



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA NOVEMBER 28, 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 8, 2021.
2. Filing advance written and electronic notice of this meeting with the Clerk/Administrator of each member municipality on February 11, 2021.
3. Posting Electronic Notice of this meeting on the Fund's website including the time, date of the meeting and instructions for access to the Remote Public Meeting, the agenda and for public comment.
4. Posting a copy of the meeting notice on the public bulletin board of all member municipalities.

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: NOVEMBER 28, 2022**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2022 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: OCTOBER 24, 2022 Open Minutes Appendix I**

- CORRESPONDENCE – None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
 - Executive Director's Report Page 1
- TREASURER – Elizabeth Pigliacelli**
 - Monthly Vouchers - Resolution No. 22-32 November Bills..... Page 24
 - Treasurer’s Report Page 26
 - Monthly Reports Page 27
- ATTORNEY – Joseph Nardi, Esquire**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report..... Page 33
- UNDERWRITING MANAGER – Conner Strong & Buckelew**
 - Monthly Certificate Holding Report..... Page 36
 - Cyber Risk Management Compliance –As of October 27, 2022 Page 40
- MANAGED CARE – Medlogix**
 - Monthly Report..... Page 42
- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: January 23, 2023**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: November 28, 2022

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 2023 Budget** – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2023 in the amount of \$17,824,440 that represents an 8.08% increase over last year’s budget. The budget decreased \$369 since introduction as the Fund’s Cyber JIF assessment was finalized. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality/entity. **(Page 4)**
 - Motion to open the Public Hearing on the 2023 Budget**
 - Discussion of Budget & Assessments**
 - Motion to close the Public Hearing**
 - Motion to adopt the 2023 Budget & Certify Assessments**

- 2022 Dividend** – At last month’s meeting, the Board authorized a \$1,136,956.00 dividend, pending state approval. The Fund Office sent out a memorandum to all members entitled to a dividend, an option to receive a credit or a check. We have heard back from a majority of the members. Attached on **Pages 5 & 6** is the letter along with the dividend breakdown.

- Residual Claims Fund (RCF):** The public hearing on the RCF 2023 budget was held on October 19, 2022 at the Forsgate Country Club and the 2023 budget was adopted. A copy of Commissioner Wolk’s report is enclosed in Appendix II.

- Environmental JIF:** The public hearing on the EJIF 2022 budget was held on October 19, 2022 at the Forsgate Country Club and the 2023 budget was adopted. Enclosed is a copy of Commissioner Wolk’s report in Appendix II.

- MEL Report:** The MEL met on October 19, 2022 at the Forsgate Country Club; enclosed is a copy of Chairman Merchel’s report in Appendix II. The MEL also met last week and held a public hearing on the 2023 budget at the Sheraton Hotel in Atlantic City.

- ❑ **MEL, RCF & EJIF Representative** - The fund should elect its representative to the MEL, RCF & EJIF for the 2023 Fund Year.

- ❑ **Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2023 representative to the Municipal Excess Liability Joint Insurance Fund.**

- ❑ **Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2023 representative to the Residual Claims Fund Joint Insurance Fund.**

- ❑ **Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2023 representative to the Environmental Joint Insurance Fund.**

- ❑ **RCF 2018 Fund Year Rollover** – The Residual Claims Fund board adopted a resolution accepting the transfer of member JIF’s Fund Year 2018. Enclosed on **Page 7** is **Resolution 22-29** authorizing the transfer of the Camden JIF’s 2018 claim liabilities to the RCF.

- ❑ **Motion to Approve Resolution 22-29 Authorizing the Transfer of Fund Year 2018 to the RCF**

- ❑ **Cyber Liability Update:**

- ❑ **Cyber JIF:** The Cyber JIF met on November 1, 2022, to organize, adopt a 2023 Budget during the public hearing and form an interim Board to take action on specific items until formal reorganization takes place on January 6, 2023. Enclosed on **Pages 8 & 9** is a copy of Commissioner Wolk’s report.

In October, the Camden JIF adopted a resolution to join the Cyber JIF, subject to assessment. Enclosed on **Page 10** is the Resolution to accept the Camden JIF’s assessment of \$433,063.

- ❑ **Motion to adopt Resolution 22-30 to accept the NJ Cyber Risk Management JIF Assessment.**

- ❑ **Cyber Security Status Report:** D2 Cyber Security continues to work with member entities in the enrollment & training process of the program. Attached on **Page 11** is a report from D2 showing the status of each member.

Membership Renewals: The Camden JIF has twenty-four members scheduled to renew fund membership; the Executive Director will provide an update.

- ❑ **Safety Incentive Program – Optional Safety Award** – As a reminder the 2022 Optional Safety Award was 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**.

- ❑ **Elected Officials Training:** This year’s elected officials training program focuses on Local Government Risk Management. Two sessions were held as part of the League of Municipalities Conference last week; enclosed on **Page 14** is the notice that was distributed to members. An online version will be available after the holidays.

For 2023, the MEL will reduce each member’s assessment by \$250 for each municipal elected official and/or authority commissioner who completes the Elected Official course by May 2023. The maximum credit is capped based on member’s assessment. The credit is also extended to the member’s CEO (i.e., municipal manager/administrator or authority executive director).

- ❑ **December Meeting** – For the past several years, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, **Resolution 22-31** authorizing this action is part of the agenda. (**Page 15**)

- ❑ **Motion to Approve Resolution 22-31 Cancelling the December Meeting**

Due Diligence Reports:

Financial Fast Track	Page 16
Loss Ratio Analysis	Page 17
Loss Time Accident Frequency	Page 18 & 19
POL/EPL Compliance Report	Page 20
Fund Commissioners	Page 21
Regulatory Affairs Checklist	Page 22
RMC Agreements	Page 23

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%
9 Premiums						
10	Crime		17,727	19,916	2,189	12.35%
11	Environmental Fund		468,841	468,542	(299)	-0.06%
12						
13	Cyber JIF		272,650	433,063	160,413	58.83%
14	MEL		2,774,847	3,134,255	359,408	12.95%
15	MEL Property		1,246,158	1,444,808	359,408	12.95%
16	SubTotal Premiums		4,780,223	5,500,584	720,361	15.07%
17	Total Loss Fund		11,692,540	12,811,584	1,119,044	9.57%
18						
19 II. Expenses, Fees & Contingency						
20						
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	951,432	68,880	7.80%
53						
54	Total JIF Excl POL/EPL		14,629,082	15,857,207	1,228,125	8.40%
55 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	17,824,440	1,331,886	8.08%

Camden County Municipal Joint Insurance Fund

TRIAD1828 CENTRE
PO Box 99106
Camden, NJ 08101

Michael Mevoli, Chairman
M. James Maley, Secretary

Bradford C. Stokes, Executive Director

October 31, 2022

Memo To: Fund Commissioners, Member Municipalities
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

From: PERMA Risk Management Services

Re: 2022 Dividend

We are pleased to announce that the Camden County Municipal Joint Insurance Fund will be issuing a dividend in the amount of \$1,136,956.00 including the JIF's share of the Environmental Joint Insurance Fund. Please note the dividend is pending approval from the Departments of Banking & Insurance and Community Affairs.

Each municipality has the choice of receiving its dividend (see attachment for amount per member) in the form of a check or a credit. Each municipality may also elect to take part of the dividend as a check and part in the form of a credit towards next year's first assessment installment. Municipalities that elect to receive a credit towards next year's assessment and reduce their budget by the dividend amount are reminded that the dividend **should not be counted on in future fund years** and that they should budget accordingly. The Fund looks forward to continue working with its members on this very successful program.

Please indicate your municipality's choice below and execute with a signature and the name of your municipality. **Return this form to PERMA no later than November 22, 2022.** Please email your response to Karen Read - kread@permainc.com.

If we do not hear from you by that date, you will receive the entire amount of the dividend in the form of a check.

**CAMDEN COUNTY JIF AND EJIF
Combined Dividend**

\$ _____ Amount by Check

\$ _____ Amount applied to
1st 2023 Installment

Name (please print)

