152,029.76	0.00	152,029.76
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	64,642.30	52,166.18	4,945.65	261,786.26	0.00	0.00	0.00	152,029.76	57,554.59	593,124.74
END BALANCE	75,635.22	5,095,128.43	1,217,975.43	8,369,549.12	1,458,400.20	(179,049.50)	824,186.39	6,158,264.31	(24,188.49)	22,995,901.12

REPORT STATUS SECTION

Report Month: September

Balance Differences

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	September					
CURRENT FUND YEAR	2022					
Description:	Investors Operating-58892	Investors Prop & Liab Claims- 58910	Investors WC Claims-58905	Wilmington Trust - 5884	JCMI	
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investm	\$23,970,837.75	5,152,728.80	- 36,608.43	44,931.14	-	18,809,786.24
Opening Interest Accrua	\$0.00	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$837.96	\$0.00	\$0.00	\$0.00	\$0.00	-\$837.96
5 Interest Paid - Cash Inst	\$27,426.88	\$5,657.88	\$122.35	\$134.05	\$0.00	\$21,512.60
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$454,646.86	\$0.00	\$0.00	\$0.00	\$0.00	-\$454,646.86
8 Net Investment Income	-\$428,057.94	\$5,657.88	\$122.35	\$134.05	\$0.00	-\$433,972.22
9 Deposits - Purchases	\$487,341.00	\$46,246.02	\$121,754.13	\$319,340.85	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$1,034,219.72	-\$591,134.00	-\$121,754.13	-\$319,340.85	\$0.00	-\$1,990.74
Ending Cash & Investment	\$22,995,901.09	\$4,613,498.70	-\$36,486.08	\$45,065.19	\$0.00	\$18,373,823.28
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$593,545.57	\$269,300.67	\$186,593.50	\$137,651.40	\$0.00	\$0.00
(Less Deposits in Transit)	-\$185,987.42	-\$85,372.30	-\$27,480.13	-\$73,134.99	\$0.00	\$0.00
Balance per Bank	\$23,403,459.24	\$4,797,427.07	\$122,627.29	\$109,581.60	\$0.00	\$18,373,823.28

SEPTEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	09/07/22	35,271.55				35,271.55	
2	09/07/22	1,833.03				1,833.03	
3	09/14/22	84,005.24				84,005.24	
4	09/14/22	39,772.95				39,772.95	
5	09/21/22	8,602.33				8,602.33	
6	09/21/22	63,627.81				63,627.81	
7	09/28/22	63,301.26				63,301.26	
8	09/28/22	44,065.69				44,065.69	
9	09/30/22	73,134.99				73,134.99	
10	09/30/22	27,480.13				27,480.13	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	441,094.98	-	-	-	441,094.98	
	Monthly Rpt	441,094.98				441,094.98	
	Variance	-	-	-	-	-	

