



# CAMDEN

## COUNTY MUNICIPAL

JOINT INSURANCE FUND

### MEETING AGENDA APRIL 24, 2023 – 5:00 PM

**BELLMAWR FIRE DEPARTMENT  
29 LEWIS AVENUE  
BELLMAWR, NJ 08031**

#### 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: APRIL 24, 2023**

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- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2023 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: March 27, 2023 Open Minutes..... Appendix I**

- CORRESPONDENCE – None**

**REPORTS**

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
Executive Director's Report .....Page 1
  
- TREASURER – Elizabeth Pigliacelli**  
Monthly Vouchers - Resolution No. 23-13 April Bills .....Page 16  
Treasurer’s Report.....Page 18  
Monthly Reports .....Page 19
  
- ATTORNEY – Joseph Nardi, Esquire**
  
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report .....Page 25
  
- UNDERWRITING MANAGER – Conner Strong & Buckelew**  
Monthly Certificate Holding Report.....Page 28  
Cyber Risk Management Compliance – As of April 1, 2023 .....Page 31
  
- MANAGED CARE – Medlogix**  
Monthly Report .....Page 33
  
- CLAIMS SERVICE – AmeriHealth Casualty**

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- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - NEXT MEETING – May 22, 2023 – Via ZOOM**
  - MEETING ADJOURNED**

# Camden County Municipal Joint Insurance Fund

2 Cooper Street  
Camden, NJ 08102

Date: April 24, 2023

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ❑ **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 1<sup>st</sup> quarter Campaign is running concurrently with the 2022 4<sup>th</sup> quarter for members who have not completed their training yet. These phishing values will be updated when the April report comes around.
- ❑ **MEL/RCF/EJIF/Cyber JIF Meetings & MEL Retreat** – The MEL, RCF & EJIF held their March meetings in conjunction with the MEL annual Retreat on March 24<sup>th</sup>. The purpose of the retreat was to provide the sub-committees of the MEL an expanded opportunity to report directly to the boards of the MEL, RCF & EJIF. Enclosed in **Appendix II** are Commissioner Wolk's reports for the meetings.
- ❑ **2023 MEL, MR HIF & NJCE JIF Educational Seminar:** Day 2 of the annual seminar will be conducted virtually on Friday, April 28<sup>th</sup> 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). A notice was distributed to all members and risk managers on March 7<sup>th</sup>.

Enclosed on **Page 4** 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.

- ❑ **Elected Officials Training:** The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. Attached on **Page 5** are the directions to follow to complete the course. The deadline for completing the training has been extended to May 31st.

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 31, 2023. The credit will continue to be extended to the member's municipal

manager/administrator or authority executive director.

- ❑ **2023 PRIMA Conference** – The JIF has authorized the attendance of Executive Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Long Beach CA from June 4-7. Any board member interested should contact the Fund Office.
  
- ❑ **EJIF Environmental Alert** – The NJ Department of Environmental Protection issued a new Tier A Municipal Stormwater General Permit. Attached on **Page 6** is a Environmental Alert from the EJIF on the change, which includes links for more information.
  
- ❑ **2023 Financial Disclosures** – The Division of Local Governmental Services distributed a notice a few weeks ago with filing instructions with a deadline to file by April 30<sup>th</sup>. The online filing of the Disclosure forms are inclusive of any other municipal related positions that require filing.

**Due Diligence Reports:**

<b>Financial Fast Track</b>	<i>Unavailable</i>
<b>Loss Ratio Analysis</b>	<b>Page 9</b>
<b>Loss Time Accident Frequency</b>	<b>Page 10 &amp; 11</b>
<b>POL/EPL Compliance Report</b>	<b>Page 12</b>
<b>Fund Commissioners</b>	<b>Page 13</b>
<b>Regulatory Affairs Checklist</b>	<b>Page 14</b>
<b>RMC Agreements</b>	<b>Page 15</b>