Signature

Municipality/Member

CAMDEN MUNICIPAL JOINT INSURANCE FUND			
2022 DIVIDENDS			
MEMBER	CLOSED	EJIF	TOTAL
AUDUBON	\$ 26,613.00	\$ 9,899.00	\$ 36,512.00
AUDUBON PARK	\$ 1,669.00	\$ 1,139.00	\$ 2,808.00
BARRINGTON	\$ 21,870.00	\$ 7,013.00	\$ 28,883.00
BELLMAWR	\$ 42,187.00	\$ 16,304.00	\$ 58,491.00
BERLIN BOROUGH	\$ 27,654.00	\$ 8,367.00	\$ 36,021.00
BERLIN TOWNSHIP	\$ 24,122.00	\$ 7,785.00	\$ 31,907.00
BROOKLAWN	\$ 12,382.00	\$ 4,002.00	\$ 16,384.00
CHESILHURST	\$ 6,618.00	\$ 2,323.00	\$ 8,941.00
CLEMENTON	\$ 16,555.00	\$ 5,148.00	\$ 21,703.00
COLLINGSWOOD	\$ 50,854.00	\$ 15,727.00	\$ 66,581.00
GIBBSBORO	\$ 5,551.00	\$ 2,052.00	\$ 7,603.00
GLOUCESTER	\$ 61,947.00	\$ 18,838.00	\$ 80,785.00
HADDON	\$ 40,837.00	\$ 13,447.00	\$ 54,284.00
HADDON HEIGHTS	\$ 509.00	\$ 9,042.00	\$ 9,551.00
HADDONFIELD	\$ 41,382.00	\$ 16,117.00	\$ 57,499.00
HI-NELLA	\$ 3,067.00	\$ 1,137.00	\$ 4,204.00
LAUREL SPRINGS	\$ 8,096.00	\$ 2,811.00	\$ 10,907.00
LAWNSIDE	\$ 12,880.00	\$ 3,979.00	\$ 16,859.00
LINDENWOLD	\$ 40,931.00	\$ 16,908.00	\$ 57,839.00
MAGNOLIA	\$ 16,096.00	\$ 5,715.00	\$ 21,811.00
MEDFORD LAKES	\$ 13,902.00	\$ 5,967.00	\$ 19,869.00
MERCHANTVILLE	\$ 13,634.00	\$ 5,615.00	\$ 19,249.00
MOUNT EPHRAIM	\$ 15,750.00	\$ 5,340.00	\$ 21,090.00
OAKLYN	\$ 13,132.00	\$ 4,794.00	\$ 17,926.00
PENNSAUKEN	\$ -	\$ -	\$ -
PINE HILL	\$ 19,156.00	\$ 6,267.00	\$ 25,423.00
RUNNEMEDE	\$ 23,405.00	\$ 7,082.00	\$ 30,487.00
SOMERDALE	\$ 16,453.00	\$ 5,012.00	\$ 21,465.00
VOORHEES	\$ 68,668.00	\$ 24,871.00	\$ 93,539.00
WINSLOW	\$ 81,495.00	\$ 31,254.00	\$ 112,749.00
WOODLYNNE	\$ 4,463.00	\$ 2,242.00	\$ 6,705.00
CAMDEN CITY	\$ -	\$ -	\$ -
CHERRY HILL	\$ 48,143.00	\$ 16,095.00	\$ 64,238.00
GLOUCESTER TWP	\$ -	\$ -	\$ -
TAVISTOCK	\$ 904.00	\$ 188.00	\$ 1,092.00
CAMDEN PARKING AUTHORITY	\$ 16,706.00	\$ 1,338.00	\$ 18,044.00
CHERRY HILL FIRE DISTRICT	\$ 51,752.00	\$ 1,338.00	\$ 53,090.00
WINSLOW TOWNSHIP FIRE DISTRICT #1	\$ 507.00	\$ -	\$ 507.00
FORMER MEMBERS			
CAMDEN COUNTY IMPROVEMENT AUTH	\$ 110.00	\$ 1,800.00	\$ 1,910.00
	\$ 850,000.00	\$ 286,956.00	\$ 1,136,956.00

RESOLUTION NO. 22-29

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
TRANSFER 2018 FUND YEAR TO THE
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interest of the member local units and joined the Residual Claims Fund.

NOW, THEREFORE, BE IT RESOLVED that the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks.

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>Member Fund S.I.R.</u>
2018	WC/GL/AL & PROPERTY	Varies

BE IT FURTHER RESOLVED that the actual transfer of claim liabilities to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/31/22

Attest:

MICHAEL MEVOLI
Chairperson

M. JAMES MALEY, JR.
Secretary

**New Jersey Cyber Risk Management Fund
Report on the Interim Organization Meeting - November 1, 2022**

Date: November 1, 2022

To: Board of Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Subject: New Jersey Cyber Risk Management Fund

2022 Interim Organization: The New Jersey Cyber Risk Management Fund met on November 1, 2022, at 11:00AM to conduct an Interim Organization meeting until the Fund formally organizes in January 2023.

Fund Commissioners: The following individuals represent MEL-affiliated local joint insurance funds that have passed Resolutions and executed Indemnity & Trust agreement to join the Fund as of 10/26/22:

PMM JIF	Tom Merchel
Monmouth JIF	Scott Carew
NJPHA JIF	John Clarke
Ocean JIF	Diane Lapp
Suburban Metro JIF	Steve Rovell
Morris JIF	Adam Brewer
Suburban Municipal JIF	Megan Champney Kweselait
Bergen JIF	Paul Tomasko
Central JIF	Casey Wagner
South Bergen JIF	Marc Schrieks
Camden JIF	Joseph Wolk
NJUA JIF	Bernard Rutkowski

Interim Officers: The Board held elections and nominated Tom Merchel of PMM JIF to serve as Interim Chair and Scott Carew of Monmouth JIF to serve as Interim Secretary until January 2023 Reorganization.

Interim Organization: The Board adopted the following resolutions to establish an interim organization of the Fund:

- Resolution 1-22 Establishing the NJ Cyber Risk Management Fund and Adoption of Bylaws.
- Resolution 2-22 Appointment of Interim Professionals to serve until the January Reorganization Meeting for compensation of \$1.
- Resolution 3-22 Plan of Risk Management
- Resolution 4-22 Cash Management Plan
- Resolution 5-22 Adopting Meeting Procedures & Official Newspapers

- Resolution 6-22 Requesting Proposals for Certain Professionals and Service Companies via Competitive Contract
- Resolution 7-22 Agent for Process and Service
- Resolution 8-22 Custodian of Fund Records
- Resolution 9-22 Authorizing use of BidNet

Interim Professionals: The positions appointed via Resolution 2-22 were awarded a fee of \$1.00 to serve until January 1, 2023 and are as follows:

- Executive Director David Grubb & Joseph Hrubash
- Deputy Executive Director Paul Forlenza & Paul Miola
- Chief Financial Officer Pauline Kontomanolis
- Claims Manager Robyn Walcoff
- Underwriting Manager Edward Cooney
- Attorney Fred Semrau, Esq.
- Actuary Kyle Mrotek
- Claims Adjustor Chris Botta, Esq.

In addition, the Board appointed Charles Cuccia to serve as interim Treasurer.

Competitive Contract Request For Proposals (CCRFP): The Fund adopted a Resolution authorizing the use of a CCRFP for the following positions: Executive Director, Deputy Executive Director, Planning Consultant, Cyber Training Vendor, Cyber Phishing Vendor and a Cyber External Vendor. The CCRFP will be issued on November 4, 2022 with a return date of December 7, 2022. Balance of contracts will be awarded as professional service or non-fair and open, since under the threshold.

2023 Budget: The Board conducted a public hearing on the enclosed 2023 budget and certified assessments. In response to question, Executive Director said the increase in cyber assessment is due to the fact that actual premiums in 2023 exceeded budgeted amount. Underwriting Manager said the cost of cyber insurance has escalated significantly over the last few years – due to increases in claims and severity of claims. In addition, the Cyber JIF budget includes funding to assist members in securing risk control services.

Next Meetings: The Fund is scheduled to meet next on December 14, 2022 at 10AM via Zoom and on January 6, 2023 at 10AM via Zoom as the 2023 Reorganization.

RESOLUTION 22-30

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

**ACCEPTANCE OF THE 2023 ASSESSMENT FOR THE
NEW JERSEY CYBER RISK MANAGEMENT FUND**

WHEREAS, the **Camden County Municipal Joint Insurance Fund** has previously agreed to join the New Jersey Cyber Risk Management Fund subject only to the right to approve its assessments following processing and approval of its application; and

WHEREAS, the Fund has certified an annual assessment in the amount of \$433,063 for coverage in the New Jersey Cyber Risk Management Fund; and

NOW THEREFORE BE IT RESOLVED that the Governing Body does hereby approve of the assessment and ratify its prior agreement to join the Fund which membership shall become effective on January 1, 2023.

Camden County Municipal Joint Insurance Fund

Michael Mevoli, Chairman

Date

M. James Maley, Jr.,

Date

D2 Cybersecurity Training Report As of November 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	Notes
Audubon	46	2	9%	26%	29	55%	64%	9%	
Audubon Park	5		0%	0%	1	17%	20%	3%	
Barrington	57		97%	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	94%	94%	0%	
Brooklawn	13			17%	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%	5%	287	78%	78%	0%	
Cherry Hill Fire District	181	1	7%	4%	138	76%	76%	1%	
Clementon	40		8%	5%	27	68%	68%	0%	
Collingswood	101		12%	11%	78	77%	77%	0%	
Gibbsboro	25		4%	9%	16	64%	64%	0%	
Gloucester City	111		6%	11%	63	57%	57%	0%	
Gloucester Township	88	4		2%	16	0%	19%	19%	
Haddon Heights	36	2	4%	2%	25	45%	69%	25%	
Haddon Twp	44	1	9%	2%	38	84%	86%	2%	
Laurel Springs	13			0%	12	96%	96%	0%	
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		100%	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	99%	99%	0%	
Winslow Township Fire Dist. #1	125		4%	3%	115	93%	92%	-1%	
Woodlynne	17			2%	6	35%	35%	0%	
Chesilhurst									*have not completed onboarding
Haddonfield	74								*have not completed onboarding
Hi-Nella									*have not completed onboarding
Medford Lakes									*have not completed onboarding
Voorhees	246								*have not completed onboarding

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**



Municipal Excess Liability Joint Insurance Fund
9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel (201) 881-7632
Fax (201) 881-7633

November 2, 2022

Memo to: MEL Member Municipalities & Authorities
Municipal Excess Liability Joint Insurance Fund

From: David N. Grubb, Executive Director

Re: Elected Officials' Training Seminars at the 2022 League of Municipalities Conference

This year's elected officials training program will focus on **Local Government Risk Management**.

The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 2023. The credit will continue to be extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit will be capped based on member's assessment.

Below are the two Elected Official's training seminars to be held at the 2022 League of Municipalities conference in Atlantic City, NJ.

