



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA FEBRUARY 27, 2023 – 5:00 PM

COLLINGSWOOD COMMUNITY CENTER
30 W. Collings Avenue
Collingswood, NJ 08018

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 February 2, 2023.
2. Filing advance written and electronic notice of this meeting with the Clerk/Administrator of each member municipality on February 9, 2023.
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: FEBRUARY 27, 2023**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2023 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: JANUARY 23, 2023 Open Minutes Appendix I**

- CORRESPONDENCE – None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's ReportPage 1
- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 23-10 February BillsPage 17
Treasurer’s Report.....Page 19
Monthly ReportsPage 20
- ATTORNEY – Joseph Nardi, Esquire**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly ReportPage 26
- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 29
Cyber Risk Management Compliance –As of January 30, 2023.....Page 31
- MANAGED CARE – Medlogix**
Monthly ReportPage 33
- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: March 27, 2023**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: February 27, 2023

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Executive Board Vacancy** – As discussed at last month’s meeting, there is a vacancy for an alternate on the Executive Board. The Nominating Committee discussed this and are recommending Laurel Springs Administrator Ken Cheeseman to fill the vacancy.

❑ **Motion to Nominate Ken Cheeseman as an Alternate Member of the Executive Committee**

- ❑ **Cyber Security Status Report** - Attached on Page 3 is the monthly status report from D2, recapping members’ participation and training to date. Currently the 2023 Q1 Campaign is in process running; these phishing values will be updated when the March report comes around.

- ❑ **NJ Cyber JIF:** The Cyber JIF held a meeting on February 10, 2023, via Zoom. Included on Page 4 & 5 is Commissioner Wolk’s report of the meeting. 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 at <https://njmel.org/mel-safetyinstitute/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 – if member was not compliant with prior Tier 1 and 2 levels. Those members that were complaint will have a \$0 deductible during 2023.

- ❑ **Safety Incentive Program – Optional Safety Award** – This is a final reminder for members to submit documentation for the 2022 Optional Safety Award. 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 March 20th . The notice appears on **Pages 6 & 7**.

- ❑ **2023 MEL, MR HIF & NJCE JIF Educational Seminar:** The 12th annual seminar will be conducted virtually on two half-day sessions: Friday, April 21st and

Friday, April 28th from 9AM to 12PM. The seminar is expected to qualify for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). We are in the process of preparing to distribute this notice to all members and risk managers.

Enclosed on page 8 is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine that highlights the educational seminar.

- ❑ **2023 MEL/RCF/EJIF March 24th Meeting & Retreat:** The MEL, RCF and EJIF will be holding their March meetings in conjunction with the MEL Annual Retreat. This year's retreat will be held on March 24th at the Princeton Marriott. The purpose of the retreat is to provide the sub-committees of the MEL with an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF.
- ❑ **MEL JIF 2023 Renewal:** The MEL Underwriting Manager hosted an informational session on Monday February 13, 2023, at 10:00AM via Zoom to provide an overview of the MEL's 2023 Insurance Renewal, including a look back at the marketplace challenges, renewal changes and 2024 outlook. The webinar will be available on the MEL website.
- ❑ **Elected Officials Training:** The MEL's Annual Elected Officials Seminar is not yet available through the MEL Safety Institute. Once uploaded, directions on how to access the course will be distributed. The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2023. The credit will continue to be extended to the member's municipal manager/administrator or authority executive director.

Due Diligence Reports:

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Loss Ratio Analysis	Page 10
Loss Time Accident Frequency	Page 11 & 12
POL/EPL Compliance Report	Page 13
Fund Commissioners	Page 14
Regulatory Affairs Checklist	Page 15
RMC Agreements	Page 16

D2 Cybersecurity Training Report As of February 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%	32	68%	71%	2%
Audubon Park	Dawn Pennock	5		0%	0%	0%	1	20%	20%	0%
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	Damon Burke	404	-13	8%	4%	0%	164	64%	41%	-23%
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%	0%
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	59%	59%	0%
Gloucester City	Brian Morrell	111		6%	11%	7%	63	57%	57%	0%
Gloucester Township	Paul D'Amore	88			2%	7%	17	20%	20%	0%
Haddon Heights	Kelly Santosusso	36		4%	2%	0%	25	69%	69%	0%
Haddon Twp	Dawn Pennock	44		9%	2%	11%	38	86%	86%	0%
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	79	-1	0%	1%	3%	74	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%
Voorhees	Mario DiNatale	303	104				104		35%	35%
Winslow	Jennifer Conway	151		2%	4%	2%	140	93%	93%	0%
Winslow Township Fire Dist. #1	Lorraine Azzarano	119	-4	4%	3%	2%	111	92%	93%	1%
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									



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: February 10, 2023

To: Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Risk Control Committee: Committee met on February 3rd and reviewed a summary of the RFP responses for Cyber Training, Phishing and External Scanning as prepared by The Chertoff Group. Committee members noted responses generally require clarification and agreed to interview at least 3 of the respondents. Executive Director's office to contact a 4th for clarification before including for an interview. Interviews are scheduled for Thursday February 23, 2023 and Executive Director's office is preparing a draft of questions to ask each firm to answer in writing prior to interview.

Consulting Services: Risk Control Committee reviewed a proposal submitted by The Chertoff Group to serve as Cyber Consultant and assist the Fund with their expertise. Risk Control Committee submitted a few amendments on services and recommendations the appointment. The Board of Fund Commissioners adopted a resolution appointing the Chertoff Group to serve as Cyber Consultant at a fee not to exceed \$60,000, subject to amendments being implemented.

As part of their contract with the MEL in 2022, the Chertoff Group developed a "technology stack questionnaire" for all members to complete. The goal of the questionnaire is to obtain detailed insight of the technology stacks of our members to tailor the cybersecurity framework and provide broadscale advice to the members. The Fund is working with Origami to add a User for the member's in-house IT staff and to manage the questionnaire through Origami.

Local JIF Executive Director Contracts: Based on the JIFs' prior experiences with cyber risk control, the feasibility study included funding for local JIF Executive Directors. The success of the program will be dependent on a significant increase in communication and follow-up with members to obtain the broadest level possible of compliance. The Board of Fund Commissioners adopted resolutions appointing the Executive Director of each Joint Insurance Fund to serve in these roles.

Regulatory Filings: Below is a listing of the items required to be filed following the formation of a new Joint Insurance Fund. Executive Director's office is in the process of compiling these items and expect to have filing to the state no later than the end of February.

1. Within (90) days of commencement, copies of the By-laws and Risk Management Plan as adopted by the fund shall be submitted for the Department's file.
2. Duly executed indemnity and trust agreements, and resolutions of participation for all members shall be provided to the Department within thirty (30) days of commencement.
3. Copies of all executed contracts with the administrator and all servicing organizations, including a listing of all parties having any interest, right or benefit in that organization shall be provided to the Department.
4. Evidence of a Fidelity Bond for all persons who handle fund assets, and evidence of a Surety Bond for the Claims Administrator shall be provided to the Department within thirty (30) days of commencement, per N.J.A.C. 11:15-2.6(c) 3 and 4.

5. Evidence of Errors and Omissions coverage as required by N.J.A.C. 11:15-2.6(c)5, shall be provided within thirty (30) days of commencement to the Department.
6. An official list of the member's appointed Insurance Fund Commissioners and officers of the fund shall be provided within sixty (60) days of commencement to the Department.
7. Data forms for the senior officials and directors of all servicing organizations per N.J.A.C. 11:15-2.6(c)8, within thirty (30) days of commencement, if not previously filed with the Department.
8. Copies of each insurance policy or excess insurance contract purchased by the Fund per N.J.A.C. 11:15-2.6(c)9 and copies of all producers' contracts per N.J.A.C. 11:15-2.6(c)10, within sixty (60) days if not previously filed.
9. An adopted resolution appointing an agent to receive service of process on behalf of the fund shall be provided within thirty (30) days of commencement to the Department.
10. The Fund's adopted Cash Management Plan shall be provided within sixty (60) days of commencement to the Department.
11. Evidence of specific and aggregate excess insurance, and joint purchased insurance per the Fund's Risk Management Plan, shall be provided to the Department.
12. Submission of the adopted 2023 Budget and Assessment Detail within thirty (30) days of adoption.

2023 Commissioner Compensation: The Board of Fund Commissioners adopted a resolution to memorialize the Board's action last month to offer compensation to Executive Board members for 2023 meeting attendance.

Webpage: The MEL's webpage has been updated to reflect the changes in coverage and compliance program. Executive Director's office is in the process of arranging to create a separate webpage for the Cyber JIF and will transition all Cyber Security information to the new website when completed.

