



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA JANUARY 23, 2023 – 5:00 PM

MEETING BEING HELD ELECTRONICALLY

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

ALSO TELEPHONICALLY AT:

929-205-6099

Meeting ID: 991 2439 1172

*** * * SPECIAL NOTE * * ***

THIS MEETING SHALL SERVE AS THE 2023 REORGANIZATION MEETING OF THE FUND. ALL FUND COMMISSIONERS ARE ENCOURAGED TO ATTEND.

OPEN PUBLIC MEETINGS ACT

Pursuant to the New Jersey Open Public Meetings Act and regulations thereunder, Notice of this meeting was given by:

1. Sending advance written notice to the Courier Post for publication on January 20, 2022.
2. Filing advance written and electronic notice of this meeting with the Clerk/Administrator of each member municipality on January 11, 2022.
3. Posting Electronic Notice of this meeting on the Fund's website including the time, date of the meeting and instructions for access to the Remote Public Meeting, the agenda and for public comment.
4. Posting a copy of the meeting notice on the public bulletin board of all member municipalities.

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: JANUARY 23, 2023
5:00 P.M.

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **FLAG SALUTE – MOMENT OF SILENCE**
- ☐ **ROLL CALL OF 2022 EXECUTIVE COMMITTEE**
- ☐ **APPROVAL OF MINUTES:** November 28, 2022 Open MinutesAppendix I

- ☐ **CORRESPONDENCE - None**

ADJOURN MEETING

Chair vacated - Chairman Mevoli asks Executive Director to run meeting

- ☐ **ROLL CALL OF ALL CAMDEN JIF FUND COMMISSIONERS TO CONFIRM QUORUM**
- ☐ **ELECTION OF OFFICERS, FIVE-MEMBER EXECUTIVE COMMITTEE & THREE ALTERNATES**

.Nominating Committee Report.....Page 1

.Executive Director - asks for nominations and conducts election

ATTORNEY SWEARS IN OFFICERS AND EXECUTIVE COMMITTEE

- ☐ **MEETING OF EXECUTIVE COMMITTEE CALLED TO ORDER**
- ☐ **ROLL CALL OF 2023 EXECUTIVE COMMITTEE**

REPORTS

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
 - .Executive Director's ReportPage 2
- ☐ **TREASURER – Elizabeth Pigliacelli**
 - .December Vouchers - Resolutions 21-30 & 21-31 Page 45 & 47
 - .January Vouchers - Resolution 22-8..... Page 49
 - .Monthly Reports – November & December.....Page 51
- ☐ **ATTORNEY – Joseph Nardi, Esquire**
 - .2023 Defense Panel, Resolution 23-9.....Page 64
- ☐ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - .Monthly Report and Agenda.....Page 69

☐ UNDERWRITING MANAGER – Conner Strong & Buckelew

- .Monthly Certificate Holding report 10/22/22 to 11/22/22Page 72
- .Monthly Certificate Holding report 11/22/22 to 12/22/22Page 74
- .Cyber Risk Management Compliance – Version 2 - As of December 31, 2022.....Page 77

☐ MANAGED CARE – Consolidated Services Group

- .Monthly ReportPage 79

☐ CLAIMS SERVICE – AmeriHealth Casualty

☐ OLD BUSINESS

☐ NEW BUSINESS

☐ PUBLIC COMMENT

☐ NEXT MEETING – February 27, 2023 – Collingswood Community Center

☐ MEETING ADJOURNED

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

NOMINATING COMMITTEE REPORT

YEAR 2023

Michael Mevoli	Chairman	Borough of Brooklawn
Mayor James Maley	Secretary	Borough of Collingswood
Joseph Wolk	Executive Committee	Borough of Mt. Ephraim
Louis DiAngelo	Executive Committee	Borough of Bellmawr
Terry Shannon	Executive Committee	Borough of Barrington
Joseph Gallagher	Executive Committee	Winslow Township
David Taraschi	Executive Committee	Borough of Audubon
Alternates		
Sharon Eggleston	Executive Committee 1st Alternate	City of Camden
Gary Passanante	Executive Committee 2nd Alternate	Borough of Somerdale
Edward Hill	Executive Committee 3rd Alternate	Borough of Lawnside

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: January 23, 2023

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

☐ 2023 Reorganization Resolutions

Fund Professional Service Agreements: In September 2022, the board authorized the advertisement of RFQ's for certain Professional positions in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et Seq. Enclosed on **Page 4** is Resolution **23-1** reflecting the appointments and re-appointments & establishing compensation for Fund Year 2023.

☐ Motion to Approve Resolution 23-1 Appointing Fund Professionals

Reorganization Resolution 23-2 through 23-7 by Consent Motion:

.Resolution 23-2 Establishment of a Fiscal Management Plan	Page 6
.Resolution 23-3 Establishment Public Meeting Procedures	Page 11
.Resolution 23-4 Establishment a Fund Records Program	Page 13
.Resolution 23-5 Authorization of Executive Committee Compensation	Page 14
.Resolution 23-6 2022 Risk Management Plan	Page 15
.Resolution 23-7 Placement of POL/EPL Coverage	Page 26

☐ Motion to Adopt Resolutions 23-2 through 23-7.

- ☐ **Committee Appointments:** The Fund has eight standing committees. Enclosed is the Chairs list of the committee appointments for 2023, as well as a brief description of their charges. You are encouraged to volunteer to serve in the upcoming year. **(Page 27)**
- ☐ **Residual Claims Fund 2023 Reorganization Meeting:** The Residual Claims Fund's 2023 Reorganization meeting was held on January 5, 2023 via Zoom. Enclosed is a copy of Commissioner Wolk's report on the meeting. **(Appendix II)**
- ☐ **E-JIF 2023 Reorganization Meeting:** The E-JIF 2023 Reorganization meeting was held on January 5, 2023 via Zoom. Enclosed is Commissioner Wolk's report on the meeting. **(Appendix II)**
- ☐ **MEL 2023 Reorganization Meeting:** The MEL 2023 Reorganization meeting was held on January 5, 2023 via Zoom. Enclosed is a copy of Commissioner Wolk's report on the meeting. **(Appendix II)**

❑ **Cyber Liability Update:**

- ❑ **NJ Cyber JIF:** The Cyber JIF held its Organizational meeting on January 6, 2023, via Zoom. Enclosed in Appendix II is a copy of Commissioner Wolk's report on the meeting.
- ❑ **Cyber Security Status Report:** D2 Cyber Security continues to work with member entities in the enrollment & training process of the program. Attached on **Page 29** is a report from D2 showing the status of each member.
- ❑ **MEL Cyber Risk Management Program** - The Underwriting Manager has notified Fund Commissioners and Risk Managers of the Cyber JIF launch. Included in Appendix II following the Cyber JIF meeting report are the attachments distributed. All documents related to the Cyber JIF program are being posted on the MEL website until the Cyber JIF's website is created and can found here: <https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/cyber-jif/>. Effective January 1, 2023, only compliance with the Cyber JIF levels will qualify for deductible recoveries if a member suffers a cyber claim.
- ❑ **2022/2023 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. The MEL will shortly publish directions for the online version.
- ❑ **2023 Assessments:** The 2023 Assessments were mailed and emailed to all member towns on/about December 15th. First Installment payments are due by **January 31, 2023**.
- ❑ **Safety Incentive Program – Optional Safety Award** – As a reminder, the 2022 Optional Safety Award was sent to member entities for reimbursement of safety related items or training. The deadline to return all paperwork and vouchers was the end of the year but we will accept them for the next few months. The notice appears on **Pages 30 & 31**.
- ❑ **Power of Collaboration:** Included on **page 32** is the latest in a series of advertisements to appear in the League Magazine. The ad highlights the importance of high quality and easily accessible training, as well as the decline in lost time accident rates due to increased training participation.

❑ **Due Diligence Reports:**

❖ Financial Fast Track Report	Page 33 & 34
❖ Expected Loss Ratio Analysis	Page 35 & 36
❖ Lost Time Accident Frequency Reports	Page 37 - 40
❖ EPL Compliance Report	Page 41
❖ Fund Commissioners	Page 42
❖ 2022 Fund Year Regulatory Checklist	Page 43
❖ RMC Agreements	Page 44

RESOLUTION NO. 23-1

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

(Hereinafter referred to as the "FUND")

APPOINTING CERTAIN PROFESSIONALS AND SERVICE ORGANIZATIONS

WHEREAS, the FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et. seq.); and

WHEREAS, The FUND finds it necessary and appropriate to obtain certain professional services and other extraordinary and other unspecifiable services, as defined in the Local Public Contracts Law, (N.J.S.A. 40A-11 et. seq.).

WHEREAS, the Fund resolved to award certain professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.; and

WHEREAS, the Fund is desirous to appoint and/or re-appoint the Fund Professionals – noted below – to three year terms (*unless otherwise specified*) commencing on January 1, 2023; and

NOW, THEREFORE BE IT RESOLVED by the Fund's Governing Body that the contracts for the following professionals be appointed for 2023:

- I. **PERMA Risk Management Services** is hereby appointed as **Administrator**, Bradford Stokes is appointed as Executive Director, Joseph Hrubash as Deputy Executive Director and Karen Read as Account Manager and all as agent for process of services. 2023 Fee - \$522,965.00. The estimated dollar amount that will be expended in connection with this three year term is \$1,476,506.
- II. **Mr. Joseph Nardi, Esq. of Brown & Connery, LLP** is hereby appointed as **Fund Attorney** and shall receive a retainer for administrative services, legal research and legal opinions. In addition, Brown & Connery, LLP. shall provide **Litigation Management Services**. 2023 Fee - \$73,961.00. **Contract term to be one year.**
- III. **Elizabeth Pigliacelli** is hereby appointed as **Fund Treasurer**. 2023 Fee - \$26,394.00. **Contract term to be one year.**
- IV. **Citizens Bank (formerly Investors Bank)** is hereby appointed as **Banking Manager** at an earning rate based on a combined average balance of \$20,000,000 of participating joint insurance funds.
- V. **Bowman & Company** is hereby appointed as **Fund Auditor**. 2023 Fee - \$26,653.00 **Contract term to be one year.**
- VI. **Bowman & Company** is hereby appointed as **Fund Payroll Auditor**. 2023 Fee - \$20,439.67. **Contract term to be one year.**
- VII. **AmeriHealth Casualty Inc.** is hereby appointed as the **Claims Administrator** for the FUND to adjust all claims for current and prior Fund Years. 2023 Fee \$522,568.00.

- VIII. **The Actuarial Advantage** is hereby appointed as **Actuary** for the FUND. 2023 Fee - \$59,541.00. The estimated dollar amount that will be expended in connection with this three year term is \$170,512.00.
- IX. **J.A. Montgomery Risk Control** is hereby re-appointed **Loss Control Consultant** and Right to Know Training Services to the FUND. 2023 Fee \$257,843.00. The estimated dollar amount that will be expended in connection with this three year term is \$724,949.
- X. **Conner Strong & Buckelew** is hereby re-appointed **Underwriting Manager** for the FUND. 2023 Fee - \$14,936. The estimated dollar amount that will be expended in connection with this three year term is \$42,682.00.
- XI. **Interstate Mobile Care** is hereby appointed as the **Fund CDL Drug & Alcohol Monitor** for the FUND. **Contract term to be one year.** 2023 Fee – \$37,286.
- XII. **Medlogix** is hereby re-appointed as the **Fund Managed Care Provider** for the FUND. 2023 Fee - \$142,609.44. The estimated dollar amount that will be expended in connection with this three year term is \$420,259.00.

All professionals and service organizations appointed pursuant to this Resolution shall serve the Fund for three year term unless otherwise specified from the adoption of this Resolution or until a successor shall be appointed and qualified, in accordance with the fees, terms and conditions of the Professional Services Contract(s) which will be entered into, a copy of which will be on file in the Fund office, located at 2 Cooper Street, Camden, NJ 08102.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

RESOLUTION NO. 23-2

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
(hereafter referred to as “THE FUND”)

ESTABLISHING A FISCAL MANAGEMENT PLAN

FOR THE 2023 FUND YEAR

WHEREAS, The FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et.seq.); and

WHEREAS, The FUND is subject to the requirements contained within the Local Fiscal Affairs Law (N.J.S.A. 40A-5, et.seq.) ; and

NOW, THEREFORE BE IT RESOLVED, The FUND’s Governing Body hereby appoints the following professionals for the 2023 Fund Year:

- I** The following financial institutions are hereby declared as The FUND’s Official Depositories:

Citizens Bank (formally Investors Bank)

- II.** All funds for Administrative Expenses, Reinsurance, Dividends and Miscellaneous Expenses, shall be withdrawn from the Official named Depository by check, **wire or ACH** which shall bear the signatures **and/or electronic approvals** of at least two (2) of the following persons, duly authorized pursuant to this Resolution

Michael Mevoli	CHAIR
M. James Maley, Jr.	SECRETARY
Elizabeth Pigliacelli	TREASURER
Terry Shannon	COMMISSIONER

- III.** All funds for Claims payments shall be withdrawn from the Official Depository(ies) by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this Resolution.

Michael Sullivan
Juan Lopez

- IV.** The Cash and Investment Policy attached herewith, shall be adopted.

- V. The rate of interest assessed by the Fund, for delinquent assessments shall
 - a. For the first 30 days - 0%
 - b. For the 31 to 60 days - the rate paid by the N.J. Cash Management Fund rate plus (2) percent.
 - c. For 61+ days – 10% percent per annum.
- VI. The assessment due dates are January 31, 2023 for the first installment and June 15, 2023 for the second installment.
- VII. Cherry Hill Township and the City of Camden operate on a fiscal calendar year beginning July 1 and ending June 30. Cherry Hill & Camden’s assessment due dates are February 28, 2023 for the first installment and July 31, 2023 for the second installment.
- VIII. Certifying and Approval Officer for all FUND expenses shall be the FUND’s Executive Director and/or the Account Manager so designated by the Executive Director.
- IX. Adjustments to Risk Management Fees in the amount of \$150 or less that are as a result of seminar credits will be waived.
- X. FOR WIRE TRANSFERS – that the FUND does hereby require that Investors Bank obtain voice confirmation prior to executing wire transfers to external accounts from the Fund Treasurer.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
2023 CASH MANAGEMENT AND INVESTMENT POLICY**

1.) **Cash Management and Investment Objectives**

The Camden County Municipal Joint Insurance Fund (hereinafter referred to as the FUND) objectives in this area are:

- a) Preservation of capital.
- b) Adequate safekeeping of assets.
- c) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e) Maximization of total return, consistent with risk levels specified herein.
- f) Investment of assets in accordance with State and Federal Laws and Regulations.
- g) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i) Stability in the value of the FUND's economic surplus.

2.) **Permissible Investments**

Investments shall be limited to investments authorized under N.J.S.A. 40A:5-15.1 Joint Insurance Funds and Chapter 38, Joint Insurance Funds, Subchapter 1. Investments 5:38-1.1, 5:38-1.2 and 5:38-1.3 of the New Jersey Administrative Code.

3.) **Authorized Depositories**

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA). Specifically authorized depositories include but are not limited to:

Citizens Bank (formally Investors Bank)

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Board. Such asset managers shall be discretionary trustees of the FUND.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall identify the investment that is the most advantageous to the fund, unless otherwise directed by the FUND. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Funds portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-16.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.)* The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.)* The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims impress accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

RESOLUTION NO. 23-3

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND (hereafter the “FUND”) ESTABLISHING PUBLIC MEETING PROCEDURES

WHEREAS, the FUND must establish meeting procedures for Fund Year 2023, and

- I. **THEREFORE BE IT RESOLVED**, by the Commissioners of the Camden County Municipal Joint Insurance Fund that the Fund shall hold public meetings during the year 2023 at on the fourth Monday of each month (unless otherwise noted) at 5:00 p.m.

February 27, 2023	Collingswood Sr. Community Center	5:00 PM
March 27, 2023	Zoom	5:00 PM
April 24, 2023	Bellmawr Fire Company	5:00 PM
May 22, 2022	Zoom	5:00 PM
June 26, 2023	Collingswood Sr. Community Center	5:00 PM
July 24, 2023	Zoom	5:00 PM
August 28, 2023	Zoom	5:00 PM
September 25, 2023	Brooklawn Senior Center	5:00 PM
October 23, 2023	Zoom	5:00 PM
November 27, 2023	Collingswood Sr. Community Center	5:00 PM
January 22, 2024	Zoom	5:00 PM

- II. In addition, the Camden County Municipal Joint Insurance Fund Claims Committee will meet to discuss pending litigation and claims on the Friday before the fourth Monday of every month at 10AM via Zoom.
- III. During the Public Comments portion of the meeting, any one person may address the Chairperson for a maximum of five (5) minutes; once a particular topic has been addressed by a member of the public, subsequent comments on that same topic by other people is limited to a maximum of two (2) minutes; and speakers are required to state their names and addresses.
- IV. The following is hereby designated the official newspaper (s) of the Fund: Courier Post, Cherry Hill, NJ. In addition, the Camden JIF’s webpage is designated for official notices at www.camdenmunicipaljif.org
- V. The FUND Secretary or designated assistant shall provide notice of any and all meetings, including special or emergency meetings, to each official newspaper and shall issue all official notices required to be published in at least one of the official newspapers.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

RESOLUTION NO. 23-4

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
(Hereinafter the “FUND”)

ESTABLISHING A FUND RECORDS PROGRAM

WHEREAS: The FUND must establish a formal record retention program for the 2023 fund year.

NOW, THEREFORE BE IT RESOLVED, by the FUND’s Governing Body that:

- I. James Maley, Fund Secretary,** is hereby designated as custodian of the FUND records, which shall be kept at the office of the Fund Administrator, located at 2 Cooper Street, Camden, NJ 08102
- II. The Account Manager** designated by the Executive Director is hereby designated as **Assistant Fund Secretary.**
- III. The records of the FUND** shall be retained in accordance with the municipal records retention schedule as promulgated by the New Jersey Division of Archives and Records Management, and/or otherwise specified by the New Jersey Department of Insurance and Community Affairs.
- IV. Each fund professional and service organization** shall have the duty and obligation to maintain such records as are entrusted to him/her and to relinquish such records to the Fund Secretary upon termination of services or otherwise upon request.

Records and files not required to support current operations, but which must otherwise be retained, shall be stored in the record retention facility, located at Allstate Business Archives, 24 Beckwith Avenue, Paterson, New Jersey. The FUND’s Executive Director shall coordinate the archive process and shall insure that all records are properly indexed and accessible.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

RESOLUTION NO. 23-5

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

**RESOLUTION AUTHORIZING COMPENSATION BE MADE TO
EXECUTIVE COMMITTEE FOR MEETING ATTENDANCE AT
EXECUTIVE COMMITTEE MEETINGS**

WHEREAS, the Camden County Municipal Joint Insurance Fund is duly constituted as a Municipal Joint Insurance Fund pursuant N.J.S.A. 40:A:10 et seq; and

WHEREAS, an Amendment to the Bylaws of the Camden County Municipal Joint Insurance Fund was approved by the Executive Committee following a public hearing on November 25, 1991 and May 25, 1992; and

WHEREAS, pursuant to NJSA 40A:10-43, the Amendment was approved by the Governing Body of 75% of the participating municipalities;

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the Camden County Municipal Joint Insurance Fund that each regular and alternate member of the Executive Committee of the Camden County Municipal Joint Insurance Fund shall receive \$150 per Executive Committee meeting attended by said member not to exceed twelve meetings per year.

BE IT FURTHER RESOLVED that the Treasurer is hereby authorized to distribute payment as per monthly attendance sheet signed and dated by the Fund Secretary.