## D2 Cybersecurity Training Report As of April 14, 2023

Town/Entity	Users	Users Added From Previous Month	2022 Q2 Phishing Results (% of Users Phished)	2022 Q3 Phishing Results (% of Users Phished)	2022 Q4 Phishing Results (% of Users Phished)	2023 Q1 Phishing Results (% of Users Phished)	Fully Trained (Jan. '22 - May '23)	Previous Month's Training Progress	Current Month's Training Progress	Training Percent Change For The Month	Notes
Audubon	46		9%	26%	22%	0%	32	71%	71%	0%	
Audubon Park	5		0%	0%	0%	0%	1	20%	20%	0%	
Barrington	57		97%	11%	4%	0%	45	81%	81%	0%	
Bellmawr	43		4%	7%	7%	0%	33	77%	77%	0%	
Berlin Borough	67	1	14%	2%	0%	0%	28	41%	43%	1%	
Berlin Township	16		5%	0%	0%	0%	15	94%	94%	0%	
Brooklawn	13			17%	0%	0%	13	100%	100%	0%	
Camden City	287	37	8%	4%	0%	0%	215	41%	76%	35%	
Camden City Parking Authority	7		0%	0%	0%	0%	3	43%	43%	0%	
Cherry Hill	369		6%	5%	5%	7%	287	78%	78%	0%	
Cherry Hill Fire District	181		7%	4%	9%	6%	138	76%	76%	0%	
Clementon	40		8%	5%	13%	0%	27	68%	68%	0%	
Collingswood	82		12%	11%	14%	4%	78	86%	95%	9%	
Gibbsboro	27		4%	9%	0%	0%	17	59%	63%	4%	
Gloucester City	98		6%	11%	7%	1%	90	72%	92%	20%	
Gloucester Township	279	2		2%	7%	8%	57	39%	21%	-19%	
Haddon Heights	35		4%	2%	0%	3%	24	71%	69%	-3%	
Haddon Twp	44		9%	2%	11%	5%	38	86%	86%	0%	
Laurel Springs	12			0%	0%	0%	11	96%	96%	0%	
Lawnside	12	1	0%	1%	8%	0%	3	17%	25%	8%	
Lindenwold	80		0%	1%	3%	1%	76	95%	95%	0%	
Magnolia	33			18%	6%	0%	7	23%	21%	-2%	
Merchantville	55	1	16%	8%	13%	11%	25	45%	46%	2%	
Mount Ephraim	12		100%	4%	8%	0%	12	100%	100%	0%	
Oaklyn	29		14%	43%	11%	4%	29	100%	100%	0%	
Pennsauken Township	269		25%	13%	26%	11%	204	76%	76%	0%	
Pine Hill	37		0%	9%	13%	3%	35	95%	95%	0%	
Runnemede	115		9%	9%	0%	0%	61	55%	55%	0%	
Somerdale	46		6%	9%	9%	0%	27	61%	61%	0%	
Voorhees	304	9					159	44%	53%	9%	
Winslow	150		2%	4%	2%	5%	150	95%	100%	5%	
Winslow Township Fire Dist. #1	115		4%	3%	2%	8%	110	95%	96%	1%	
Woodlyne	17			2%	0%	0%	6	35%	35%	0%	
Chesilhurst											Reached out 3+ times during onboarding period; enrollment; whitelisting and training rollout never completed
Haddonfield	74										reached out 3+ times during onboarding period; received an email from Louise Salvatore Dec. 2022 providing proof of courseware completion (this was for another cyber training program). Louise Salvatore reached out again to push the onboarding back to Jason Cutler 3/3/23; no response since
Hi-Nella											Reached out 3+ times during onboarding period; enrollment; onboarding never begun
Medford Lakes											Reached out 3+ times during onboarding period; enrollment; onboarding never begun



## 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](http://njmel.org)...or email Jaine Testa at [jainet@permainc.com](mailto:jainet@permainc.com)

#### SPONSORED BY



**MEL**



**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](http://njmel.org)



This course details ways to control workers' compensation and liability insurance costs. Municipal elected officials, authority commissioners and a member's CEO (i.e. municipal manager / administrator or executive director) who completes this course by May 2023 may qualify for a \$250 credit (capped at approx. 5% of MEL assessment) in their local unit 2023 assessment.