2023 Meeting Dates: The Board of Fund Commissioners adopted a resolution setting meeting dates for 2023 which will be on the third Thursday at 2pm via Zoom. Those dates are March 16th, April 20th, May 18th, June 15th, July 20th, September 21st, October 19th and November 20th (Monday).

Amendment to Resolution 15-23: Last month, the Board adopted Resolution 15-23 appointing Perma as Executive Director, Risk Program Administrators as Deputy Executive Director and Risk & Loss Managers as Planning Consultant. The resolution reflected the 3-year estimated compensation; however, a typo was discovered after the meeting and the Board of Fund Commissioners adopted an amended resolution.

Incident response tabletop seminars: Underwriting Manager is working with a law firm in northern New Jersey specializing in Cyber to conduct Incident Response Tabletop Seminars. He expects to be able to hold similar seminars throughout the state; once scheduled a notice will be distributed.

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**



AVAILABLE ONLINE AT NO COST ...

12th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY APRIL 21 ▶ 9:00 A.M. – NOON

FRIDAY, APRIL 28 ▶ 9:00 A.M. – NOON

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals

The seminar is eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers and Purchasing Agents
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contact Hours)
- Registered Public Purchasing Official (RPPO)
- Qualified Purchasing Agent (QPA)

TO REGISTER

Connect to njmel.org...or email Jaine Testa at jainet@permainc.com

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**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

AGENDA

FRIDAY, APRIL 21

KEYNOTE

Legislative and
Regulatory Impacts
on Local Government
Budgets

CYBER ISSUES

The New Jersey Cyber
Risk Management Fund

BENEFITS ISSUES

Controlling Benefits Costs

FRIDAY, APRIL 28

ETHICS

Insurance Transactions
Involving Local
Government

INSURANCE ISSUES

Public Officials and
Employment Practices
Liability Trends

SAFETY

Risk Control in the
Post Covid Era

THE POWER OF COLLABORATION

njmel.org

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

	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,356,471	16,445,397	274,593,608	291,039,005
2. CLAIM EXPENSES				
Paid Claims	345,910	5,078,999	116,638,682	121,717,682
Case Reserves	(3,694)	1,304,000	7,377,353	8,681,353
IBNR	495,949	192,910	8,055,465	8,248,375
Recoveries	13,576	(227,087)	(900,137)	(1,127,223)
TOTAL CLAIMS	851,741	6,348,823	131,171,363	137,520,186
3. EXPENSES				
Excess Premiums	527,663	6,531,954	79,820,489	86,352,443
Administrative	226,707	2,924,902	48,713,992	51,638,894
TOTAL EXPENSES	754,371	9,456,856	128,534,481	137,991,337
4. UNDERWRITING PROFIT (1-2-3)	(249,641)	639,718	14,887,763	15,527,481
5. INVESTMENT INCOME	38,519	(1,388,514)	11,783,674	10,395,160
6. DIVIDEND INCOME	0	286,961	4,238,021	4,524,982
7. STATUTORY PROFIT (4+5+6)	(211,122)	(461,834)	30,909,458	30,447,624
8. DIVIDEND	286,961	1,423,917	23,019,519	24,443,436
9. RCF & MEL Surplus Strengthening	0	0	1,576,321	1,576,321
10. STATUTORY SURPLUS (7-8-9)	(498,083)	(1,885,751)	6,313,617	4,427,866

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(276,406)	(1,496,480)	5,471,233	3,974,752
Aggregate Excess LFC	269	(49,277)	247,515	198,238
2018	16,338	(170,473)	1,494,072	1,323,599
2019	(614,379)	(739,743)	(902,287)	(1,642,030)
2020	42,200	79,368	(140,064)	(60,696)
2021	226,153	245,083	143,149	388,232
2022	107,742	245,771		245,771
TOTAL SURPLUS (DEFICITS)	(498,083)	(1,885,751)	6,313,618	4,427,866
TOTAL CASH				20,129,376

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(5)	(5)	105,140,703	105,140,698
FUND YEAR 2018				
Paid Claims	15,993	583,432	3,809,784	4,393,216
Case Reserves	(27,003)	(388,540)	1,089,578	701,038
IBNR	(7,542)	(156,813)	359,188	202,375
Recoveries	5,402	0	(47,176)	(47,176)
TOTAL FY 2018 CLAIMS	(13,149)	38,080	5,211,374	5,249,453
FUND YEAR 2019				
Paid Claims	39,407	834,993	4,461,162	5,296,155
Case Reserves	36,503	368,504	1,977,602	2,346,106
IBNR	523,940	(594,973)	1,345,260	750,287
Recoveries	17,275	(2,044)	(86,235)	(88,278)
TOTAL FY 2019 CLAIMS	617,125	606,480	7,697,789	8,304,269
FUND YEAR 2020				
Paid Claims	26,115	791,430	3,157,958	3,949,388
Case Reserves	69,471	(286,999)	1,880,223	1,593,225
IBNR	(124,949)	(531,294)	2,095,601	1,564,307
Recoveries	(9,101)	(225,043)	(451,479)	(676,522)
TOTAL FY 2020 CLAIMS	(38,464)	(251,905)	6,682,303	6,430,398
FUND YEAR 2021				
Paid Claims	25,451	1,359,973	1,407,845	2,767,819
Case Reserves	(53,315)	(94,572)	1,096,673	1,002,101
IBNR	(190,880)	(1,971,057)	3,934,676	1,963,619
Recoveries	-	0	0	0
TOTAL FY 2021 CLAIMS	(218,744)	(705,655)	6,439,194	5,733,539
FUND YEAR 2022				
Paid Claims	238,950	1,509,177		1,509,177
Case Reserves	(29,350)	1,705,605		1,705,605
IBNR	295,379	3,447,046		3,447,046
Recoveries	-	0		0
TOTAL FY 2022 CLAIMS	504,979	6,661,829		6,661,829
COMBINED TOTAL CLAIMS	851,741	6,348,823	131,171,363	137,520,186

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 \$804,344 (Paid: \$607,673, Reserves: \$196,671)

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **January 31, 2023**

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	61	MONTH	60	MONTH	49	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-23		31-Dec-22		31-Jan-22	
PROPERTY	600,000	345,377	57.56%	100.00%	57.56%	100.00%	58.46%	100.00%
GEN LIABILITY	1,506,000	1,294,514	85.96%	97.12%	85.95%	97.10%	64.13%	95.99%
AUTO LIABILITY	334,000	252,392	75.57%	96.39%	75.57%	96.17%	75.57%	92.93%
WORKER'S COMP	3,840,000	3,174,884	82.68%	99.90%	82.15%	99.88%	84.09%	99.46%
TOTAL ALL LINES	6,280,000	5,067,168	80.69%	99.06%	80.36%	99.03%	76.40%	98.33%
NET PAYOUT %	\$4,350,681		69.28%					
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	49	MONTH	48	MONTH	37	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-23		31-Dec-22		31-Jan-22	
PROPERTY	722,242	1,241,457	171.89%	100.00%	171.89%	100.00%	171.89%	100.00%
GEN LIABILITY	1,674,299	2,476,174	147.89%	95.99%	139.25%	95.70%	105.30%	90.78%
AUTO LIABILITY	387,682	516,924	133.34%	92.93%	112.58%	92.58%	40.81%	87.77%
WORKER'S COMP	3,672,619	3,488,044	94.97%	99.46%	96.40%	99.40%	94.71%	98.27%
TOTAL ALL LINES	6,456,842	7,722,599	119.60%	98.23%	116.93%	98.10%	102.85%	95.89%
NET PAYOUT %	\$5,294,729		82.00%					
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	37	MONTH	36	MONTH	25	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-23		31-Dec-22		31-Jan-22	
PROPERTY	710,000	699,034	98.46%	100.00%	98.46%	100.00%	114.71%	100.00%
GEN LIABILITY	1,692,081	890,089	52.60%	90.78%	50.76%	90.15%	26.90%	80.55%
AUTO LIABILITY	397,295	774,677	194.99%	87.77%	174.06%	87.18%	212.52%	77.72%
WORKER'S COMP	3,527,720	3,456,403	97.98%	98.27%	74.12%	98.10%	74.09%	94.20%
TOTAL ALL LINES	6,327,096	5,820,203	91.99%	95.80%	76.88%	95.50%	74.72%	90.16%
NET PAYOUT %	\$3,944,401		62.34%					
FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	25	MONTH	24	MONTH	13	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-23		31-Dec-22		31-Jan-22	
PROPERTY	718,669	884,845	123.12%	100.00%	123.61%	100.00%	101.22%	95.63%
GEN LIABILITY	1,681,349	227,327	13.52%	80.55%	11.53%	79.39%	6.61%	62.24%
AUTO LIABILITY	446,457	104,523	23.41%	77.72%	22.62%	76.44%	20.50%	54.16%
WORKER'S COMP	3,528,173	2,649,357	75.09%	94.20%	72.98%	93.51%	52.78%	70.13%
TOTAL ALL LINES	6,374,648	3,866,052	60.65%	90.10%	58.95%	89.32%	43.80%	69.81%
NET PAYOUT %	\$2,780,182		43.61%					
FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	13	MONTH	12	MONTH	1	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-23		31-Dec-22		31-Jan-22	
PROPERTY	812,040	1,142,801	140.73%	95.63%	106.81%	95.24%	N/A	N/A
GEN LIABILITY	1,666,133	63,814	3.83%	62.24%	3.64%	60.18%	N/A	N/A
AUTO LIABILITY	604,621	400,451	66.23%	54.16%	64.70%	51.17%	N/A	N/A
WORKER'S COMP	3,820,056	2,275,634	59.57%	70.13%	49.75%	64.07%	N/A	N/A
TOTAL ALL LINES	6,902,850	3,882,700	56.25%	69.83%	46.65%	65.67%	N/A	N/A
NET PAYOUT %	\$1,858,094		26.92%					
FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	1	MONTH	0	MONTH	-11	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-23		31-Dec-22		31-Jan-22	
PROPERTY	840,000	32,150	3.83%	6.00%	0.00%	0.00%	N/A	N/A
GEN LIABILITY	1,715,525	237	0.01%	1.00%	0.00%	0.00%	N/A	N/A
AUTO LIABILITY	573,717	1,500	0.26%	1.00%	0.00%	0.00%	N/A	N/A
WORKER'S COMP	4,160,000	39,790	0.96%	0.50%	0.00%	0.00%	N/A	N/A
TOTAL ALL LINES	7,289,242	73,677	1.01%	1.29%	0.00%	0.00%	N/A	N/A
NET PAYOUT %	\$0		0.00%					