Pre-registration is not required.

2022/2023 ELECTED/APPOINTED OFFICIALS LIABILITY SEMINARS
Atlantic City, NJ

- **Tuesday November 15, 2022 – 3:45PM**
Caesars - Empire Room A

- **Wednesday November 16, 2022 – 2:00PM** *Please note the start time*
Atlantic City Convention Center-Room 303
Title of course is *Annual Risk Management Session*.

RESOLUTION NO. 22-31

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION AUTHORIZING THE CANCELATION OF THE DECEMBER MEETING AND THE CONTINUANCE OF CONTRACTUAL PAYMENTS AND AUTHORIZATION FOR ALL PROFESSIONALS TO CONTINUE SERVICES UNTIL THE JANUARY 23, 2023 MEETING

WHEREAS, the Camden County Municipal JIF has, in recent years, canceled its regular meeting schedule for the month of December; and

WHEREAS, by way of this resolution, the December meeting is hereby canceled and the Treasurer is directed to continue to make, during the months of December and January, all contractual payments which customarily become due and the professionals are directed to continue to perform their services, with the understanding that any and all actions that they take shall be confirmed at the January 23, 2023 meeting, except in the case of emergency or a matter which would be deemed by the Fund Attorney to be extraordinary, authorization shall be sought from the Chairman and/or Secretary of the Camden County Municipal JIF.

BE IT RESOLVED, by the Commissioners of the Camden County Municipal Joint Insurance Fund as follows:

The regular scheduled meeting for December is hereby cancelled.

The Treasurer is authorized to make payment for all contracted services for December as same are usually paid for notwithstanding that there will not be a meeting in December to confirm those payments.

All professionals are directed to proceed in the normal course to take any and all steps necessary to resolve cases which are outstanding for which the JIF will confirm their actions at the January meeting, the only exception being if there is an item which is deemed to be extraordinary by the Fund Attorney, authorization shall be sought either by the Chairman or the Secretary of the Fund before that action is taken by the professional.

Camden County Municipal Joint Insurance Fund

MICHAEL MEVOLI, Chairman

M. JAMES MALEY, JR., Secretary

Date

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

	<i>THIS MONTH</i>	<i>YTD</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	1,382,535	12,345,377	274,593,608	286,938,984
2. CLAIM EXPENSES				
Paid Claims	376,625	3,856,742	116,638,682	120,495,424
Case Reserves	(102,192)	1,092,221	7,377,353	8,469,574
IBNR	(743,383)	(412,429)	8,055,465	7,643,037
Recoveries	(47,165)	(171,320)	(900,137)	(1,071,457)
TOTAL CLAIMS	(516,114)	4,365,214	131,171,363	135,536,577
3. EXPENSES				
Excess Premiums	553,595	4,886,113	79,820,489	84,706,602
Administrative	246,344	2,198,620	48,713,992	50,912,612
TOTAL EXPENSES	799,938	7,084,733	128,534,481	135,619,214
4. UNDERWRITING PROFIT (1-2-3)	1,098,711	895,430	14,887,763	15,783,193
5. INVESTMENT INCOME	(428,058)	(1,659,262)	11,783,674	10,124,412
6. DIVIDEND INCOME	0	0	4,238,021	4,238,021
7. STATUTORY PROFIT (4+5+6)	670,653	(763,832)	30,909,458	30,145,626
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)	670,653	(763,832)	6,313,617	5,549,786

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(107,331)	(433,626)	5,471,233	5,037,607
Aggregate Excess LFC	(2,681)	(51,180)	247,515	196,335
2018	(20,032)	(205,687)	1,494,072	1,288,385
2019	71,969	(141,761)	(902,287)	(1,044,048)
2020	336,325	22,145	(140,064)	(117,919)
2021	263,892	16,004	143,149	159,153
2022	128,510	30,272		30,272
TOTAL SURPLUS (DEFICITS)	670,653	(763,832)	6,313,618	5,549,786
TOTAL CASH				22,995,900

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	105,140,703	105,140,703
FUND YEAR 2018				
Paid Claims	19,391	453,868	3,809,784	4,263,651
Case Reserves	(38,831)	(277,431)	1,089,578	812,147
IBNR	3,901	(125,208)	359,188	233,980
Recoveries	-	0	(47,176)	(47,176)
TOTAL FY 2018 CLAIMS	(15,539)	51,229	5,211,374	5,262,603
FUND YEAR 2019				
Paid Claims	72,185	489,662	4,461,162	4,950,824
Case Reserves	(94,970)	13,558	1,977,602	1,991,160
IBNR	(83,612)	(513,865)	1,345,260	831,395
Recoveries	-	0	(86,235)	(86,235)
TOTAL FY 2019 CLAIMS	(106,397)	(10,645)	7,697,789	7,687,145
FUND YEAR 2020				
Paid Claims	89,279	678,201	3,157,958	3,836,159
Case Reserves	(223,281)	(275,552)	1,880,223	1,604,671
IBNR	(197,298)	(444,770)	2,095,601	1,650,831
Recoveries	(47,165)	(171,320)	(451,479)	(622,799)
TOTAL FY 2020 CLAIMS	(378,465)	(213,441)	6,682,303	6,468,862
FUND YEAR 2021				
Paid Claims	32,208	1,300,016	1,407,845	2,707,861
Case Reserves	22,925	102,155	1,096,673	1,198,829
IBNR	(398,688)	(1,889,082)	3,934,676	2,045,594
Recoveries	-	0	0	0
TOTAL FY 2021 CLAIMS	(343,555)	(486,911)	6,439,194	5,952,284
FUND YEAR 2022				
Paid Claims	163,561	934,995		934,995
Case Reserves	231,965	1,529,490		1,529,490
IBNR	(67,685)	2,560,496		2,560,496
Recoveries	-	0		0
TOTAL FY 2022 CLAIMS	327,842	5,024,981		5,024,981
COMBINED TOTAL CLAIMS	(516,114)	4,365,214	131,171,363	135,536,577

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 \$798,726 (Paid: \$553,950, Reserves: \$244,776)

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

AS OF **October 31, 2022**

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	58	MONTH	57	MONTH	46	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-22		30-Sep-22		31-Oct-21	
PROPERTY	600,000	350,780	58.46%	100.00%	58.46%	100.00%	58.46%	100.00%
GEN LIABILITY	1,506,000	1,293,867	85.91%	97.02%	83.91%	96.96%	72.64%	95.07%
AUTO LIABILITY	334,000	252,392	75.57%	95.69%	75.57%	95.43%	75.57%	91.84%
WORKER'S COMP	3,840,000	3,186,690	82.99%	99.83%	82.33%	99.80%	87.56%	99.28%
TOTAL ALL LINES	6,280,000	5,083,728	80.95%	98.95%	80.07%	98.91%	80.56%	97.94%
NET PAYOUT %	\$4,307,178		68.59%					

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	46	MONTH	45	MONTH	34	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-22		30-Sep-22		31-Oct-21	
PROPERTY	722,242	1,241,457	171.89%	100.00%	171.89%	100.00%	171.89%	100.00%
GEN LIABILITY	1,674,299	2,047,017	122.26%	95.07%	120.25%	94.71%	88.25%	88.77%
AUTO LIABILITY	387,682	236,944	61.12%	91.84%	33.61%	91.45%	26.63%	85.94%
WORKER'S COMP	3,672,619	3,459,607	94.20%	99.28%	95.26%	99.20%	95.99%	97.68%
TOTAL ALL LINES	6,456,842	6,985,026	108.18%	97.82%	106.61%	97.66%	98.31%	94.93%
NET PAYOUT %	\$5,073,910		78.58%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	34	MONTH	33	MONTH	22	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-22		30-Sep-22		31-Oct-21	
PROPERTY	710,000	700,734	98.69%	100.00%	99.07%	100.00%	115.42%	98.69%
GEN LIABILITY	1,692,081	855,082	50.53%	88.77%	47.09%	88.03%	24.65%	76.91%
AUTO LIABILITY	397,295	753,019	189.54%	85.94%	173.37%	85.26%	135.30%	73.57%
WORKER'S COMP	3,527,720	3,413,124	96.75%	97.68%	74.51%	97.46%	69.92%	91.80%
TOTAL ALL LINES	6,327,096	5,721,958	90.44%	94.82%	76.14%	94.45%	67.02%	87.45%
NET PAYOUT %	\$3,804,692		60.13%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	22	MONTH	21	MONTH	10	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-22		30-Sep-22		31-Oct-21	
PROPERTY	718,669	894,419	124.45%	98.69%	125.81%	98.04%	75.84%	76.00%
GEN LIABILITY	1,681,349	189,031	11.24%	76.91%	11.24%	75.57%	4.99%	42.00%
AUTO LIABILITY	446,457	100,995	22.62%	73.57%	22.62%	71.98%	12.29%	40.00%
WORKER'S COMP	3,528,173	2,596,822	73.60%	91.80%	76.65%	90.74%	36.98%	42.00%
TOTAL ALL LINES	6,374,648	3,781,268	59.32%	87.37%	61.16%	86.25%	31.19%	45.69%
NET PAYOUT %	\$2,704,695		42.43%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	10	MONTH	9	MONTH	-2	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-22		30-Sep-22		31-Oct-21	
PROPERTY	812,040	709,298	87.35%	76.00%	76.47%	68.00%	N/A	N/A
GEN LIABILITY	1,666,133	46,976	2.82%	42.00%	2.80%	36.00%	N/A	N/A
AUTO LIABILITY	604,621	362,717	59.99%	40.00%	59.59%	35.00%	N/A	N/A
WORKER'S COMP	3,820,056	1,473,386	38.57%	42.00%	38.22%	33.00%	N/A	N/A
TOTAL ALL LINES	6,902,850	2,592,377	37.56%	45.82%	0.00%	38.02%	N/A	N/A
NET PAYOUT %	\$1,140,941		16.53%					