1. Click the MEL Safety Institute's **Learning Management System (LMS)** link: [www.firstnetcampus.com/meljif](http://www.firstnetcampus.com/meljif)
2. **Login to LMS**
  - If you have previously taken MSI classes, enter your username and password.
  - If you do not know your username/password, check with your Training Administrator or call the MSI Help Line at (866) 661-5120
  - If you are new, click **New User Registration**, complete the fields and you will receive an email with your username and password.
3. Click **MSI NOW** on the bottom right.
4. Click the course: **2022-2023 Elected Officials Risk Management Seminar**
5. Click **Enroll**.
6. Click **My Training** tab on the top blue tool bar.
7. Click the **Program Name** to launch the course.
8. Upon completion of the course navigate to the **Student Center** tab to **print your Certificate of Completion**. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

**IMPORTANT:** You must **complete the entire program** to receive credit.

If you have questions or need assistance contact the **MSI Help Line (866) 661-5120**, during business hours. The MEL Safety Institute can also be accessed anytime by going to [www.melsafetyinstitute.org](http://www.melsafetyinstitute.org).

# Environmental Alert



## NJDEP's Municipal Stormwater Permit: Hot Topics from the Latest Update

To ring in the new year, the New Jersey Department of Environmental Protection (NJDEP) issued the new Tier A Municipal Stormwater General Permit (GP) renewal (effective January 1, 2023), which initiates many changes for our municipalities. We've outlined some of the highlights below. For a deeper dive into these requirements, we urge all EJIF members to review [the full permit](#) on NJDEP's website.

### Background

In order to prevent pollutants from being transported to local water bodies from Municipal Separate Storm Sewer Systems (MS4s), federal stormwater regulations require MS4 operators to obtain a National Pollutant Discharge Elimination System (NPDES) permit and implement a stormwater management program. The Tier A Municipal Stormwater GP renewal is a Comprehensive GP (under 40 CFR 122.28), which serves to authorize MS4 stormwater discharges from New Jersey Tier A municipalities and requires those respective municipalities to develop a stormwater program.

### MS4 Stormwater Permitting Program: Tier B Municipality Reassignment

As of January 1, 2023, all 101 municipalities previously assigned to Tier B have now been assigned to Tier A, in order to help better manage stormwater discharges and resulting pollutant and nutrient impacts to waterways. This major change will require former Tier B municipalities to initiate a plethora of Municipal Stormwater GP compliance activities in short order. The permit renewal was effective on January 1, 2023; however, the NJDEP is allowing a period of 12 months (until December 31, 2023) for former Tier B municipalities to bring their facilities into compliance.

### MS4 Stormwater Permitting Program: Funding

In order to make this transition easier, the Murphy administration is offering \$19 million in grants to assist municipalities with new stormwater permitting requirements. Grants are broken down to \$25,000 for



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existing Tier A municipalities and \$75,000 for former B municipalities that now have to comply with Tier A requirements. The announcement was made on February 17, 2023 and details on how to apply should be posted by March 3<sup>rd</sup> on the grant page, which can be found [here](#).

### Permit Renewal Highlights

#### Stormwater Pollution Prevention Plan (SPPP; Permit Section IV.A.)

An updated, fillable template will be made available on the MS4 webpage. The municipal SPPP must be electronically submitted to NJDEP and posted on the municipality's dedicated stormwater webpage.

#### Dedicated Municipal Stormwater Webpage (Permit Section IV.B.2.)

A dedicated stormwater webpage is now required for each Tier A municipality. Look for a new HTML template which will become available soon [here](#).

#### Local Education and Outreach (Permit Section IV.C.)

Municipalities' education and outreach efforts are measured on a point system, with different stormwater events garnering different point values. A total of 12 points is required for each year of the permit. Point categories are now located in Attachment A of the permit. The annual permit certification report will ask permittees to certify compliance with these items by May 1<sup>st</sup> of each year for activities from the year before.

#### Street Sweeping (Permit Section IV.F.2.a.i. and ii.)

Triannual sweeping (every four months) is required for segments of municipal roads that have storm drain inlets which discharge to surface water. Annual sweeping is required at segments of municipal roads that **do not** have storm drain inlets that discharge to surface water.

#### Excess De-icing Material Management (Permit Section IV.f.2.a.vii.)

Everyone has seen piles of excess salt in roadways during winter months. Now, removal of piles of salt and de-icing materials that have been deposited on municipal roads and parking areas during spreading operations must be removed within 72 hours after the end of the storm (conditions permitting).