2023 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS

		January 31, 2023		
	2023	2022	2021	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2023 - 2021
Atlantic County Municipal JIF	0.00	1.87	3.47	2.57
Central New Jersey	0.00	1.95	2.46	2.12
Monmouth County	0.00	0.78	1.03	0.87
Morris County	0.00	1.10	2.50	1.72
NJ Public Housing Authority	0.00	1.41	1.37	1.34
NJ Utility Authorities	0.00	1.16	1.83	1.42
Ocean County	0.00	0.98	1.79	1.34
Professional Municipal Managers	0.00	1.04	2.15	1.57
South Bergen County	0.00	2.26	2.83	2.46
Bergen County	0.23	1.35	1.95	1.61
Gloucester, Salem, Cumberland	0.36	1.35	2.57	1.91
Suburban Metro	0.43	1.32	2.48	1.85
Burlington County Municipal JIF	0.58	1.24	2.53	1.85
Camden County	0.68	1.20	3.14	2.09
Suburban Municipal	0.70	1.20	3.08	2.11
AVERAGE	0.20	1.35	2.35	1.79
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Camden County JOINT INSURANCE FUND

2023 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS

		DATA VALUED AS OF								
				January 31, 2023						
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2023 - 2021	
1	87 Audubon		1/31/2023	0	0.00	1.13	2.40	1 Audubon	1.67	
2	88 Audubon Park			0	0.00	0.00	0.00	2 Audubon Park	0.00	
3	89 Barrington			0	0.00	1.80	0.00	3 Barrington	0.85	
4	90 Bellmawr			0	0.00	1.54	1.85	4 Bellmawr	1.65	
5	91 Berlin Borough			0	0.00	1.01	0.99	5 Berlin Borough	0.96	
6	92 Berlin Township			0	0.00	1.34	9.03	6 Berlin Township	5.05	
7	93 Brooklawn			0	0.00	2.67	0.00	7 Brooklawn	1.21	
8	94 Chesilhurst			0	0.00	0.00	0.00	8 Chesilhurst	0.00	
9	95 Clementon			0	0.00	1.59	3.31	9 Clementon	2.33	
10	96 Collingswood			0	0.00	0.62	1.99	10 Collingswood	1.33	
11	97 Gibbsboro			0	0.00	2.94	6.06	11 Gibbsboro	4.30	
12	98 Gloucester City			0	0.00	0.00	0.71	12 Gloucester City	0.34	
13	99 Haddon			0	0.00	0.73	1.48	13 Haddon	1.06	
14	100 Haddon Heights Borough			0	0.00	0.00	3.92	14 Haddon Heights Borou	1.56	
15	101 Haddonfield			0	0.00	0.84	0.85	15 Haddonfield	0.81	
16	102 Hi-Nella			0	0.00	0.00	0.00	16 Hi-Nella	0.00	
17	103 Laurel Springs			0	0.00	2.74	0.00	17 Laurel Springs	1.26	
18	104 Lawnside			0	0.00	3.10	1.47	18 Lawnside	2.18	
19	105 Lindenwold			0	0.00	4.57	5.43	19 Lindenwold	4.80	
20	106 Magnolia			0	0.00	1.70	2.49	20 Magnolia	2.03	
21	107 Medford Lakes			0	0.00	0.00	1.75	21 Medford Lakes	0.84	
22	108 Merchantville			0	0.00	0.00	2.86	22 Merchantville	1.36	
23	109 Mount Ephraim			0	0.00	1.89	3.57	23 Mount Ephraim	2.65	
24	110 Oaklyn			0	0.00	0.00	0.00	24 Oaklyn	0.00	
25	111 Pine Hill			0	0.00	1.82	3.48	25 Pine Hill	2.56	
26	112 Runnemede			0	0.00	0.00	2.05	26 Runnemede	0.98	
27	114 Voorhees			0	0.00	2.59	11.24	27 Voorhees	6.55	
28	115 Winslow			0	0.00	1.77	7.86	28 Winslow	4.64	
29	116 Winslow Township Fire Distri			0	0.00	0.00	0.00	29 Winslow Township Fire	0.00	
30	117 Woodlynne			0	0.00	0.00	0.00	30 Woodlynne	0.00	
31	451 Tavistock			0	0.00	0.00	0.00	31 Tavistock	0.00	
32	565 Camden Parking Authority			0	0.00	3.92	3.08	32 Camden Parking Autho	3.35	
33	584 Cherry Hill Fire District			0	0.00	2.39	9.01	33 Cherry Hill Fire District	5.47	
34	724 Pennsauken			0	0.00	0.00	***	34 Pennsauken	0.00	
35	564 Cherry Hill			0	2.83	0.69	0.84	35 Cherry Hill	0.85	
36	113 Somerdale			0	14.46	1.10	0.00	36 Somerdale	1.07	
37	692 Gloucester Township	**		0				37 Gloucester Township	0.00	
38	695 Camden City	**		0				38 Camden City	0.00	
Totals:				0	2	0.68	1.20	3.14	2.09	
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED) * Member does not participate in the FUND for Workers' Comp coverage ** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report *** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR										
2022 Loss Time Accident Frequency as of		January 31, 2022			0.00					

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND												
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund												
Data Valued As of : February 16, 2023												
Total Participating Members		38		38								
Complaint				38								
Percent Compliant				100.00%								
Member Name	EPL Program ?	Checklist Submitted	Compliant	01/01/23	2023	Amended Deductible Date	Revised EPL Deductible	Revised POL Deductible	Co-Insurance			
				EPL Deductible	POL Deductible				01/01/23	Amended Date	Amended Co-Insurance	
AUDUBON	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%			
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%			
BARRINGTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
BELLMAWR	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 100K			
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	02/02/23	\$ 20,000	\$ 20,000	20% of 1st 250K	2/2/2023	0%	
CAMDEN CITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
CHERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
CHERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
CHESILHURST	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
CLEMENTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000				20% of 1st 100K			
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
GLOUCESTER TWP	Yes	Yes	Yes	\$ 100,000	\$ 100,000				20% of 1st 250K			
HADDON	Yes	Yes	Yes	\$ 10,000	\$ 10,000				20% of 1st 100K			
HADDON HEIGHTS	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
HADDONFIELD	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
HI-NELLA	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
LAUREL SPRINGS	Yes	Yes	Yes	\$ 20,000	\$ 20,000				0%			
LAWNSIDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
LINDENWOLD	Yes	Yes	Yes	\$ 5,000	\$ 5,000				0%			
MAGNOLIA	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
MEDFORD LAKES	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
MERCHANTVILLE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
MOUNT EPHRAIM	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
OAKLYN	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%			
PENNSAUKEN	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
PINE HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
RUNNEMEDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
SOMERDALE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
TAVISTOCK	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
VOORHEES	Yes	Yes	Yes	\$ 7,500	\$ 7,500				20% of 1st 100K			
WINSLOW	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
WINSLOW TOWNSHIP FIRE DISTRICT #1	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%			
WOODLYNNE	Yes	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	Damon Burke	
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 2023 as of February 1, 2023