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

		October 31, 2022		
	2022	2021	2020	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2022 - 2020
Monmouth County	0.55	0.94	0.90	0.81
Morris County	0.95	1.38	1.35	1.24
Ocean County	0.96	1.77	1.64	1.49
NJ Utility Authorities	1.00	1.74	2.33	1.72
Professional Municipal Manager	1.11	1.43	1.35	1.32
Camden County	1.11	1.38	1.38	1.30
Burlington County Municipal JIF	1.20	1.33	1.19	1.24
Bergen County	1.20	1.56	1.29	1.37
NJ Public Housing Authority	1.24	1.48	1.69	1.49
Suburban Municipal	1.29	1.34	1.58	1.41
Gloucester, Salem, Cumberland	1.30	1.94	1.71	1.68
Suburban Metro	1.45	1.33	2.10	1.64
Atlantic County Municipal JIF	1.63	1.87	2.06	1.87
Central New Jersey	1.83	1.45	1.66	1.64
South Bergen County	2.29	2.06	2.03	2.11
AVERAGE	1.27	1.53	1.62	1.49

Camden County JOINT INSURANCE FUND

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

				DATA VALUED AS OF			October 31, 2022			
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2022 LOST TIME	2021 LOST TIME	2020 LOST TIME		TOTAL RATE	
		*	10/31/2022	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2022 - 2020	
1	88 Audubon Park		0	0	0.00	0.00	0.00	1 Audubon Park	0.00	
2	92 Berlin Township		0	0	0.00	0.00	0.00	2 Berlin Township	0.00	
3	94 Chesilhurst		0	0	0.00	0.00	0.00	3 Chesilhurst	0.00	
4	96 Collingswood		0	0	0.00	1.00	0.00	4 Collingswood	0.38	
5	98 Gloucester City		0	0	0.00	0.71	0.00	5 Gloucester City	0.25	
6	100 Haddon Heights Borough		0	0	0.00	0.00	***	6 Haddon Heights Borou	0.00	
7	101 Haddonfield		0	0	0.00	0.85	2.50	7 Haddonfield	1.19	
8	102 Hi-Nella		0	0	0.00	0.00	0.00	8 Hi-Nella	0.00	
9	107 Medford Lakes		0	0	0.00	1.75	1.65	9 Medford Lakes	1.21	
10	108 Merchantville		0	0	0.00	1.43	0.00	10 Merchantville	0.48	
11	110 Oaklyn		0	0	0.00	0.00	0.00	11 Oaklyn	0.00	
12	112 Runnemede		0	0	0.00	1.03	1.03	12 Runnemede	0.72	
13	116 Winslow Township Fire Distri		0	0	0.00	0.00	0.00	13 Winslow Township Fire	0.00	
14	117 Woodlynne		0	0	0.00	0.00	5.13	14 Woodlynne	2.00	
15	451 Tavistock		0	0	0.00	0.00	0.00	15 Tavistock	0.00	
16	565 Camden Parking Authority		0	0	0.00	3.08	2.63	16 Camden Parking Autho	2.18	
17	724 Pennsauken		0	0	0.00	***	***	17 Pennsauken	0.00	
18	99 Haddon		1	1	0.88	1.48	0.71	18 Haddon	1.03	
19	90 Bellmawr		0	1	0.93	1.85	2.25	19 Bellmawr	1.79	
20	114 Voorhees		0	2	1.03	4.04	4.04	20 Voorhees	3.13	
21	89 Barrington		0	1	1.08	2.60	0.93	21 Barrington	1.58	
22	91 Berlin Borough		0	1	1.21	0.99	0.93	22 Berlin Borough	1.03	
23	113 Somerdale		0	1	1.33	0.00	1.27	23 Somerdale	0.82	
24	87 Audubon		1	1	1.36	2.40	2.40	24 Audubon	2.08	
25	115 Winslow		0	3	1.60	1.31	2.30	25 Winslow	1.73	
26	564 Cherry Hill		4	6	1.67	0.42	0.62	26 Cherry Hill	0.84	
27	95 Clementon		0	1	1.90	0.00	1.63	27 Clementon	1.15	
28	106 Magnolia		0	2	2.04	0.83	1.64	28 Magnolia	1.47	
29	584 Cherry Hill Fire District		0	3	2.15	4.80	1.13	29 Cherry Hill Fire District	2.69	
30	111 Pine Hill		0	1	2.18	3.48	3.54	30 Pine Hill	3.13	
31	109 Mount Ephraim		0	1	2.26	3.57	1.74	31 Mount Ephraim	2.54	
32	93 Brooklawn		0	1	3.20	0.00	2.02	32 Brooklawn	1.63	
33	103 Laurel Springs		1	1	3.29	0.00	0.00	33 Laurel Springs	0.88	
34	97 Gibbsboro		0	1	3.53	0.00	2.78	34 Gibbsboro	2.05	
35	104 Lawnside		0	2	3.72	1.47	1.49	35 Lawnside	2.12	
36	105 Lindenwold		1	4	4.38	0.90	1.82	36 Lindenwold	2.25	
37	692 Gloucester Township	**	0	0				37 Gloucester Township	0.00	
38	695 Camden City	**	0	0				38 Camden City	0.00	
Totals:				8	34	1.11	1.38	1.38		1.30

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund
Data Valued As of : November 21, 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 DEPT	Yes	Yes	\$ 2,500	\$ 2,500				0%
WOODYLYNNE	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K

* Member does NOT participate in EPL coverage

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 November 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 November 10, 2022				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/26/22	01/26/22	12/31/22
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	5/10/2022	5/10/2022	12/31/22
BARRINGTON	CONNER STRONG & BUCKELEW	4/15/2022	2/1/2022	12/31/22
BELLMAWR	CONNER STRONG & BUCKELEW	3/1/2022	3/1/2022	12/31/22
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	01/06/22	03/16/22	12/31/22
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	1/27/2022	03/01/22	12/31/22
BROOKLAWN	CONNER STRONG & BUCKELEW	4/25/2022	02/11/22	12/31/22
CHERRY HILL	CONNER STRONG & BUCKELEW	11/18/2021	12/27/2021	12/31/22
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	2/18/2022	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. 22-32

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – NOVEMBER 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 2022			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002977			
002977	COMPSERVICES, INC.	GLOUCESTER TWP SERVICES 11/22	1,291.67
002977	COMPSERVICES, INC.	CLAIMS ADMINISTRATIVE FEE 11/22	38,630.67
002977	COMPSERVICES, INC.	CHERRY HILL SERVICES 11/22	2,458.33
			42,380.67
002978			
002978	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 10/22	3,428.00
002978	INTERSTATE MOBILE CARE INC.	DOT DRUG TESTING & BREATH ALCOHOL 10/22	172.00
			3,600.00
002979			
002979	BOROUGH OF LAUREL SPRINGS	OPTIONAL SAFETY AWARD 2022	956.33
			956.33
002980			
002980	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 11/22	17,067.50
			17,067.50
002981			
002981	APPLIEDINFO PARTNERS, INC.	CAAS CYBERSECURITY CW & PHISHING 10/22	18,120.00
			18,120.00
002982			
002982	CONTRACTOR SERVICE	OPTIONAL SAFETY AWARD 2022	1,000.00
			1,000.00
002983			
002983	PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/22	33.86
002983	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 11/22	42,725.83
			42,759.69
002984			
002984	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 11/22	4,864.50
			4,864.50
002985			
002985	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 10/22	1,248.00
002985	BROWN & CONNERY, LLP	ATTORNEY FEES 10/22	2,130.17
002985	BROWN & CONNERY, LLP	ATTORNEY EXPENSES 11/22	26.25
			3,404.42
002986			
002986	ELIZABETH PIGLIACELLI	TREASURER FEE 11/22	2,156.33
			2,156.33
002987			
002987	BOROUGH OF HADDONFIELD	OPTIONAL SAFETY AWARD 2022	1,000.00
			1,000.00
002988			
002988	BOROUGH OF BELLMAWR	OPTIONAL SAFETY AWARD 2022	980.00
			980.00
002989			
002989	DAVID TARASCHI	4TH QTR MEETING ATTENDANCE 2022	450.00
			450.00
002990			
002990	M. JAMES MALEY	4TH QTR MEETING ATTENDANCE 2022	450.00
			450.00