#### New or Modified Best Management Practices at Maintenance Yards & Other Ancillary Operations (Permit Section IV.F.5.)

Wood waste, yard trimmings, finished leaf compost, inoperable vehicles or equipment, and aggregate material and construction debris may now only remain on municipal property for a maximum of six months. In addition, cold patch must now be stored indoors or covered on an impervious surface.

#### Employee Training (Permit Section IV.F.6. through 9.)

Municipal employees must now be trained on all stormwater topics annually, as opposed to those who were previously trained biennially. In addition, municipal board and governing body members are required to take Stormwater Management Rule amendment training within 12 months from adoption of the N.J.A.C. 7:8 rule amendment for Existing and New Tier A's.

Training for municipal employees involved in stormwater-related activities remains an annual requirement. The EJIF-developed stormwater training program is still accepted by the NJDEP but is not fully up-to-date with these new requirements. However, new EJIF-developed training videos are slated to be rolled out incrementally this year, with the first installment already posted on the [Municipal Excess Liability \(MEL\) Safety Institute website](#).

#### MS4 Mapping (Permit Section IV.G.1.)

Municipalities are required to create a map of all MS4 infrastructure and submit an electronic version (as a georeferenced shapefile, geodatabase, or AutoCAD file) to NJDEP. If NJDEP's ArcGIS Online Mapping Tool is used, the data is submittal automatically. This map must also be posted on the municipality's



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dedicated stormwater webpage. More information regarding NJDEP Municipal Stormwater Mapping and Inventory Assistance can be found [here](#).

#### Annual Report & Supplemental Questionnaire (Permit Section IV.K.)

As in the past, the Annual Stormwater Report is due to NJDEP by May 1<sup>st</sup> every year. The submittal can be made via the MSRP Annual Report Service. Keep in mind that the Supplemental Questionnaire questions are updated each permit cycle.

#### Permit Attachments

The number of attachments to the permit has gone from five to two, with former Attachments A (Measurable Goals & Implementation Schedule) and E (BMPs for Municipal Maintenance Yards and Other Ancillary Operations) having been incorporated into the permit itself. Notably, there is a new Attachment A (Points for Public Education & Outreach) and Attachment B (Design Standards for Storm Drain Inlets). The former Attachment D (Major Development Stormwater Summary) has been renamed to "Major Development Project Summary" and has been incorporated into the Supplemental Questionnaire.

#### And Many Others!

We would also like to acknowledge that this new permit makes changes to the following sections:

- Post Construction Stormwater Management in New Development and Redevelopment (Permit Section IV.E. and IV.F.8.)
- Community Wide Ordinances (Permit Section IV.F.1.)
- Storm Drain Inlets (Permit Section IV.F.2.a.iii., iv., and v.)
- Herbicide Application Management (Permit Section IV.F.2.a.vi.)
- Roadside Vegetative Waste Management (Permit Section IV.F.2.a. viii.)
- Roadside Erosion Control Program (Permit Section IV.F.2.a.ix.)
- Storm Drain Inlets & Catch Basins (Permit Section IV.F.3.a.i. - iv.)
- MS4 Conveyance Inspection & Cleaning (Permit Section IV.F.3.a.v.)
- Stormwater Infrastructure Inspection (Permit Section IV.F.3.a.vi - x.)
- Stormwater Facilities Not Owned or Operated by the Municipality (Permit Section IV.F.4.)
- Stream Scouring (Permit Section IV.G.2.)
- Illicit Discharge Detection and Elimination (Permit Section IV.G.2.)
- Watershed Improvement Plan (Permit Section IV.H.)

The new permit allows for a grace period in which existing and newly assigned Tier A municipalities may come into compliance, if necessary.

Please note that there are a lot of new requirements under this permit, and this is only a brief look at some of the hot-button issues, not a comprehensive account of everything that may impact your community. Please bear in mind that deadlines to bring each municipality into compliance are July 1, 2023 (Tier A) and December 31, 2023 (former Tier B). Visit NJDEP's website for more information or assistance. We recommend the following pages:

- [Tier A Municipal Stormwater GP Renewal](#)
- [NJDEP Municipal Stormwater Regulation Program](#)
- [Stormwater Training Materials](#)
- [Stormwater Facility Maintenance Guidance](#)
- [NJDEP Mapping Application](#)

This newsletter is for information purposes only and does not represent legal or technical advice.