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed
<input type="checkbox"/> Assessments	Filed
<input type="checkbox"/> Actuarial Certification	Filed
<input type="checkbox"/> Reinsurance Policies	UW Manager Filing
<input type="checkbox"/> Fund Commissioners	Filed
<input type="checkbox"/> Fund Officers	Filed
<input type="checkbox"/> Renewal Resolutions	Filed
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2023 Risk Management Plan	Filed
<input type="checkbox"/> 2023 Cash Management Plan	Filed
<input type="checkbox"/> 2023 Risk Manager Contracts	In process of collecting
<input type="checkbox"/> 2023 Certification of Professional Contracts	To be Filed
<input type="checkbox"/> Unaudited Financials	To be Filed
<input type="checkbox"/> Annual Audit	To be Filed
<input type="checkbox"/> State Comptroller Audit Filing	To be Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND				
2023 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
As of February 21, 2023				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP			
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	2/21/2023	2/21/2023	12/31/23
BARRINGTON	CONNER STRONG & BUCKELEW			
BELLMAWR	CONNER STRONG & BUCKELEW			
BERLIN BOROUGH	EDGEWOOD ASSOCIATES		01/31/23	12/31/23
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	1/13/2023		12/31/23
BROOKLAWN	CONNER STRONG & BUCKELEW		02/03/23	12/31/23
CHERRY HILL	CONNER STRONG & BUCKELEW	1/17/2023	2/10/2023	12/31/23
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW			
CHESILHURST	EDGEWOOD ASSOCIATES		1/25/2023	12/31/23
CAMDEN CITY	CONNER STRONG & BUCKELEW			
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY			
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/31/23	01/23/23	12/31/23
COLLINGSWOOD	CONNER STRONG & BUCKELEW			
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP			
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/10/2023	1/27/2023	12/31/23
GLOUCESTER TOWNSHIP	CONNER STRONG & BUCKELEW	1/19/2023		12/31/25
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	01/16/23	01/16/23	12/31/23
LAWNSIDE	M&C INSURANCE AGENCY	03/09/22	03/02/22	03/09/23
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/31/23	01/31/23	12/31/23
MAGNOLIA	CONNER STRONG & BUCKELEW	01/27/23		12/31/23
MEDFORD LAKES	CONNER STRONG & BUCKELEW			
MERCHANTVILLE	CONNER STRONG & BUCKELEW			
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW			
OAKLYN	CONNER STRONG & BUCKELEW	2/3/2023	2/3/2023	12/31/23
PENNSUAKEN	CONNER STRONG & BUCKELEW	1/19/2023		12/31/23
PINE HILL	HARDENBERGH INSURANCE GROUP			
RUNNEMEDE	CONNER STRONG & BUCKELEW		2/3/2023	12/31/23
SOMERDALE	CONNER STRONG & BUCKELEW			
TAVISTOCK	CONNER STRONG & BUCKELEW		2/7/2023	12/31/25
VOORHEES	CONNER STRONG & BUCKELEW	01/13/23		12/31/23
WINSLOW	CONNER STRONG & BUCKELEW	1/23/2023	1/23/2023	12/31/23
WINSLOW TOWNSHIP FIRE DISTRICT	CONNER STRONG & BUCKELEW	1/26/2023	1/28/2023	12/31/23
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS		2/21/2023	12/31/23

Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.

RESOLUTION NO. 23-10

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – FEBRUARY 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.

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

<u>FUND YEAR 2022</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003007			
003007	COMP SERVICES, INC.	VOID AND REISSUE	-1,291.67
003007	COMP SERVICES, INC.	VOID AND REISSUE	-38,630.67
003007	COMP SERVICES, INC.	VOID AND REISSUE	-2,458.33
			-42,380.67
003061			
003061	COMP SERVICES, INC.	GLOUCESTER TWP SERVICES 12/22	1,291.67
003061	COMP SERVICES, INC.	CLAIMS ADMINISTRATIVE FEE 12/22	38,630.67
003061	COMP SERVICES, INC.	CHERRY HILL SERVICES 12/22	2,458.33
			42,380.67
003062			
003062	PERMA RISK MANAGEMENT SERVICES	AATRIX 1099 FILING 2022	42.50
			42.50
003063			
003063	MAGNOLIA BOROUGH	OPTIONAL SAFETY AWARD 2022	1,000.00
			1,000.00
003064			
003064	TOWNSHIP OF HADDON	OPTIONAL SAFETY AWARD 2022	1,000.00
			1,000.00
003065			
003065	BARRINGTON BOROUGH	OPTIONAL SAFETY AWARD 2022- CAMERA	1,000.00
			1,000.00
003066			
003066	WINSLOW TOWNSHIP FIRE DISTRICT	OPTIONAL SAFETY AWARD 2022	996.25
			996.25
		Total Payments FY 2022	4,038.75
<u>FUND YEAR CLOSED</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003028			
003028	LINDENWOLD BOROUGH	VOID AND REISSUE	-57,839.00
			-57,839.00
003067			
003067	LINDENWOLD BOROUGH	DIVIDEND 2022	57,839.00
			57,839.00
		Total Payments FY CLOSED	0.00
<u>FUND YEAR 2023</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003068			
003068	APEX INSURANCE AGENCY C/O LEXINGTON INSURANCE	POL/EPL AND LAND USE 1ST OF 2 2023	917,241.00
			917,241.00
003069			
003069	COMP SERVICES, INC.	GLOUCESTER TWP CLAIM SERVICES 02/23	1,291.67
003069	COMP SERVICES, INC.	CLAIMS ADMIN FEE 02/23	39,797.33
003069	COMP SERVICES, INC.	CHERRY HILL CLAIM SERVICES 2/23	2,458.33
			43,547.33

003070				
003070	INTERSTATE MOBILE CARE INC.	DRUG AND ALCOHOL TESTING- 01/23		3,607.00
003070	INTERSTATE MOBILE CARE INC.	CHERRY HILL DRUG TESTING 01/23		70.00
				3,677.00
003071				
003071	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 02/23		17,408.58
				17,408.58
003072				
003072	PERMA RISK MANAGEMENT SERVICES	POSTAGE 01/23		42.53
003072	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 02/23		43,580.42
				43,622.95
003073				
003073	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 2/23		4,961.75
				4,961.75
003074				
003074	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT FEE- JAN 2023		5,011.50
003074	BROWN & CONNERY, LLP	ATTORNEY FEES FOR JAN 2023		2,172.75
003074	BROWN & CONNERY, LLP	ATTORNEY EXPENSES - JAN 2023		200.93
				7,385.18
003075				
003075	ELIZABETH PIGLIACELLI	TREASURER FEE 2/23		2,199.50
				2,199.50
003076				
003076	COURIER POST	ACCT#CHL-083028 AD- 02/02/23		67.09
003076	COURIER POST	ACCT#CHL-083028 AD JAN MEET 01/13/23		53.33
				120.42
003077				
003077	MEDLOGIX LLC	WC MAN CARE SERVICE CHERRY HILL 02/23		1,083.00
003077	MEDLOGIX LLC	WC MANAGED CARE SERVICES 2/23		10,801.12
				11,884.12
003078				
003078	CONNOR STRONG & BUCKELEW	UNDERWRITING MGMT FEE 02/23		1,245.00
				1,245.00
003079				
003079	ACCESS	CUST 224 DEPT 409 STORE-12/22 FOR JAN		105.45
				105.45
003080				
003080	HARDENBERGH INSURANCE GROUP	PINE HILL BOR. 1ST RMC FEE 2023		9,882.00
003080	HARDENBERGH INSURANCE GROUP	LINDENWOLD BOROUGH 1ST RMC FEE 2023		21,056.00
003080	HARDENBERGH INSURANCE GROUP	AUDUBON BOROUGH - 1ST RMC INS. 2023		12,712.00
003080	HARDENBERGH INSURANCE GROUP	CLEMENTON BOROUGH 1ST RMC FEE 2023		8,416.00
003080	HARDENBERGH INSURANCE GROUP	LAUREL SPRINGS BO.-1ST RMC FEE 2023		4,169.00
				56,235.00
003081				
003081	LEONARD-O'NEILL INS GROUP, INC.	GIBBSBORO -1ST RMC FEE 2023		3,195.00
				3,195.00
				Total Payments FY 2023
				1,112,828.28
				TOTAL PAYMENTS ALL FUND YEARS
				1,116,867.03

Chairperson

Attest:

Dated: _____

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

Treasurer

February 27, 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 January 31, 2023 for Fund Years 2019, 2020, 2021, 2022 and 2023. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

Net Investment Income received or accrued for January totaled \$36,713.02.