002991				
002991	JOSEPH WOLK	4TH QTR MEETING ATTENDANCE 2022	450.00	450.00
002992				
002992	MICHAEL MEVOLI	4TH QTR MEETING ATTENDANCE 2022	450.00	450.00
002993				
002993	TERRY SHANNON	4TH QTR MEETING ATTENDANCE 2022	450.00	450.00
002994				
002994	JOSEPH GALLAGHER	4TH QTR MEETING ATTENDANCE 2022	450.00	450.00
002995				
002995	SHARON EGGLESTON	4TH QTR MEETING ATTENDANCE 2022	450.00	450.00
002996				
002996	GARY PASSANANTE	4TH QTR MEETING ATTENDANCE 2022	450.00	450.00
002997				
002997	EDWARD HILL	4TH QTR MEETING ATTENDANCE 2022	450.00	450.00
002998				
002998	COURIER POST	ACCT #CHL-083028 - MTG - 10.14.22	54.08	54.08
002999				
002999	MEDLOGIX LLC	WC MANAGED CARE SERVICES - CH 11/22	1,083.00	
002999	MEDLOGIX LLC	WC MANAGED CARE SERVICES 11/22	10,589.33	11,672.33
003000				
003000	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 11/22	1,220.25	1,220.25
003001				
003001	ACCESS	ACCT #409 - ARC. AND STOR. - 9.30.22	105.45	105.45
003002				
003002	M & C INSURANCE AGENCY, INC.	CC PARKING AUTHORITY - 2ND RMC FEE 2022	8,394.00	
003002	M & C INSURANCE AGENCY, INC.	BORO. OF LAWNSIDE - 2ND RMC FEE 2022	5,990.00	14,384.00
003003				
003003	LOUIS DiANGELO	4TH QTR MEETING ATTENDANCE 2022	450.00	450.00
003004				
003004	BOROUGH OF LAWNSIDE	OPTIONAL SAFETY AWARD 2022	1,000.00	1,000.00
		Total Payments FY 2022	171,225.55	
		TOTAL PAYMENTS ALL FUND YEARS	171,225.55	

Chairperson

Attest:

Dated: _____

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

Treasurer

November 28, 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 October 31, 2022 for Fund Years 2018, 2019, 2020, 2021 and 2022. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for October totaled \$30,614.91.

- **RECEIPT ACTIVITY FOR October:**

Deductible	\$ 57,554.59	
Recovery	17,832.29	
MEL Dividend	286,961.00	
Total Receipts		<u>\$362,347.88</u>

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

- **CLAIM ACTIVITY FOR October:**

Property Liability Claims	\$ 350,010.21	
Workers Compensation Claims	229,067.15	
Administration Expense	<u>214,017.48</u>	
Total Claims/Expenses		<u>\$793,094.84</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$22,995,901.09 to a closing balance of \$22,485,823.40 showing a decrease of \$510,077.69

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: October										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN 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
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	17,832.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57,554.59	75,386.88
Invest Pymnts	(1,789.84)	(13,996.17)	(3,345.75)	(22,990.90)	(6,377.52)	(2,915.69)	(2,294.66)	(22,619.84)	(57.20)	(76,387.57)
Invest Adj	(22.54)	(176.24)	(42.12)	(289.49)	(80.30)	(36.70)	(28.89)	(284.82)	(0.73)	(961.83)
Subtotal Invest	(1,812.38)	(14,172.41)	(3,387.87)	(23,280.39)	(6,457.82)	(2,952.39)	(2,323.55)	(22,904.66)	(57.93)	(77,349.40)
Other *	0.00	0.00	0.00	0.00	0.00	286,961.00	0.00	0.00	0.00	286,961.00
TOTAL	16,019.91	(14,172.41)	(3,387.87)	(23,280.39)	(6,457.82)	284,008.61	(2,323.55)	(22,904.66)	57,496.66	284,998.48
EXPENSES										
Claims Transfers	89,566.92	248,310.74	12,132.55	212,618.24	0.00	0.00	0.00	0.00	16,448.91	579,077.36
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199,339.44	0.00	199,339.44
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,659.34	0.00	16,659.34
TOTAL	89,566.92	248,310.74	12,132.55	212,618.24	0.00	0.00	0.00	215,998.78	16,448.91	795,076.14
END BALANCE	2,088.21	4,832,645.28	1,202,455.01	8,133,650.49	1,451,942.38	104,959.11	821,862.84	5,919,360.87	16,859.26	22,485,823.46

REPORT STATUS SECTION

Report Month: October

Balance Differences

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	October					
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	\$22,995,901.09	4,613,498.70	- 36,486.08	45,065.19	-	18,373,823.28
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	-\$961.86	\$0.00	\$0.00	\$0.00	\$0.00	-\$961.86
5 Interest Paid - Cash Inst	\$30,614.91	\$7,332.08	\$185.94	\$192.83	\$0.00	\$22,904.06
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$107,002.48	\$0.00	\$0.00	\$0.00	\$0.00	-\$107,002.48
8 Net Investment Income	-\$77,349.43	\$7,332.08	\$185.94	\$192.83	\$0.00	-\$85,060.28
9 Deposits - Purchases	\$941,425.24	\$362,347.88	\$350,010.21	\$229,067.15	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$1,374,153.50	-\$793,094.84	-\$350,010.21	-\$229,067.15	\$0.00	-\$1,981.30
Ending Cash & Investment	\$22,485,823.40	\$4,190,083.82	-\$36,300.14	\$45,258.02	\$0.00	\$18,286,781.70
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$1,108,600.37	\$545,541.72	\$417,283.85	\$145,774.80	\$0.00	\$0.00
(Less Deposits in Transit)	-\$477,827.44	-\$85,372.30	-\$278,428.80	-\$114,026.34	\$0.00	\$0.00
Balance per Bank	\$23,116,596.33	\$4,650,253.24	\$102,554.91	\$77,006.48	\$0.00	\$18,286,781.70
		\$0.00	0.0	\$0.00		\$0.00

OCTOBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1						-	
2						-	
3						-	
4						-	
5						-	
6						-	
7						-	
8						-	
9						-	
10						-	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	-	-	-	-	-	
	Monthly Rpt					-	
	Variance	-	-	-	-	-	

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

Month		October							
Current Fund Year		2022							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid October	Monthly Recoveries October	Calc. Net Paid Thru October	TPA Net Paid Thru October	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Property	445,415.92	89,566.92	5,399.89	529,582.95	529,582.95	0.00	(6,123.72)	6,123.72
	Liability	32,924.59	516.06	0.00	33,440.65	33,440.65	(0.00)	0.00	(0.00)
	Auto	73,263.48	1,583.00	0.00	74,846.48	74,846.48	0.00	0.00	0.00
	Workers Comp	383,391.00	109,359.37	0.00	492,750.37	492,750.37	0.00	0.00	0.00
	Cherry Hill	15,155.39	13,873.31	20,705.39	8,323.31	8,323.31	(0.00)	0.00	(0.00)
	Total	950,150.38	214,898.66	26,105.28	1,138,943.76	1,138,943.76	0.00	(6,123.72)	6,123.72
2021	Property	756,020.55	0.00	9,750.00	746,270.55	746,271.55	(1.00)	(1.00)	0.00
	Liability	83,042.69	1,509.00	0.00	84,551.69	84,551.69	(0.00)	(0.00)	0.00
	Auto	79,397.74	0.00	0.00	79,397.74	79,397.74	0.00	0.00	0.00
	Workers Comp	1,789,370.06	15,485.31	0.00	1,804,855.37	1,805,116.37	(261.00)	(291.00)	30.00
	Cherry Hill	(6,291.98)	1,806.10	4,224.13	(8,710.01)	(8,710.01)	0.00	30.00	(30.00)
	Total	2,701,539.06	18,800.41	13,974.13	2,706,365.34	2,706,627.34	(262.00)	(262.00)	0.00
2020	Property	603,859.98	0.00	2,682.40	601,177.58	603,181.58	(2,004.00)	(2,004.00)	0.00
	Liability	527,625.37	9,096.09	0.00	536,721.46	536,721.46	0.00	0.00	0.00
	Auto	363,751.95	323.00	0.00	364,074.95	364,074.95	0.00	0.00	0.00
	Workers Comp	2,272,072.63	31,260.84	0.00	2,303,333.47	2,303,333.48	(0.01)	(0.01)	(0.00)
	Cherry Hill	(1,156.51)	0.00	108.00	(1,264.51)	(1,264.51)	0.00	0.00	0.00
	Total	3,766,153.42	40,679.93	2,790.40	3,804,042.95	3,806,046.96	(2,004.01)	(2,004.01)	(0.00)
2019	Property	1,233,955.13	0.00	0.00	1,233,955.13	1,233,955.13	0.00	0.00	0.00
	Liability	1,169,139.24	190,157.31	0.00	1,359,296.55	1,359,296.55	(0.00)	(0.00)	0.00
	Auto	94,463.05	10,226.55	0.00	104,689.60	104,689.60	(0.00)	(0.00)	0.00
	Workers Comp	2,367,032.10	12,541.22	0.00	2,379,573.32	2,379,664.82	(91.50)	124.50	(216.00)
	Cherry Hill	29,742.57	769.50	32,517.07	(2,005.00)	(2,005.00)	0.00	0.00	0.00
	Total	4,894,332.09	213,694.58	32,517.07	5,075,509.60	5,075,601.10	(91.50)	124.50	(216.00)
2018	Property	350,778.55	0.00	0.00	350,778.55	350,778.55	(0.00)	(0.00)	0.00
	Liability	984,951.39	47,032.28	0.00	1,031,983.67	1,031,983.67	(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	2,628,560.33	43,971.50	0.00	2,672,531.83	2,672,230.82	301.01	301.01	0.00
	Cherry Hill	(206.50)	0.00	0.00	(206.50)	(206.50)	0.00	0.00	0.00
	Total	4,216,475.63	91,003.78	0.00	4,307,479.41	4,307,178.40	301.01	301.01	0.00
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	(13,587.00)	0.00	0.00	(13,587.00)	0.00	(13,587.00)	(13,587.00)	0.00
	Total	(13,587.00)	0.00	0.00	(13,587.00)	0.00	(13,587.00)	(13,587.00)	0.00
TOTAL		16,515,063.58	579,077.36	75,386.88	17,018,754.06	17,034,397.56	(15,643.50)	(21,551.22)	5,907.72