BE IT FURTHER RESOLVED that payment shall be made quarterly.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

RESOLUTION NO. 23-6

Camden County Municipal Joint Insurance Fund 2023 Plan of Risk Management

Camden County Municipal Joint Insurance Fund

(hereinafter the "Fund" or the "CAM JIF")

ESTABLISHING THE 2023 PLAN OF RISK MANAGEMENT

BE IT RESOLVED by the Fund's Commissioners that the 2023 Plan of Risk Management shall be:

Definitions:

"Commissioners" mean: The Board of Fund Commissioners or the Executive Committee thereof as appropriate

"Member" means: A local unit of government that has joined the Fund

"Sexual Abuse" means: An action brought pursuant to Section 1 of P.L. 1992, c.109 (C.2A:61B-1), paragraph (1) of subsection c. of section 1 of P.L.1959 (C.2A:53A-7) or section 1 of P.L.2005, c.264 (C.2A:53A-7.4)

Section I – Coverage

Insurance Coverages

The following coverages are provided to the Fund's members, effective January 1, 2023:

- Workers' Compensation
- Liability (including optional excess)
- Public Officials Liability / Employment Practices Liability (including optional excess)
- Optional Volunteer Directors & Officers Liability
- Crime
- Non-Owned Aircraft Liability
- Environmental Impairment Liability
- Cyber
- Property & Equipment Breakdown (effective December 31, 2022)
- Terrorism

Limits of Coverage

Unless otherwise stated, all limits shown apply less any local member unit's SIRs/deductibles . All references to the "MEL" stand for the "Municipal Excess Liability Joint Insurance Fund". **Please note, the following is a general discussion of the coverages and limits provided via the Fund; however, the actual terms and conditions are defined in the policy documents and all issues shall be decided on such. Additional coverages, limits and conditions may apply. Please also note, deductibles may differ for individual members; please refer to your policy(ies) for full details.**

1. Workers' Compensation

- Workers' Compensation: \$300,000
- Employer's Liability: \$300,000
- USL&H, Harbor Marine/Jones Act, Incidental Foreign Workers' Compensation, Communicable Disease: Per Person
- MEL Excess Limit: Statutory
- Employer's Liability Excess Limit: \$6,700,000

2. Liability *(includes General, Automobile, Employee Benefits and Law Enforcement Liability)*

- Fund Limit: \$300,000
- MEL Excess Limit: \$4,700,000
 - The \$3,000,000 layer excess of \$2,000,000 is subject to a 3,000,000 per local member unit annual aggregate (Automobile Liability is not aggregated)
- Sublimits: The following sublimits are part of, and not in addition to, the limits above:
 - Good Samaritan Liability: Included
 - Fungus or Spores: \$1,000,000
 - Disinfectants Release Hazard Coverage: \$1,000,000
 - Dam and Reservoir: \$5,000,000
 - a. \$5,000,000 per occurrence for any member entity owned dams defined as Class III or IV in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8;
 - b. Included for premises owned, occupied or controlled by the member entity on which a dam or reservoir is located, or from the operations conducted on such premises;
 - c. \$2,000,000 per occurrence for any member entity owned dam defined as Class I or II in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8; and
 - d. \$2,000,000 per occurrence for any Class III or IV member entity owned dam involved with a Class I or II member entity owned dam.
 - Sanitary/Storm Water System Sewerage Backup and/or Sanitary System Sewerage Backup, Escape or Release: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities
 - Subsidence: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities
 - Quasi Entities Coverage: \$5,000,000

-
- Skateboard Facilities: \$5,000,000 Per Occurrence (where approved)
 - a. Subject to 20% member coinsurance of the first \$100,000
 - Riot, Civil Commotion or Mob Action: \$5,000,000 Per Occurrence
 - Failure to Supply Utility: \$5,000,000 Per Occurrence
 - Garagekeepers Liability: \$2,000,000 Per Occurrence
 - New Jersey Personal Injury Protection (NJ PIP): Statutory Minimum
 - New Jersey Uninsured/Underinsured Motorist (NJ UM/UIM): **Statutory Minimum**

3. **Optional Excess Liability Limit**

The MEL offers Optional Excess Liability Limits excess of the MEL Excess Limit.

- The following limits are the Optional Excess Limits:
 - \$2,000,000 (equals \$7,000,000 total);
 - \$5,000,000 (equals \$10,000,000 total);
 - \$10,000,000 (equals \$15,000,000 total); and
 - \$15,000,000 (equals \$20,000,000 total);

The MEL also offers Optional JIF Shared Aggregate Excess Liability coverage, with limits of \$10,000,000 from the MEL. This coverage is only available to members of the Fund who purchase all \$20,000,000 available to them from the Optional Excess Liability Limits.

- \$10,000,000 aggregate (equals \$30,000,000 total)

4. **Public Officials Liability / Employment Practices Liability**

Each local member unit is 100% commercially insured with Lexington Insurance Company for \$2,000,000 in the aggregate per member on a claims made and reported basis for each Fund year.

- Retentions and Coinsurance:
 - \$20,000 is the standard retention per claim and 20% of the first \$250,000 of the loss is the standard coinsurance, although other retentions and coinsurances may apply.
 - Local member units may qualify based on certain criteria to have options to purchase a lower retention and/or coinsurance contribution.
 - Members with adverse loss experience may be subject to higher retention and/or coinsurance.
-

5. **Optional Excess Public Officials Liability / Employment Practices Liability**

The MEL offers Optional Excess Public Officials Liability / Employment Practices Liability limits excess of the local member units' primary \$2,000,000 Public Officials Liability / Employment Practices Liability policies with Lexington Insurance Company as follows:

- \$1,000,000 (equals \$3,000,000 total);
- \$2,000,000 (equals \$4,000,000 total);
- \$3,000,000 (equals \$5,000,000 total);
- \$4,000,000 (equals \$6,000,000 total); and
- \$8,000,000 (equals \$10,000,000 total).

6. Optional Volunteer Directors & Officers Liability

Fire companies and Emergency Service Units have the option of purchasing optional Volunteer Directors & Officers Liability coverage. The coverage is 100% commercially insured with Lexington Insurance Company and applies to the non-firematic/emergency activities of such entity per the following options:

Option	Deductible
1	\$1,000
2	\$2,000
3	\$5,000

7. Crime

- The Fund provides Crime coverage with a limit of \$50,000 for: Loss of Assets, Credit Card Forgery, Loss of Employee Benefit Plan Assets and Public Employee Dishonesty
- The member deductible is \$2,500
- MEL Crime
 - MEL Crime Excess: \$950,000 excess of the Fund Crime limit
 - MEL Crime Statutory Position:
 - a. The MEL provides primary employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have applied and have been approved for coverage at a limit of \$1,000,000 per occurrence per position. The MEL can provide MEL Crime Statutory Position limits, based on underwriting and via endorsement, above \$1,000,000, matching the member's auditor's recommendation, but no more than \$2,000,000. Such additional limit is available upon request and approval by the MEL.
 - b. The deductible is \$1,000
 - MEL Crime Excess Public Officials:

-
- a. The MEL provides excess employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have not applied or have not been approved for coverage under the MELJIF Statutory Position Program at a limit of \$1,000,000
 - b. The deductible is the greater of the underlying bond/policy in place or the statutory limit required

8. Non-Owned Aircraft Liability

- \$5,000,000; and
- Medical Expense for each passenger: \$5,000
- The coverage is 100% commercially insured with Endurance

9. Environmental Impairment Liability

- Environmental Impairment Liability is provided to the Fund's local member units by the New Jersey Environmental Risk Management Fund (EJIF). Please refer to the EJIF's Plan of Risk Management.

10. Cyber

The Fund purchases Cyber insurance from the New Jersey Cyber Risk Management Fund

- Limits and Retention: Please contact your Risk Manager or the Cyber JIF

11. Property & Equipment Breakdown

- The Fund provides a \$100,000 limit per occurrence (Property & Time Element combined)
- The MEL provides a \$2,400,000 limit excess of the Fund's limit
- The MEL purchases additional excess property limits, as follows: \$125,000,000, including certain sublimits, including, but not limited, to:
 - Aggregate, Earth Movement: \$75,000,000
 - Aggregate, Flood (includes Storm Surge): \$75,000,000
 - a. Per Location, High Hazard Flood Zone: \$27,500,000
 - a. Aggregate : \$50,000,000
 - Named Storm: Included
 - Vehicles: \$10,000,000
- Unmanned Aircraft Systems: \$100,000
- Member deductibles:
 - All Other: \$2,500
 - Automobile Physical Damage: \$2,500
 - Equipment Breakdown: \$5,000

-
- SFHA Flood Maximum available NFIP limit, per location, regardless if member purchases it or not, but no less than \$500,000 building / \$500,000 contents (\$250,000 / \$100,000 for housing authorities and related non-profit buildings), but no more than the value of the building and contents.
 - Named Storm : \$2,500

12.

▪

13. Terrorism

Aggregate: \$125,000,000

Individual Self-Insured Retentions

Optional Individual Self-Insured Retentions:

1. Cherry Hill Township has a \$50,000 Deductible per occurrence for workers compensation. For workers' compensation, the Fund insures the \$250,000 excess of the \$50,000 town Deductible.
2. Gloucester Township has a \$500,000 retention per occurrence for workers compensation. The Fund insures \$100,000 excess of the \$500,000 retention. The Township also has a \$100,000 retention per occurrence for police professional liability. The Fund insures the \$200,000 excess of the town's retention.
3. Camden City has a \$2,000,000 retention per occurrence for workers compensation. The Fund has no excess coverage. The city also has a \$750,000 retention for General and Auto Liability. The Fund insures \$250,000 excess of the GL & AL \$750,000 retention. The city also has a \$100,000 retention for Property. The Fund insures \$100,000 excess of the \$100,000 property retention.

Amount of Risk to be Retained by the Fund

Unless otherwise stated, all limits shown apply less any local member unit's SIRs/deductibles.

1. **Workers' Compensation:** \$300,000
2. **Liability:** \$300,000
 - NJ Uninsured/Underinsured Motorist: Statutory minimum
 - NJ Personal Injury Protection: \$250,000
3. **Optional Excess Liability Limit:** \$0
4. **Public Officials Liability / Employment Practices Liability:** \$0
5. **Optional Excess Public Officials Liability / Employment Practices Liability:** \$0
6. **Optional Volunteer Directors & Officers Liability:** \$0
7. **Crime:** \$50,000
 - MEL Crime Excess: None
 - MEL Crime Statutory Position: None
 - MEL Crime Excess Public Officials: None
8. **Non-Owned Aircraft Liability:** \$0
9. **Environmental Impairment Liability :** \$0
10. **Cyber:** \$0
11. **Property:** \$100,000
 - Equipment Breakdown: \$0
 - SFHA Flood: \$0
 - Named Storm: \$100,000
 - Unmanned Aircraft Systems (UAS):\$100,000
- 12.
13. **Terrorism:** \$0

Commercial Insurance / Reinsurance Purchased

The insurance/reinsurance listed below may contain sublimits, retentions and deductibles in addition to such already stated.

1. **Non-Owned Aircraft Liability:** The Fund purchases this coverage through the MEL from Endurance
2. **Excess Property & Equipment Breakdown:** The Fund purchases this coverage from the MEL
3. **Excess Liability:** The Fund purchases this coverage from the MEL
4. **Excess Workers' Compensation:** The Fund purchases this coverage from the MEL

-
5. **Excess Crime:** The Fund purchases this coverage from the MEL
 6. **Public Officials Liability / Employment Practices Liability:** The Fund purchases this coverage from Lexington Insurance Company
 7. **Optional Volunteer Directors & Officers Liability:** The Fund purchases this coverage from Lexington Insurance Company
 8. **Cyber:** The Fund purchases this coverage from the New Jersey Cyber Risk Management Fund
 9. **Environmental Impairment Liability:** EJIF}
 10. **Terrorism:** The Fund purchases this coverage from the MEL

Section II – Conditions

The Amount of Unpaid Claims to be Established

1. The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Fund expects the claims servicing company to set reserves at 85% accuracy. The Fund also establishes reserves recommended by the Fund's actuary for claims that have been incurred but not yet reported so that the Fund has adequate reserves to pay all claims and allocated loss adjusted expense liability.
2. Claims reserves are subject to regular review by the Fund's Executive Director/Administrator, Attorney, Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Fund.

The Method of Assessing Contributions to be Paid by Each Member of the Fund

1. By November 15th of each year, the actuary computes the probable net cost for the upcoming Fund year by line of coverage and for each prior Fund year. The actuary includes all budget items in these computations. The annual assessment of each participating member is its pro rata share of the probable net cost of the upcoming Fund year for each line of coverage as computed by the actuary.
2. The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Commissioners also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Fund wide average increase plus a percentage selected by the Commissioners. The total amount of each member's annual assessment is certified by majority vote of the Commissioners at least one (1) month prior to the beginning of the next fiscal year.
3. The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
4. If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
5. The Commissioners may by majority vote levy upon the participating members additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating members by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.
6. Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Commissioners.
7. Sexual Abuse Liability Account: The Commissioners may establish a sexual abuse liability account. Reserves, IBNR, expenses, assets, assessments and other assets for this account shall be accounted for separately. After the end of the year before the Fund has finalized its year end accounting, the Commissioners may levy a supplementary assessment if the sexual abuse claims account is negative on a statutory basis.
8. At the discretion of the Commissioners, any supplemental assessments may be payable in equal installments for up to ten years. Deferred assessments shall become due and immediately payable if a member leaves the Fund.

Procedures Governing Loss Adjustment and Legal Expenses

1. The Fund engages a claims service company to handle all claims, except for the JIF's POL/EPL and Volunteer D&O, which are handled by Summit Risk Services representing QBE Specialty Insurance Company. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Fund attorney, the MEL's attorney's office, as well as the claims department of the MEL's three major liability insurers/re-insurers (i.e. Munich Re for liability, and Safety National for workers' compensation). Every three years, the MEL's internal auditors also conduct an audit.
2. Each member is provided with a claims reporting procedure and appropriate forms.
3. In order to control workers' compensation medical costs, the Fund has engaged a managed care organization (MCO) whose procedures are integrated into the Fund's claims process.
4. To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in governmental claims. The performance of the defense attorneys is overseen by the Fund attorney, as well as the various firms which audit the claims adjusters.

Procedures for the Closure of Fund Years, including the Maintenance of All Relevant Accounting Records

1. The Fund utilizes the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.
2. Upon the transfer of outstanding liabilities of a Fund year to the RCF, the Fund adopts a resolution closing that year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.
3. Each year, the Commissioners will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Banking and Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's governing body will consider an inter-year transfer from the closed Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.
4. In the event a member leaves the Fund, the Commissioners may assess the member's closed Fund Year account an amount not exceeding three (3) years stranded costs that the Fund incurs as a result of the member's withdraw. Stranded costs are those expenses incurred by the Fund that would otherwise have been paid from the withdrawing member's assessments had the member remained in the Fund. The dividend of any member that is no longer a member of the Fund and that member's share of the closed fund year account shall be held in escrow until the later of the tolling of the statute of limitations for all potential claims incurred during the membership period or the closure of all incurred claims by the Fund during the period of membership. A former member may apply to the Commissioners for a return of that member's remaining share of the closed Fund year account no sooner than when five (5) years have passed since the last Fund year in which the member participated has been closed. The Commissioners will decide on the former member's request after evaluating the likelihood of any additional assessments from the RCF.
5. All dividends from the RCF will be deposited in the closed Fund year account on a member by member basis.
6. The Fund will retain all records in accordance with the Fund's record retention program.

Assumptions and Methodology Upsed for the Calculation of Appropriate Reserve Requirements to be Established and Administered in Accordance with Sound Actuarial Principles

1. The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.

-
2. The following is an overview of the two actuarial methods used to project the ultimate losses.
 - a. Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
 - b. Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

The Maximum Amount a Certifying and Approving Officer May Approve Pursuant to N.J.A.C. 11:15-2.22

1. \$10,000 for General and automobile liability
2. \$7,500 for workers compensation
3. With the advance approval of the Fund Attorney, the certifying and approving officer may also pay provider bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.
4. \$50,000 Emergency Court House Authority upon the joint authorization of the Fund Attorney and Executive Director. Whenever this procedure is used, the claim shall be reported to the Commissioners at their next meeting.

ADOPTED: *this ____ day of _____, 2023 by the Commissioners:*

Camden County Municipal JOINT INSURANCE FUND

Chairperson

Secretary

RESOLUTION NO. 23-7

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE

**RESOLUTION AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES
CONTRACT WITH QBE SPECIALTY INSURANCE COMPANY FOR PRIMARY
PUBLIC OFFICIALS/EMPLOYMENT PRACTICES LIABILITY**

WHEREAS, there is a need for public officials/employment practices coverage for the Camden County Municipal Joint Insurance Fund (FUND); and

WHEREAS, the Fund has sought and received proposals in accord with N.J.S.A. 19:44A-20.4 et. seq.; and

WHEREAS, the Underwriting Manager is recommending award to QBE Specialty Insurance Company for primary public officials/employment practices liability coverage in the amount of \$1,588,185.00 inclusive of commission; and

WHEREAS, the services qualify as an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b); and

WHEREAS, the certification of an Extraordinary Unspecifiable Service as demanded by to N.J.A.C. 5:34-2.1 et. seq. must be complied with and attached to this resolution; and

WHEREAS, QBE Specialty Insurance Company will submit a Business Entity Disclosure Certification and a Political Contribution Disclosure form which certifies that QBE Specialty Insurance Company has not made any reportable contributions to a political or candidate committee to the Fund in the previous one year, and that the contract will prohibit QBE Specialty Insurance Company from making any reportable contributions through the term of the contract, and

WHEREAS, the Fund Administrator has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S..40A:11-1 et. Seq); and

WHEREAS, the Treasurer has certified that funds are available, subject to approval by the board of commissioners in the 2023 budget in the amount of \$1,755,644.00 inclusive of commission from:

Line Items: POL/EPL Premium and Land Use Liability

NOW, THEREFORE, BE IT RESOLVED, that the Camden County Municipal Joint Insurance Fund authorizes the Executive Director to enter into a contract with QBE Specialty Insurance Company for the 2023 budget year for primary public officials/employment practices liability coverage in the amount of not to exceed \$1,755,644.00 inclusive of commission.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

JIF 2023 COMMITTEES LIST

Audit: Charged with meeting to review the scope of the audit and the audit finding and results.

Joseph Wolk, Chair, Mt. Ephraim Borough
Terry Shannon, Barrington Borough
David Taraschi, Audubon Borough
Elizabeth Pigliacelli, Treasurer
James Miles, Auditor
Dennis Skalkowski, Auditor
Michael Mevoli, Brooklawn Borough*
Bradford Stokes *

Executive Safety: Review Fund's loss prevention/control programs and provides recommendations to the Executive Committee.

Michael Mevoli, Executive Committee Chairperson, Brooklawn Borough
Mayor Gary Passanante, Somerdale Borough
Louis DiAngelo, Bellmawr Borough
Ken Cheeseman, Borough of Laurel Springs
Cassandra Duffey, Collingswood Borough
Brian Morrell, Gloucester City
Sharon Eggleston, City of Camden
Michael Avalone, Conner Strong & Buckelew
Joseph Henry, Hardenbergh Insurance Group
Jennifer Goldstein, Consolidated Services Group, Inc. / CHA
Tracy Ware, AmeriHealth
John Saville, JA Montgomery Risk Control
Joseph Nardi, JIF Attorney
Bradford Stokes*

Coverage: Charged evaluating potential exposures and questions of coverage and determines whether policy decision should be made by Executive Committee.

Mayor M. James Maley, Chair, Collingswood Borough
Joseph Wolk, Mt. Ephraim Borough
Terry Shannon, Barrington Borough
Peter DiGiambattista Jr., RMC
Michael Avalone, Conner Strong & Buckelew
Edward Cooney, Conner Strong & Buckelew
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

Nominating Committee: Charged with review of candidates and selection of nominees for presentation in the event of an election of officer(s) or Executive Committee member(s)

Joseph Wolk, Chair – Mt. Ephraim Borough
Louis DiAngelo, Bellmawr Borough
Mayor M. James Maley, Collingswood Borough

Strategic Planning: This Committee is charged with long range strategies which should be pursued in order to insure the integrity, growth and viability of the Camden Fund.

Mayor M. James Maley, Chair, Collingswood Borough
Joseph Gallagher, Winslow Township
Michael Avalone, Conner Strong & Buckelew
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

Contracts Review: This Committee is charged with reviewing professional service contracts and adequacy of scope of service. This Committee also meets every October to review and discuss the budget process for the following year.

Louis DiAngelo, Chair, Bellmawr Borough
Terry Shannon, Barrington Borough
James Maley, Collingswood Borough
Peter DiGiambattista Jr., RMC
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

Claims Review Committee: This Committee reviews claims presented for consideration of payment by the Executive Committee. It also develops and recommends claim cost containment programs.

Louis DiAngelo, Bellmawr
Terry Shannon, Barrington Borough
Joseph Gallagher, Winslow Twp.
David Taraschi, Borough of Audubon
John Foley, Cherry Hill Fire District
Joseph Nardi, Esq., Fund Attorney
Tracy Ware, AmeriHealth
Doug Bushong, AmeriHealth
Mike Avalone, RMC
John Saville, J.A. Montgomery Risk Control
Jennifer Goldstein, Medlogix
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

Marketing and Communications Committee: This Committee is charged with developing a mechanism of communication between the membership and community.