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

Month		September							
Current Fund Year		2022							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Property	393,413.63	58,917.22	6,914.93	445,415.92	451,539.64	(6,123.72)	110.00	(6,233.72)
	Liability	30,270.45	2,654.14	0.00	32,924.59	32,924.59	0.00	0.00	0.00
	Auto	69,290.76	3,972.72	0.00	73,263.48	73,263.48	0.00	0.00	0.00
	Workers Comp	278,458.66	104,932.34	0.00	383,391.00	383,391.00	0.00	0.00	0.00
	Cherry Hill	1,494.88	20,705.39	7,044.88	15,155.39	15,155.39	0.00	0.00	(0.00)
	Total	772,928.38	191,181.81	13,959.81	950,150.38	956,274.10	(6,123.72)	110.00	(6,233.72)
2021	Property	750,295.47	5,725.08	0.00	756,020.55	756,021.55	(1.00)	(1.00)	(0.00)
	Liability	83,042.69	0.00	0.00	83,042.69	83,042.69	(0.00)	(0.00)	0.00
	Auto	78,816.97	580.77	0.00	79,397.74	79,397.74	0.00	0.00	0.00
	Workers Comp	1,763,467.56	25,902.50	0.00	1,789,370.06	1,789,661.06	(291.00)	(291.00)	(0.00)
	Cherry Hill	21,563.10	4,224.13	32,079.21	(6,291.98)	(6,321.98)	30.00	30.00	0.00
	Total	2,697,185.79	36,432.48	32,079.21	2,701,539.06	2,701,801.06	(262.00)	(262.00)	(0.00)
2020	Property	604,163.98	0.00	304.00	603,859.98	605,863.98	(2,004.00)	1,170.00	(3,174.00)
	Liability	523,897.26	3,728.11	0.00	527,625.37	527,625.37	0.00	(0.00)	0.00
	Auto	363,055.79	392.16	(304.00)	363,751.95	363,751.95	0.00	0.00	(0.00)
	Workers Comp	2,186,913.53	85,159.10	0.00	2,272,072.63	2,272,072.64	(0.01)	(0.01)	0.00
	Cherry Hill	(1,264.51)	108.00	0.00	(1,156.51)	(1,156.51)	0.00	0.00	0.00
	Total	3,676,766.05	89,387.37	0.00	3,766,153.42	3,768,157.43	(2,004.01)	1,169.99	(3,174.00)
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	1,132,490.11	36,649.13	0.00	1,169,139.24	1,169,139.24	(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	2,331,496.42	35,535.68	0.00	2,367,032.10	2,366,907.60	124.50	340.50	(216.00)
	Cherry Hill	(2,774.50)	32,517.07	0.00	29,742.57	29,742.57	0.00	0.00	0.00
	Total	4,789,630.21	104,701.88	0.00	4,894,332.09	4,894,207.59	124.50	340.50	(216.00)
2018	Property	350,778.55	0.00	0.00	350,778.55	350,778.55	(0.00)	(0.00)	0.00
	Liability	975,816.59	9,134.80	0.00	984,951.39	984,951.39	(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	2,618,303.69	10,256.64	0.00	2,628,560.33	2,628,259.32	301.01	640.01	(339.00)
	Cherry Hill	(206.50)	0.00	0.00	(206.50)	(206.50)	0.00	0.00	0.00
	Total	4,197,084.19	19,391.44	0.00	4,216,475.63	4,216,174.62	301.01	640.01	(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	207.00	(13,587.00)	0.00	(13,587.00)	(13,380.00)	(207.00)
	Total	(13,380.00)	0.00	207.00	(13,587.00)	0.00	(13,587.00)	(13,380.00)	(207.00)
TOTAL		16,120,214.62	441,094.98	46,246.02	16,515,063.58	16,536,614.80	(21,551.22)	(11,381.50)	(10,169.72)



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

09/30/2022

Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
				Local/Base			Local/Base

UNIT OF PARTICIPATION

U.S. DOLLAR

UNITED STATES

2,008,018.741	MEL JCM I ACCOUNT	9.1502	18,373,823.28	0.00	18,373,823.28		0.00
99VVB5Y75		9.1502	18,373,823.28	0.00	18,373,823.28	100.00	0.00



MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets
Market Value

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

	Current Period		Fiscal Year To Date	
	09/01/2022	09/30/2022	01/01/2022	09/30/2022
NET ASSETS - BEGINNING OF PERIOD		18,809,786.24		20,079,942.43
		<u>18,809,786.24</u>		<u>20,079,942.43</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	21,512.60		174,277.79	
UNREALIZED GAIN/LOSS-INVESTMENT	-454,646.86		-1,854,209.35	
ACCRETION/AMORTIZATION	-837.96		-7,527.07	
TOTAL INVESTMENT INCOME		<u>-433,972.22</u>		<u>-1,687,458.63</u>
TOTAL RECEIPTS		<u>-433,972.22</u>		<u>-1,687,458.63</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	459.40		4,306.26	
INVESTMENT ADVISORY FEES	1,071.94		10,048.00	
CONSULTING	459.40		4,306.26	
TOTAL ADMINISTRATIVE EXPENSES		<u>1,990.74</u>		<u>18,660.52</u>
TOTAL DISBURSEMENTS		<u>1,990.74</u>		<u>18,660.52</u>
NET ASSETS - END OF PERIOD		<u><u>18,373,823.28</u></u>		<u><u>18,373,823.28</u></u>



Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: October 18, 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