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

10/31/2022

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	9.1069	18,286,781.70	0.00	18,286,781.70		0.00
99VVB5Y75		9.1069	18,286,781.70	0.00	18,286,781.70	100.00	0.00



MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets
Market Value

10/31/2022

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

	Current Period		Fiscal Year To Date	
	10/01/2022	10/31/2022	01/01/2022	10/31/2022
NET ASSETS - BEGINNING OF PERIOD		18,373,823.28		20,079,942.43
		<u>18,373,823.28</u>		<u>20,079,942.43</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	22,904.06		197,181.85	
UNREALIZED GAIN/LOSS-INVESTMENT	-107,002.48		-1,961,211.83	
ACCRETION/AMORTIZATION	-961.86		-8,488.93	
TOTAL INVESTMENT INCOME		<u>-85,060.28</u>		<u>-1,772,518.91</u>
TOTAL RECEIPTS		<u>-85,060.28</u>		<u>-1,772,518.91</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	457.22		4,763.48	
INVESTMENT ADVISORY FEES	1,066.86		11,114.86	
CONSULTING	457.22		4,763.48	
TOTAL ADMINISTRATIVE EXPENSES		<u>1,981.30</u>		<u>20,641.82</u>
TOTAL DISBURSEMENTS		<u>1,981.30</u>		<u>20,641.82</u>
NET ASSETS - END OF PERIOD		<u><u>18,286,781.70</u></u>		<u><u>18,286,781.70</u></u>

SAFETY DIRECTOR REPORT

Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: November 9, 2022

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

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

LOSS CONTROL SURVEYS

- Township of Haddon on October 6, 2022
- Township of Winslow on October 20, 2022

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Borough of Haddon Heights on October 9, 2022

MEETINGS ATTENDED

- PEOSH Visit - What to Expect / Role of the Right to Know Coordinator on October 4, 2022
- PEOSH Visit - What to Expect / Role of the Right to Know Coordinator on October 6, 2022
- Claims Committee Meeting on October 21, 2022
- Executive Fund Commissioners Meeting on October 24, 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

- Fire Prevention Week
- Job Hazard Analysis
- Fire Extinguishers Best Practices
- Fires: Plan & Practice Your Escape Best Practices
- Excavation, Trenching, & Shoring Best Practices
- New MSI LMS in 2023 – REMINDER - ACTION REQUIRED

MSI NOW & MSI DVD

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

MSI NOW	
Municipality	Number of Videos
Barrington	4
Camden City	1
Gloucester City	3
Gloucester Township	4
Runnemede	14
Voorhees	2
Winslow	1

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

MSI DVD	
Municipality	Number of Videos
Oakhn	4

MSILIVE

[MSILIVE](#) 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 MSILIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSILIVE 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 9/22/2022 To 10/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NewField National Bank I - Winslow Township Fire District #1	18 West Boulevard Newfield, NJ 08344	RE: Fire Stations The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Elm Volunteer Fire Company and Albion and Tansboro Fire stations.	9/23/2022 #3639596	GL AU EX WC
H - Camden County College I - Township of Gloucester	200 College Drive 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 event being held at Camden County College.	9/26/2022 #3640293	GL AU EX WC OTH
H - Jesco Inc I - Borough of Collingswood	1790 Route 38 Mt. Holly, NJ 08060	RE: 130G John Deere Excavator 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 rental of 130G John Deere Excavator S/N: 04321, Contract #: 064807, Valued at \$249,400.	9/26/2022 #3640317	GL AU EX WC OTH
H - Borough of Somerdale I - Borough of Somerdale	105 Kennedy Blvd Somerdale, NJ 08083	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 Laura Sefchick, Tax Collector/Utility Collector, 01/01/2021 and Valerie Ciminera - Treasurer/CFO, Eff: 07/01/2022	9/27/2022 #3640421	OTH
H - Franklin Trailers I - Township of Pennsauken	460 North Route 73 West Berlin, NJ 08091	RE: Part #s U718T6164 ad U718T6165 Evidence of insurance with respects to rental of trailers for Townships Haunted Hayride Event.	9/27/2022 #3640476	GL AU EX WC OTH
H - Collingswood Foundation for the	Arts 315 White Horse Pike	RE: Liquor Liability Evidence of insurance with respects to Collingswood Foundation for the Arts. Liquor Liability is included,	9/29/2022	GL AU EX WC

10/24/2022

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 9/22/2022 To 10/22/2022

I - Borough of Collingswood	Collingswood, NJ 08107	except when the Member Entity or its indemnitees are in the business of selling or serving alcoholic beverages (including the giving, selling or serving of alcoholic beverages to the general public in connection with the catering operations for profit of the Member Entity).	#3642794	
H - Katz JCC I - Township of Cherry Hill	1301 Springdale Rd Cherry Hill, NJ 08003	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. Evidence of insurance with respects to use of facility for Tactical Response Team training.	10/4/2022 #3651663	GL AU EX WC OTH
H - Borough of Magnolia I - Borough of Magnolia	438 West Evesham Ave Magnolia, NJ 08049	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 Colleen Dawson - Tax Collector, Effective : 01/01/2022	10/5/2022 #3651738	OTH
H - Barclay Pavilions C/O Scott I - Cherry Hill Fire District (BOFC District)	Gorlet - Guild Builders Route 70 W Cherry Hill, NJ 08034	Evidence of insurance with respect to use of property for Firefighter Training	10/5/2022 #3652122	GL AU EX WC
H - Pioneer Pipe I - Cherry Hill Fire District (BOFC District)	3805 Church Rd Mt. Laurel, NJ 08054	Evidence of insurance with respect to use of property for Firefighter Training	10/5/2022 #3652123	GL AU EX WC
H - Masso's Event Rentals I - Township of Cherry Hill	210 South Delsea Drive Glassboro, NJ 08028	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. Evidence of insurance with respect to rental of tables and chairs for Townships Harvest Festival.	10/5/2022 #3652653	GL AU EX WC OTH
H - Barrington Commons	RJS Properties	Evidence of insurance with respects to parking lot use for Boroughs	10/7/2022	GL AU EX

10/24/2022

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 9/22/2022 To 10/22/2022

I - Borough of Barrington	210 White Horse Pike Barrington, NJ 08007	Harvest Festival.	#3653392	WC
H - Edmund Optics I - Borough of Barrington	101 E. Gloucester Pike Barrington, NJ 08007	Evidence of insurance with respects to parking lot use for Boroughs Harvest Festival.	10/7/2022 #3653393	GL AU EX WC
H - International Paper I - Borough of Barrington	100 E. Gloucester Pike Barrington, NJ 08007	Evidence of insurance with respects to parking lot use for Boroughs Harvest Festival.	10/7/2022 #3653394	GL AU EX WC
H - Borough of Magnolia I - Borough of Magnolia	438 West Evesham Ave Magnolia, NJ 08049	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 Colleen Dawson - Tax Collector, Effective: 01/01/2022 and Linda Neff - Treasurer, Effective: 04/11/2022	10/12/2022 #3656982	OTH
H - Pioneer Pipe I - Township of Voorhees	3809 Church Road Mt. Laurel, NJ 08054	Evidence of insurance with respects to on-site training.	10/18/2022 #3663099	GL AU EX WC
H - Jesco I - Township of Cherry Hill	1790 Route 38 Mount Holly, NJ 08048	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: 724P Wheel Loader Evidence of insurance with respects to a 724P John Deere Wheel Loader Z12155 Value: \$397,350 VIN#064844.	10/19/2022 #3667089	GL AU EX WC OTH

10/24/2022

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 9/22/2022 To 10/22/2022

H - Burlington County Fire academy I - Borough of Merchantville		RE: 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 respects to training.	10/20/2022 #3673472	GL AU EX WC
Total # of Holders: 18				

Camden County JIF Cyber Compliance



Tier 1: Basic Controls

Tier 2: Enhanced Controls

Tier 3: Advanced Controls

MEL Cyber Page: <https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/>

Tier JIF	Tier 1			Tier 2			Tier 3		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Suburban Municipal	80%	20%	0%	70%	30%	0%	60%	40%	0%
Professional Municipal Management	80%	20%	0%	40%	60%	0%	20%	80%	0%
Monmouth County	76%	5%	20%	68%	7%	24%	59%	17%	24%
Suburban Metro	73%	0%	27%	64%	9%	27%	55%	27%	18%
South Bergen County	65%	30%	4%	57%	39%	4%	13%	83%	4%
Morris County	64%	22%	13%	62%	24%	13%	42%	44%	13%
NJ Public Housing Authority	66%	21%	13%	60%	30%	10%	51%	40%	9%
Bergen County	50%	34%	16%	42%	47%	11%	13%	74%	13%
NJ Utility Authorities	40%	28%	32%	35%	36%	29%	31%	39%	31%
Central New Jersey	40%	20%	40%	33%	27%	40%	13%	47%	40%
Camden County	39%	18%	42%	34%	26%	39%	24%	37%	39%
Ocean County	35%	10%	55%	26%	13%	61%	10%	26%	65%
Middlesex County	0%	0%	100%	0%	0%	100%	0%	0%	100%
Total #	226	84	107	198	115	104	139	173	105
Total %	54%	20%	26%	47%	28%	25%	33%	41%	25%