Mayor M. James Maley, Collingswood
David Taraschi, Audubon
Ken Cheeseman, Laurel Springs
Michael Avalone, Conner Strong & Buckelew
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

***Chairperson and Executive Director sit ex officio on all committees except nominating**

D2 Cybersecurity Training Report

As of January 1, 2023

Town/Entity	Primary POC	Users	Users Added From Previous Month	2022 Q2 Phishing Results (Successful %)	2022 Q3 Phishing Results (Successful %)	2022 Q4 Phishing Results (Successful %)	Fully Trained	Previous Training Progress	Current Training Progress	Percent Change
Audubon	David Taraschi	46		9%	26%	22%	31	64%	68%	4%
Audubon Park	Dawn Pennock	5		0%	0%	0%	1	17%	20%	3%
Barrington	Terry Shannon	57		97%	11%	4%	45	81%	81%	0%
Bellmawr	Francine Wright	43		4%	7%	7%	33	77%	77%	0%
Berlin Borough	Charleen Santora	67		14%	2%	0%	27	41%	41%	0%
Berlin Township	Catherine Underwood	16		5%	0%	0%	15	94%	94%	0%
Brooklawn	Ryan Giles	13			17%	0%	13	100%	100%	0%
Camden City	Sharon Eggleston	281		8%	4%	0%	177	64%	64%	0%
Camden City Parking Authority	Hassan Smith	7		0%	0%	0%	3	43%	43%	0%
Cherry Hill	Ari Messenger	369		6%	5%	5%	287	78%	78%	0%
Cherry Hill Fire District	Robin Goins	181		7%	4%	9%	138	76%	76%	1%
Clementon	Jenai Johnson	40		8%	5%	13%	27	68%	68%	0%
Collingswood	Cass Duffey	101		12%	11%	14%	78	77%	77%	0%
Gibbsboro	Amy Troxel	27		4%	9%	0%	16	64%	59%	-5%
Gloucester City	Brian Morrell	111		6%	11%	7%	63	57%	57%	0%
Gloucester Township	Paul D'Amore	88			2%	7%	17	14%	20%	6%
Haddon Heights	Kelly Santosusso	36		4%	2%	0%	25	64%	69%	6%
Haddon Twp	Dawn Pennock	44		9%	2%	11%	38	84%	86%	2%
Laurel Springs	Ken Cheeseman	13			0%	0%	12	96%	96%	0%
Lawnside	Angelique Rankins	12		0%	1%	8%	2	17%	17%	0%
Lindenwold	Craig Wells	80		0%	1%	3%	75	94%	94%	0%
Magnolia	Jenai Johnson	35			18%	6%	8	23%	23%	0%
Merchantville	Denise Brouse	55		16%	8%	13%	24	45%	45%	0%
Mount Ephraim	Terry Shannon	12		100%	4%	8%	12	100%	100%	0%
Oaklyn	Bonnie Taft	29		14%	43%	11%	29	100%	100%	0%
Pennsauken Township	Shakir Ali	269		25%	13%	26%	204	76%	76%	0%
Pine Hill	John Greer	37		0%	9%	13%	35	95%	95%	0%
Runnemede	Eleanor Kelly	115		9%	9%	0%	61	55%	55%	0%
Somerdale	Gary Passanante	46		6%	9%	9%	27	61%	61%	0%
Winslow	Jennifer Conway	151		2%	4%	2%	140	99%	93%	-6%
Winslow Township Fire Dist. #1	Lorraine Azzarano	125		4%	3%	2%	115	92%	92%	0%
Woodlynne	Joseph Chukwueke	17			2%	0%	6	35%	35%	0%
Chesilhurst	Wendell Smith									
Haddonfield	Jason Cutler	74								
Hi-Nella	Phyllis Twisler									
Medford Lakes	Robert Burton									
Voorhees	Mario DiNatale	246								

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**



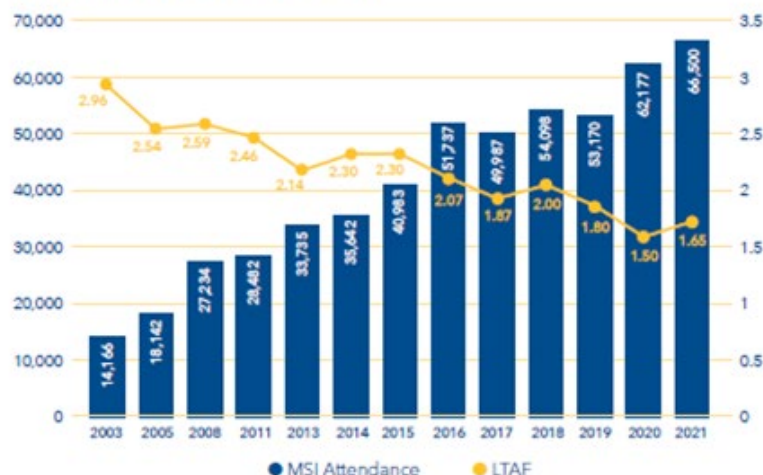
SAFETY TRAINING REDUCES LOST TIME ACCIDENTS

As Mel Safety Institute training attendance increases, lost time accident frequency (LTAF) decreases.

The chart below tracks the consistent decline in lost time accident rates as MEL Safety Institute training participation has increased. The result: in 2021, lost time accident rates decreased below pre-COVID rates to a historical low—a 72% decline since 1991.

In 2022, over 68,000 training events occurred – a 35% increase in the past three years. LTAF is projected to decline again to the lowest level since the inception of the MEL, a direct and measurable benefit in reduced workers compensation costs.

LOST TIME ACCIDENT FREQUENCY V. MSI ATTENDANCE 2003-2021



**THE REDUCTION
IN THE LTAF
DEMONSTRATES
THE IMPORTANCE
OF HIGH QUALITY,
ACCESSIBLE
TRAINING – AND
THE BENEFIT IT
PROVIDES TO MEL/
JIF MEMBERS.**

For more information
regarding training
opportunities, contact
the MEL Safety Institute
at 856-552-4746.



**THE POWER OF
COLLABORATION**

njmel.org

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

	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,371,709	13,717,085	274,593,608	288,310,693
2. CLAIM EXPENSES				
Paid Claims	547,479	4,404,220	116,638,682	121,042,903
Case Reserves	(394,391)	697,830	7,377,353	8,075,183
IBNR	439,306	26,877	8,055,465	8,082,342
Recoveries	(18,520)	(189,840)	(900,137)	(1,089,977)
TOTAL CLAIMS	573,873	4,939,087	131,171,363	136,110,451
3. EXPENSES				
Excess Premiums	550,401	5,436,514	79,820,489	85,257,004
Administrative	245,404	2,444,023	48,713,992	51,158,015
TOTAL EXPENSES	795,805	7,880,537	128,534,481	136,415,019
4. UNDERWRITING PROFIT (1-2-3)	2,030	897,460	14,887,763	15,785,223
5. INVESTMENT INCOME	(77,349)	(1,736,611)	11,783,674	10,047,063
6. DIVIDEND INCOME	286,961	286,961	4,238,021	4,524,982
7. STATUTORY PROFIT (4+5+6)	211,642	(552,190)	30,909,458	30,357,268
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)	211,642	(552,190)	6,313,617	5,761,428

SURPLUS (DEFICITS) BY FUND YEAR

Closed	267,204	(166,422)	5,471,233	5,304,811
Aggregate Excess LFC	(494)	(51,674)	247,515	195,841
2018	(6,494)	(212,180)	1,494,072	1,281,891
2019	(6,129)	(147,890)	(902,287)	(1,050,177)
2020	(15,008)	7,137	(140,064)	(132,927)
2021	(31,174)	(15,170)	143,149	127,979
2022	3,736	34,008		34,008
TOTAL SURPLUS (DEFICITS)	211,642	(552,190)	6,313,618	5,761,428
TOTAL CASH				22,485,822

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	105,140,703	105,140,703
FUND YEAR 2018				
Paid Claims	91,004	544,871	3,809,784	4,354,655
Case Reserves	(35,597)	(313,028)	1,089,578	776,550
IBNR	(55,407)	(180,615)	359,188	178,573
Recoveries	-	0	(47,176)	(47,176)
TOTAL FY 2018 CLAIMS	0	51,229	5,211,374	5,262,603
FUND YEAR 2019				
Paid Claims	212,925	702,587	4,461,162	5,163,749
Case Reserves	(83,577)	(70,019)	1,977,602	1,907,583
IBNR	(129,348)	(643,213)	1,345,260	702,047
Recoveries	-	0	(86,235)	(86,235)
TOTAL FY 2019 CLAIMS	(0)	(10,645)	7,697,789	7,687,145
FUND YEAR 2020				
Paid Claims	40,680	718,881	3,157,958	3,876,839
Case Reserves	(65,844)	(341,396)	1,880,223	1,538,827
IBNR	43,684	(401,086)	2,095,601	1,694,515
Recoveries	(18,520)	(189,840)	(451,479)	(641,319)
TOTAL FY 2020 CLAIMS	0	(213,441)	6,682,303	6,468,862
FUND YEAR 2021				
Paid Claims	7,244	1,307,260	1,407,845	2,715,105
Case Reserves	(122,156)	(20,000)	1,096,673	1,076,673
IBNR	114,911	(1,774,171)	3,934,676	2,160,505
Recoveries	-	0	0	0
TOTAL FY 2021 CLAIMS	0	(486,911)	6,439,194	5,952,284
FUND YEAR 2022				
Paid Claims	195,625	1,130,620		1,130,620
Case Reserves	(87,217)	1,442,273		1,442,273
IBNR	465,465	3,025,961		3,025,961
Recoveries	-	0		0
TOTAL FY 2022 CLAIMS	573,873	5,598,855		5,598,855
COMBINED TOTAL CLAIMS	573,873	4,939,087	131,171,363	136,110,451

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: \$569,787, Reserves: \$228,939)

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

	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,371,841	15,088,926	274,593,608	289,682,534
2. CLAIM EXPENSES				
Paid Claims	328,869	4,733,089	116,638,682	121,371,771
Case Reserves	609,864	1,307,694	7,377,353	8,685,047
IBNR	(329,916)	(303,039)	8,055,465	7,752,427
Recoveries	(50,822)	(240,663)	(900,137)	(1,140,799)
TOTAL CLAIMS	557,995	5,497,082	131,171,363	136,668,445
3. EXPENSES				
Excess Premiums	543,026	6,004,290	79,820,489	85,824,780
Administrative	254,172	2,698,195	48,713,992	51,412,187
TOTAL EXPENSES	797,198	8,702,485	128,534,481	137,236,966
4. UNDERWRITING PROFIT (1-2-3)	16,649	889,359	14,887,763	15,777,122
5. INVESTMENT INCOME	309,579	(1,427,032)	11,783,674	10,356,642
6. DIVIDEND INCOME	0	286,961	4,238,021	4,524,982
7. STATUTORY PROFIT (4+5+6)	326,228	(250,712)	30,909,458	30,658,746
8. DIVIDEND	1,136,956	1,136,956	23,019,519	24,156,475
9. RCF & MEL Surplus Strengthening	0	0	1,576,321	1,576,321
10. STATUTORY SURPLUS (7-8-9)	(810,728)	(1,387,668)	6,313,617	4,925,950

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(1,053,653)	(1,220,075)	5,471,233	4,251,158
Aggregate Excess LFC	2,127	(49,546)	247,515	197,969
2018	25,370	(186,811)	1,494,072	1,307,261
2019	22,526	(125,364)	(902,287)	(1,027,651)
2020	30,030	37,168	(140,064)	(102,896)
2021	58,851	18,931	143,149	162,080
2022	104,021	138,029		138,029
TOTAL SURPLUS (DEFICITS)	(810,728)	(1,387,668)	6,313,618	4,925,950
TOTAL CASH				22,310,139

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	105,140,703	105,140,703
FUND YEAR 2018				
Paid Claims	22,567	567,439	3,809,784	4,377,223
Case Reserves	(48,508)	(361,536)	1,089,578	728,042
IBNR	31,343	(149,271)	359,188	209,917
Recoveries	(5,402)	(5,402)	(47,176)	(52,578)
TOTAL FY 2018 CLAIMS	0	51,229	5,211,374	5,262,603
FUND YEAR 2019				
Paid Claims	92,999	795,586	4,461,162	5,256,748
Case Reserves	402,020	332,001	1,977,602	2,309,603
IBNR	(475,700)	(1,118,913)	1,345,260	226,347
Recoveries	(19,319)	(19,319)	(86,235)	(105,553)
TOTAL FY 2019 CLAIMS	0	(10,645)	7,697,789	7,687,145
FUND YEAR 2020				
Paid Claims	46,434	765,315	3,157,958	3,923,273
Case Reserves	(15,074)	(356,470)	1,880,223	1,523,753
IBNR	(5,259)	(406,345)	2,095,601	1,689,256
Recoveries	(26,101)	(215,942)	(451,479)	(667,421)
TOTAL FY 2020 CLAIMS	0	(213,441)	6,682,303	6,468,862
FUND YEAR 2021				
Paid Claims	27,262	1,334,522	1,407,845	2,742,368
Case Reserves	(21,256)	(41,256)	1,096,673	1,055,417
IBNR	(6,007)	(1,780,177)	3,934,676	2,154,499
Recoveries	-	0	0	0
TOTAL FY 2021 CLAIMS	(0)	(486,911)	6,439,194	5,952,283
FUND YEAR 2022				
Paid Claims	139,607	1,270,227		1,270,227
Case Reserves	292,682	1,734,955		1,734,955
IBNR	125,707	3,151,668		3,151,668
Recoveries	-	0		0
TOTAL FY 2022 CLAIMS	557,995	6,156,850		6,156,850
COMBINED TOTAL CLAIMS	557,995	5,497,082	131,171,363	136,668,445

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: \$595,889, Reserves: \$202,837)

Camden Joint Insurance Fund								
CLAIMS MANAGEMENT REPORT								
EXPECTED LOSS RATIO ANALYSIS								
AS OF November 30, 2022								
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	59 Actual	MONTH TARGETED	58 Actual	MONTH TARGETED	47 Actual	MONTH TARGETED
			30-Nov-22		31-Oct-22		30-Nov-21	
PROPERTY	600,000	345,377	57.56%	100.00%	58.46%	100.00%	58.46%	100.00%
GEN LIABILITY	1,506,000	1,298,672	86.23%	97.06%	85.91%	97.02%	64.46%	95.40%
AUTO LIABILITY	334,000	252,392	75.57%	95.94%	75.57%	95.69%	75.57%	92.21%
WORKER'S COMP	3,840,000	3,154,599	82.15%	99.86%	82.99%	99.83%	85.84%	99.34%
TOTAL ALL LINES	6,280,000	5,051,040	80.43%	98.99%	80.95%	98.95%	77.55%	98.08%
NET PAYOUT %	\$4,322,999		68.84%					
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	47 Actual	MONTH TARGETED	46 Actual	MONTH TARGETED	35 Actual	MONTH TARGETED
			30-Nov-22		31-Oct-22		30-Nov-21	
PROPERTY	722,242	1,241,457	171.89%	100.00%	171.89%	100.00%	171.89%	100.00%
GEN LIABILITY	1,674,299	2,330,409	139.19%	95.40%	122.26%	95.07%	90.49%	89.48%
AUTO LIABILITY	387,682	436,444	112.58%	92.21%	61.12%	91.84%	29.21%	86.58%
WORKER'S COMP	3,672,619	3,452,422	94.00%	99.34%	94.10%	99.28%	94.94%	97.90%
TOTAL ALL LINES	6,456,842	7,460,732	115.55%	97.97%	108.13%	97.82%	98.45%	95.27%
NET PAYOUT %	\$5,151,129		79.78%					
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	35 Actual	MONTH TARGETED	34 Actual	MONTH TARGETED	23 Actual	MONTH TARGETED
			30-Nov-22		31-Oct-22		30-Nov-21	
PROPERTY	710,000	700,734	98.69%	100.00%	98.69%	100.00%	115.42%	99.33%
GEN LIABILITY	1,692,081	861,220	50.90%	89.48%	50.53%	88.77%	27.71%	78.18%
AUTO LIABILITY	397,295	603,519	151.91%	86.58%	151.91%	85.94%	135.30%	75.06%
WORKER'S COMP	3,527,720	2,614,660	74.12%	97.90%	74.11%	97.68%	70.04%	92.71%
TOTAL ALL LINES	6,327,096	4,780,132	75.55%	95.18%	75.45%	94.82%	67.91%	88.46%
NET PAYOUT %	\$3,256,379		51.47%					
FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	23 Actual	MONTH TARGETED	22 Actual	MONTH TARGETED	11 Actual	MONTH TARGETED
			30-Nov-22		31-Oct-22		30-Nov-21	
PROPERTY	718,669	889,545	123.78%	99.33%	124.45%	98.69%	90.41%	86.00%
GEN LIABILITY	1,681,349	227,231	13.51%	78.18%	11.24%	76.91%	5.83%	49.00%
AUTO LIABILITY	446,457	100,995	22.62%	75.06%	22.62%	73.57%	12.35%	45.00%
WORKER'S COMP	3,528,173	2,570,231	72.85%	92.71%	73.60%	91.80%	34.74%	52.00%
TOTAL ALL LINES	6,374,648	3,788,002	59.42%	88.39%	59.32%	87.37%	31.82%	54.55%
NET PAYOUT %	\$2,732,586		42.87%					
FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	11 Actual	MONTH TARGETED	10 Actual	MONTH TARGETED	-1 Actual	MONTH TARGETED
			30-Nov-22		31-Oct-22		30-Nov-21	
PROPERTY	812,040	774,433	95.37%	86.00%	87.35%	76.00%	N/A	N/A
GEN LIABILITY	1,666,133	42,476	2.55%	49.00%	2.82%	42.00%	N/A	N/A
AUTO LIABILITY	604,621	371,910	61.51%	45.00%	58.48%	40.00%	N/A	N/A
WORKER'S COMP	3,820,056	1,829,608	47.89%	52.00%	38.57%	42.00%	N/A	N/A
TOTAL ALL LINES	6,902,850	3,018,426	43.73%	54.66%	0.00%	45.82%	N/A	N/A
NET PAYOUT %	\$1,283,471		18.59%					

Camden Joint Insurance Fund								
CLAIMS MANAGEMENT REPORT								
EXPECTED LOSS RATIO ANALYSIS								
AS OF December 31, 2022								
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	60 Actual	MONTH TARGETED	59 Actual	MONTH TARGETED	48 Actual	MONTH TARGETED
			31-Dec-22		30-Nov-22		31-Dec-21	
PROPERTY	600,000	345,377	57.56%	100.00%	57.56%	100.00%	58.46%	100.00%
GEN LIABILITY	1,506,000	1,294,342	85.95%	97.10%	86.23%	97.06%	63.00%	95.70%
AUTO LIABILITY	334,000	252,392	75.57%	96.17%	75.57%	95.94%	75.57%	92.58%
WORKER'S COMP	3,840,000	3,154,667	82.15%	99.88%	82.15%	99.86%	85.93%	99.40%
TOTAL ALL LINES	6,280,000	5,046,777	80.36%	99.03%	80.43%	98.99%	77.26%	98.21%
NET PAYOUT %	\$4,345,739		69.20%					
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	48 Actual	MONTH TARGETED	47 Actual	MONTH TARGETED	36 Actual	MONTH TARGETED
			31-Dec-22		30-Nov-22		31-Dec-21	
PROPERTY	722,242	1,241,457	171.89%	100.00%	171.89%	100.00%	171.89%	100.00%
GEN LIABILITY	1,674,299	2,331,504	139.25%	95.70%	139.19%	95.40%	90.67%	90.15%
AUTO LIABILITY	387,682	436,444	112.58%	92.58%	112.58%	92.21%	29.21%	87.18%
WORKER'S COMP	3,672,619	3,542,442	96.46%	99.40%	94.10%	99.34%	94.64%	98.10%
TOTAL ALL LINES	6,456,842	7,551,848	116.96%	98.10%	115.60%	97.97%	98.32%	95.59%
NET PAYOUT %	\$5,205,742		80.62%					
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	36 Actual	MONTH TARGETED	35 Actual	MONTH TARGETED	24 Actual	MONTH TARGETED
			31-Dec-22		30-Nov-22		31-Dec-21	
PROPERTY	710,000	699,034	98.46%	100.00%	98.69%	100.00%	115.42%	100.00%
GEN LIABILITY	1,692,081	858,905	50.76%	90.15%	50.90%	89.48%	27.62%	79.39%
AUTO LIABILITY	397,295	758,568	190.93%	87.18%	189.54%	86.58%	173.18%	76.44%
WORKER'S COMP	3,527,720	3,419,004	96.92%	98.10%	96.76%	97.90%	74.00%	93.51%
TOTAL ALL LINES	6,327,096	5,735,511	90.65%	95.50%	90.54%	95.18%	72.47%	89.39%
NET PAYOUT %	\$3,878,564		61.30%					
FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	24 Actual	MONTH TARGETED	23 Actual	MONTH TARGETED	12 Actual	MONTH TARGETED
			31-Dec-22		30-Nov-22		31-Dec-21	
PROPERTY	718,669	888,344	123.61%	100.00%	123.78%	99.33%	96.52%	95.24%
GEN LIABILITY	1,681,349	193,775	11.53%	79.39%	13.51%	78.18%	6.68%	60.18%
AUTO LIABILITY	446,457	100,995	22.62%	76.44%	22.62%	75.06%	18.51%	51.17%
WORKER'S COMP	3,528,173	2,574,954	72.98%	93.51%	72.85%	92.71%	45.80%	64.07%
TOTAL ALL LINES	6,374,648	3,758,069	58.95%	89.32%	59.42%	88.39%	39.29%	65.66%
NET PAYOUT %	\$2,755,967		43.23%					
FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	12 Actual	MONTH TARGETED	11 Actual	MONTH TARGETED	0 Actual	MONTH TARGETED
			31-Dec-22		30-Nov-22		31-Dec-21	
PROPERTY	812,040	867,360	106.81%	95.24%	95.37%	86.00%	N/A	N/A
GEN LIABILITY	1,666,133	60,678	3.64%	60.18%	2.55%	49.00%	N/A	N/A
AUTO LIABILITY	604,621	391,180	64.70%	51.17%	63.03%	45.00%	N/A	N/A
WORKER'S COMP	3,820,036	1,900,635	49.75%	64.07%	47.89%	52.00%	N/A	N/A
TOTAL ALL LINES	6,902,850	3,219,853	46.65%	65.67%	0.00%	54.66%	N/A	N/A
NET PAYOUT %	\$1,514,247		21.94%					