- Borough of Gibbsboro on September 1, 2022
- Borough of Pine Hill on September 6, 2022
- Borough of Clementon on September 8, 2022
- Township of Winslow Fire District on September 9, 2022
- Township of Voorhees on September 14, 2022
- Township of Voorhees of Safety Committee Meeting on September 14, 2022
- Borough of Runnemede on September 21, 2022
- Borough of Haddon Heights Safety Committee Meeting on September 22, 2022

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Surveys were conducted in September

MEETINGS ATTENDED

- Safety Committee Meeting on September 21, 2022
- Claims Committee Meeting on September 23, 2022
- Executive Fund Commissioners Meeting on September 26, 2022

MEL SAFETY INSTITUTE (MSI)

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

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

MSI SAFETY DIRECTOR

- How to Receive Push Notifications on the NJ MEL Mobile App?
- Training Announcement: Designated Employer Representative (DER), Thursday, September 15, 2022, 9:00 AM-4:00 PM (1-Hour Lunch Break)
- Law Enforcement Message: [Model Policy – Wellness For Law Enforcement Agencies](#)
- 2022 MSI EXPO: In-Person Training on September 7, 2022, Camden County Regional Emergency Training Center
- Coin Toss: Soliciting Donations on Roadways Best Practices
- Law Enforcement Risk Analysis: Considerations for the Law Enforcement Leaders when Reviewing the School/Law Enforcement MOA In Light of The Robb Elementary School Tragedy New Threat Assessment Legislation
- Training Announcement: Leadership Skills for Supervisors, September 22nd & 23rd at the Gloucester County Fire Academy
- 2022 MSI EXPO: In-Person Training on October 5, 2022, Atlantic Cape Community College
- First Aid & First Aid Kits in the Workplace Best Practices
- MSI LIVE Schedule

MSI LAW ENFORCEMENT MESSAGES

- N.J.S. 2C 58-3 Firearms Act Amended- MSI LE Bulletin
- Child Safety Seats Utilized by Police Transport – MSI LE Message
- NICS Denial Notification Act – MSI LE Risk Analysis

MSI NOW & MSI DVD

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

MSI NOW	
Municipality	Number of Videos
Audubon	1
Camden City	5
Gloucester Township	1
Haddon	1
Laurel Springs	2
Winslow	7

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

MSI DVD	
Municipality	Number of Videos
Laurel Springs	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 8/22/2022 To 9/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - County of Camden I - City of Camden	520 Market Street Camden, NJ 08105	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: Youth Basketball Clinic Evidence of insurance with respects to use of Camden Countys Von Nieda Park at 1084 North 29th Street Camden, NJ 08105 for Pop-Up Youth Basketball Clinic.	8/24/2022 #3574755	GL AU EX WC OTH
H - Borough of Berlin I - Borough of Berlin	59 South White Horse Pike Berlin, NJ 08009	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Lisa Leigha - Tax Collector/Utilities Collector, 07/14/2022 and Stacey Divello - Treasurer, Eff: 06/23/2008	8/29/2022 #3596074	OTH
H - Borough of Berlin I - Borough of Berlin	59 South White Horse Pike Berlin, NJ 08009	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Leigha Bogdanowicz- Tax Collector/Utilities Collector, 07/14/2022 and Stacey Divello - Treasurer, Eff: 06/23/2008	8/29/2022 #3596259	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: Backpack Giveaway Evidence of insurance with respects to use of Lot #1 located on South Street behind 76ers HQ For Backpack Giveaway.	8/30/2022 #3596304	GL AU EX WC OTH
H - Sterling High School I - Borough of Somerdale	501 Warwick Road Somerdale, NJ 08083	Evidence of insurance with respect to use for Fire Prevention Night.	8/30/2022 #3596306	GL AU EX WC