- **RECEIPT ACTIVITY FOR January:**

Assessment	\$ 6,301,341.00
Deductible	5,065.60
Recovery	10,491.86
Prior year check -Fruadulant	<u>57,839.00</u>
Total Receipts	<u>\$6,374,737.46</u>

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

- **CLAIM ACTIVITY FOR January:**

Property Liability Claims	\$ 264,998.39
Workers Compensation Claims	268,000.04
Administration Expense	<u>1,802,386.12</u>
Total Claims/Expenses	<u>\$2,335,384.55</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$20,129,377.09 to a closing balance of \$24,432,600.85 showing an increase of \$4,303,223.76.

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

Sincerely,
Elizabeth Pigliacelli, Treasurer

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

Current Fund Year: 2023											
Month Ending: January											
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	TOTAL
OPEN BALANCE	9,112.14	4,693,457.57	1,229,624.17	7,713,673.86	(145,522.67)	(35,262.60)	0.00	(967,784.05)	7,608,195.94	23,882.73	20,129,377.09
RECEIPTS											
Assessments	297,548.84	607,681.52	203,224.80	1,473,575.23	669,973.02	165,969.20	153,401.66	1,661,394.43	1,068,572.29	0.00	6,301,341.00
Refunds	10,166.05	0.00	250.00	75.81	0.00	0.00	0.00	0.00	0.00	5,065.60	15,557.46
Invest Pymnts	6,592.53	57,514.97	15,068.17	94,525.57	0.00	0.00	0.00	0.00	93,233.02	0.00	266,934.26
Invest Adj	(25.16)	(219.43)	(57.50)	(360.66)	0.00	0.00	0.00	0.00	(355.71)	0.00	(1,018.46)
Subtotal Invest	6,567.37	57,295.54	15,010.67	94,164.91	0.00	0.00	0.00	0.00	92,877.31	0.00	265,915.80
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57,839.00	0.00	57,839.00
TOTAL	314,282.26	664,977.06	218,485.47	1,567,815.95	669,973.02	165,969.20	153,401.66	1,661,394.43	1,219,288.60	5,065.60	6,640,653.26
EXPENSES											
Claims Transfers	177,867.46	53,614.09	33,516.84	263,388.43	0.00	0.00	0.00	0.00	0.00	4,611.61	532,998.43
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	216,532.00	1,168,433.75	417,420.37	0.00	1,802,386.12
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,044.98	0.00	2,044.98
TOTAL	177,867.46	53,614.09	33,516.84	263,388.43	0.00	0.00	216,532.00	1,168,433.75	419,465.35	4,611.61	2,337,429.53
END BALANCE	145,526.94	5,304,820.54	1,414,592.80	9,018,101.38	524,450.35	130,706.60	(63,130.34)	(474,823.37)	8,408,019.19	24,336.72	24,432,600.82

(\$0.03)

REPORT STATUS SECTION

Report Month: January

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 MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	January					
CURRENT FUND YEAR	2023					
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	\$20,129,377.09	1,502,446.70	- 35,855.99	45,800.06	-	18,616,986.32
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	-\$1,018.45	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,018.45
5 Interest Paid - Cash Instr.s	\$36,713.02	\$5,803.78	\$278.57	\$290.21	\$0.00	\$30,340.46
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$230,221.26	\$0.00	\$0.00	\$0.00	\$0.00	\$230,221.26
8 Net Investment Income	\$265,915.83	\$5,803.78	\$278.57	\$290.21	\$0.00	\$259,543.27
9 Deposits - Purchases	\$6,907,735.89	\$6,374,737.46	\$264,998.39	\$268,000.04	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$2,870,427.96	-\$2,335,384.55	-\$264,998.39	-\$268,000.04	\$0.00	-\$2,044.98
Ending Cash & Investment Balance	\$24,432,600.85	\$5,547,603.39	-\$35,577.42	\$46,090.27	\$0.00	\$18,874,484.61
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$687,971.01	\$396,499.36	\$182,423.84	\$109,047.81	\$0.00	\$0.00
(Less Deposits in Transit)	-\$85,372.30	-\$85,372.30	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$25,035,199.56	\$5,858,730.45	\$146,846.42	\$155,138.08	\$0.00	\$18,874,484.61

JANUARY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	01/05/2023	8,525.20				8,525.20	
2	01/05/2023	5,108.50				5,108.50	
3	01/11/2023	31,749.00				31,749.00	
4	01/11/2023	31,207.45				31,207.45	
5	01/18/2023	60,176.71				60,176.71	
6	01/18/2023	11,272.99				11,272.99	
7	01/25/2023	195,092.41				195,092.41	
8	01/25/2023	142,520.97				142,520.97	
9	01/26/2023	16,131.37				16,131.37	
10	01/31/2023	22,317.04				22,317.04	
11	01/31/2023	8,896.79				8,896.79	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	532,998.43	-	-	-	532,998.43	
	Monthly Rpt	532,998.43				532,998.43	
	Variance	- 0.00	-	-	-	- 0.00	

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

Month	January								
Current Fund Year	2023								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid January	Monthly Recoveries January	Calc. Net Paid Thru January	TPA Net Paid Thru January	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	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	284.95	0.00	284.95	284.95	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	284.95	0.00	284.95	284.95	0.00	0.00	0.00
2022	Property	595,755.30	177,867.46	10,166.05	763,456.71	763,456.71	0.00	0.00	0.00
	Liability	41,440.65	187.50	0.00	41,628.15	41,628.15	0.00	0.00	0.00
	Auto	84,907.55	500.00	250.00	85,157.55	85,157.55	0.00	0.00	0.00
	Workers Comp	787,073.25	172,973.12	0.00	960,046.37	960,046.37	0.00	(456.42)	456.42
	Cherry Hill	3,072.68	2,734.96	4,063.60	1,744.04	5,807.64	(4,063.60)	0.00	(4,063.60)
	Total	1,512,249.43	354,263.04	14,479.65	1,852,032.82	1,856,096.42	(4,063.60)	(456.42)	(3,607.18)
2021	Property	741,397.25	0.00	0.00	741,397.25	741,398.25	(1.00)	(1.00)	0.00
	Liability	99,433.20	5,305.72	0.00	104,738.92	104,738.92	0.00	0.00	0.00
	Auto	79,525.29	6,249.62	0.00	85,774.91	85,774.91	(0.00)	0.00	(0.00)
	Workers Comp	1,847,432.81	11,719.54	0.00	1,859,152.35	1,861,866.35	(2,714.00)	(261.00)	(2,453.00)
	Cherry Hill	(10,050.61)	351.65	465.50	(10,164.46)	(9,698.96)	(465.50)	0.00	(465.50)
	Total	2,757,737.94	23,626.53	465.50	2,780,898.97	2,784,079.47	(3,180.50)	(262.00)	(2,918.50)
2020	Property	601,177.58	0.00	0.00	601,177.58	601,481.58	(304.00)	(2,004.00)	1,700.00
	Liability	552,034.27	5,589.90	0.00	557,624.17	557,624.17	0.00	0.00	0.00
	Auto	373,308.05	24,242.72	0.00	397,550.77	397,550.77	0.00	0.00	0.00
	Workers Comp	2,354,018.58	36,003.62	0.00	2,390,022.20	2,390,022.20	0.00	0.00	0.00
	Cherry Hill	(923.51)	0.00	341.00	(1,264.51)	(923.50)	(341.01)	0.00	(341.01)
	Total	3,879,614.97	65,836.24	341.00	3,945,110.21	3,945,755.22	(645.01)	(2,004.00)	1,358.99
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	1,434,651.27	42,530.97	0.00	1,477,182.24	1,477,182.24	0.00	0.00	0.00
	Auto	104,689.60	2,524.50	0.00	107,214.10	107,214.10	0.00	0.00	0.00
	Workers Comp	2,436,624.03	42,407.20	75.81	2,478,955.42	2,479,122.73	(167.31)	(91.50)	(75.81)
	Cherry Hill	(2,579.00)	1,525.00	195.50	(1,249.50)	(1,054.00)	(195.50)	0.00	(195.50)
	Total	5,207,341.03	88,987.67	271.31	5,296,057.39	5,296,420.20	(362.81)	(91.50)	(271.31)
Closed FY	Property		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
	Auto		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp		0.00	0.00	0.00	0.00	0.00	1,646.01	(1,646.01)
	Cherry Hill		0.00	0.00	0.00	0.00	0.00	(13,587.00)	13,587.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	(11,940.99)	11,940.99
TOTAL		13,356,943.37	532,998.43	15,557.46	13,874,384.34	13,882,636.26	(8,251.92)	(14,754.91)	6,502.99



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD

MX6F92185102 - CAMDEN CO JIF

01/31/2023

Status: FINAL

Shares/Par Security ID	Description Link Ref	Price Local/Base	Cost Local/Base	Net Income Receivable Local/Base	Market Value Local/Base	Percent Of Total	Net Unrealized Gain/Loss Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCMI ACCOUNT	9.3996	18,874,484.61	0.00	18,874,484.61		0.00
99VVBSY75		9.3996	18,874,484.61	0.00	18,874,484.61	100.00	0.00



MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets
Market Value

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

	01/31/2023		01/31/2023	
	Current Period		Fiscal Year To Date	
	01/01/2023	01/31/2023	01/01/2023	01/31/2023
NET ASSETS - BEGINNING OF PERIOD		18,616,986.32		18,616,986.32
		<u>18,616,986.32</u>		<u>18,616,986.32</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	30,340.46		30,340.46	
UNREALIZED GAIN/LOSS-INVESTMENT	230,221.26		230,221.26	
ACCRETION/AMORTIZATION	-1,018.45		-1,018.45	
TOTAL INVESTMENT INCOME		<u>259,543.27</u>		<u>259,543.27</u>
TOTAL RECEIPTS		<u>259,543.27</u>		<u>259,543.27</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	471.92		471.92	
INVESTMENT ADVISORY FEES	1,101.14		1,101.14	
CONSULTING	471.92		471.92	
TOTAL ADMINISTRATIVE EXPENSES		<u>2,044.98</u>		<u>2,044.98</u>
TOTAL DISBURSEMENTS		<u>2,044.98</u>		<u>2,044.98</u>
NET ASSETS - END OF PERIOD		<u><u>18,874,484.61</u></u>		<u><u>18,874,484.61</u></u>

SAFETY DIRECTOR REPORT

Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: February 27, 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>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>P.O. Box 99106 Camden, NJ 08101</p>	<p>Tina M. Zaverzence Administrative Assistant tzaversence@jamontgomery.com Office: 856-552-4902</p>

LOSS CONTROL SURVEYS

- Township of Voorhees on January 25, 2023
- Borough of Mt. Ephraim on January 26, 2023

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Surveys for the month of January.

MEETINGS ATTENDED

- Camden County Police Chiefs Meeting on January 11, 2023
- Claims Committee Meeting on January 20, 2023
- Executive Safety Committee Meeting on January 23, 2023
- Camden Mental Health Steering Committee on January 31, 2023

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

- PEOSH Recording & Reporting Occupational Injuries & Illnesses
- CDL Federal Motor Carrier Safety Administration (FMCSA) Drug & Alcohol Clearinghouse
- 2023 2-Day Leadership Skills Schedule
- CDL Drivers: Annual Record Checks & Program Review Best Practices
- Motor Vehicle Record Checks: Non-CDL Drivers Best Practices
- 2023 MSI Expo Schedule

MSI LAW ENFORCEMENT

- No law enforcement communications this month

MSI NOW & MSI DVD

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

MSI NOW	
Municipality	Number of Videos
Audubon	2
Barrington	23
Bellmawr	28
Berlin	5
Camden City	1
Cherry Hill	4
Collingswood	4
Gloucester City	1
Gloucester Township	2
Haddon	6
Haddonfield	2
Pine Hill	1
Voorhees	2

[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
Haddon Township	3

MSI LIVE

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

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

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Chief among those rules is that the class attendee 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 course 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 12/22/2022 To 1/22/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Vineland PD Training Facility I - Borough of Oaklyn	3369 Mays Landing Rd. 4th floor City Hall Vineland, NJ 08361	Evidence of Insurance as respects to the Oaklyn Police use of the shooting range at 3369 Mays Landing Rd, Vineland NJ 08361	12/29/2022 #3801230	GL AU EX WC
H - To Whom It May Concern I - Cherry Hill Fire District (BOFC District)		Evidence of insurance with respects to the Deer Park Fire Company, covered under Cherry Hill Fire District #13. Includes Volunteers Director and Officers coverage.	1/3/2023 #3837928	GL AU EX WC OTH
H - Burlington County Emergency I - Cherry Hill Fire District (BOFC District)	Services Training Center 53 Academy Drive Eastampton, NJ 08060	Evidence of insurance with respects to the use of facilities for training.	1/6/2023 #3843467	GL AU EX WC
H - Barclay Walk I - Township of Cherry Hill	704 Barclay Walk 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: ARHAT Unit #704 #708 and Unit #303 Evidence of insurance with respects to ARHAT Unit #704, Unit #708, and Unit #303 owned by the Township.	1/10/2023 #3844070	GL AU EX WC OTH
H - The Woods II I - Township of Cherry Hill	c/o Target Property Management 2215 Old Marlton Pike East Marlton , NJ 08053	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. Evidence of insurance with respects to Woods II ARHAT Unit #1965, Unit #1802, and Unit #1861 owned by the Township.	1/10/2023 #3844071	GL AU EX WC OTH
H - Camden City School District I - City of Camden	1033 Cambridge Street Camden, NJ 08105	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: use of facilities 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 Camden City School District facilities	1/12/2023 #3845267	GL AU EX WC OTH
H - HGL-Aptim Joint Venture, LLC	6340 Glenwood Building #7, Suite 200	RE: Welsbach Facility Superfund Cleanup The Certificate Holder is an Additional Insured on the above-referenced Commercial General	1/12/2023	GL AU EX WC

01/23/2023

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 12/22/2022 To 1/22/2023

I - City of Gloucester City	Mission, KS 66202	Liability and Excess Liability Policies if required by written contract as respect to the Gloucester City Police Department working traffic control details at the former Welsbach Facility Superfund Cleanup project.	#3849643	
H - Enterprise FM Trust I - Borough of Lindenwold	PO BOX 16805 St. Louis, MO 63105	RE: Vehicles Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the Borough of Lindenwold buying vehicles from Enterprise FM Trust. Vehicles are listed below: 1GNSKDEC6LR229402 2020 Chevrolet Tahoe 1GNSKDEC6LR229500 2020 Chevrolet Tahoe 1GNSKDEC6LR229383 2020 Chevrolet Tahoe 1GNSKDECXLR221335 2020 Chevrolet Tahoe 1GNSKDECXLR221707 2020 Chevrolet Tahoe 1GNSKDEC7LR222412 2020 Chevrolet Tahoe 1FMCU0G65LUB73288 2020 Ford Escape 1FMCU0G67LUB73289 2020 Ford Escape 1FMCU0G63LUB73290 2020 Ford Escape 1FMCU0G65LUB73291 2020 Ford Escape 1FTFW1E50LKE08607 2020 Ford F-150 1FTBF2B66LED36991 2020 Ford F-250 1FDRF3B6XLED60193 2020 Ford F-350 NMOLS7E26L1478834 2020 Ford Transit Connect 1GBSKLED1MR338447 2021 Chevrolet Tahoe 1GBSKLED5MR338354 2021 Chevrolet Tahoe 1GBSKLED3MR338577 2021 Chevrolet Tahoe 1GBSKLED7MR338873 2021 Chevrolet Tahoe 1GBSKLED0MR338603 2021 Chevrolet Tahoe 1GNSKLED8MR338836 2021 Chevrolet Tahoe 1GNSKLED1MR439099 2021 Chevrolet Tahoe 1FT7W2B6XNEE58083 2022 Ford F-250	1/18/2023 #3852953	GL AU EX WC OTH
H - NJ Department of Health I - Borough of Haddonfield	Office of EMS PO Box 360 Trenton, NJ 08625	RE: License 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 Mobility Assistance Vehicle Service, Ambulance Service or Specialty Care Transport Provider Billing License	1/19/2023 #3853226	GL AU EX WC
Total # of Holders: 9				

Camden County JIF Cyber Compliance



Tier 1: Basic Controls

Tier 2: Enhanced Controls

Tier 3: Advanced Controls

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

Tier JIF	Tier 1			Tier 2			Tier 3		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Suburban Metro	100%	0%	0%	82%	9%	9%	82%	9%	9%
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	80%	16%	4%	73%	20%	7%	53%	40%	7%
Monmouth County	80%	5%	15%	73%	5%	22%	63%	15%	22%
South Bergen County	78%	17%	4%	65%	30%	4%	17%	74%	9%
NJ Public Housing Authority	74%	14%	12%	67%	24%	9%	51%	40%	9%
Bergen County	66%	26%	8%	45%	45%	11%	13%	74%	13%
NJ Utility Authorities	54%	22%	24%	46%	30%	24%	42%	32%	26%
Camden County	53%	13%	34%	47%	18%	34%	34%	32%	34%
Ocean County	39%	10%	52%	26%	13%	61%	13%	23%	65%
Central New Jersey	38%	19%	44%	31%	25%	44%	13%	44%	44%
Total #	272	63	75	231	97	82	166	158	86
Total %	66%	15%	18%	56%	24%	20%	40%	39%	21%

Analytics

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

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



JIF	Member	Approval Status - 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	Approved	Approved	Approved
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	Approved	Approved	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	Approved	Approved	Approved
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	\$257,610.75	\$139,205.63	\$118,405.12	45.96%
TOTAL 2023	\$257,610.75	\$139,205.63	\$118,405.12	45.96%