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

November 30, 2022

	2022	2021	2020	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2022 - 2020
Monmouth County	0.61	0.96	0.90	0.83
Ocean County	0.91	1.76	1.64	1.45
Morris County	0.96	1.39	1.34	1.24
NJ Utility Authorities	0.96	1.74	2.33	1.68
Professional Municipal Manager	1.01	1.43	1.35	1.28
Camden County	1.16	1.38	1.38	1.31
Suburban Municipal	1.17	1.34	1.58	1.37
Burlington County Municipal JIF	1.24	1.33	1.19	1.26
NJ Public Housing Authority	1.25	1.48	1.75	1.50
Gloucester, Salem, Cumberland	1.28	1.97	1.71	1.67
Bergen County	1.29	1.56	1.29	1.39
Suburban Metro	1.44	1.33	2.10	1.63
Atlantic County Municipal JIF	1.69	1.89	2.04	1.88
Central New Jersey	1.88	1.47	1.73	1.69
South Bergen County	2.17	2.08	2.06	2.10
AVERAGE	1.27	1.54	1.63	1.49

Camden County JOINT INSURANCE FUND										
2022 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS										
DATA VALUED AS OF November 30, 2022										
			# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY			TOTAL RATE
MEMBER_ID	MEMBER	** *	11/30/2022					MEMBER		2022 - 2020
1	88 Audubon Park		0	0	0.00	0.00	0.00	1 Audubon Park		0.00
2	94 Chesilhurst		0	0	0.00	0.00	0.00	2 Chesilhurst		0.00
3	96 Collingswood		0	0	0.00	1.00	0.00	3 Collingswood		0.37
4	98 Gloucester City		0	0	0.00	0.71	0.00	4 Gloucester City		0.24
5	100 Haddon Heights Borough		0	0	0.00	0.00	***	5 Haddon Heights Borou		0.00
6	101 Haddonfield		0	0	0.00	0.85	2.50	6 Haddonfield		1.15
7	102 Hi-Nella		0	0	0.00	0.00	0.00	7 Hi-Nella		0.00
8	107 Medford Lakes		0	0	0.00	1.75	1.65	8 Medford Lakes		1.18
9	108 Merchantville		0	0	0.00	2.86	0.00	9 Merchantville		0.93
10	110 Oaklyn		0	0	0.00	0.00	0.00	10 Oaklyn		0.00
11	112 Runnemede		0	0	0.00	1.03	1.03	11 Runnemede		0.70
12	116 Winslow Township Fire Distri		0	0	0.00	0.00	0.00	12 Winslow Township Fire		0.00
13	117 Woodlynne		0	0	0.00	0.00	5.13	13 Woodlynne		1.94
14	451 Tavistock		0	0	0.00	0.00	0.00	14 Tavistock		0.00
15	565 Camden Parking Authority		0	0	0.00	3.08	2.63	15 Camden Parking Autho		2.13
16	724 Pennsauken		0	0	0.00	***	***	16 Pennsauken		0.00
17	39 Haddon		0	1	0.80	1.48	0.71	17 Haddon		1.00
18	90 Bellmawr		0	1	0.84	1.85	2.25	18 Bellmawr		1.74
19	89 Barrington		0	1	0.98	2.60	0.93	19 Barrington		1.54
20	564 Cherry Hill		-2	4	1.01	0.42	0.62	20 Cherry Hill		0.67
21	91 Berlin Borough		0	1	1.10	0.99	0.93	21 Berlin Borough		1.00
22	113 Somerdale		0	1	1.21	0.00	1.27	22 Somerdale		0.79
23	87 Audubon		0	1	1.23	2.40	2.40	23 Audubon		2.02
24	92 Berlin Township		1	1	1.46	0.00	0.00	24 Berlin Township		0.44
25	95 Clementon		0	1	1.73	0.00	1.63	25 Clementon		1.11
26	106 Magnolia		0	2	1.86	0.83	1.64	26 Magnolia		1.43
27	115 Winslow		1	4	1.94	1.31	2.30	27 Winslow		1.84
28	584 Cherry Hill Fire District		0	3	1.95	4.20	1.13	28 Cherry Hill Fire District		2.42
29	111 Pine Hill		0	1	1.98	3.48	3.54	29 Pine Hill		3.04
30	109 Mount Ephraim		0	1	2.06	3.57	1.74	30 Mount Ephraim		2.47
31	114 Voorhees		4	6	2.82	4.04	4.04	31 Voorhees		3.65
32	93 Brooklawn		0	1	2.91	0.00	2.02	32 Brooklawn		1.59
33	103 Laurel Springs		0	1	2.99	0.00	0.00	33 Laurel Springs		0.86
34	97 Gibbsboro		0	1	3.21	0.00	2.78	34 Gibbsboro		2.00
35	104 Lawnside		0	2	3.38	1.47	1.49	35 Lawnside		2.06
36	105 Lindenwold		1	5	4.98	0.90	1.82	36 Lindenwold		2.49
37	692 Gloucester Township	**	0	0				37 Gloucester Township		0.00
38	695 Camden City	**	0	0				38 Camden City		0.00
Totals:			5	39	1.16	1.38	1.38			1.31

			December 31, 2022	
FUND	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	TOTAL RATE * 2022 - 2020
Monmouth County	0.62	0.96	0.90	0.83
Professional Municipal Managers Association	0.93	1.54	1.35	1.28
Ocean County	0.93	1.76	1.64	1.45
Morris County	0.97	1.40	1.35	1.24
NJ Utility Authorities	0.98	1.83	2.28	1.68
Camden County	1.17	1.38	1.38	1.31
Suburban Municipal	1.20	1.34	1.58	1.37
Bergen County	1.22	1.56	1.29	1.36
Gloucester, Salem, Cumberland	1.26	1.97	1.71	1.65
Burlington County Municipal JIF	1.28	1.33	1.19	1.27
NJ Public Housing Authority	1.31	1.48	1.75	1.51
Suburban Metro	1.32	1.33	2.10	1.59
Atlantic County Municipal JIF	1.67	1.89	2.04	1.87
Central New Jersey	1.80	1.47	1.73	1.67
South Bergen County	2.16	2.08	2.06	2.10
AVERAGE	1.26	1.55	1.62	1.48

Camden County JOINT INSURANCE FUND										
2022 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS										
			DATA VALUED AS OF				December 31, 2022			
			# CLAIMS	Y.T.D.	2022	2021	2020			TOTAL
			FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	**	12/31/2022	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	94 Chesilhurst		0	0	0.00	0.00	0.00	2 Chesilhurst		0.00
3	98 Gloucester City		0	0	0.00	0.71	0.00	3 Gloucester City		0.23
4	100 Haddon Heights Borough		0	0	0.00	0.00	***	4 Haddon Heights Borou		0.00
5	101 Haddonfield		0	0	0.00	0.85	2.50	5 Haddonfield		1.12
6	102 Hi-Nella		0	0	0.00	0.00	0.00	6 Hi-Nella		0.00
7	107 Medford Lakes		0	0	0.00	1.75	1.65	7 Medford Lakes		1.15
8	108 Merchantville		0	0	0.00	2.86	0.00	8 Merchantville		0.91
9	110 Oaklyn		0	0	0.00	0.00	0.00	9 Oaklyn		0.00
10	112 Runnemede		0	0	0.00	1.03	1.03	10 Runnemede		0.68
11	116 Winslow Township Fire Distri		0	0	0.00	0.00	0.00	11 Winslow Township Fire		0.00
12	117 Woodlynne		0	0	0.00	0.00	5.13	12 Woodlynne		1.89
13	451 Tavistock		0	0	0.00	0.00	0.00	13 Tavistock		0.00
14	724 Pennsauken		0	0	0.00	***	***	14 Pennsauken		0.00
15	96 Collingswood		1	1	0.62	1.00	0.00	15 Collingswood		0.54
16	564 Cherry Hill		-1	3	0.69	0.42	0.62	16 Cherry Hill		0.58
17	99 Haddon		0	1	0.73	1.48	0.71	17 Haddon		0.97
18	91 Berlin Borough		0	1	1.01	0.99	0.93	18 Berlin Borough		0.98
19	113 Somerdale		0	1	1.10	0.00	1.27	19 Somerdale		0.77
20	87 Audubon		0	1	1.13	2.40	2.40	20 Audubon		1.96
21	92 Berlin Township		0	1	1.34	0.00	0.00	21 Berlin Township		0.43
22	90 Bellmawr		1	2	1.54	1.85	2.25	22 Bellmawr		1.92
23	95 Clementon		0	1	1.59	0.00	1.63	23 Clementon		1.08
24	106 Magnolia		0	2	1.70	0.83	1.64	24 Magnolia		1.39
25	115 Winslow		0	4	1.77	1.31	2.30	25 Winslow		1.79
26	89 Barrington		1	2	1.80	2.60	0.93	26 Barrington		1.80
27	111 Pine Hill		0	1	1.82	3.48	3.54	27 Pine Hill		2.96
28	109 Mount Ephraim		0	1	1.89	3.57	1.74	28 Mount Ephraim		2.40
29	584 Cherry Hill Fire District		1	4	2.39	4.20	1.13	29 Cherry Hill Fire District		2.55
30	114 Voorhees		0	6	2.59	4.04	4.04	30 Voorhees		3.55
31	93 Brooklawn		0	1	2.67	0.00	2.02	31 Brooklawn		1.55
32	103 Laurel Springs		0	1	2.74	0.00	0.00	32 Laurel Springs		0.83
33	97 Gibbsboro		0	1	2.94	0.00	2.78	33 Gibbsboro		1.94
34	104 Lawnside		0	2	3.10	1.47	1.49	34 Lawnside		2.01
35	565 Camden Parking Authority		1	1	3.92	3.08	2.63	35 Camden Parking Autho		3.13
36	105 Lindenwold		0	5	4.57	0.90	1.82	36 Lindenwold		2.42
37	692 Gloucester Township	**	0	0				37 Gloucester Township		0.00
38	695 Camden City	**	0	0				38 Camden City		0.00
Totals:			4	43	1.17	1.38	1.38			1.31

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND								
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund								
Data Valued As of :		January 17, 2023						
Total Participating Members		38						
Complaint		38						
Percent Compliant		100.00%						
			01/01/22	2022				
Member Name	* Checklist Submitted	Compliant	EPL	POL	Amended Deductible	Revised EPL	Revised POL	Co-Insurance
			Deductible	Deductible	Date	Deductible	Deductible	01/01/22
AUDUBON	Yes	Yes	\$ 2,500	\$ 2,500				0%
AUDUBON PARK	Yes	Yes	\$ 2,500	\$ 2,500				0%
BARRINGTON	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
BELLMAWR	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
BERLIN BOROUGH	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 100K
BERLIN TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
BROOKLAWN	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CAMDEN CITY	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CHERRY HILL	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CHESILHURST	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CLEMENTON	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
COLLINGSWOOD	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
GIBBSBORO	Yes	Yes	\$ 5,000	\$ 5,000				20% of 1st 100K
GLOUCESTER	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
GLOUCESTER TWP	Yes	Yes	\$ 100,000	\$ 100,000				20% of 1st 250K
HADDON	Yes	Yes	\$ 10,000	\$ 10,000				20% of 1st 100K
HADDON HEIGHTS	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
HADDONFIELD	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
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	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
PINE HILL	Yes	Yes	\$ 75,000	\$ 75,000	04/16/22	\$ 20,000	\$ 20,000	20% of 1st 250K
RUNNEMEDE	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
SOMERDALE	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
TAVISTOCK	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
VOORHEES	Yes	Yes	\$ 7,500	\$ 7,500				20% of 1st 100K
WINSLOW	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
WINSLOW TOWNSHIP FIRE DEPT	Yes	Yes	\$ 2,500	\$ 2,500				0%
WOODLYNNE	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K

Camden JIF 2023 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 V. Wilkinson	Rick Miller
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden City	Sharon Eggleston	
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill	Erin Patterson Gill	Ari Messinger
Cherry Hill Fire District	John Foley	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	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 December 31, 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	Filed by UW Manager
<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	Pine Valley
<input type="checkbox"/>	2022 Risk Management Plan	Filed
<input type="checkbox"/>	2022 Cash Management Plan	Filed
<input type="checkbox"/>	2022 Risk Manager Contracts	Collected
<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 2023 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
As of January 17, 2023				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP			
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS			
BARRINGTON	CONNER STRONG & BUCKELEW			
BELLMAWR	CONNER STRONG & BUCKELEW			
BERLIN BOROUGH	EDGEWOOD ASSOCIATES			
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	1/13/2023		12/31/23
BROOKLAWN	CONNER STRONG & BUCKELEW			
CHERRY HILL	CONNER STRONG & BUCKELEW			
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW			
CHESILHURST	EDGEWOOD ASSOCIATES			
CAMDEN CITY	CONNER STRONG & BUCKELEW			
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY			
CLEMENTON	HARDENBERGH INSURANCE GROUP			
COLLINGSWOOD	CONNER STRONG & BUCKELEW			
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP			
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/10/2023		12/31/23
GLOUCESTER TOWNSHIP	CONNER STRONG & BUCKELEW			
HADDON	WAYPOINT INSURANCE SERVICES	1/2/2023	1/2/2023	12/31/23
HADDONFIELD	PROFESSIONAL INSURANCE ASSC.			
HADDON HEIGHTS	CONNER STRONG & BUCKELEW	01/11/23	01/11/23	12/31/23
HI-NELLA	CONNER STRONG & BUCKELEW			
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP			
LAWNSIDE	M&C INSURANCE AGENCY	03/09/22	03/02/22	03/09/23
LINDENWOLD	HARDENBERGH INSURANCE GROUP			
MAGNOLIA	CONNER STRONG & BUCKELEW			
MEDFORD LAKES	CONNER STRONG & BUCKELEW			
MERCHANTVILLE	CONNER STRONG & BUCKELEW			
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW			
OAKLYN	CONNER STRONG & BUCKELEW			
PENNSUAKEN	CONNER STRONG & BUCKELEW			
PINE HILL	HARDENBERGH INSURANCE GROUP			
RUNNEMEDE	CONNER STRONG & BUCKELEW			
SOMERDALE	CONNER STRONG & BUCKELEW			
TAVISTOCK	CONNER STRONG & BUCKELEW			
VOORHEES	CONNER STRONG & BUCKELEW	01/13/23		12/31/23
WINSLOW	CONNER STRONG & BUCKELEW			
WINSLOW TOWNSHIP FIRE DISTRICT	CONNER STRONG & BUCKELEW			
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS			
Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.				

RESOLUTION NO. 22-33

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST - DECEMBER 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.

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003005			
003005	MUNICIPAL EXCESS LIABILITY JIF	FPB - MEL 2022 4TH QTR	5,792.00
			5,792.00
003006			
003006	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - MEL 2022 4TH QUARTER	356,121.00
003006	MUNICIPAL EXCESS LIABILITY JIF	MEL - MEL 2022 4TH QUARTER	920,496.15
			1,276,617.15
003007			
003007	COMPSERVICES, INC.	GLOUCESTER TWP SERVICES 12/22	1,291.67
003007	COMPSERVICES, INC.	CLAIMS ADMINISTRATIVE FEE 12/22	38,630.67
003007	COMPSERVICES, INC.	CHERRY HILL SERVICES 12/22	2,458.33
			42,380.67
003008			
003008	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 11/22	3,417.00
003008	INTERSTATE MOBILE CARE INC.	DOT DRUG TESTING & BREATH ALCOHOL 11/22	72.00
			3,489.00
003009			
003009	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 12/22	17,067.50
			17,067.50
003010			
003010	PERMA RISK MANAGEMENT SERVICES	POSTAGE 11/22	41.64
003010	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 12/22	42,725.83
			42,767.47
003011			
003011	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 12/22	4,864.50
			4,864.50
003012			
003012	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 11/22	2,574.00
003012	BROWN & CONNERY, LLP	ATTORNEY FEES 11/22	2,130.17
003012	BROWN & CONNERY, LLP	ATTORNEY EXPENSES 11/22	22.80
			4,726.97
003013			
003013	ELIZABETH PIGLIACELLI	TREASURER FEE 12/22	2,156.33
			2,156.33
003014			
003014	BOROUGH OF BERLIN	2022 OPTIONAL SAFETY AWARD	1,000.00
			1,000.00

003015			
003015	CHESILHURST BOROUGH	2022 OPTIONAL SAFETY AWARD	1,000.00
			1,000.00
003016			
003016	COURIER POST	ACCT#CHL-083028 PROPOSED BUDGET 2023	56.40
			56.40
003017			
003017	MUNICIPAL EXCESS LIABILITY JIF	MSI - MEL 2022 4TH QUARTER	7,406.26
			7,406.26
003018			
003018	MEDLOGIX LLC	WC MANAGED CARE SERVICES - CH 12/22	1,083.00
003018	MEDLOGIX LLC	WC MANAGED CARE SERVICES 12/22	10,589.33
			11,672.33
003019			
003019	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 12/22	1,220.25
			1,220.25
003020			
003020	ACCESS	CUST:NPD00224 ACCT:409 ARC & STOR 12/22	105.45
003020	ACCESS	CUST:NPD00224 ACCT:409 ARC & STOR 11/22	102.21
			207.66
003021			
003021	AUDUBON BOROUGH	2022 OPTIONAL SAFETY AWARD	1,000.00
			1,000.00
003022			
003022	OAKLYN BOROUGH	2022 OPTIONAL SAFETY AWARD	1,000.00
			1,000.00
003023			
003023	RUNNEMEDE BOROUGH	2022 OPTIONAL SAFETY AWARD	1,000.00
			1,000.00

Chairperson

Attest:

Secretary

Dated:

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

Treasurer

RESOLUTION NO. 22-34

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
DIVIDENDS LIST – DECEMBER 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.

FUND YEAR CLOSED

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003024			
003024	BARRINGTON BOROUGH	DIVIDEND 2022	28,883.00
			28,883.00
003025			
003025	BELLMAWR BOROUGH	DIVIDEND 2022	58,491.00
			58,491.00
003026			
003026	GIBBSBORO BOROUGH	DIVIDEND 2022	7,603.00
			7,603.00
003027			
003027	GLOUCESTER CITY	DIVIDEND 2022	80,785.00
			80,785.00
003028			
003028	LINDENWOLD BOROUGH	DIVIDEND 2022	57,839.00
			57,839.00
003029			
003029	MEDFORD LAKES BOROUGH	DIVIDEND 2022	19,869.00
			19,869.00
003030			
003030	MOUNT EPHRAIM BOROUGH	DIVIDEND 2022	21,090.00
			21,090.00
003031			
003031	PINE HILL BOROUGH	DIVIDEND 2022	25,423.00
			25,423.00
003032			
003032	RUNNEMEDE BOROUGH	DIVIDEND 2022	30,487.00
			30,487.00
003033			
003033	TAVISTOCK BOROUGH	DIVIDEND 2022	1,092.00
			1,092.00
003034			
003034	CHERRY HILL TOWNSHIP	DIVIDEND 2022	64,238.00
			64,238.00

003035			
003035	MERCHANTVILLE BOROUGH	DIVIDEND 2022	19,249.00
			19,249.00
003036			
003036	CAMDEN PARKING AUTHORITY	DIVIDEND 2022	18,044.00
			18,044.00
		Total Payments FY Closed	433,093.00
		TOTAL PAYMENTS ALL FUND YEARS	433,093.00

Chairperson

Attest:

Secretary

Dated: _____

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

Treasurer

RESOLUTION NO. 23-8

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST - JANUARY 2023

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.

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003037			
003037	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 12/22 CAMDEN	3,354.00
003037	INTERSTATE MOBILE CARE INC.	DOT DRUG TESTING & BREATH ALCOHOL 12/22	280.00
			3,634.00
003038			
003038	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/22	660.98
			660.98
003039			
003039	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 12/22	1,209.00
003039	BROWN & CONNERY, LLP	ATTORNEY FEES 12/22	2,130.17
003039	BROWN & CONNERY, LLP	ATTORNEY EXPENSES 12/22	64.09
			3,403.26
003040			
003040	COURIER POST	ACCT#CHL-083028 ADV BUDGET 12/18/22	52.00
			52.00
003041			
003041	BOROUGH OF WOODLYNNE	2022 OPTIONAL SAFETY AWARD	935.76
			935.76
003042			
003042	GIBBSBORO BOROUGH	2022 OPTIONAL SAFETY AWARD	989.00
			989.00
003043			
003043	PINE HILL BOROUGH	2022 OPTIONAL SAFETY AWARD	1,000.00
			1,000.00
003044			
003044	HI-NELLA BOROUGH	2022 OPTIONAL SAFETY AWARD	1,000.00
			1,000.00
003045			
003045	SOMERDALE BOROUGH	2022 OPTIONAL SAFETY AWARD	1,000.00
			1,000.00
003046			
003046	CAMDEN CITY PARKING AUTHORITY	2022 OPTIONAL SAFETY AWARD	905.42
			905.42
		Total Payments FY 2022	13,580.42

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003047			
003047	MUNICIPAL EXCESS LIABILITY JIF	FPB - MEL 2023 1ST QUARTER	1,423.25
			1,423.25
003048			
003048	MUNICIPAL EXCESS LIABILITY JIF	MEL - MEL 2023 1ST QUARTER	1,049,459.50
003048	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - MEL 2023 1ST QUARTER	117,551.00
			1,167,010.50

003049			
003049	NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK	2023 EJIF FIRST INSTALLMENT	234,272.00
			234,272.00
003050			
003050	COMPSERVICES, INC.	CHERRY HILL CLAIM SERVICES 1/23	2,458.33
003050	COMPSERVICES, INC.	GLOUCESTER TWP CLAIM SERVICES 01/23	1,291.67
003050	COMPSERVICES, INC.	CLAIMS ADMIN FEE 01/23	39,797.33
			43,547.33
003051			
003051	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 01/23	17,408.58
			17,408.58
003052			
003052	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 01/23	43,580.42
			43,580.42
003053			
003053	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 1/23	4,961.75
			4,961.75
003054			
003054	ELIZABETH PIGLIACELLI	TREASURER FEE 1/23	2,199.50
			2,199.50
003055			
003055	MUNICIPAL EXCESS LIABILITY JIF	MSI - MEL 2023 1ST QUARTER	7,406.25
			7,406.25
003056			
003056	MEDLOGIX LLC	WC MANAGED CARE SERVICES 1/23	10,801.12
003056	MEDLOGIX LLC	WC MAN CARE SERVICE CHERRY HILL 01/23	1,083.00
			11,884.12
003057			
003057	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 01/23	1,245.00
			1,245.00
003058			
003058	WALTER A. EIFE	HADDON TOWNSHIP - 1ST RMC FEE 2023	19,969.00
			19,969.00
003059			
003059	EDGEWOOD ASSOCIATES INC.	BOROUGH OF BERLIN - 1ST RMC FEE 2023	13,988.00
003059	EDGEWOOD ASSOCIATES INC.	BORO OF CHESILHURST - 1ST RMC FEE 2023	3,378.00
			17,366.00
W0123			
W0123	NJ CYBER RISK MANAGEMENT FUND	FIRST INSTALLMENT 2023	216,532.00
			216,532.00
		Total Payments FY 2023	1,788,805.70
		TOTAL PAYMENTS ALL FUND YEARS	1,802,386.12

Chairperson

Attest:

Secretary

Dated: _____

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

Treasurer

January 23, 2023

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 November 30, and December 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 LISTS FOR THE MONTH OF DECEMBER and JANUARY: Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.