09/22/2022

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 8/22/2022 To 9/22/2022

H - N.J. Department of I - Township of Gloucester	Transportation PO Box 600 Trenton, NJ 08625	Camden JIF and MEL JIF limits are in excess of the Township of Gloucester's \$500,000 SIR on WC. RE: Food Festival The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Food Festival	8/31/2022 #3607976	GL AU EX WC OTH
H - Township of Haddon I - Township of Haddon	135 Haddon Avenue Westmont, NJ 08108	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Ryan Giles - Tax Collector, Eff: 09/01/2022, Dawn Pennock - Treasurer, Eff: 01/01/2012 and Darlene Alfonsi - Utility Collector, Eff: 01/01/2022	9/6/2022 #3611824	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: Hispanic Heritage Month Evidence of insurance with respects to use of Lot #21	9/7/2022 #3613467	GL AU EX WC OTH
H - Evidence of insurance I - Township of Cherry Hill		Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: New Properties Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the addition of two properties: Settlement 6/30/2022 303 Barclay Walk Cherry Hill, NJ 08034 Purchase price \$205,000 Settlement 8/18/2022 1861 Woods II Cherry Hill, NJ 08003 Purchase price - \$220,000	9/8/2022 #3613753	GL AU EX WC OTH
H - Evidence of insurance I - Township of Cherry Hill		Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: New Property Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the addition of the following property: Settlement 8/18/2022 1861 Woods II Cherry Hill, NJ 08003 Purchase price - \$220,000	9/8/2022 #3613763	GL AU EX WC OTH

09/22/2022

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 8/22/2022 To 9/22/2022

H - Evidence of insurance I - Township of Cherry Hill		Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: New Property Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the addition of the following property: Settlement 6/30/20222 303 Barclay Walk Cherry Hill, NJ 08034 Purchase price \$205,000	9/8/2022 #3613764	GL AU EX WC OTH
H - County of Camden I - City of Camden		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. Evidence of insurance as respects to Camden County Senior Pop-Up Gala	9/12/2022 #3624876	GL AU EX WC OTH
H - Ekalon Property Management I - Township of Gloucester	121 W Church St Blackwood, NJ 08012	Camden JIF and MEL JIF limits are in excess of the Township of Gloucester's \$500,000 SIR on WC. Evidence of insurance with respects to property use for GTPD Training	9/13/2022 #3626873	GL AU EX WC OTH
H - Rowan University/State of NJ I - Winslow Township	202 Delsea Drive Glassboro, NJ 08028	RE: Police Department training The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for Winslow Police Department training.	9/15/2022 #3632874	GL AU EX WC
H - Audubon Park Municipal Housing I - Borough of Audubon Park	Corporation 20 C Road Audubon, NJ 08106	RE: Senior Gala Evidence of insurance with respects to the senior gala.	9/20/2022 #3638434	GL AU EX WC
Total # of Holders: 15				

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%
Monmouth County	73%	5%	22%	66%	7%	27%	56%	17%	27%
South Bergen County	65%	30%	4%	57%	39%	4%	13%	83%	4%
Suburban Metro	64%	0%	36%	64%	9%	27%	55%	18%	27%
Professional Municipal Management	60%	40%	0%	40%	60%	0%	0%	100%	0%
Morris County	60%	24%	16%	60%	24%	16%	40%	44%	16%
NJ Public Housing Authority	59%	21%	21%	53%	33%	14%	45%	44%	12%
Bergen County	47%	34%	18%	39%	47%	13%	13%	74%	13%
Camden County	39%	18%	42%	34%	26%	39%	24%	37%	39%
NJ Utility Authorities	36%	26%	38%	32%	33%	35%	29%	38%	33%
Ocean County	35%	10%	55%	26%	13%	61%	10%	26%	65%
Central New Jersey	33%	27%	40%	33%	27%	40%	13%	47%	40%
Middlesex County	0%	0%	100%	0%	0%	100%	0%	0%	100%
Total #	211	86	121	188	116	114	131	175	112
Total %	50%	21%	29%	45%	28%	27%	31%	42%	27%

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	Pending	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	Approved	Approved	Approved
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	Woodlynn	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%
September	\$192,473.78	\$104,745.15	\$87,728.63	45.58%
TOTAL 2022	\$2,505,061.92	\$1,195,818.95	\$1,309,242.97	52.26%

Monthly & YTD Summary:

PPO Statistics	September	YTD
Bills	119	1,584
PPO Bills	107	1,491
PPO Bill Penetration	89.92%	94.13%
PPO Charges	\$184,212.78	\$2,279,804.81
Charge Penetration	95.71%	91.01%

Savings History:

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



Camden County Municipal JIF

3rd Quarter 2022 - Workers' Comp Injury Review

Claims Reported:

<u>2022</u>	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2022
Report Only	40	21	41		102
Medical Treatment	139	69	71		279
Total FROI's	179	90	112		381

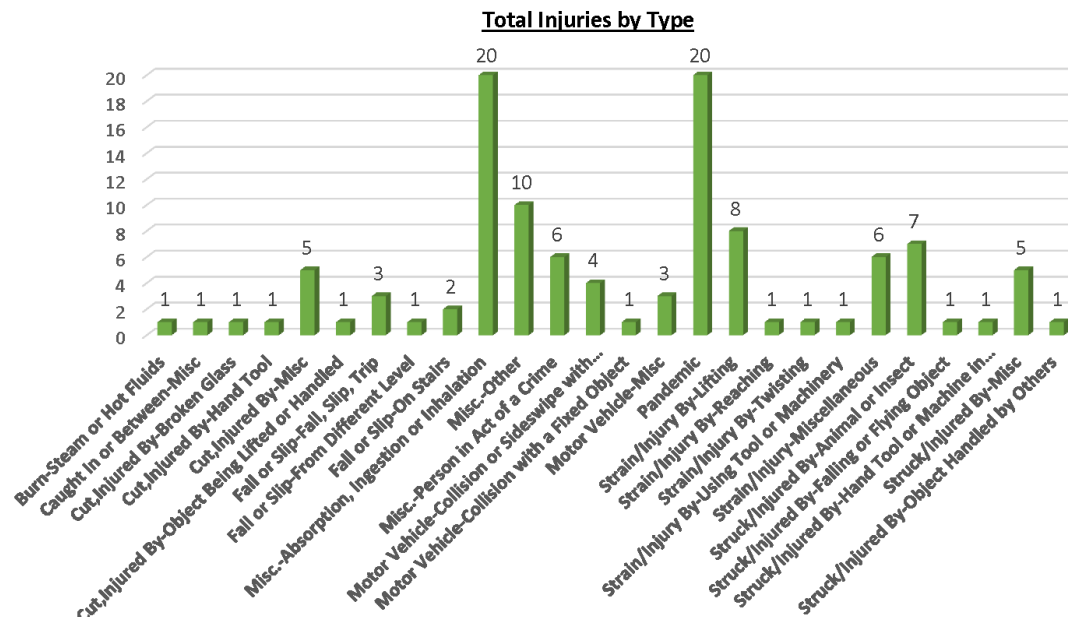
<u>2021</u>	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2021
Report Only	40	24	36	22	122
Medical Treatment	107	44	112	101	364
Total FROI's	147	68	148	123	486

Claim Statistics:

- 17 Open and treating cases; 3 remain out-of-work; 7 Released to TD/ 2 Accommodated; 7 RTW FD
- 10 Employees had Lost Time (more than 7 days out of work)

COVID-19 Claims:

- 20 Reported during the quarter, representing 18% of total reports; decrease from 22% in 2nd quarter



APPENDIX I – MINUTES

September 26, 2022 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – SEPTEMBER 26, 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	Absent
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
Joseph Wolk	Borough of Mount Ephraim	Present
Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

EXECUTIVE COMMITTEE ALTERNATES:

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

APPOINTED OFFICIALS PRESENT:

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

Edward Cooney

FUND COMMISSIONERS PRESENT:

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

FUND PROFESSIONALS RISK MANAGEMENT CONSULTANTS PRESENT:

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

APPROVAL OF MINUTES: OPEN SESSION OF AUGUST 22, 2022

MOTION TO APPROVE THE OPEN MINUTES OF AUGUST 22, 2022

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

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. Executive Director said there are 7 towns that have not enrolled or completed the next steps. Executive Director asked the Fund Commissioners from those towns to provide any assistance to try and get the cyber training started. This is required training for the MEL Cyber Risk Management Program. We have reached out to these towns but have not had any success just yet.