Monthly & YTD Summary:

PPO Statistics	January	YTD
Bills	176	176
PPO Bills	165	165
PPO Bill Penetration	93.75%	93.75%
PPO Charges	\$251,828.30	\$251,828.30
Charge Penetration	97.76%	97.76%

Savings History:

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Reductions	%
TOTAL 2022	\$3,443,490.89	\$1,675,899.91	\$1,767,590.98	51.33%
TOTAL 2021	\$2,341,455.56	\$1,215,725.78	\$1,125,729.78	48.08%
TOTAL 2020	\$3,160,515.05	\$1,697,689.83	\$1,462,825.22	46.28%
TOTAL 2019	\$3,042,329.21	\$1,379,303.91	\$1,663,025.30	54.66%
TOTAL 2018	\$2,845,780.35	\$1,441,081.52	\$1,404,698.83	49.36%
TOTAL 2017	\$1,803,457.88	\$879,858.84	\$923,599.04	51.21%
TOTAL 2016	\$2,534,730.41	\$1,393,859.39	\$1,140,871.02	45.01%
TOTAL 2015	\$2,642,806.56	\$1,379,391.36	\$1,263,415.20	47.81%
TOTAL 2014	\$2,462,610.10	\$1,290,804.11	\$1,171,805.99	47.58%
TOTAL 2013	\$2,350,634.69	\$1,046,355.16	\$1,304,279.53	55.49%
TOTAL 2012	\$3,492,188.94	\$1,551,241.48	\$1,940,947.46	55.58%
TOTAL 2011	\$3,001,784.51	\$1,383,535.61	\$1,618,248.90	53.91%

APPENDIX I – MINUTES

January 23, 2023

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JANUARY 23, 2023
MEETING HELD ELECTRONICALLY AT 5:00 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF 2022 EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

Sharon Eggleston	City of Camden	Absent
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
Claims Service	CompServices Tracy Ware, Gladys Driggins
Safety Director	J.A. Montgomery Risk Control John Saville, Harry Earle
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew Edward Cooney

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Millard Wilkinson, Berlin Boro
Eleanor Kelly, Runnemede Borough
Bonnie Taft, Oaklyn
Glenn Werner, Gibbsboro
John Mulholland, Cherry Hill Fire District
Ken Cheeseman, Laurel Springs
Cassandra Duffy, Collingswood
Lorraine Azzarano, Winslow Township Fire District
Brian Morrell, Gloucester City
Kevin Roche, Haddonfield
Steve Whalen, Magnolia
Elizabeth Peddicord, Pennsauken Twp
Rushi Pandya, Berlin Borough
Steven Whalen, Magnolia Borough

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann	Edgewood Associates
Danielle Colaianni	Hardenbergh Insurance
Roger Leonard	Leonard O'Neill Insurance Group
Terry Mason	M&C Insurance Agency, Inc.
Walt Eife	Waypoint Insurance
Peter DiGambattista	Associated Insurance Partners
Frank Covelli	PIA
Don Sciolaro	PIA

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF NOVEMBER 28, 2022

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF NOVEMBER 28, 2022

Motion:	Commissioner Wolk
Second:	Commissioner Taraschi
Vote:	Unanimous

CORRESPONDENCE: NONE

MOTION TO ADJOURN SINE DIE MEETING:

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Vote:	Unanimous

SINE DIE MEETING ADJOURNED – COMMISSIONER DIANGELO EXECUTIVE DIRECTOR TO RUN ELECTIONS OF OFFICERS, 5-MEMBER EXECUTIVE COMMITTEE, 3 ALTERNATES TO EXECUTIVE COMMITTEE

ROLL CALL OF ALL 2023 FUND COMMISSIONERS (OR ALTERNATES):

MEMBER	FUND COMMISSIONER	PRESENT
Audubon	David Taraschi	Yes
Audubon Park	M. Larry Pennock	No
Barrington	Terry Shannon	Yes
Bellmawr	Louis. P. DiAngelo	Yes
Berlin Boro	Millard Wilkinson	Yes
Berlin Twp	Catherine Underwood	No
Brooklawn	Michael Mevoli	Yes
Camden City	Sharon Eggleston	No
Camden City Parking Authority	Willie Hunter	No
Cherry Hill	Ari Messinger	Yes
Cherry Hill Fire District	John Foley	Yes
Chesilhurst	M. Jamila Oden-Garnett	No
Clementon	Jenai Johnson	No
Collingswood	Cassandra Duffy	Yes
Gibbsboro	Glenn Werner	No
Gloucester City	Brian Morrell	Yes
Gloucester Township	Tom Cardis	No
Haddon Twp	James Mulroy	No
Haddon Heights	David Taraschi	Yes
Haddonfield	Kevin Roche	Yes
Hi-Nella	Phyllis Twisler	No
Laurel Springs	Ken Cheeseman	Yes
Lawnside	Edward Hill	Yes
Lindenwold	Craig Wells	No
Magnolia	Steve Whalen	Yes
Medford Lakes	Dr. Robert Burton	No
Merchantville	Edward Brennan	No
Mt. Ephraim	Joseph Wolk	Yes
Oaklyn	Bonnie Taft	Yes
Pennsauken Twp	Elizabeth Peddicord	Yes
Pine Hill	Patricia Hendricks	No
Runnemede	Eleanor Kelly	Yes
Somerdale	M. Gary Passanante	Yes
Tavistock	Terry Shannon	Yes
Voorhees	Jason Ravitz	No
Winslow	Joseph Gallagher	Yes
Winslow Twp. Fire Dist. #1	Lorraine Azzarano	Yes
Woodlynne	Joseph Chukwueke	Yes

With 23 Commissioners present a quorum of 16 was achieved..

ELECTION OF 2023 CHAIRMAN, SECRETARY, 5-MEMBER EXECUTIVE COMMITTEE, 3 EXECUTIVE COMMITTEE ALTERNATES:

NOMINATIONS COMMITTEE – Executive Director read the slate of the 2023 committee, which was submitted by Commissioner Wolk, Chair of Nominating Committee. Executive Director noted one change that the Fund Office was notified as of today that Sharon Eggleston will not be reappointed as Fund Commissioner so that alternate position will be vacant for now and the

remaining two alternates will move up. Executive Director asked Karen Read to read the Nomination Report into record.

OFFICERS:

Michael Mevoli – Borough of Brooklawn, Chairman
M. James Maley – Borough of Collingswood, Secretary

FIVE MEMBER EXECUTIVE COMMITTEE:

Louis DiAngelo - Borough of Bellmawr
Terry Shannon – Barrington Borough
M. Joseph Wolk – Borough of Mt. Ephraim
Joseph Gallagher – Winslow Township
David Taraschi - Audubon Borough

EXECUTIVE COMMITTEE ALTERNATES

#1 Gary Passanante – Borough of Somerdale
#2 Edward Hill – Borough of Lawnside
#3 Vacant

MOTION TO NOMINATE MICHAEL MEVOLI, BOROUGH OF BROOKLAWN AS CHAIR; M. JAMES MALEY, BOROUGH OF COLLINGSWOOD AS SECRETARY; LOUIS DIANGELO, BOROUGH OF BELLMAWR; TERRY SHANNON, BOROUGH OF BARRINGTON; JOSEPH WOLK, BOROUGH OF MT. EPHRAIM; JOSEPH GALLAGHER, TOWNSHIP OF WINSLOW AND DAVID TARASCHI - AUDUBON BOROUGH FOR EXECUTIVE COMMITTEE AND AS ALTERNATE #1, GARY PASSANANTE, BOROUGH OF SOMERDALE AND ALTERNATE #2 EDWARD HILL, BOROUGH OF LAWNSIDE AND ALTERNATE #3 VACANT.

ADDITIONAL NOMINATIONS FOR EXECUTIVE COMMITTEE ENTERTAINED

Hearing no additional nominations,

MOTION TO CLOSE NOMINATIONS AND CONFIRM ELECTIONS:

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

ATTORNEY ADMINISTERED OATH OF OFFICE TO OFFICERS AND TO THE EXECUTIVE COMMITTEE.

Attorney Nardi said Sharon Eggleston is still with the City of Camden she is just taking on a new roll and the City will be appointing their Risk Manager as the Fund Commissioner at the next meeting.

Chairman Mevoli called meeting to order and thanked the members of the Camden JIF for their confidence in the Executive Board.

ROLL CALL OF 2023 EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. James Maley, Secretary	Borough of Collingswood	Absent
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present

Joseph Wolk	Borough of Mount Ephraim	Present
Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

EXECUTIVE COMMITTEE ALTERNATES:

Gary Passanante	Borough of Somerdale	Present
Edward Hill	Borough of Lawnside	Present

2023 REORGANIZATION:

Fund Professional Service Agreements: In September 2021, 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.