- INVESTMENT INCOME:

Net Investment Income received or accrued for November and December totaled \$64,843.58.

- RECEIPT ACTIVITY FOR November:

Deductible – Cherry Hill	\$ 11,889.83	
Deductible –Gloucester Twp	19,318.80	
Recovery	36,601.21	
Total Receipts		<u>\$67,809.84</u>
- RECEIPT ACTIVITY FOR December:

Deductible – Cherry Hill	\$ 19,764.99	
Recovery	18,149.86	
Total Receipts		<u>\$37,914.85</u>

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

- CLAIM ACTIVITY FOR November:

Property Liability Claims	\$ 141,013.24	
Workers Compensation Claims	238,819.66	
Administration Expense	<u>171,225.55</u>	
Total Claims/Expenses		<u>\$551,058.45</u>
- CLAIM ACTIVITY FOR December:

Property Liability Claims	\$ 126,414.07	
Workers Compensation Claims	270,115.07	
Administration Expense	<u>1,858,517.49</u>	
Total Claims/Expenses		<u>\$1,498,524.00</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$22,485,823.40 to a closing balance of \$20,701,542.97 showing a decrease of \$1,784,280.43.

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: November										
Property		Liability	Auto	Workers Comp	POL/EPL	MFL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	(8,556.64)	4,832,645.28	1,202,455.01	8,133,650.49	1,451,942.38	(182,001.89)	821,862.84	6,216,966.72	16,859.26	22,485,823.46
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	36,601.21	19,318.80	0.00	0.00	0.00	0.00	0.00	0.00	11,889.83	67,809.84
Invest Pymnts	6,464.38	54,973.95	13,678.58	92,524.67	26,336.62	12,255.69	9,476.07	94,528.81	286.29	310,525.06
Invest Adj	(19.69)	(167.48)	(41.67)	(281.89)	(80.24)	(37.33)	(28.87)	(288.00)	(0.87)	(946.04)
Subtotal Invest	6,444.69	54,806.47	13,636.91	92,242.78	26,256.38	12,218.36	9,447.20	94,240.81	285.42	309,579.02
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	43,045.90	74,125.27	13,636.91	92,242.78	26,256.38	12,218.36	9,447.20	94,240.81	12,175.25	377,388.86
EXPENSES										
Claims Transfers	60,002.81	70,378.83	10,631.60	219,054.67	0.00	0.00	0.00	0.00	19,764.99	379,832.90
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	171,225.55	0.00	171,225.55
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,013.90	0.00	2,013.90
TOTAL	60,002.81	70,378.83	10,631.60	219,054.67	0.00	0.00	0.00	173,239.45	19,764.99	553,072.35
END BALANCE	(25,513.55)	4,836,391.72	1,205,460.32	8,006,838.60	1,478,198.76	(169,783.53)	831,310.04	6,137,968.08	9,269.52	22,310,139.97
REPORT STATUS SECTION										
Report Month:	November					Balance Differences				
Opening Balances:		Opening Balances are equal				\$0.00				
Imprest Transfers:		Imprest Totals are equal				\$0.00				
Investment Balances:		Investment Payment Balances are equal				\$0.00				
		Investment Adjustment Balances are equal				\$0.00				
Ending Balances:		Ending Balances are equal				\$0.00				
Accural Balances:		Accural Balances are equal				\$0.00				

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	November					
CURRENT FUND YEAR	2022					
Description:		Investors Operating-58892	Investors Prop & Liab Claims- 58910	Investors WC Claims-58905	Wilmington Trust - 5884	JCMI
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investment Balance	\$22,485,823.40	4,190,083.82	- 36,300.14	45,258.02	-	18,286,781.70
Opening Interest Accrual Balance	\$0.00	-	-	-	-	-
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$946.05	\$0.00	\$0.00	\$0.00	\$0.00	-\$946.05
5 Interest Paid - Cash Instr.s	\$30,738.49	\$6,324.61	\$175.54	\$229.62	\$0.00	\$24,008.72
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$279,786.57	\$0.00	\$0.00	\$0.00	\$0.00	\$279,786.57
8 Net Investment Income	\$309,579.01	\$6,324.61	\$175.54	\$229.62	\$0.00	\$302,849.24
9 Deposits - Purchases	\$447,642.74	\$67,809.84	\$141,013.24	\$238,819.66	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$932,905.25	-\$551,058.45	-\$141,013.24	-\$238,819.66	\$0.00	-\$2,013.90
Ending Cash & Investment Balance	\$22,310,139.90	\$3,713,159.82	-\$36,124.60	\$45,487.64	\$0.00	\$18,587,617.04
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$584,334.09	\$233,701.20	\$176,986.00	\$173,646.89	\$0.00	\$0.00
(Less Deposits in Transit)	-\$88,572.05	-\$87,234.30	\$0.00	-\$1,337.75	\$0.00	\$0.00
Balance per Bank	\$22,805,901.94	\$3,859,626.72	\$140,861.40	\$217,796.78	\$0.00	\$18,587,617.04

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND									
Month		December							
Current Fund Year		2022							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid December	Monthly Recoveries December	Calc. Net Paid Thru December	TPA Net Paid Thru December	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Property	562,060.06	37,378.34	3,683.10	595,755.30	595,755.30	0.00	0.00	0.00
	Liability	33,440.65	8,000.00	0.00	41,440.65	41,440.65	(0.00)	(0.00)	0.00
	Auto	83,763.53	1,144.02	0.00	84,907.55	84,907.55	0.00	0.00	0.00
	Workers Comp	590,962.84	196,110.41	0.00	787,073.25	787,073.25	0.00	(456.42)	456.42
	Cherry Hill	10,789.32	4,063.60	11,780.24	3,072.68	3,072.68	(0.00)	(0.00)	0.00
	Total	1,281,016.40	246,696.37	15,463.34	1,512,249.43	1,512,249.43	0.00	(456.42)	456.42
2021	Property	742,597.25	0.00	1,200.00	741,397.25	741,398.25	(1.00)	(1.00)	0.00
	Liability	97,926.28	1,886.92	380.00	99,433.20	99,433.20	(0.00)	(0.00)	0.00
	Auto	79,525.29	0.00	0.00	79,525.29	79,525.29	0.00	0.00	0.00
	Workers Comp	1,822,288.93	25,143.88	0.00	1,847,432.81	1,847,693.81	(261.00)	(261.00)	0.00
	Cherry Hill	(7,981.61)	465.50	2,534.50	(10,050.61)	(10,050.61)	0.00	0.00	0.00
	Total	2,734,356.14	27,496.30	4,114.50	2,757,737.94	2,757,999.94	(262.00)	(262.00)	0.00
2020	Property	601,177.58	0.00	0.00	601,177.58	601,481.58	(304.00)	(2,004.00)	1,700.00
	Liability	550,328.84	1,705.43	0.00	552,034.27	552,034.27	0.00	0.00	0.00
	Auto	365,661.95	7,646.10	0.00	373,308.05	373,308.05	0.00	0.00	0.00
	Workers Comp	2,334,573.07	19,445.51	0.00	2,354,018.58	2,354,018.59	(0.01)	(0.01)	(0.00)
	Cherry Hill	(123.01)	341.00	1,141.50	(923.51)	(923.51)	0.00	0.00	(0.00)
	Total	3,851,618.43	29,138.04	1,141.50	3,879,614.97	3,879,918.98	(304.01)	(2,004.01)	1,700.00
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	1,380,028.29	67,504.63	12,881.65	1,434,651.27	1,434,651.27	0.00	(0.00)	0.00
	Auto	104,689.60	0.00	0.00	104,689.60	104,689.60	(0.00)	(0.00)	0.00
	Workers Comp	2,432,521.36	4,102.67	0.00	2,436,624.03	2,436,715.53	(91.50)	(91.50)	0.00
	Cherry Hill	1,534.25	195.50	4,308.75	(2,579.00)	(2,579.00)	0.00	0.00	0.00
	Total	5,152,728.63	71,802.80	17,190.40	5,207,341.03	5,207,432.53	(91.50)	(91.50)	0.00
2018	Property	345,376.34	0.00	0.00	345,376.34	345,376.34	(0.00)	(0.00)	0.00
	Liability	1,035,329.99	1,148.63	0.00	1,036,478.62	1,036,478.62	(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	2,691,752.83	20,247.00	0.00	2,711,999.83	2,711,698.82	301.01	1,646.01	(1,345.00)
	Cherry Hill	(206.50)	0.00	0.00	(206.50)	(206.50)	0.00	0.00	0.00
	Total	4,324,644.52	21,395.63	0.00	4,346,040.15	4,345,739.14	301.01	1,646.01	(1,345.00)
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	5.11	(5.11)	0.00	(5.11)	0.00	(5.11)
	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	5.11	(13,592.11)	0.00	(13,592.11)	(13,587.00)	(5.11)
TOTAL		17,330,777.12	396,529.14	37,914.85	17,689,391.41	17,703,340.02	(13,948.61)	(14,754.92)	806.31

DECEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	12/07/22	36,491.59				36,491.59	
2	12/07/22	35,844.73				35,844.73	
3	12/14/22	95,286.63				95,286.63	
4	12/14/22	42,229.83				42,229.83	
5	12/21/22	46,832.91				46,832.91	
6	12/21/22	75,776.68				75,776.68	
7	12/28/22	49,201.72				49,201.72	
8	12/28/22	1,506.60				1,506.60	
9	12/30/22	5,123.48				5,123.48	
10	12/31/22	8,234.97				8,234.97	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	396,529.14	-	-	-	396,529.14	
	Monthly Rpt	396,529.14				396,529.14	
	Variance	- 0.00	-	-	-	- 0.00	

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

Current Fund Year: 2022										
Month Ending: December										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	(25,513.55)	4,836,391.72	1,205,460.32	8,006,838.60	1,478,198.76	(169,783.53)	831,310.04	6,137,968.08	9,269.52	22,310,139.97
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	4,883.10	13,261.65	0.00	5.11	0.00	0.00	0.00	0.00	19,764.99	37,914.85
Invest Pymnts	797.65	7,044.30	1,755.77	11,662.14	3,410.38	1,587.01	1,227.07	11,988.39	31.60	39,504.31
Invest Adj	(19.90)	(175.82)	(43.80)	(291.07)	(85.12)	(39.61)	(30.63)	(299.21)	(0.79)	(985.95)
Subtotal Invest	777.75	6,868.48	1,711.97	11,371.07	3,325.26	1,547.40	1,196.44	11,689.18	30.81	38,518.36
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	5,660.85	20,130.13	1,711.97	11,376.18	3,325.26	1,547.40	1,196.44	11,689.18	19,795.80	76,433.21
EXPENSES										
Claims Transfers	37,378.34	80,245.61	8,790.12	265,049.47	0.00	0.00	0.00	0.00	5,065.60	396,529.14
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	570,851.47	0.00	570,851.47
Other *	0.00	0.00	0.00	0.00	0.00	1,289,815.41	0.00	0.00	0.00	1,289,815.41
TOTAL	37,378.34	80,245.61	8,790.12	265,049.47	0.00	1,289,815.41	0.00	570,851.47	5,065.60	2,257,196.02
END BALANCE	(57,231.04)	4,776,276.24	1,198,382.17	7,753,165.31	1,481,524.02	(1,458,051.54)	832,506.48	5,578,805.79	23,999.72	20,129,377.16
REPORT STATUS SECTION										
Report Month: December										
						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	December					
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	\$22,310,139.90	3,713,159.82	- 36,124.60	45,487.64	-	18,587,617.04
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	-\$985.98	\$0.00	\$0.00	\$0.00	\$0.00	-\$985.98
5 Interest Paid - Cash Inst	\$34,105.09	\$6,418.66	\$268.61	\$312.42	\$0.00	\$27,105.40
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$5,399.25	\$0.00	\$0.00	\$0.00	\$0.00	\$5,399.25
8 Net Investment Income	\$38,518.36	\$6,418.66	\$268.61	\$312.42	\$0.00	\$31,518.67
9 Deposits - Purchases	\$434,443.99	\$37,914.85	\$126,414.07	\$270,115.07	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$2,653,725.16	-\$2,255,046.63	-\$126,414.07	-\$270,115.07	\$0.00	-\$2,149.39
Ending Cash & Investment	\$20,129,377.09	\$1,502,446.70	-\$35,855.99	\$45,800.06	\$0.00	\$18,616,986.32
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$667,635.15	\$366,718.86	\$150,028.66	\$150,887.63	\$0.00	\$0.00
(Less Deposits in Transit)	-\$95,469.27	-\$87,234.30	\$0.00	-\$8,234.97	\$0.00	\$0.00
Balance per Bank	\$20,701,542.97	\$1,781,931.26	\$114,172.67	\$188,452.72	\$0.00	\$18,616,986.32

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND									
Month		December							
Current Fund Year		2022							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid December	Monthly Recoveries December	Calc. Net Paid Thru December	TPA Net Paid Thru December	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Property	562,060.06	37,378.34	3,683.10	595,755.30	595,755.30	0.00	0.00	0.00
	Liability	33,440.65	8,000.00	0.00	41,440.65	41,440.65	(0.00)	(0.00)	0.00
	Auto	83,763.53	1,144.02	0.00	84,907.55	84,907.55	0.00	0.00	0.00
	Workers Comp	590,962.84	196,110.41	0.00	787,073.25	787,073.25	0.00	(456.42)	456.42
	Cherry Hill	10,789.32	4,063.60	11,780.24	3,072.68	3,072.68	(0.00)	(0.00)	0.00
	Total	1,281,016.40	246,696.37	15,463.34	1,512,249.43	1,512,249.43	0.00	(456.42)	456.42
2021	Property	742,597.25	0.00	1,200.00	741,397.25	741,398.25	(1.00)	(1.00)	0.00
	Liability	97,926.28	1,886.92	380.00	99,433.20	99,433.20	(0.00)	(0.00)	0.00
	Auto	79,525.29	0.00	0.00	79,525.29	79,525.29	0.00	0.00	0.00
	Workers Comp	1,822,288.93	25,143.88	0.00	1,847,432.81	1,847,693.81	(261.00)	(261.00)	0.00
	Cherry Hill	(7,981.61)	465.50	2,534.50	(10,050.61)	(10,050.61)	0.00	0.00	0.00
	Total	2,734,356.14	27,496.30	4,114.50	2,757,737.94	2,757,999.94	(262.00)	(262.00)	0.00
2020	Property	601,177.58	0.00	0.00	601,177.58	601,481.58	(304.00)	(2,004.00)	1,700.00
	Liability	550,328.84	1,705.43	0.00	552,034.27	552,034.27	0.00	0.00	0.00
	Auto	365,661.95	7,646.10	0.00	373,308.05	373,308.05	0.00	0.00	0.00
	Workers Comp	2,334,573.07	19,445.51	0.00	2,354,018.58	2,354,018.59	(0.01)	(0.01)	(0.00)
	Cherry Hill	(123.01)	341.00	1,141.50	(923.51)	(923.51)	0.00	0.00	(0.00)
	Total	3,851,618.43	29,138.04	1,141.50	3,879,614.97	3,879,918.98	(304.01)	(2,004.01)	1,700.00
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	1,380,028.29	67,504.63	12,881.65	1,434,651.27	1,434,651.27	0.00	(0.00)	0.00
	Auto	104,689.60	0.00	0.00	104,689.60	104,689.60	(0.00)	(0.00)	0.00
	Workers Comp	2,432,521.36	4,102.67	0.00	2,436,624.03	2,436,715.53	(91.50)	(91.50)	0.00
	Cherry Hill	1,534.25	195.50	4,308.75	(2,579.00)	(2,579.00)	0.00	0.00	0.00
	Total	5,152,728.63	71,802.80	17,190.40	5,207,341.03	5,207,432.53	(91.50)	(91.50)	0.00
2018	Property	345,376.34	0.00	0.00	345,376.34	345,376.34	(0.00)	(0.00)	0.00
	Liability	1,035,329.99	1,148.63	0.00	1,036,478.62	1,036,478.62	(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	2,691,752.83	20,247.00	0.00	2,711,999.83	2,711,698.82	301.01	1,646.01	(1,345.00)
	Cherry Hill	(206.50)	0.00	0.00	(206.50)	(206.50)	0.00	0.00	0.00
	Total	4,324,644.52	21,395.63	0.00	4,346,040.15	4,345,739.14	301.01	1,646.01	(1,345.00)
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	5.11	(5.11)	0.00	(5.11)	0.00	(5.11)
	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	5.11	(13,592.11)	0.00	(13,592.11)	(13,587.00)	(5.11)
TOTAL		17,330,777.12	396,529.14	37,914.85	17,689,391.41	17,703,340.02	(13,948.61)	(14,754.92)	806.31

DECEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	12/07/22	36,491.59				36,491.59	
2	12/07/22	35,844.73				35,844.73	
3	12/14/22	95,286.63				95,286.63	
4	12/14/22	42,229.83				42,229.83	
5	12/21/22	46,832.91				46,832.91	
6	12/21/22	75,776.68				75,776.68	
7	12/28/22	49,201.72				49,201.72	
8	12/28/22	1,506.60				1,506.60	
9	12/30/22	5,123.48				5,123.48	
10	12/31/22	8,234.97				8,234.97	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	396,529.14	-	-	-	396,529.14	
	Monthly Rpt	396,529.14				396,529.14	
	Variance	- 0.00	-	-	-	- 0.00	



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

11/30/2022

Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
				Local/Base			Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCMI ACCOUNT	9.2567	18,587,617.04	0.00	18,587,617.04		0.00
99VVB5Y75		9.2567	18,587,617.04	0.00	18,587,617.04	100.00	0.00



MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets
Market Value

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

		Current Period		Fiscal Year To Date	
		11/01/2022	11/30/2022	01/01/2022	11/30/2022
NET ASSETS - BEGINNING OF PERIOD			18,286,781.70		20,079,942.43
			18,286,781.70		20,079,942.43
RECEIPTS					
INVESTMENT INCOME					
INTEREST	24,008.72			221,190.57	
UNREALIZED GAIN/LOSS-INVESTMENT	279,786.57			-1,681,425.26	
ACCRETION/AMORTIZATION	-946.05			-9,434.98	
TOTAL INVESTMENT INCOME			302,849.24		-1,469,669.67
TOTAL RECEIPTS			302,849.24		-1,469,669.67
DISBURSEMENTS					
ADMINISTRATIVE EXPENSES					
TRUSTEE/CUSTODIAN	464.75			5,228.23	
INVESTMENT ADVISORY FEES	1,084.40			12,199.26	
CONSULTING	464.75			5,228.23	
TOTAL ADMINISTRATIVE EXPENSES			2,013.90		22,655.72
TOTAL DISBURSEMENTS			2,013.90		22,655.72
NET ASSETS - END OF PERIOD			18,587,617.04		18,587,617.04



BNY MELLON

Asset and Accrual Detail - By Asset type

Report ID: IACS0017

Base Currency: USD

Status: FINAL

MX6F92185102 - CAMDEN CO JIF

12/31/2022

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 JCMI ACCOUNT	9.2713	18,616,986.32	0.00	18,616,986.32		0.00
99VVB5Y75		9.2713	18,616,986.32	0.00	18,616,986.32	100.00	0.00



BNY MELLON

MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets

Market Value

Report ID: IGLS0002

Base Currency: USD

Status: FINAL

		12/31/2022		Fiscal Year To Date	
		Current Period			
		12/01/2022	12/31/2022	01/01/2022	12/31/2022
NET ASSETS - BEGINNING OF PERIOD			18,587,617.04		20,079,942.43
			18,587,617.04		20,079,942.43
RECEIPTS					
INVESTMENT INCOME					
INTEREST	27,105.40			248,295.97	
UNREALIZED GAIN/LOSS-INVESTMENT	5,399.25			-1,676,026.01	
ACCRETION/AMORTIZATION	-985.98			-10,420.96	
TOTAL INVESTMENT INCOME			31,518.67		-1,438,151.00
TOTAL RECEIPTS			31,518.67		-1,438,151.00
DISBURSEMENTS					
ADMINISTRATIVE EXPENSES					
TRUSTEE/CUSTODIAN	465.48			5,693.71	
INVESTMENT ADVISORY FEES	1,086.12			13,285.38	
CONSULTING	465.48			5,693.71	
MISCELLANEOUS	132.31			132.31	
TOTAL ADMINISTRATIVE EXPENSES			2,149.39		24,805.11
TOTAL DISBURSEMENTS			2,149.39		24,805.11
NET ASSETS - END OF PERIOD			18,616,986.32		18,616,986.32

RESOLUTION NO. 23-9

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
APPOINTING APPROVED COUNSEL**

WHEREAS, the Camden County Municipal Joint Insurance Fund is responsible for providing a defense to certain claims brought against its members in accordance with the Fund's coverage documents; and

WHEREAS, in order to appoint defense counsel, a law firm must be on the approved counsel list of the Camden County Municipal Joint Insurance Fund to defend any members of the Fund; and

WHEREAS, the Camden County Municipal Joint Insurance Fund appoints firms to the panel in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.;

WHEREAS, responses were received in the Fund office,

WHEREAS, the law firms attached to this resolution have been proposed as Counsel for the Camden County Municipal Joint Insurance Fund for the year 2023 and have been reviewed and recommended by the Fund's Attorney,

NOW, THEREFORE BE IT RESOLVED, by the Fund Commissioners of the Camden County Municipal Joint Insurance Fund that the law firms attached to this resolution be and the same are hereby appointed as the approved counsel for the Camden County Municipal Joint Insurance Fund for the year 2022.