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. Executive Director asked Underwriting Manager Edward Cooney to provide recap of the new Cyber JIF. Mr. Cooney said there is

a need for a better solution for cyber security and insurance risk management into the future. The claims are exploding for cyber and the costs are increasing tremendously. The Cyber JIF will be similar to the way the MEL dealt with things in the past, whether it be the creation of the MEL in the 1980's all the way through pollution issues two decades ago with the EJIF solution. The Cyber JIF is a similar concept for Cyber security. This will provide the assurance that members are used to but will also include key cyber risk control services. Employee training will be included in the program, so that costs will be covered as well as vulnerability management scanning and key security services that are required in the program now. Mr. Cooney said updates will be released shortly.

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.** Executive Director said the Borough of Barrington requested a payment plan for employment claim in the amount of \$24,589.00. The Camden JIF has done this in the past for our members, where they can stretch their repayments to us over the next three years. Executive Director said with no questions being heard a motion to approve would be in order.

Motion to Approve a payment plan for the Borough of Barrington

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Roll Call Vote:	9 Ayes, 0 Nays

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. The next meetings will be hold on October 19, 2022 in person.

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. Executive Director asked any member that has not submitted their renewals to please send to the Fund Office as soon as possible.

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.

Executive Director asked Michael Avalone EJIF Underwriter to give an update on the EJIF 2023 coverage. Mr. Avalone said in the industry it is not unusual when coverage shrinks or is completely taken away. It is necessary because within the current context of a claims made policy the current year, when the coverage is broader, it is important to have knowledge of a claim and should be in written form. The information is needed to pin the claim to a more robust program of coverage in 2022 than what it will look like in 2023. The industry is shrinking away from providing PFOS and has been for a handful of years it is now catching up to us, as far as the EJIF is concerned. The coverage committee for the EJIF rather than totally shy away from the matter has decided to continue with what the EJIF currently has in terms of de minimis coverage for landfills, with a \$50,000 defense limit. The EJIF will provide modicum of coverage \$25,000 limit for defense with a \$1 million aggregate for the year for all PFAS claims. Mr. Avalone said this does broaden the marketplace for excess insurance. The EJIF will be back in the market for excess insurance and the EJIF already has a

commitment from the incumbent carrier for no increase or perhaps a small decrease, especially with the action the EJIF has taken with respect to PFAS.

Mr. Avalone said PFAS are forever chemicals used in firefighting foam and Teflon pans in the past, as well as a whole host of other exposures, where this chemical was used as a hardener. Mr. Avalone said members can contact him at any time for more detail with respect to this coverage.

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. Executive Director encouraged everyone to take a look at the article with the renewal approaching the MEL is looking at a tough renewal with an approximate 10% increase

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 – 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 July 31, 2022 showing \$5.2 million in surplus a nice gain of about \$243,000 over the prior month. The Loss Ratio Report reflects the actuary target at 31% and the JIF is just below the target at 30%. Lost Time Accident Frequency for August 2022 is at 0.86 which is excellent numbers for this time of year, despite the fact that the JIF had 4 lost time accidents in August. Overall, the JIF is doing very well as we are moving into September. The remaining reports were for informational purposes.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 22-24 August 2022 Vouchers

Fund Year 2021	\$500.00
TOTAL 2022	\$149,539.02
TOTAL	\$150,039.02

MOTION TO APPROVE RESOLUTION 22-24 AUGUST 2022 BILLS LIST

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

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

Closed	0.00
2018	90,925.72
2019	81,749.13
2020	206,690.67
2021	71,819.14
2022	126,316.42
TOTAL	577,501.08

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

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

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said the RFQs have been sent to all defense panel and he will be reviewing those as they are received. Attorney Nardi also referenced the memo contained on page 11 of the agenda at the end on the conclusion it references the 234-page risk management handbook the Power of Risk Management that was issued back in November 2020. Mr. Nardi recommended this to any member of any governing body and professionals and department heads. It is important for everyone to be aware of it and it answers many questions regarding how the JIFs are administered and most importantly there are a lot of references to the cases that have been established along with statutes we face every day in litigation. Attorney Nardi discussed basic tort claim notices and litigations what our defense panel faces everyday in these cases. There are various immunities that are available to us in the litigations that may allow the cases to be dismissed. Inspection reports, inspection programs and serious maintenance of records can really help our defense attorneys in these cases.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Safety Directors report was enclosed on pages 31-33. Mr. John Saville reviewed the report for August, 2022 and reminded members to review their hierarchy reports in the learning management system so that everyone is up to date on their training. Two regional training will be held on October 4th and October 6th the topic will be PEOSH visits and what to do when they get there. Invitations have been sent out and it is a requirement for the safety incentive program.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 7/22/22 to 8/22/22 are listed on pages 34-35 with 8 certificates. Underwriting Manager Ed Cooney reviewed the Cyber Compliance report as of August 31st and said if there were any questions please contact the Underwriting office.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for August 2022 where there was a savings of 45.38% and Year to Date savings of 52.82%.