RESOLUTION 23-1 APPOINTMENTS

- 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.

MOTION TO ADOPT RESOLUTION 23-1 CONFIRMING APPOINTMENT OF FUND PROFESSIONALS AS AMENDED:

Motion:	Commissioner Taraschi
Second:	Commissioner Gallagher
Vote:	9 Ayes – 0 Nays

ORGANIZATION RESOLUTIONS

RESOLUTION 23-2 DESIGNATION FISCAL MANAGEMENT PLAN The Fiscal Management Plan includes financial institutions declared as the Fund’s Official Depositories, and interest rates for delinquent assessments. In addition, the Fiscal Management Plan allows Cherry Hill Township to process their assessment payment based on a fiscal year operation.

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.
- XI.** The assessment due dates are January 31, 2022 for the first installment and June 15, 2022 for the second installment.

- XII. Cherry Hill Township operates on a fiscal calendar year beginning July 1 and ending June 30. Cherry Hill Township assessment due dates are February 28, 2022 for the first installment and July 31, 2022 for the second installment.
- XIII. 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.
- XIV. Adjustments to Risk Management Fees in the amount of \$150 or less are as a result of seminar credits.
- XV. 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.

RESOLUTION 23-3 ESTABLISHING PUBLIC MEETING PROCEDURES Executive Director said the meetings will be published alternating in person and Zoom meetings. There was a late change for the February meeting which will be held at the Collingswood Community Center since the Scottish Rite was already booked.

RESOLUTION 23-4 DESIGNATION OF SECRETARY AS CUSTODIAN OF RECORDS TO BE KEPT AND MAINTAINED AT THE FUND OFFICE AS REQUIRED BY THE FUND'S BYLAWS

RESOLUTION 23-5 AUTHORIZATION OF COMPENSATION TO EXECUTIVE COMMITTEE FOR MEETING ATTENDANCE AT EXECUTIVE COMMITTEE MEETINGS.

RESOLUTION 23-6 ESTABLISHING THE 2023 PLAN OF RISK MANAGEMENT.

Executive Director said there were no changes of any substance in the plan but did point out that on page 20 the retention schedule for Pennsauken was added and on page 10 of the Plan it was still listed as QBE for public officials coverage which should now be Lexington and those changes were reflected on the Resolution 23-5 on the Zoom screen.

RESOLUTION 23-7 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH QBE SPECIALTY INSURANCE COMPANY FOR PRIMARY PUBLIC OFFICIALS/EMPLOYMENT PRACTICES LIABILITY

MOTION TO ADOPT ORGANIZATIONAL RESOLUTIONS 23-2 THROUGH 23-7:

Motion:	Commissioner Shannon
Second:	Commissioner Wolk
Roll Call Vote:	8 Ayes – 0 Nays

Organizational Resolutions & Risk Management Plan Made Part of Minutes.

EXECUTIVE DIRECTOR – Executive Director thanked the board for re-appointment.

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)**

Executive Director said Chief Morrell has been added to the Executive Safety Committee and John Foley of Cherry Hill Fire District has been added to the Claims Committee where he served for many years. If anyone is interested in serving on any of the Committees they can reach out to the Executive Director or Chairman Mevoli.

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. Edward Cooney Underwriting Manager said the MEL has helped launch the Cyber JIF, which is a whole new JIF filled with all the MEL member JIFs in the program. A very exciting part of the program is that the cost to do the employee training, as well as vulnerability, management and scanning will now be included within assessments already paid. Details will be out shortly but will probably be in the form of a reimbursement up to a certain rate which should cover most of the services out there. It is an incredible part of the program and as a whole is not being offered anywhere across the country, not only for public entities but for any organizations of any industry. All the details were included in the documents in the agenda and they are also on the MEL website. The new framework and new checklist can all be found there. As a reminder many towns were grandfathered per the cyber compliance sheet into some lower deductibles from last year. However, anybody looking to better themselves in terms of compliance or looking to become compliant for the first time will have to work on the new program. If your town was grandfathered that will last until the end of 2023, and in 2024 everyone will have to work on the new program.

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. Executive Director said the Attorney Nardi will possibly hold a session or two in the Spring.

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 – 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 reviewed the Financial Fast Track as of October 31, 2022 the statutory surplus showing at \$211,000 increase over the prior month with a solid \$5.7 million in surplus and the November report shows a decrease over \$800,000 but that was due to the dividend so \$4.9 million surplus for the November report. Executive Director also reviewed the Expected Loss Ratio Analysis for November where the actuary projected 54% we are currently a close to 44% so 2022 is trending well. The same holds true for the December report at actuary's target at 66% and we are at 47%. On the Lost Time Accident Frequency the November 2022 report at 1.16 and December is a slightly higher reflects 1.17. The Regulatory Filing checklist will be updated as we submit our state filings. The EPL POL Compliance shows all members, but one has completed their checklist and we appreciated everyone trying to get this done since it has been a couple of years since it was last completed. Executive Director said on behalf of everyone at PERMA, thank you for the reappointment in 2023.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 22-33 December 2022 Vouchers

TOTAL 2022	\$1,425,424.49
TOTAL	\$1,425,424.49

Approving Payment of Resolution 22-34 December 2022 Dividend Vouchers

CLOSED	\$433,093.00
TOTAL	\$433,093.00

Approving Payment of Resolution 23-8 January 2023 Vouchers

TOTAL 2022	\$13,580.42
TOTAL 2022	\$1,788,805.70
TOTAL	\$1,802,386.12

MOTION TO APPROVE THE DECEMBER 2022 VOUCHERS RESOLUTION 22-33, DECEMBER 2022 DIVIDEND VOUCHERS RESOLUTION 22-34 AND JANUARY 2023 VOUCHERS RESOLUTION 23-8

Motion: Commissioner Shannon
 Second: Commissioner DiAngelo
 Roll Call Vote: 8 Ayes - 0 Nays

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

Closed	.00
2018	21,395.63
2019	71,802.80
2020	29,138.04
2021	27,496.30
2022	246,696.37
TOTAL	396,529.14

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

Motion: Commissioner Wolk
 Second: Commissioner Taraschi
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Fund Attorney thanked the Committee for the reappointment for 2023. On page 64 of the agenda is Resolution 23-9 appointing approved counsel. On pages 71 thru 74 of the agenda was Mr. Nardi's letter recommending defense counsel for 2023. Mr. Nardi recommended the same hourly rate for third party liability cases at \$195.00 per hour and for workers' compensation cases at \$140.00 and an increase in reimbursement of hourly paralegal charges from \$65.00 to \$75.00 per hour.

MOTION TO APPROVE RESOLUTION 23-9 FOR THE 2023 DEFENSE PANEL:

Motion: Commissioner Gallagher
Second: Commissioner Wolk
Roll Call Vote: 7 Ayes– 0 Nays, 1 Abstain –
Commissioner Wolk

Defense Panel Attached & Report made Part of Minutes

Attorney Nardi also suggested that training materials shared at the meeting be distributed to department heads, not only do they offer explanations of the services being rendered in the training in the easy fashion, but the insurance offering overview, and particularly the amounts that the municipalities could be subject to in terms of co-pay and deductibles for failure to obtain the training.

SAFETY DIRECTOR:

Safety Director thanked the Committee for the reappointment of JA Montgomery as Safety Director. Mr. Saville reviewed the monthly reports. Mr. Saville recommend that members review their hierarchy reports in the learning management system. Be sure that your training is up to date and reminded members to notify any changes in training administrators to Andrea Felipe of JA Montgomery.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 10/22/21 to 12/22/21 was included in the agenda on pages 79 – 83. Edward Cooney reported his team is scheduling a webinar that will provided to everyone to go over the insurance renewal and the marketplace that was faced during the last renewal as well as some plans for 2024.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider thanked the board for the reappointment for 2023. Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for November and December 2022 where there was a savings of 49% for December and a total of 51% for the year. Ms. Goldstein reported 2022 4th Quarter Workers Compensation Injury Review.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: The Claims Committee held a Zoom Phone meeting on Friday, where all claims were reviewed and discussed and minutes that would normally be reviewed in the Executive Session. At this time a motion to accept the committee's recommendations on the claims as discussed, and review would be in order.

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Taraschi
Second: Commissioner Shannon
Roll Call Vote: 8 Ayes – 0 Nays

Claims Administrator thanked the Committee for their reappointment for 2023.

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: Cindy of Hi-Nella asked about the Cyber Training Compliance Listing and the towns that were highlighted in yellow. Executive Director said these towns still need to get in touch with D2CyberSecurity for their training. Mayor Chukwueke requested a copy of the Camden JIF Committee listing.

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	Unanimous

MEETING ADJOURNED: 6:52 PM

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