BE IT FURTHER RESOLVED by the Fund Commissioners of the Fund that the following fee schedule for Defense Attorney's for 2023 is established:

1. Third Party Liability cases - \$195/hour
2. Workers Compensation cases - \$140/hour
3. Litigation Expense and paralegal charges - \$75/hour

BE IT FURTHER RESOLVED that the Chairperson and Secretary of the Fund are hereby authorized to execute this resolution;

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

Chairperson

Secretary

Date

BROWN & CONNERY, LLP

ATTORNEYS AT LAW
360 HADDON AVENUE
WESTMONT, NEW JERSEY 08108
(856) 854-8900
FAX (856) 858-4967

Joseph M. Nardi, III, Esquire
jnardi@brownconnery.com

January 11, 2023

Bradford Stokes, Vice President
Senior Account Executive
PERMA Risk Management Services.
P.O. Box 99106
Camden, NJ 08101

**Re: Camden County Municipal Joint Insurance Fund
Defense Panel for 2023
Our File No. 97-0715**

Dear Mr. Stokes:

I recommend the following law firms to be presented for approval by the Executive Committee of the Camden County Municipal Joint Insurance Fund for defense of litigated matters for the period from January 1, 2023 through December 31, 2023:

Matthew B. Wieliczko, Esquire
Zeller & Wieliczko, LLP
120 Haddontowne Court #2
Cherry Hill, New Jersey 08034
856-428-6600

Francis X. Donnelly, Esquire
Turner, O'Mara, Donnelly & Petrycki
2201 Executive Building
Route 38, Suite 300
Cherry Hill, NJ 08002
856-667-2600

John M. Palm, Esquire
Law Office of John M. Palm, LLC
High Ridge Commons, Suite 101
200 Haddonfield Berlin Road
Gibbsboro, NJ 08026
856-783-5461

7JA8807.DOCX

BROWN & CONNERY, LLP

Bradford Stokes, Account Executive

January 11, 2023

Page 2

Stuart A. Platt, Esquire
The Platt Law Group, P.C.
40 Berlin Road
Stratford, New Jersey 08084
856-784-1555

Burchard S. Martin, Esquire
Martin, Gunn & Martin, P.A.
216 Haddon Avenue, Suite 420
P.O. Box 358
Westmont, NJ 08108
856-858-0900

Charles Shimberg, Esquire
Shimberg & Friel, P.C.
20 Brace Road, Suite 350
Cherry Hill, NJ 08034
856-857-0700

Salvatore J. Siciliano, Esquire
Siciliano & Associates, LLC
2 Kings Highway West
Haddonfield, NJ 08033
856-795-0500

Brenton C. Owens, Esquire
Kent/McBride
1040 Kings Highway North, Suite 600
Cherry Hill, NJ 08034
856-667-3113
(Worker's Compensation)

John C. Gillespie, Esquire
Parker McCay, PA
9000 Midlantic Drive, #300
Mt. Laurel, NJ 08054
856-596-8900

Jay J. Blumberg, Esquire
Christopher Wolk, Esquire
Blumberg & Wolk, LLC
158 Delaware Street
Woodbury, NJ 08096

7JA8807.DOCX

BROWN & CONNERY, LLP

Bradford Stokes, Account Executive

January 11, 2023

Page 3

856-848-7472

Christopher J. Saracino, Esquire
Pietras, Saracino, Smith & Meeks, LLP
270 N. Elmwood Road, Suite H-100
Marlton, New Jersey 08053
856-761-3773
(Workers' Compensation)

Timothy R. Bieg, Esquire
Madden & Madden, P.A.
108 Kings Highway East – Suite 200
Haddonfield, New Jersey 08033
856-428-9520

William T. Freeman, Esquire
Brown & Connery
20 Tanner Street
Haddonfield, NJ 08033
856-428-8310
(Workers' Compensation)

James R. Birchmeier, Esquire
Birchmeier & Powell, LLC
P.O. Box 582
Tuckahoe, NJ 08250-0582
856-848-7091

Vincent Sarubbi, Esquire
Archer Attorneys at Law
1025 Laurel Oak Road
Voorhees, NJ 08043
856-795-2121

Richard K. Tavani, Esquire
Bennett Bricklin & Saltzburg, LLC
6000 Sagemore Drive, Suite 6103
Marlton, NJ 08053-3900
856-751-5285
(Workers Compensation)

7JA8807.DOCX

BROWN & CONNERY, LLP

Bradford Stokes, Account Executive

January 11, 2023

Page 4

Capehart Scatchard
8000 Midlantic Drive, Suite 300S
Mt. Laurel, NJ 08054-5016
856-234-6800
(Defense Attorney & Workers Compensation)

Adam S. Malamut, Esquire
Malamut & Associates
457 Haddonfield Road, Suite 500
Cherry Hill, NJ 08002
856-424-1808

Christopher J. O'Connell, Esquire
Sweeney & Sheehan
Sentry Office Plaza
216 Haddon Avenue, Suite 300
Haddon Township, NJ 08108
856-869-5600

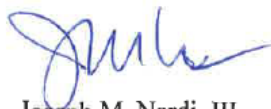
Jeffrey S. Craig, Esquire
Cockerill, Craig & Moore, LLC
58 Euclid Street
Woodbury, NJ 08096
856-795-2220

Please present the foregoing list to the Executive Committee for consideration at the reorganization meeting scheduled for January 23, 2023.

I also recommend approval of the hourly rate for defense counsel for third party liability cases to remain at \$195.00 and for Workers' Compensation cases to remain at \$140.00 and for reimbursement of litigation expenses incurred by the defense counsel. I recommend that the hourly rate for paralegal services be increased to \$75.00 for all cases.

Thank you for your consideration. If you have any questions, please do not hesitate to contact me.

Very truly yours,
BROWN & CONNERY, LLP



Joseph M. Nardi, III

JMN/ck

cc: Michael Mevoli, Chairman (Via Email)
Karen Read (Via Email)

7JA8807.DOCX



Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: January 4, 2023

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

<p>Keith Hummel Associate Public Sector Director khummel@jamontgomery.com Office: 856-552-6862</p>	<p>Glenn Prince Assistant Director Public Sector gprince@jamontgomery.com Office: 856-552-4744</p>	<p>John Saville Assistant Director Public Sector jsaville@jamontgomery.com Office: 732-736-5009</p>
<p>Chief Harry Earle (Ret.) Law Enforcement Risk Control Consultant hearle@jamontgomery.com Office: 856-446-9277</p>	<p>Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18th Floor Camden, NJ 08102</p> <p>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

- Borough of Pine Hill/Pine Valley on December 6, 2022
- Borough of Berlin on December 8, 2022
- Township of Berlin on December 8, 2022
- Borough of Lindenwold on December 8, 2022
- Borough of Lawnside on December 8, 2022
- Borough of Somerdale on December 8, 2022
- Township of Winslow Fire District on December 8, 2022
- Borough of Oaklyn Safety Committee Meeting on December 12, 2022
- Borough of Mount Ephraim on December 12, 2022
- Borough of Magnolia on December 14, 2022
- City of Gloucester on December 14, 2022
- Borough of Laurel Springs on December 14, 2022
- Borough of Clementon on December 14, 2022
- Borough of Haddon Heights on December 15, 2022

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Borough of Township of Voorhees on December 15, 2022
- Township of Berlin on December 15, 2022

MEETINGS ATTENDED

- Claims Committee Meeting on December 16, 2022

MEL SAFETY INSTITUTE (MSI)

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

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

MSI SAFETY DIRECTOR

- How to Receive Push Notifications on the NJ MEL Mobile App?
- MSI Leadership Academy
- Low-Speed Vehicles (LSV)
- Driver Safety: Buckle Up! It Could Save Your Life!
- Winter Weather: Building Preparation Best Practices
- Snow and Ice Removal Best Practices
- MSI LIVE Schedule

MSI LAW ENFORCEMENT MESSAGES

- Law Enforcement Bulletin: New Jersey Firearms Legislative Changes and Scotus Decision: Officer Training Is Paramount

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
Cherry Hill	12
Gloucester Township	2
Haddonfield	1
Runnemede	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
-0-	-0-

MSI LIVE

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

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

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

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

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

NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes 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 10/22/2022 To 11/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
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. RE: Shredding Event 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 Townships Shredding Event.	10/24/2022 #3683225	GL AU EX WC OTH
H - Parking Authority of the City of I - City of Camden	Camden 10 Delaware Ave Camden, NJ 08102	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: The Camden Best Awards Evidence of insurance with respects to the use of Lot #7 for The Camden Best Awards. DOES NOT INCLUDE FIREWORKS OR AMUSEMENTS	10/24/2022 #3683243	GL AU EX WC OTH
H - Township of Pennsauken I - Township of Pennsauken	5605 North Crescent Boulevard Pennsauken, NJ 08110	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 Elizabeth Peddicord - CFO/Treasurer, Eff. 01/01/2023 and Danielle Lippincott - Tax Collector, Eff. 01/01/2023	10/26/2022 #3685760	OTH
H - Scottish Rite Theater Building I - Borough of Collingswood	315 White Horse Pike Collingswood, NJ 08108	Evidence of insurance	10/28/2022 #3690480	GL AU EX WC OTH
H - Borough of Haddonfield I - Borough of Haddonfield	242 Kings Hwy East, Box 3005 Haddonfield, NJ 08033	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	11/1/2022 #3707518	OTH

11/22/2022

1 of 1

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 10/22/2022 To 11/22/2022

		of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Megan Giordano - Tax Collector (CFO), Eff 07/01/2018; Alexander Davidson - CFO/Treasurer, Eff 10/01/2022.		
H - Ford Motor Credit Company LLC I - Borough of Mt. Ephraim	PO Box 1739 Dearborn, MI 48126	Evidence of insurance.	11/4/2022 #3737918	GL AU EX WC OTH
H - NFI Industries I - City of Camden	2 Cooper Street Camden, NJ 08102	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: Christmas Tree Lighting Evidence of insurance with respects to Christmas Tree Lighting at 2 Aquarium Loop Drive, Camden, NJ 08103.	11/8/2022 #3743755	GL AU EX WC OTH
H - Winslow Township BOE I - Winslow Township	10 Cooper Folly Road Atco, NJ 08004	Evidence of Insurance with respects to use of property for fireworks.	11/9/2022 #3745766	GL AU EX WC
H - NJ Department of Environmental I - Borough of Collingswood	Protection PO Box 420 Trenton, NJ 08625	Evidence of Insurance.	11/14/2022 #3751060	GL AU EX WC
H - Winslow Township BOE I - Winslow Township	10 Cooper Folly Road Atco, NJ 08004	RE: use of property for fireworks The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of property for fireworks.	11/15/2022 #3752599	GL AU EX WC
H - PSE&G, Holiday Lighting Group I - Township of Pennsauken	24 Brown Avenue Springfield, NJ 07081	RE: Holiday decoration installation and removal 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 installation and removal of holiday decorations and lights on poles by the Township of Pennsauken.	11/21/2022 #3754597	GL AU EX WC
Total # of Holders: 11				

11/22/2022

1 of 1

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 11/22/2022 To 12/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Parking Authority of the City of I - Parking Authority of the City of Camden	Camden 10 Delaware Avenue Camden, NJ 08102	Evidence of insurance as respects to the City of Camden Holiday Tree Lighting during the current calendar year.	11/28/2022 #3757109	GL AU EX WC
H - Parking Authority of the City of I - Parking Authority of the City of Camden	Camden 10 Delaware Avenue Camden, NJ 08102	Evidence of insurance as respects to Haason Reddicks Holiday Toy Drive during the current calendar year.	11/28/2022 #3757110	GL AU EX WC
H - Parking Authority of the City of I - Parking Authority of the City of Camden	Camden 10 Delaware Avenue Camden, NJ 08102	Evidence of insurance as respects to Teddys Toys for Camden Kids during the current calendar year.	11/28/2022 #3757111	GL AU EX WC
H - NJDEP Urban & Community Forestry I - Borough of Haddonfield	PO Box 420 428 East State St., 4th Fl. Trenton, NJ 08625	RE: NJUCF Stewardship Grant 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 NJUCF Stewardship Grant.	11/29/2022 #3757347	GL AU EX WC
H - Bancroft I - Township of Cherry Hill	1255 Caldwell Road Cherry Hill, NJ 08034	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: Use of parking lot for holiday event The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of parking lot for the Townships Illuminate holiday event.	12/2/2022 #3759697	GL AU EX WC OTH
H - TD Bank NA I - Township of Voorhees	12000 Horizon Way Mt. Laurel, NJ 08054	RE: Evidence of insurance The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	12/5/2022 #3760227	GL AU EX WC
H - City of Gloucester City	512 Monmouth Street Gloucester City, NJ 08030	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration -	12/6/2022	OTH

12/22/2022

1 of 1

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 11/22/2022 To 12/22/2022

I - City of Gloucester City		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 James Davis - Tax Collector, Effective: 02/06/2017 and Jennifer Murphy - Library Treasurer, Effective: 01/01/2022.	#3760601	
H - Barrington Board of Education I - Borough of Barrington	311 Reading Avenue Barrington, NJ 08007	RE: Holly Jolly Trolley Event Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the use of property at Woodland School for the Boroughs Holly Jolly Trolley event.	12/6/2022 #3760612	GL AU EX WC OTH
H - KS State Bank I - Borough of Magnolia	PO Box 69 Manhattan, KS 66505	RE: vin #79015 & vin #14111 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee if required by written contract as respects to lease of the following vehicles: 2022 Ford Explorer, vin #79015, valued at \$44,118, and 2022 Ford Explorer, vin #14111, valued at \$42,916.	12/15/2022 #3770436	GL AU EX WC OTH
H - KS State Bank AOIA I - Borough of Magnolia	PO Box 69 Manhattan, KS 66505	RE: vin #79015 & vin #14111 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee if required by written contract as respects to lease of the following vehicles: 2022 Ford Explorer, vin #1FM5K8AB5NGB79015, valued at \$44,118, and 2022 Ford Explorer, vin #1FM5K8AW1NNA14111, valued at \$42,916.	12/16/2022 #3770697	GL AU EX WC OTH
H - To Whom It May Concern I - Borough of Magnolia		RE: 2009 Ford Ambulance, vin #47181 Evidence of insurance with respects to the following vehicle: 2009 Ford Ambulance, vin #47181, valued at \$50,000.	12/20/2022 #3777046	GL AU EX WC OTH
H - NJ Department of Environmental I - Borough of Collingswood	Protection PO Box 420 Trenton, NJ 08625	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract .	12/21/2022 #3778133	GL AU EX WC

12/22/2022

1 of 1

Camden County Municipal JIF
Certificate of Insurance Monthly Report

From 11/22/2022 To 12/22/2022

Total # of Holders: 12				
------------------------	--	--	--	--

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 Metro	91%	0%	9%	73%	9%	18%	73%	9%	18%
Suburban Municipal	90%	10%	0%	80%	20%	0%	70%	30%	0%
Professional Municipal Management	80%	20%	0%	40%	60%	0%	20%	80%	0%
Morris County	76%	18%	7%	71%	22%	7%	53%	40%	7%
Monmouth County	76%	5%	20%	71%	5%	24%	61%	15%	24%
South Bergen County	74%	22%	4%	65%	30%	4%	17%	74%	9%
NJ Public Housing Authority	72%	14%	14%	64%	24%	12%	50%	40%	10%
Bergen County	58%	29%	13%	42%	47%	11%	13%	74%	13%
NJ Utility Authorities	51%	25%	25%	44%	33%	23%	41%	34%	25%
Camden County	45%	18%	37%	39%	24%	37%	29%	34%	37%
Central New Jersey	40%	20%	40%	33%	27%	40%	13%	47%	40%
Ocean County	39%	10%	52%	26%	13%	61%	13%	23%	65%
Total #	255	70	83	220	103	85	160	160	88
Total %	63%	17%	20%	54%	25%	21%	39%	39%	22%

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

JIF	Member	Approval Status - Tie	Approval Status - Tie	Approval Status - Tie
Camden County	Audubon	Approved	Approved	Approved
Camden County	Audubon Park	Approved	Approved	Approved
Camden County	Barrington			
Camden County	Bellmawr			
Camden County	Berlin Borough	Approved	Approved	Approved
Camden County	Berlin Township	Incomplete	Incomplete	Incomplete
Camden County	Brooklawn			
Camden County	Camden City			
Camden County	Camden Parking Authority	Approved	Approved	Approved
Camden County	Cherry Hill			
Camden County	Cherry Hill Fire District			
Camden County	Chesilhurst	Incomplete	Incomplete	Incomplete
Camden County	Clementon	Incomplete	Incomplete	Incomplete
Camden County	Collingswood	Approved	Approved	Approved
Camden County	Gibbsboro	Incomplete	Incomplete	Incomplete
Camden County	Gloucester City	Approved	Approved	Approved
Camden County	Gloucester Township			
Camden County	Haddon	Approved	Incomplete	Incomplete
Camden County	Haddon Heights Borough	Approved	Approved	Incomplete
Camden County	Haddonfield	Approved	Approved	Incomplete
Camden County	Hi-Nella			
Camden County	Laurel Springs	Approved	Approved	Approved
Camden County	Lawnside	Approved	Approved	Approved
Camden County	Lindenwold	Approved	Approved	Incomplete
Camden County	Magnolia	Incomplete	Incomplete	Incomplete
Camden County	Medford Lakes			
Camden County	Merchantville			
Camden County	Mount Ephraim	Approved	Approved	Approved
Camden County	Oaklyn	Approved	Approved	Approved
Camden County	Pennsauken			
Camden County	Pine Hill	Incomplete	Incomplete	Incomplete
Camden County	Runnemede			
Camden County	Somerdale			
Camden County	Tavistock			
Camden County	Voorhees	Approved	Approved	Incomplete
Camden County	Winslow	Approved	Approved	Approved
Camden County	Winslow Township Fire District #1 Fire District	Approved	Incomplete	Incomplete
Camden County	Woodlynne	Incomplete	Incomplete	Incomplete





CAMDEN JIF

Workers' Compensation Medical Bills - PPO Reductions

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Reductions	%
January	\$219,832.96	\$105,354.00	\$114,478.96	52.08%
February	\$534,026.42	\$312,040.87	\$221,985.55	41.57%
March	\$571,942.90	\$193,214.17	\$378,728.73	66.22%
April	\$258,821.60	\$136,512.93	\$122,308.67	47.26%
May	\$174,761.74	\$78,935.73	\$95,826.01	54.83%
June	\$251,720.16	\$101,332.43	\$150,387.73	59.74%
July	\$122,029.51	\$65,663.99	\$56,365.52	46.19%
August	\$179,452.85	\$98,019.68	\$81,433.17	45.38%
September	\$192,473.78	\$104,745.15	\$87,728.63	45.58%
October	\$215,747.05	\$120,613.81	\$95,133.24	44.09%
November	\$332,349.29	\$169,340.45	\$163,008.84	49.05%
December	\$390,332.63	\$190,126.70	\$200,205.93	51.29%
TOTAL 2022	\$3,443,490.89	\$1,675,899.91	\$1,767,590.98	51.33%

Monthly & YTD Summary:

PPO Statistics	November	December	YTD
Bills	212	218	2,182
PPO Bills	190	207	2,044
PPO Bill Penetration	89.62%	94.95%	93.68%
PPO Charges	\$217,112.53	\$326,201.58	\$2,997,699.85
Charge Penetration	65.33%	83.57%	87.05%