Monthly Activity Report Part of Minutes.

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

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo
Roll Call Vote:	9 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	Unanimous

MEETING ADJOURNED: 5:53 PM

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

APPENDIX II – MEL, RCF, EJIF BUDGETS

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				
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				
39 *LFC = Members not based on population (i.e. Parking Auth, Health Commissions, Fire Dept, OMUA)				

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
2023 BUDGET FOR ASSESSMENT CALCULATION				
MUNICIPALITIES ONLY -				
	A	B	B-A	B-A
	BUDGET	BUDGET		
APPROPRIATIONS	2022 ANNUALIZED	2023 PROPOSED	\$	%
I. CLAIMS AND EXCESS INSURANCE	MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
CLAIMS				
Excess Liability:				
To 500K	2,831,419	3,344,914	513,495	18.1%
1.5MIL Ex 500K	5,255,812	7,007,650	1,751,838	33.3%
3MIL ex 2MIL	1,725,145	1,921,115	195,970	11.4%
Excess WC	8,358,790	9,701,024	1,342,234	16.1%
Excess Property Claims	4,524,489	5,953,235	1,428,746	31.6%
POL/EPL Land Use	1,061,662	1,074,214	12,552	1.2%
Cyber Liability		-	-	#DIV/0!
Aggregate Excess LFC	13,957	13,864	(93)	-0.7%
JIF Faithful Performance Bond	202,758	207,544	4,786	2.4%
Surety Bond	312,572	314,875	2,303	0.7%
Sub Total	24,286,604	29,538,435	5,251,831	21.6%
PREMIUMS				
Optional Excess Liability	2,639,634	3,214,534	574,900	21.8%
Optional Excess POL/EPL	1,767,888	2,057,612	289,724	16.4%
Cyber Excess Liability		-	-	#DIV/0!
Excess WC	3,324,591	3,414,839	90,248	2.7%
Excess Property	11,890,720	13,683,616	1,792,896	15.1%
			-	
Loss Fund Contingency	224,294	220,643	(3,651)	-1.6%
Sub Total	19,847,128	22,591,244	2,744,116	13.8%
Total Claims & Premiums	44,133,732	52,129,679	7,995,947	18.1%
II. EXPENSES				
Claims Adjustment	1,093,506	1,115,376	21,870	2.0%
Property Adjustment	176,653	180,186	3,533	2.0%
Administration	1,389,332	1,417,119	27,787	2.0%
Claims Supervision	500,000	500,000	-	0.0%
Actuary	53,183	54,247	1,064	2.0%
Attorney	47,864	48,821	957	2.0%
Deputy Attorney	1,597	1,629	32	2.0%
Attorney-OPRA	18,018	18,378	360	2.0%
Auditor	30,500	31,110	610	2.0%
Treasurer	26,966	27,505	539	2.0%
Underwriting Manager	61,395	62,623	1,228	2.0%
Reinsurance Manager	324,183	330,667	6,484	2.0%
Safety and Education Committee	108,289	110,455	2,166	2.0%
Computer Services	149,386	152,374	2,988	2.0%
Legislative Committee	28,587	29,159	572	2.0%
Internal Audit Committee	62,625	63,878	1,253	2.0%
Strategic Planning Committee	31,313	31,939	626	2.0%
Coverage Committee	41,476	42,306	830	2.0%
Communications Committee	128,895	131,473	2,578	2.0%
Expense Contingency	65,831	65,831	-	0.0%
Subtotal	4,339,599	4,415,076	75,477	1.7%
MEL Safety Institute	1,106,022	1,130,893	24,871	2.2%
Total Appropriations	49,579,353	57,675,648	8,096,295	16.3%