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	Ballinewr			
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 Fine District			
Camden County	Chesilhurst	Incomplete	Incomplete	Incomplete
Camden County	Clementon	Incomplete	Incomplete	Incomplete
Camden County	Collingswood	Approved	Approved	Approved
Camden County	Gibbstown	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 Fine District #1 Fine District	Approved	Incomplete	Incomplete
Camden County	Woodyrna	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%
October	\$215,747.05	\$120,613.81	\$95,133.24	44.09%
TOTAL 2022	\$2,720,808.97	\$1,316,432.76	\$1,404,376.21	51.62%

Monthly & YTD Summary:

PPO Statistics	October	YTD
Bills	168	1,752
PPO Bills	156	1,647
PPO Bill Penetration	92.86%	94.01%
PPO Charges	\$174,580.93	\$2,454,385.74
Charge Penetration	80.92%	90.21%

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%



November/December 2022 Updates:

- Effective November 1, 2022: **Rehab Excellence** merged with Twin Boro Physical Therapy and will remain in-network with CHN PPO. The collective entity will have 12 locations in five south Jersey counties and 48 combined locations throughout the state of NJ

- Effective December 12, 2022: the following NJ **WorkNet** locations will become part of **Concentra** and will remain in-network with CHN PPO:
 - Burlington
 - Camden
 - Pennsauken
 - Stratford
 - Swedesboro
 - Toms River

APPENDIX I – MINUTES

October 24, 2022 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – OCTOBER 24, 2022
MEETING HELD ELECTRONICALLY AT 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF 2022 EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. James Maley, Secretary	Borough of Collingswood	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
Joseph Wolk	Borough of Mount Ephraim	Present
Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

EXECUTIVE COMMITTEE ALTERNATES:

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

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read Crystal Chuck
Attorney	Brown & Connery Joseph Nardi, Esquire
Auditor	Bowman & Company
Claims Service	CompServices Gladys Driggins, 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 Jonathon Tavares

FUND COMMISSIONERS PRESENT:

Ken Cheeseman, Laurel Springs
Brian Morrell, Gloucester City
Bonnie Taft, Oaklyn
Kevin Roche, Haddonfield
Lorraine Azzarano, Winslow Township Fire District
Elizabeth Peddicord, Pennsauken Twp
Glenn Werner, Gibbsboro

FUND PROFESSIONALS RISK MANAGEMENT CONSULTANTS PRESENT:

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

APPROVAL OF MINUTES: OPEN SESSION OF SEPTEMBER 26, 2022

MOTION TO APPROVE THE OPEN MINUTES OF SEPTEMBER 26, 2022

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

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 an 8.08% increase over last year’s budget.

Executive Director said the primary focus for the meeting is the introduction of the 2023 Budget. A meeting was held on October 18, 2022 to review the budget more in depth. The Executive Committee made a recommendation to take Option 2 which is at 8.08% increase. Executive Director said this is not what the JIF has been used in the past but all lines of coverage are struggling. The loss funds chosen was mid-range for workers comp and the low levels for the property, general liability and auto liability. Overall, the increase on the loss funds is 5.77%. Executive Director said the Environmental Fund went down slightly which is a very good renewal. The Cyber JIF is up over almost 60% with the creation of the NJ Cyber Risk Fund. Executive Director said if the Cyber JIF was not created the increase could have been in the 125% range. The MEL has seen a substantial increase with there average increase up 16% and the Camden JIF is a little higher than that on the property side. Executive Director asked the Perma finance folks up north to take another look at that. The average increase on property for most MEL JIFs is in the 19% range, but Executive Director said they will dig a little deeper into that and he will report back to everyone next month. Overall, the loss funds are at 9.57%. Expenses, Fees & Contingency is at a 2% contractual increase for fund professionals. The MEL Safety Institute is up 5.83% based on employee count. POL EPL Premium is up 5.57% which is close to the MEL average and the members with the higher loss ratios will pay the lion’s share. There are about five towns that have fairly high loss ratios paying most of that increase Overall, the budget is at 8.08% in the amount of \$17,824,809 which is up by about \$224 from last week

due to a slight adjustment on property in Origami. Executive Director reviewed the proposed assessments, with the dividend being applied as a credit most towns are going down slightly. Assessment information will be sent out to all members after the meeting. With no questions being heard, Executive Director said a motion would be in order to introduce the 2023 Budget and schedule the public hearing for November 28, 2022.

Motion to introduce the 2023 Budget for the Camden County Municipal Joint Insurance Fund and schedule a Public Hearing for November 28, 2022.

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

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 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.

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

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 was 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. In response to Commissioner Shannon, Executive Director said the cyber cost is included in the budget and there may be a possible small reimbursement of that in the future.

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

Motion to elect Joseph Wolk as the Camden JIF's representative to the NJ Cyber Risk Management Fund.

Motion:	Commissioner Taraschi
Second:	Commissioner Gallagher
Call Vote:	Unanimous

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. Executive Director said seven towns highlighted in yellow on the list still have not started training. Three of the towns have submitted their Employee list to D2, but we there has been no response from the other four towns. If your town has not started the process please contact D2 so we have 100% participation. Executive Director said with new Cyber JIF coming in effect next year the deductibles will be going up to \$50,000 if you're not compliant with training amongst other things.

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. Executive Director said twenty-four members are up for renewal so far we have received fifteen signed agreements back along with resolutions. The others remaining are expected to be received shortly.

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 – 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 August 31, 2022 showing \$4.8 million in surplus with \$24 million in cash. The Loss Ratio Report reflects the actuary target at 38% and the JIF is just below the target at 36%. Lost Time Accident Frequency for September 2022 is at 0.94 below the MEL average of 1.21, despite the fact that the JIF had 5 lost time accidents in September.

Overall, the JIF is trending favorably this year. 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 22-28 October 2022 Vouchers

Fund Year CLOSED	\$24,620.85
TOTAL 2021	\$16,659.34
TOTAL 2022	\$172,737.29
TOTAL	\$214,017.48

MOTION TO APPROVE RESOLUTION 22-28 OCTOBER 2022 BILLS LIST

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

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

Closed	0.00
2018	19,391.44
2019	104,701.88
2020	89,387.37
2021	32,079.21
2022	13,959.81
TOTAL	441,094.98

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

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

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said all of the JIF's existing Defense Panel submitted their proposals, and he is looking forward to review recommendations for Executive Committee in time for the reorganization meeting. Mr. Nardi said he spoke with the Executive Director regarding the new Cyber JIF and there has been a lot of work on going for the last few years. Cyber is a threat to all of the municipalities and everyone has heard the horror stories and the numbers are staggering even well above what we could potentially be exposed to in employment practices, and that was just

human behavior. In terms of risk management, loss control, and litigation management we can help our towns by just getting in front of it as soon as possible. The resources are available to assist if one of our towns is hit with one of these large losses. Attorney Nardi said as in the early days of the employment practices, it is now sort of second hand and our losses are very containable if we have support of the entire membership. Attorney Nardi encouraged everyone and emphasized to make the cyber training a priority within each municipality which includes, elected officials, professionals, risk managers and everyone available.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Safety Directors report was enclosed on pages 30-32. 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 were held on October 4th and October 6th the topic was PEOSH visits. Mr. Saville said PEOSH were sending out invitations to come out and do a violation free or a citation free inspection for towns so if members received this opportunity they will make you immune from any OSHA violations from this inspection.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 8/22/22 to 9/22/22 are listed on pages 33-35 with 15 certificates. Underwriting Manager Jonathon Tavares reviewed the Cyber Compliance report as of September 31st and said there will be a grandfathering into the new program. Please continue efforts towards getting in compliance with the current program by year end. The teams have been working hard over the last couple of weeks to get auto ID cards and posting notices organized. These documents will be distributed in the mail the week of November 25th. Certificates of Insurance will be distributed in December. Mr. Tavares had a reminder on statutory bonds - approval and denial letters for renewing individuals went out the first week of October. Most applications have been received, but there are still a few outstanding, so be sure to check to make sure everyone has sent in their application. If members have 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 September 2022 where there was a savings of 46.00% and Year to Date savings of 52.26%. Ms. Goldstein reviewed the 3rd Quarter Workers Compensation Injury Review.

Monthly Activity Report Part of Minutes.

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

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 5:53 PM

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

APPENDIX II
RCF, EJIF & MEL BUDGETS



Municipal Excess Liability Joint Insurance Fund

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

Date: October 19, 2022

To: Board of Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Subject: October MEL Report

Management Committee:

2023 Budget: The Board introduced the 2023 Budget on first reading. Executive Director discussed the factors driving the 16% increase including a state mandated 9.9% increase in Workers' Compensation weekly benefit rates, the transfer of permanent disability claims from the pension system to workers' compensation, and COVID claims. New Jersey now has the highest workers' compensation rates in the country. He also mentioned the increase in liability costs because of the 2021 Supreme Court decision in *Gonzales v Jersey City*, the jump in cyber-attacks, and the large increase in property insurance rates because of continuing natural disasters and the 11% increase in construction costs. Public hearing has been scheduled for Wednesday, November 16, 2022 at 12:30 pm in the Sheraton Hotel Steel Pier Room, Atlantic City NJ.

Competitive Contract Request for Proposals (CCRFP) and/or Professional Services: The MEL issued Competitive Contracting RFPs for the positions noted below. RFP was for the period of 2020 through 2022 with an option to renew for a 4th and 5th year. The board accepted the recommendation of the Management Committee to extend the following contracts for a 4th term at reorganization.