Savings History:

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



Camden County Municipal JIF

4th Quarter 2022 - Workers' Comp Injury Review

Claims Reported:

2022

Report Only
Medical Treatment
Total FROI's

1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2022
40	21	41	26	128
139	69	71	54	333
179	90	112	80	461

2021

Report Only
Medical Treatment
Total FROI's

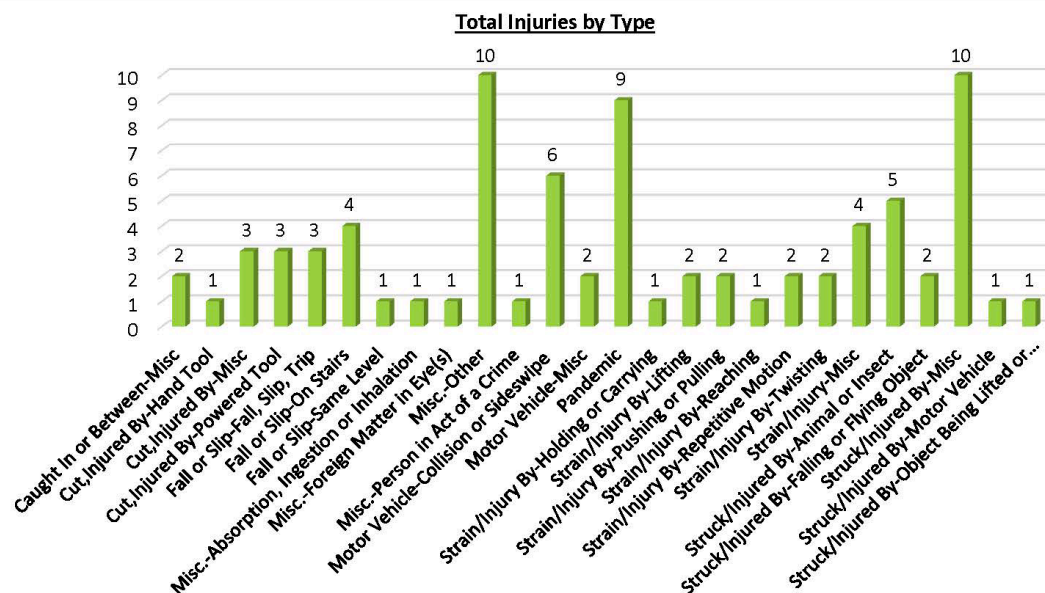
1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2021
40	24	36	22	122
107	44	112	101	364
147	68	148	123	486

Claim Statistics:

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

COVID-19 Claims:

- 9 Reported during the quarter, representing 11% of total reports; decrease from 18% in the 3rd quarter



APPENDIX I – MINUTES

November 28, 2022

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – NOVEMBER 28, 2022
MEETING HELD ELECTRONICALLY**

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

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill
Bonnie Taft, Oaklyn
Kevin Roche, Haddonfield
Donza Worlds, Lawnside
Elizabeth Peddicord, Pennsauken Twp
Glenn Werner, Gibbsboro
Mayor Chuwewke, Woodlynne
John Mulholland, Jr., Cherry Hill Fire District

FUND PROFESSIONALS RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann	Edgewood Associates
Mike Avalone	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Peter DiGiambattista	Associated Insurance Partners
Dwayne Myers	M&C Insurance
Walt Eife	Waypoint Insurance
Danielle Colaianne	Hardenbergh Insurance

APPROVAL OF MINUTES: OPEN SESSION OF OCTOBER 24, 2022

MOTION TO APPROVE THE OPEN MINUTES OF OCTOBER 24, 2022

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

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

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

Discussion of Budget & Assessments - Executive Director said since this is the third look at the budget, he discussed the MEL Property which increased by 25% the reason for this was the annualized 2022 budget was overstated skewed that number off and has now balanced out to 12.9%. The overall dollars are the same so no change there. Overall, the 2023 budget is at \$17,824,440 an 8.08% increase. Contractual increases are at 2% throughout the budget. Executive Director asked if there were any questions or comments concerning the 2023 budget. With no questions or comments heard a motion to close the public hearing was requested.

Motion to close the Public Hearing

Motion:	Commissioner Shannon
Second:	Commissioner Passanante
Vote:	Unanimous

Motion to adopt the 2023 Budget & Certify Assessments

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

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 Wolk’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 Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2023 representative to the Municipal Excess Liability Joint Insurance Fund.

Motion:	Commissioner Shannon
Second:	Commissioner DiAngelo
Vote:	Unanimous

Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2023 representative to the Residual Claims Fund Joint Insurance Fund.

Motion:	Commissioner Shannon
Second:	Commissioner DiAngelo
Vote:	Unanimous

Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2023 representative to the Environmental Joint Insurance Fund.

Motion:	Commissioner Shannon
Second:	Commissioner DiAngelo
Vote:	Unanimous

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

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

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.

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

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. Executive Director thanked the Borough of Woodlynne and Gloucester Township who have completed their enrollment process. There are still five members that have not completed the onboarding process, a couple have entered their user list. Executive Director asked any representatives from those towns to contact the administrator or clerk to hopefully get everyone on board with the program.

Membership Renewals: The Camden JIF has twenty-four members scheduled to renew fund membership; the Executive Director will provide an update. Executive Director said 17 members have returned their paperwork and requested the remaining members to send in their renewal agreements.

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. Executive Director said that the JIF Fund Attorney may be able to schedule a couple of in person training session early next year so that information will be sent to members once scheduled. Chairman Mevoli said he attended the in person

Elected Officials training at Caesars on Tuesday, November 15th and thought the program was very well received and liked the option to attend either the Tuesday or Wednesday sessions.

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

Motion:	Commissioner DiAngelo
Second:	Commissioner Taraschi
Vote:	Unanimous

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 September 30, 2022, showing \$5.5 million in surplus with a nice gain of \$670,000. The actuary's third quarter report shows the IBNR is very favorable with a very good month for September. The Loss Ratio Report reflects the actuary target at 46% and the JIF is just below the target at 37.5% trending favorably. Lost Time Accident Frequency for October 2022 is at 1.11 below the MEL average of 1.27, even though the JIF had 8 lost time accidents in October. Hopefully, that will flatten out by the end of the year. The Executive Director said Pennsauken is almost completed the EPL POL Compliance information they are just waiting for to pass their resolution at the upcoming township meeting and the JIF will be back to 100% compliance. The remaining reports were for informational purposes.

Public Officials and Employment Practices Liability Coverage - Executive Director said an email was sent to members today regarding the public officials and employment practices liability coverage and for volunteer directors and officers coverage. QBE has decided to discontinue this coverage. The Underwriting Office scrambled, and Ed Cooney was able to secure coverage with AIG effective January 1, 2023. Open claims and invoices will remain with QBE. A claims sweep letter will be sent to members and any potential claims should be reported before the end of the year.

Haddon Township Police Department - Executive Director congratulated the Haddon Township Police Department for achieving police accreditation and they took advantage of the 25% reimbursement the JIF offers. There are several other towns working toward their accreditation, those being Gloucester Township, Collingswood and Pine Hill. Executive Director said if any other towns are interested, this provides a nice reimbursement to the town along with a discount on their general liability coverage.

2023 Meeting Schedule - Chairman Mevoli suggested moving the meeting start time to early afternoon and start to meet in person along with a hybrid type of schedule where the JIF will meet via Zoom for some meetings and in person for other meetings. Executive Director said the Fund Office will send out a

proposed schedule to the Executive Committee for their review and propose the new schedule at the January meeting.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 22-32 November 2022 Vouchers

TOTAL 2022	\$171,225.55
TOTAL	\$171,225.55

MOTION TO APPROVE RESOLUTION 22-32 NOVEMBER 2022 BILLS LIST

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

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

Closed	0.00
2018	91,003.78
2019	213,694.58
2020	40,679.93
2021	18,800.41
2022	214,898.66
TOTAL	579,077.36

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

Motion: Commissioner Wolk
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Fund Attorney said he had nothing further to report other than the Claims Committee met on Friday and the minutes prepared by Karen Read reflected the claims as discussed. Mr. Nardi wished members a very healthy and happy holiday season.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Safety Directors report was enclosed on pages 33-32. Mr. John Saville reviewed the report for November, 2022 and reminded members to review their hierarchy reports in the learning management system so that everyone is up to date on their training. 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 the town immune from any OSHA violations from this inspection. Mr. Saville wished members a very healthy and happy holiday season.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 9/22/22 to 10/22/22 are listed on pages 36-38 with 18 certificates. The cyber compliance report on page 40 shows where the Camden JIF stands as well as MEL JIFs, and also the individual reports for each member of the Camden JIF. The Mel will be rolling out a new cyber program very shortly. Members that have approved tiers will be grandfathered. Executive Director encouraged anyone that is close to being compliant should complete the checklist by the end of the year, if possible, so you can be grandfathered in the new program that kicks off in the new year.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for October 2022 where there was a savings of 44.00% and Year to Date savings of 51.62%

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 Shannon
Roll Call Vote:	10 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Passanante
Vote:	Unanimous

MEETING ADJOURNED: 5:50 PM

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

APPENDIX II

MEL, EJIF, RCF & Cyber JIF Minutes



Municipal Excess Liability Residual Claims Fund

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

January 5, 2023

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: RCF 2023 Reorganization Meeting

Executive Committee Nominations: Although the RCF conducts its meetings as a Board of Commissioners, regulations require the election of an Executive Committee. Below is a listing of the 2023 Executive Committee and Alternates.

2023 Executive Committee
John Clarke, MEL JIF, Chairperson
Megan Champney Kweselait, Suburban Municipal, Secretary
Paul Tomasko, Bergen JIF
Tom Nolan, Monmouth JIF
Joseph Wolk, Camden JIF
Brian Bigler, NJUA JIF
Tom Merchel, PMM JIF

Alternates - Executive Committee
Sherry Sims, NJPHA JIF
Veronica Laureigh, Ocean JIF
William Northgrave, Central JIF
Meghan Jack, Burlco JIF
Brian McNeilly, Morris JIF
Gregory Franz, South Bergen JIF
Kellie Seib, Atlantic JIF
TBD - Suburban Metro JIF
TBD - Trico JIF

RCF Claims Committee: The following commissioners were submitted to serve on the 2023 RCF Claims Committee:

RCF Claims Committee
John Clarke, MEL JIF, Chairperson
Megan Champney Kweselait, Suburban Municipal, Secretary

Sherry Sims, NJPHA JIF
Tom Merchel, PMM JIF
Veronica Laureigh, Ocean JIF
Gregory Franz, South Bergen JIF

Reorganizational Resolutions: The Board adopted the following resolutions as part of the reorganization process:

Resolution 1-23 Appointing Fund Depository: The RCF Board awarded a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44A –20.4 et. seq. appointing Citizens Bank, (formerly Investors Bank) as the Fund’s Banking Manager.

Resolution 2-23 Fiscal Management Plan: Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; establishing a wire transfer procedure; and certifying Approval Officer for all Fund expenses. In addition to the Chair, Secretary and Treasurer, Commissioner Greg Franz was designated as the additional RCF Commissioner signatory.

Resolution 3-23 Public Meeting Procedures: The Board of Fund Commissioners confirmed the following meeting schedule:

2023 Meeting Schedule & 2024 Reorganization		
Friday March 24, 2023	Princeton Marriot at Forrestal	9:00 am
Friday June 2, 2023	Forsgate Country Club	10:30 am
Friday September 15, 2023	Forsgate County Club	10:30 am
Wednesday October 18, 2023	Forsgate County Club	10:30 am
Thursday January 4, 2024	Forsgate County Club	10:30 am

The RCF Claims Committee will meet on the same day as the Board of Fund Commissioners / Executive Committee at the above listed locations at 9:30AM before the Fund meeting with the exception of the March meeting. The RCF Claims Committee will also meet at 9:30AM on March 1, May 3, July 12 and December 6, 2023 and will be held via teleconference.

The Fund’s newspaper is The Star Ledger (Newark). In addition, the MEL’s webpage is designated for official notices – www.njmel.org.

Resolution 4-23 Remote Meeting Procedures: The Board adopted a resolution establishing procedures for including public comment during a remote meeting.

Resolution 5-23 Fund Records: The Board confirmed the establishment of a Fund Records program appointing the Fund Secretary as custodian of records and Account Manager as Assistant Fund Secretary.

Resolution 6-23 Risk Management Plan: The Board adopted the 2023 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

RCF Professional Agreements: A memorandum outlined the renewal of the RCF professional contracts for the 2023 fund year and the dollar amounts associated with the contracts.

Annual Commissioner Retreat: The Board of Fund Commissioners Annual Retreat has been scheduled for Friday March 24, 2023 starting at 9:00AM at Princeton Marriott at Forrestal, Princeton, N.J. Registration information and agenda will be distributed prior to the Retreat.

Claims Committee: The Claims Review Committee met on December 7, 2022 and met the morning of the Commissioner's meeting. Minutes of the December meeting were enclosed under separate cover.

Next Meeting: The next meeting of the RCF will be March 24, 2023 at 9:00AM at Princeton Marriott at Forrestal.



**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: January 5, 2023

TO: Executive Committee
Camden County Municipal Joint Insurance Fund

FROM: Commissioner Joseph Wolk

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2023 REORGANIZATION- The election of the slate was confirmed. Below is a listing of the 2023 Executive Committee and the 2023 Fund Professionals.

Position	JIF	Fund Commissioner
Chairman	NJUA	Bernie Rutkowski
Secretary	PMM	Thomas Merchel
Executive Committee	Burlco	Meghan Jack
	Monmouth	Thomas Nolan
	Camden	Joe Wolk
	South Bergen	Greg Franz
	Ocean	Veronica Laureigh
	Central	William Northgrave
Alternates:		
1.	Bergen	Paul Tomasko
2.	Suburban Municipal	Megan Champney Kweselait
3.	Morris	Brian McNeilly
4.	Suburban Metro	To be determined
5.	TRICO	To be determined

REORGANIZATIONAL RESOLUTIONS – The Resolutions necessary to undertake the 2023 Reorganization of the Fund were reviewed and adopted by the Board.

FUND PROFESSIONALS & PROFESSIONAL SERVICE AGREEMENTS – The E-JIF Board previously awarded competitive contracts in accordance with the New Jersey Local Publics Contract Law, N.J.S.A. 40A:11-4.1et. Seq. for fund years 2021, 2022 and 2023. The fund reserves the right to extend the competitive contract for an added two (2) years under the authority of N.J.S.A. 40A:11-4.2. The E-JIF Board also awarded professional service agreements in accordance with a non-fair and open process pursuant to N.J.S.A. 19:44A-21.4 et. seq. Contracts will be forwarded to each Fund Professional which will outline adjustments to compensation for Fund year 2023.

The Board of Fund Commissioners confirmed the following appointments:

Executive Director	Stephen Sacco, PERMA Risk Management Services
Fund Treasurer	Charles Cuccia
Banking Manager	Citizens Bank (formerly Investors Bank)
Fund Auditor	Nisivoccia LLP
Underwriting Manager	Danskin Insurance Agency and Conner Strong & Buckelew
Actuary	AON Worldwide, Inc.
Environmental Engineer	First Environment
Claims Supervisor	Peter King, Esquire
Legislative Agent	Princeton Public Affairs Group (9/4/19- 9/4/24)
Fund Attorney	Fred Semrau, Esquire (1/1/23- 12/31/23)
Qualified Purchasing Agent	The Canning Group (<i>As per the agreed pricing. 1/1/23 - 12/31/23</i>)

2023 STANDING COMMITTEES - Five standing committees were established for the 2023 Fund year. The five (5) committees are Coverage committee, Rules & Contracts committee, Budget & Finance committee, Nominating committee, and Claims committee.

EXCESS AGGREGATE INSURANCE - The Underwriting Manager indicated that excess coverage for the E-JIF will be issued in 2023 by Ascot Specialty Insurance Company. A summary is as follows:

EXCESS COVERAGE RENEWAL

COVERAGE:	Follow Form Excess Pollution Liability – Claims Made Coverage	
COMPANY:	Ascot Specialty Insurance Company	
LIMIT OF LIABILITY:	\$ 9,000,000	Pollution Incident Limit
	\$ 9,000,000	Aggregate Limit
Aggregate of All Covered Losses Incurred:	\$3,000,000	Aggregate of All Losses Incurred

2023 MEETING SCHEDULE:

2023 Meeting Schedule		
March 24, 2023	Princeton Marriot at Forrestal	9:20 am
June 2, 2023	Forsgate Country Club	10:50 am
September 15, 2023	Forsgate Country Club	10:50 am
October 18, 2023	Forsgate Country Club	10:50 am
November 8, 2023	Virtual	9:30 am
January 4, 2024	Forsgate Country Club	10:50 am



Municipal Excess Liability Joint Insurance Fund

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

Date: November 16, 2022
To: Executive Committee
Camden County Municipal Joint Insurance Fund
From: Commissioner Joseph Wolk
Subject: November MEL Report

2023 Rate Table & Budget: Following a public hearing, the Board of Fund Commissioners adopted the enclosed 2023 Rate Table and Budget.

2023 Excess Renewals: Underwriting Manager is still marketing and negotiating the 2023 renewals. A meeting of the Reinsurance Committee will be scheduled when negotiations are complete.

Joint Cash Management and Investment (JCMI) Program: In September, the Board authorized the JCMI Operating Committee to engage with an Asset Manager to replace Clearbrook if that became necessary (as result of cyber breach matter). JCMI has considered multiple options to resolve. Following interviews, the JCMI has engaged the firm of Eagle Assessment Management as a professional service for a fee of 14 basis points. Board of Fund Commissioner adopted resolution confirming appointment.

RCF Report: The RCF met on October 19th and adopted their 2023 budget and confirm transfer of Fund Year 2018 claim liabilities. Commissioner Clarke submitted a report on the meeting. In addition, the board adopted a resolution authorizing the transfer of MEL 2018 liabilities valued as of December 31, 2022.

Board elected Commissioner John Clarke as its 2023 representative to the Municipal Excess Liability Residual Claims Fund.

2023 Meeting Dates: The MEL JIF meets six times over the course of a year. Based on previous discussion the 2023 meeting schedule will be as follows with suggested changes in **bold**; meeting dates will be confirmed at the January Reorganization meeting.

Thursday January 5, 2023- *Reorganization*

Friday March 24, 2023 – *Meeting & Retreat*

Friday June 2, 2023 (formerly June 7, 2023) - *Year-End Audit*

Friday September 15, 2023 (formerly September 6, 2023) – *Meeting*

Wednesday October 18, 2023 – *Budget/Rate Table Introduction*

Wednesday November 15, 2023 – *Budget/Rate Table Adoption*

Safety & Education Committee: Committee submitted a report on its November 4, 2022 meeting.

Legislative Committee: Committee met on November 16, 2022 – just prior to board meeting.

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. A copy of meeting minutes submitted for information.

The Cyber JIF 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.

Claims Committee: The Claims Review Committee met on October 19, 2022; minutes of the meeting distributed to Fund Commissioners with agenda.

2022/2023 Elected Officials Seminar: The MEL's Annual Elected Officials Seminar will focus on Local Government Risk Management. A seminar is scheduled to take place during the NJSLOM on November 16, 2022 at **2:00PM** in Room 303 of the AC Convention Center. Please note the time change for this year's course.

	MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
	2023 BUDGET FOR ASSESSMENT CALCULATION				
		A	B	B-A	B-A
		BUDGET	BUDGET		
	APPROPRIATIONS	2022 ANNUALIZED	2023 PROPOSED	\$	%
	I. CLAIMS AND EXCESS INSURANCE PREMIUMS			CHANGE	CHANGE
1	CLAIMS				
2	Excess Liability:				
3					
4	To 500K	3,426,387	3,907,185	480,798	14.03%
5	1.5MIL Ex 500K	5,879,999	7,713,629	2,033,630	35.80%
6	3MIL ex 2MIL	1,930,198	2,187,563	257,365	13.33%
7	Excess WC	9,191,315	10,670,102	1,478,787	16.09%
8	Excess Property Claims	5,494,567	7,126,797	1,632,230	29.71%
9	POL/EPL Land Use	1,061,662	1,075,113	13,451	1.27%
10	Cyber Liability	1,054,120	0	(1,054,120)	-100.00%
11	Aggregate Excess LFC	24,077	26,006	1,929	8.01%
12	JIF Faithful Performance Bond	228,724	237,293	8,569	3.75%
13	Surety Bond	313,572	315,375	1,803	0.57%
14	Sub Total	28,404,621	33,259,062	4,854,441	17.09%
15	PREMIUMS				
16	Optional Excess Liability	2,867,674	3,504,822	637,148	22.22%
17	Optional Excess POL/EPL	1,885,969	2,157,555	271,586	14.40%
18	Cyber Excess Liability	2,806,671	0	(2,806,671)	-100.00%
19	Excess WC	3,677,382	3,770,061	92,679	2.52%
20	Excess Property	14,332,275	16,354,107	2,021,832	14.11%
21	Equipment Breakdown	0	0	-	
22	Loss Fund Contingency	338,781	349,326	10,545	3.11%
23	Sub Total	25,908,752	26,135,871	227,119	0.88%
24	Total Claims & Premiums	54,313,373	59,394,933	5,081,560	9.36%
25					
26	II. EXPENSES				
27	Claims Adjustment	1,093,506	1,115,376	21,870	2.00%
28	Property Adjustment	176,653	180,186	3,533	2.00%
29	Administration	1,389,332	1,417,119	27,787	2.00%
30	Claims Supervision	500,000	500,000	-	0.00%
31	Actuary	53,183	54,247	1,064	2.00%
32	Attorney	47,864	48,821	957	2.00%
33	Deputy Attorney	1,597	1,629	32	2.00%
34	Attorney-OPRA	18,018	18,378	360	2.00%
35	Auditor	30,500	31,110	610	2.00%
36	Treasurer	26,966	27,505	539	2.00%
37	Underwriting Manager	61,395	62,623	1,228	2.00%
38	Reinsurance Manager	324,183	330,667	6,484	2.00%
39	Safety and Education Committee	108,289	110,455	2,166	2.00%
40	Computer Services	149,396	152,374	2,988	2.00%
41	Legislative Committee	28,567	29,159	592	2.00%
42	Internal Audit Committee	62,625	63,878	1,253	2.00%
43	Strategic Planning Committee	31,313	31,939	626	2.00%
44	Coverage Committee	41,476	42,306	830	2.00%
45	Communications Committee	128,895	131,473	2,578	2.00%
46	Expense Contingency	734,187	799,383	65,196	8.88%
47	Subtotal	5,007,955	5,148,628	140,673	2.81%
48					
49	MEL Safety Institute	1,258,839	1,285,725	26,886	2.14%
50	Total Appropriations	60,580,167	65,829,286	5,249,119	8.66%
	WITHOUT CYBER IN 2022 (for like to like comparison)	56,719,376	65,829,286	9,109,910	16.06%



Municipal Excess Liability Joint Insurance Fund

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

Date: January 5, 2023

To: Executive Committee
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Subject: MEL 2023 Reorganization

SINCE THE MEETING HAD TO BE CHANGED TO VIRTUAL, PERMA PERSONNEL WAS PRESENT AT THE FORSGATE TO ADDRESS ANY PUBLIC THAT MAY HAVE ATTENDED.

Mr. Grubb expressed the MEL's appreciation for outgoing Commissioners. Sherry Sims will no longer serve as Special Fund Commissioner. Chief Scholey no longer serving as the First Responders JIF representative. Joe Catenaro is retiring; he was noted for asking all the right questions. Robert Law served more than 10 years as MEL Fund Commissioner and served as RCF Chairman, but is no longer representing the Burlco JIF. Richard Hirsh is also retiring, having served as MEL Chairman, Legislative Committee Chairman and the Claims Committee Chairman. Paul Miola has served as Executive Director to the Atlantic, Trico & Burlco JIFs since the inception of each of those Funds and was instrumental in the MEL's formation as well as every step along the way. Paul retired at the end of 2022.

Mr. Hirsh and Ms Sims were in attendance & acknowledged the recognition. Mr. Law sent saying it had been a pleasure working with the MEL Fund Professionals and Fund Commissioners.

Chairwoman also thanked those that are moving on and welcomed the new commissioners.

2023 Reorganization - The MEL conducted its 2023 Reorganization. The Board of Fund Commissioners held elections for officers and board members, noted below.

Chair	JOY TOZZI	Mid-Jersey
Secretary	PAUL TOMASKO	Bergen
5 member Executive Committee		
	TOM MERCHEL	PMM
	CHARLES CUCCIA	SUB METRO
	JOSEPH WOLK	CAMDEN
	TOM NOLAN	MONMOUTH
	GREG FRANZ	SOUTH BERGEN
Alternates	BERNARD RUTKOWSKI	NJUA

JOHN CLARKE	NJPHA
VERONICA LAUREIGH	OCEAN
WILLIAM NORTHGRAVE	CENTRAL
MEGAN CHAMPNEY-KWESELAIT	SUBMUNI
KEVIN DAVIS	PAIC
MEGHAN JACK	BURLCO
ADAM BREWER	MORRIS
JIM ULRICH	NJSI
ROBERT MCFARLAND	FIRST
TO BE DETERMINED	TRICO

2023 Meeting Schedule		
March 24, 2023 (Friday)	Princeton Marriott	9:40 am
June 2, 2023 (Thurs)	Forsgate Country Club	11:15 am
September 15, 2023 (Fri)	Forsgate Country Club	11:15 am
October 18, 2023 (Wed)	Forsgate Country Club	11:15 am
November 15, 2023 (Wed)	Sheraton Hotel, Atlantic City	12:30 pm
January 4, 2024 (Thurs)	Forsgate Country Club	11:15 am

2023 Standing Committees Chairpersons

Management Committee	Joy Tozzi
Marketing Committee	Adam Brewer
Coverage Committee	Paul Tomasko
Investment Committee	Thomas Merchel
Legislative Committee	Charles Cuccia
Nominating Committee	Charles Cuccia
Safety & Education Committee	Bernard Rutkowski
Audit Committee	Thomas Merchel
Claims Review Committee	Megan Champney-Kwesela

Chairwoman filled the Committee Chairperson vacancies left by Richard Hirsh, thanked all 2022 committee members for all their work and asked them to remain in place for 2023. In addition, Chairwoman will work in the coming weeks to fill other vacancies..

The Board of Fund Commissioner then reorganized for Fund year 2023 and adopted the resolutions noted below.

Resolution #1-23 Fiscal Management Plan

Resolution #2-23 Designation of Meeting Dates & Designation of Official Newspapers

Resolution #3-23 Designation of Secretary as Custodian of Records

Resolution #4-23 2023 Plan of Risk Management. Plan updated to reflect changes resulting from the renewal – mostly impacting property (including increase of JIF/MEL self-insured retention from \$1,000,000 to \$2,500,000). In addition, clause modified to allow the MEL to establish protocols, if needed, to manage catastrophic event claims and a clause allowing Fund Attorney and Executive Director to approve a claim if in the 11th hour if settlement opportunity might otherwise be lost.

Resolution #5-23 2023 Remote Meeting Procedures/Public Access

Resolution #6-23 Appointment of Asset Manager, Custodial & Accounting, Financial Advisory

Resolution #7-23 Designation of Investors as Official Depository

Resolution #8-23 Authorizing agreement with The Canning Group as QPA

Resolution #9-23 Appointment of Special Legal Counsel - Thomas J. Germinario, Esq.
 Resolution #10-23 Appointment of Special Legal Counsel – Matthew Giacobbe, Esq.
 Resolution #11-23 Appointment of Special Legal Counsel – Craig Domelewski, Esq.
 Resolution #12-23 Authorizing Extension of Award CC#20-01 to VCS as Online Webinars
 Resolution #13-23 Authorizing Extension of Award CC#19-01 Origami as Risk Mgmt. Info System
 Resolution #14-23 Authorizing Extension of Award CC#19-02 LaMendola & Associates as Mgmt. & Supervisory Training Training
 Resolution #15-23 Authorizing Extension of Award CC#19-03 to Acrisure as Marketing Consultant
 Resolution #16-23 Authorizing Extension of Award CC#19-04 to Princeton Strategic Communications Group as Marketing Manager
 Resolution #18-23 Award Excess Property to Zurich
 Resolution #19-23 Award Excess Workers' Compensation to Safety National
 Resolution #20-23 Award Excess Flood - Tabled
 Resolution #21-23 Award Non-owned Aircraft Liability to Endurance
 Resolution #22-23 Award Optional Excess Liability, Optional Shared Aggregate and Optional Public Officials/Employment Practices to Munich and Chubb

Renewal: Executive Director said the Underwriting Manager had a very difficult market and said negotiations would normally have concluded sooner.

Underwriting Manager said the commercial market, in general, is very difficult right now but that liability settled somewhat. However, in October the property market became increasingly more difficult. Underwriting Manager added that he will be distributing a renewal overview & he plans to conduct several webinars to review changes with members and risk management consultants.

2023 Membership: Effective January 1st, the Middlesex County Municipal Joint Insurance Fund is no longer affiliated with the MEL.

The Middlesex County Utilities Authority joined the NJUA JIF, the Borough of National Park joined the Trico JIF, the Dunellen Parking Authority joined the Central Jersey JIF and East Windsor joined the Mid-Jersey JIF.

Competitive Contracts Request for Proposals (CCRFP), Contracts & Professional Services: The MEL follows procurement processes as guided by the QPA and NJ Local Public Contracts Law.

The Management Committee met in November to review the services of those vendors whose three-year contract term was through 12/31/22. Board accepted the Committee's recommendation and extended the contracts of LaMendola & Associates for Management Training, Origami Risk for Risk Management Information System; Acrisure for Marketing Consultant and Princeton Strategic Communications for Marketing Manager a 4th year.

Board also accepted the Management Committee's recommendation to re-appoint several professionals to one-year contracts. Resolutions included in the agenda re-appoint Craig Domalewski, Esquire as Coverage Counsel, Thomas Germinario, Esquire as Land Use Counsel and Matthew Giacobbe, Esquire as Employment Practices Liability Manual and Special Legal Counsel. Resolutions also included to re- appoint Bank of New York as Custodian of Funds and NW Financial as Financial Advisor effective March of 2023 - serving the Joint Cash Management & Investment Program. Eagle Asset Management was appointed as Clearbrook's replacement in November.

In addition, Executive Director distributed a memorandum providing a summary of

contracts that are currently in force.

RCF: The Residual Claims Fund held its 2023 Reorganization meeting for Thursday January 5, 2023 at 10:30AM in the Forsgate Country Club, Jamesburg, NJ. Commissioner John Clarke is the designated MEL representative for the 2023 Fund Year.

Cyber JIF: The Cyber JIF met in December and began the process of reviewing vendor proposals. A copy of a report of the meeting distributed for information.

Legislative Committee: Committee met on November 16, 2022 and submitted the minutes for information. Committee Chairman Cuccia said they had success getting the bill to include additional items outside the appropriations cap but need to continue with their efforts to get same on levy cap.

Safety & Education Committee: Committee is scheduled to meet next on February 10, 2023 at 1:00PM via Zoom.

Coverage Committee: Committee will be scheduling a meeting in January.

Joint Cash Management & Investment Committee: Treasurer said the MEL had to operate without an Asset Manager since August & noted the Operating Committee members stepped up to fill the void. During the month of December, the appointment to Eagle Asset Management became effective (as approved at November meeting).

Claims Committee: The Claims Review Committee met on December 7, 2022 and is scheduled to meet immediately following today's board meeting.

Fund Attorney: Mr. Semrau highlighted some of the MEL's successes in 2022. The MEL was able to provide aid to a non-affiliated MEL JIF (Middlesex JIF) and in so doing – gained an appreciation for the operations and transparencies of the MEL and its affiliated local JIFs. A successful negotiation was completed with Safety National for the sharing of the costs of covid claims that occurred during 2020. The efforts of the JCMI to be able to respond to quickly fill the void left by the necessary transition to a new Asset Manager. The formation of the Cyber Risk Management Fund and the continued increase in safety training through the MEL's Safety Institute. Mr. Semrau thanked Chairwoman Tozzi for her support, participation, energy and commitment working through the challenges in 2022. He also noted the professionalism of everyone involved in the JIFs and the MEL.



Municipal Excess Liability Joint Insurance Fund

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

To: Members of the Municipal Excess Liability Joint Insurance Fund

Date: December 27, 2022

As we near the end of 2022, I would like to take an opportunity to update our members on the significant challenges addressed and strides taken on behalf of the Municipal Excess Liability Joint Insurance Fund (Fund) and each participating member.

Workers' Compensation remains our major issue because of recent court and state decisions that have significantly increased costs. This year the MEL matched its lowest accident rate since inception, almost a 70% reduction since 1990. The MEL Safety Institute successfully trained 67,167 participants and offered 665 classroom programs. It is not only a credit to the MEL, but to our members who participate in the Joint Insurance Fund (JIF) commitment to safety, which is demonstrated by the superior low accident rate of MEL members versus all other public agencies throughout the State.

Additionally, cybersecurity came to the forefront as we commissioned a study group to evaluate the benefits of managing long-term cyber liability challenges facing members daily. I am pleased to advise that the Cyber Risk Management Fund has been established to promote member training and security to address the high cost of cyber incidents and claims prevalent in today's world.

Property insurance rates are also skyrocketing because of natural disasters. We are now working with the legislature to enact budget cap relief to address these increases.

The Fund continues to set a budget for our members that is responsible and accountable. Our ongoing assistance through the Joint Cash Management Investment Fund (JCMI) provided competitive bids on short-term notes so that other industry bidders were forced to compete with the JCMI's low interest rate, saving our members hundreds of thousands of dollars over the last 36 months.

During the past year, the Fund also successfully addressed significant issues from COVID-19. We worked to strengthen our policies and procedures, and to efficiently resolve pandemic-related worker's compensation claims, including a complex reinsurance matter. We were able to restore our in-person public meetings and the annual Fund Summit,

As the Chairwoman of the MEL, I wish to express our appreciation to each participating JIF, including each manager, member, and employee committed to the most unique organization of shared services in local government. It is a testament to our members that we have endured the unprecedented challenges of the last three years and find the Fund, as we head into 2023, in a position to continue to protect, represent, and train our members and serve the taxpayers of our member communities.

I want to express my great appreciation for all of those who volunteer to participate in the member JIFs, as well as the MEL, the Residual Claims Fund and the Environmental Joint Insurance Fund. The Fund is a product of your dedication, and the enormous impact each individual makes in this process.

Finally, I want to take a moment and encourage additional involvement and participation in the joint insurance fund process. It is not only educational, but a terrific way to use the resources that we all have at our disposal as public servants. I especially encourage women to become involved as JIF and MEL representatives. With increased diversity comes broader viewpoints and more effective conversations, all of which will help the MEL thrive.

Wishing you a happy, healthy and prosperous New Year.

With Sincerity and Profound Appreciation,

Joy Tozzi, Chairwoman

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

Date: November 1, 2022

To: Executive Committee
Camden County Municipal 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.

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

	2023 Cyber	2022 Cyber		
	JIF Assessment	MEL Assessment	Difference	% Increase
Atlantic	\$ 458,830	\$ 291,100	\$ 167,730	57.62%
Bergen	\$ 443,252	\$ 272,650	\$ 170,602	62.57%
Burlco	\$ 318,167	\$ 200,900	\$ 117,267	58.37%
Camden	\$ 433,403	\$ 272,650	\$ 160,753	58.96%
Central	\$ 194,474	\$ 107,625	\$ 86,849	80.70%
First Responders	\$ 263,967	\$ 158,169	\$ 105,798	66.89%
Monmouth	\$ 456,097	\$ 294,175	\$ 161,922	55.04%
Morris	\$ 529,773	\$ 322,875	\$ 206,898	64.08%
Ocean	\$ 356,737	\$ 222,425	\$ 134,312	60.39%
PMM	\$ 53,975	\$ 28,700	\$ 25,275	88.07%
South Bergen	\$ 278,336	\$ 165,025	\$ 113,311	68.66%
Suburban Municipal	\$ 119,065	\$ 71,750	\$ 47,315	65.94%
Suburban Metro	\$ 129,547	\$ 78,925	\$ 50,622	64.14%
Mid Jersey	\$ 143,863	\$ 57,516	\$ 86,347	150.13%
NJ PHA	\$ 795,522	\$ 559,650	\$ 235,872	42.15%
NJ Self Insurer's	\$ 60,627	\$ 35,875	\$ 24,752	69.00%
NJUA	\$ 576,000	\$ 347,477	\$ 228,523	65.77%
Trico	\$ 433,405	\$ 272,650	\$ 160,755	58.96%
PAIC	\$ 227,820	\$ 100,653	\$ 127,167	126.34%
	6,272,860	3,860,790	2,412,070	62.48%



NEW JERSEY CYBER RISK MANAGEMENT FUND
 9 Campus Drive – Suite 216
 Parsippany, NJ 07054
 Tel 201.881.7632

Date: December 14, 2022

To: Executive Committee
 Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Subject: New Jersey Cyber Risk Management Fund

Vacancy: Board elected Commissioner Joy Tozzi, Mercer JIF (Township of Robbinsville) to serve as Secretary, filling the position vacated by former Monmouth JIF Fund Commissioner Scott Carew.

Competitive Contract Request for Proposals (CCRFP): In November, this body authorized the use of a CCRFP to obtain various consulting, professional and cyber-related services. The CCRFP was issued and responses were due on 12/7/22; see chart of the responses received for each position.

POSITION	Executive Director	Deputy Executive Director	Planning Consultant	Cyber Training	Cyber Phishing	Cyber External Scanning
RESPONSES	Perma LLC	Risk Pool Administrators	Risk & Loss Managers	ACI Learning		ACI Learning
				Government Solutions Consortium LLC	Government Solutions Consortium LLC	Government Solutions Consortium LLC
				Hack Notice	Hack Notice	Hack Notice
				D2	D2	D2
				Insight	Insight	

Board was provided with the QPA's summary of responses with a link to the full responses. For the positions of Executive Director, Deputy Executive Director and Planning Consultant, only one response was received for each.

Given the complexity of the responses of the cyber training, phishing & external scanning, Board agreed it made sense to hire someone with the technical expertise to review the responses. Underwriting Manager will reach out to the Chertoff Group for a quote.

NJ Cyber Fund Minimum Standards: Underwriting Manager reviewed the new program, developed with the assistance of the Chertoff Group, and the associated deductibles and limits of the policy.

Following the meeting, the Cyber JIF Program document, which combines the program overview, the framework for basic and advanced standards, an infographic and an IT Stack Questionnaire – has been distributed to JIF's members and risk management consultants.

Banking Structure: The Fund Treasurer distributed a banking structure for review. In addition, Board adopted its Cash Management Plan.



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: Friday January 6, 2023
To: Executive Committee
Central Jersey Joint Insurance Fund
From: Commissioner Casey Wagner

2023 Reorganization: The Cyber JIF conducted its 2023 Reorganization. The Board of Fund Commissioners held elections for officers and board members, noted below.

Chair	Tom Merchel	PMM JIF
Secretary	Joy Tozzi	Mid-Jersey JIF
6-Member Executive Committee		
	Megan Champney	Suburban Municipal JIF
	Steve Rovell	Suburban Metro JIF
	Jim Gant	Monmouth JIF
	Joe Wolk	Camden JIF
	Bernard Rutkowski	NJUA JIF
	Marc Schriecks	South Bergen JIF

Alternates

Kellie Seib	Atlantic JIF
Paul Tomasko	Bergen JIF
Meghan Jack	Burlco JIF
Casey Wagner	Central JIF
Chris Burnett	FIRST JIF
Adam Brewer	Morris JIF
Diane Lapp	Ocean JIF
Frank Elenio	PAIC JIF
John Clarke	PHA JIF
James Ulrich	Self-Insurers JIF
To be determined	Trico JIF

The Board of Fund Commissioners then reorganized for Fund Year 2023 and adopted the resolutions noted below:

Resolution 1-23 Fiscal Management Plan

Resolution 2-23 Official Depository

Resolution 3-23 Designation of Meeting Dates & Official Newspapers – *Action on this resolution was tabled. Executive Director's office will review dates of other JIFs to avoid conflicts.*

Resolution 4-23 Designation of Secretary as Custodian of Records

Resolution 5-23 2023 Plan of Risk Management

Resolution 6-23 2023 Remote Meeting Procedures/Public Access

Resolutions 7-23 EUS Cyber Liability Insurance Coverage

Risk Control Committee: The Board of Fund Commissioners agreed with the recommendation to form a committee discuss Risk Control services, as well as, applicable reimbursement to member JIFs that may already be providing these services. Volunteers to the committee are being

requested and action will be formalized at the next meeting. To date, volunteers are Tom Merchel, Joy Tozzi, Kellie Seib, Adam Brewer, Barbara Murphy and Ed Cooney.

2023 Membership: All 19 MEL affiliated local Joint Insurance Funds have elected to join the New Jersey Cyber Risk Management Fund.

Competitive Contracts Request for Proposals (CCRFP), Contracts & Professional Services: The Cyber JIF follows procurement processes as guided by the QPA and NJ Local Public Contracts Law.

In November, the interim board made the decision to appoint one-year contracts for those vendors that meet the definition of Professional as well as any vendor below the bid threshold.

Fund Attorney	Sue Sharpe, Esquire of Dorsey & Semrau
Underwriting Manager	Conner Strong & Buckelew
Treasurer	Charles Cuccia
Actuary	The Actuarial Advantage
Auditor	Nisivoccia LLP
Claims Adjustor	CB Claims LLC
Qualified Purchasing Agent	The Canning Group LLC

A Competitive Contract RFP was issued for the balance of services needed and the below vendors were awarded contracts of a 3-year term with two 1-year options to renew.

Executive Director	Perma Risk Management Services
Deputy Executive Director	Risk Program Administrators
Planning Consultant	Risk & Loss Managers

In December, the board agreed to arrange for a firm with cyber expertise to review the Cyber related services of Cyber Training, Cyber Phishing & External Scanning since the responses proved to be more complex.

Webpage: The MEL's webpage has been updated to reflect the changes in coverage and compliance program. Quotes for a separate website will be obtained for the Cyber JIF and all Cyber Security information will be transitioned to the new website when completed.

Next Meeting Date: Friday February 10, 2023 at 10AM via Zoom.