- Online Webinars/VCS Video
- Risk Management Info System/Origami Risk (Expiring May 2023)
- Management & Supervisory Safety Training/LaMendola Associates
- Marketing Consultant/Acisure LLC
- Marketing Manager/Princeton Strategic Communications

The board also accepted the Management Committee's recommendation to award Professional Service Agreements: The Canning Group (QPA), Craig Domelewski (Coverage Council) Thomas Germinario (Land Use Coverage Matters); Matthew Giacobbe (Model Employment Practices Manual at the MEL Reorganization meeting. In addition, Committee approved a professional service agreement with Princeton Public

Affairs for extraordinary legislative matters, at a fee of \$5,00 per month.

- **Qualified Purchasing Agent/The Canning Group LLC** – A proposal for 2023 was submitted for \$15,000 annual.
- **Special Legal Counsel – Coverage/ Craig Domelewski, Esq. of Dughi, Hewit & Domalewski P.C.** Expiring fees are \$195/hour for attorneys & \$95/hour for paralegals.
- **Special Legal Counsel - Land Use/Thomas Germinario Esq.** Expiring fees are \$180 per hour not to exceed \$7,000.
- **Lobbying Consultant/Princeton Public Affairs Group** - Periodically, the MEL has engaged Princeton Public Affairs Group to assist the MEL with extraordinary matters arise from either regulations or legislation issues. We have asked them to assist us with legislation to address budget cap/levy matters concerning insurance. Enclosed is Resolution 36-22 entering into an professional service agreement with Princeton Public Affairs Group at a monthly fee of \$5,000.
- **Employment Practices Liability Manual & Special Legal Counsel – Cannabis Legalization/Matthew Giacobbe of Cleary, Giacobbe, Alfieri, Jacobs LLC** – The MEL will need to review and update the Model Employment Practices Risk Control Program. Expiring fees are \$190/hour not to exceed \$7,500.

Meeting Tablets: Management Committee reported on its follow up discussion to the suggestion that the MEL consider providing electronic devices (tablets) to its board members.

2023 Meeting Dates: The MEL JIF meets six times over the course of a year. Three meetings are scheduled just after holidays. The board is considering rescheduling the June and September dates. Due to various conflicts, new suggested dates will be circulated for review in advance of the November meeting.

- ☐ **MEL Cyber Liability JIF:** A special MEL Board of Fund Commissioners meeting was held on October 4, 2022 to present the proposed operating budget and other formation business; included in Appendix II are the minutes of that meeting.

MEL affiliated JIFs have been asked to consider adopting a Resolution to join the Cyber JIF. In addition, each participating JIF is being asked to elect its representative in advance of the November 1, 2022 Cyber JIF Interim Board meeting.

Underwriting Manager said the JIF is working with the Chertoff Group on the development of updated Cyber Risk Control Standards. There will be some “grandfathering” on coverage terms for members based on their levels of compliance with current program. To date, 48% of members are complaint with Tier 1, 42% with Tier 2 and 30% with Tier 3. Underwriting Manager distributed information to members on changes in coverages and risk management standards for 2023.

- ☐ **Safety & Education Committee:** Committee is scheduled to meet virtually on November 4, 2022 at 1:00 pm.

- ☐ **Legislative Committee:** Committee is scheduled to meet on November 16, 2022 at 10:30AM at the Sheraton Hotel Atlantic City, NJ. Committee Chairman said committee is working to see if the bill that would allow for some items to be

outside the cap can be amended to include additional insurance items be exempted from the appropriations and levy cap.

- ❑ **Marketing Committee:** Committee met on October 6, 2022; Minutes were submitted to the board for information.
- ❑ **RCF Report:** A copy of Commissioner Clarke's report of the RCF September meeting submitted to the board for information. A public hearing on the 2023 budget will be held on October 19th at 10:30.
- ❑ **Claims Committee:** The Claims Review Committee met on September 7, 2022; minutes of these meetings are sent to the full MEL Board separately from the agenda. Committee is scheduled to meet immediately following today's meeting.
- ❑ **Middlesex JIF _** - Following Executive Session, the board voted to deny the Middlesex JIF's request for the MEL to reconsider its non-renewal.



Municipal Excess Liability Residual Claims Fund

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

October 19, 2022

Memo to: Board of Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: RCF October 2022 Meeting

2023 Budget: A Public Hearing was held and the enclosed 2023 operating budget was reviewed and adopted by the Board of Fund Commissioners.

2018 Claim Transfers: A motion was passed asking all members of the RCF Fund to adopt the attached resolution at their October / November meeting to transfer their 2018 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of December 31, 2022.

Claims Committee: The Claims Review Committee met on September 7th and also the morning of the Oct. 19th. Minutes of the September meeting were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is the 2023 Reorganization scheduled for **Thursday January 5, 2023** at 10:30AM at the Forsgate County Club. The January meeting is moved to Thursday to accommodate the holidays.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: October 19, 2022
TO: Board of Fund Commissioners
Camden County Municipal Joint Insurance Fund
FROM: Commissioner Joseph Wolk
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2023 BUDGET - At the September Executive Committee meeting, the fund year 2023 budget was introduced. In accordance with the regulations, the budget was advertised in the Fund's official newspaper and sent to each member. The Public Hearing for the budget was held at this meeting. For reference, a copy of the budget, which had slightly increased due to changes in membership, is included in this report.

A motion to adopt the budget for the New Jersey Municipal Environmental Risk Management Fund Joint Insurance Fund as presented for fund year 2023 and to certify annual assessments, based upon the adopted 2023 budget for member Joint Insurance Funds was approved.

FUND QPA CONTRACT RENEWAL – The Executive Committee authorized the renewal of The Canning Group's professional services contract, without competitive bidding, to serve as the Fund's Qualified Purchasing Agent in 2023 for a fee not to exceed \$5,000.

PFOA/PFAS 2023 COVERAGE – The Fund office confirmed a claims sweep letter and the endorsement was distributed to all members the week of September 12th. The letter was sent via certified mail to member clerks and via email to all Fund Commissioners and Risk Management Consultants.

EJIF DIVIDEND – As authorized by the Executive Committee, the Fund office filed the request for approval of the EJIF's \$3,300,000 dividend with the State and received the response approving the action.

STORMWATER VIDEOS – the first in the series of updated Stormwater videos has been uploaded to the MEL MSI website.

NEXT MEETING- The next meeting of the EJIF is scheduled for November 9, 2022 at 9:30am via Zoom.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2023 ADOPTED BUDGET BASED ON 2010 CENSUS & 1/3rd Change to 2020 CENSUS					
10/6/2022		2022	2023		
		TOTAL	TOTAL	CHANGE	CHANGE
I. Claims and Excess Insurance				\$	%
Claims					
1	Third Party (Non-Site Specific)	420,232	423,792	3,560	0.8%
2	On Site Cleanup (Site Specific)	231,697	232,402	705	0.3%
3	PO Pollution Liability	154,463	152,657	(1,806)	-1.2%
4	Tank Systems	215,795	221,010	5,215	2.4%
5	DMA Waste Sites (Superfund Buyout)	1,214,388	1,248,593	34,205	2.8%
6	LFC	21,239	21,239	-	0.0%
7	Total Loss Fund	2,257,814	2,299,693	41,879	1.9%
8					
9	II. Expenses, Fees & Contingency				
10	Professional Services				
11	Actuary	62,500	62,500	-	0.0%
12	Attorney	90,425	92,233	1,808	2.0%
13	Auditor	17,275	17,620	345	2.0%
14	Executive Director	333,858	340,535	6,677	2.0%
15	Treasurer	21,305	21,731	426	2.0%
16	Legislative Agent	45,000	45,000	-	0.0%
17	Underwriting Managers	264,429	269,718	5,289	2.0%
18	Environmental Services	472,911	482,370	9,459	2.0%
19	Claims Administration	31,254	31,879	625	2.0%
20					
21	Subtotal - Contracted Prof Svcs	1,338,957	1,363,586	24,629	1.8%
22					
23	Non-Contracted Services				
24	Expenses contingency	28,203	28,203	-	0.0%
25	Member Testing	8,326	8,326	-	0.0%
26					
27	Subtotal - Non-contracted svcs	36,529	36,529	-	0.0%
28					
29	Subtotal-Contracted/Non-contracted svcs	1,375,486	1,400,115	24,629	1.8%
30					
31	Excess Aggregate Insurance	546,249	546,249	-	0.0%
32					
33	General Contingency	219,611	185,721	(33,890)	-15.4%
34					
35	Total Exp, Fees & Contingency	2,141,346	2,132,085	(9,261)	-0.4%
36					
37	TOTAL JIF APPROPRIATIONS	4,399,160	4,431,778	32,618	0.7%
38					
39	*LFC = Members not based on population (i.e. Parking Auth, Health Commissions, Fire Dept, OMUA)				



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: November 9, 2022

TO: Board of Fund Commissioners
Camden County Municipal Joint Insurance Fund

FROM: Commissioner Joseph Wolk

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

APPOINTMENT OF EXCESS CARRIER – The Underwriting Manager is in final discussions for the 2023 excess coverage. The Executive Committee passed a motion to adopt Resolution #29-22 appointing Ascot Specialty Insurance Company as the E-JIF Excess Carrier for Fund Year 2023 as there is confidence that the premiums will remain flat. The Executive Committee also authorized the Budget/Finance Committee to enter into the required agreements for 2023 for reinsurance and / or excess liability coverage in the event it is needed.

NOMINATING COMMITTEE- The Nominating Committee will meet to discuss the 2023 slate. Their recommended slate will be presented at the Fund's January 5, 2023 reorganization meeting.