If you need a more detailed explanation of this topic or need assistance in interpreting how it may impact your site, the EJIF suggests that you contact the EJIF environmental consultants for further information.

All EJIF members please feel free to contact Richard Erickson or Sunita Dhar of First Environment at [rerickson@firstenvironment.com](mailto:rerickson@firstenvironment.com) and [sdhar@firstenvironment.com](mailto:sdhar@firstenvironment.com), respectively, or 973.334.0003.

PERMA | 9 CAMPUS DRIVE, SUITE 216, PARSIPPANY, NJ 07054 | 201.881.7632 | [www.NJEJIF.org](http://www.NJEJIF.org)



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

**FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	51	MONTH	50	MONTH	39	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-23		28-Feb-23		31-Mar-22	
PROPERTY	722,242	1,210,256	167.57%	100.00%	171.89%	100.00%	171.89%	100.00%
GEN LIABILITY	1,674,299	2,460,402	146.95%	96.38%	148.27%	96.23%	102.76%	91.95%
AUTO LIABILITY	387,682	350,723	90.47%	93.62%	107.54%	93.27%	38.88%	88.81%
WORKER'S COMP	3,672,619	3,459,053	94.18%	99.57%	94.40%	99.52%	95.25%	98.57%
TOTAL ALL LINES	6,456,842	7,480,435	115.85%	98.43%	117.83%	98.35%	102.38%	96.43%
NET PAYOUT %	\$5,512,182		85.37%					

**FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	39	MONTH	38	MONTH	27	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-23		28-Feb-23		31-Mar-22	
PROPERTY	710,000	733,304	103.28%	100.00%	98.46%	100.00%	114.56%	100.00%
GEN LIABILITY	1,692,081	905,690	53.53%	91.95%	53.38%	91.38%	27.53%	82.70%
AUTO LIABILITY	397,295	827,051	208.17%	88.81%	196.44%	88.30%	219.31%	80.03%
WORKER'S COMP	3,527,720	3,474,878	98.50%	98.57%	98.13%	98.43%	74.42%	95.33%
TOTAL ALL LINES	6,327,096	5,940,923	93.90%	96.35%	92.37%	96.08%	75.49%	91.51%
NET PAYOUT %	\$4,073,139		64.38%					

**FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	27	MONTH	26	MONTH	15	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-23		28-Feb-23		31-Mar-22	
PROPERTY	718,669	885,335	123.19%	100.00%	123.12%	100.00%	127.79%	96.43%
GEN LIABILITY	1,681,349	287,720	17.11%	82.70%	15.87%	81.65%	6.68%	66.07%
AUTO LIABILITY	446,457	102,023	22.85%	80.03%	23.41%	78.92%	20.91%	59.58%
WORKER'S COMP	3,528,173	2,593,763	73.52%	95.33%	75.06%	94.80%	65.31%	78.67%
TOTAL ALL LINES	6,374,648	3,868,842	60.69%	91.45%	61.25%	90.80%	53.78%	76.01%
NET PAYOUT %	\$2,810,708		44.09%					

**FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	15	MONTH	14	MONTH	3	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-23		28-Feb-23		31-Mar-22	
PROPERTY	812,040	1,112,129	136.95%	96.43%	156.52%	96.03%	29.62%	23.00%
GEN LIABILITY	1,666,133	67,476	4.05%	66.07%	4.01%	64.20%	0.61%	6.00%
AUTO LIABILITY	604,621	417,795	69.10%	59.58%	67.93%	56.96%	51.57%	6.00%
WORKER'S COMP	3,820,056	2,521,872	66.02%	78.67%	61.16%	74.88%	4.38%	3.00%
TOTAL ALL LINES	6,902,850	4,119,272	59.67%	76.04%	59.18%	73.22%	0.00%	6.34%
NET PAYOUT %	\$2,173,774		31.49%					

**FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	3	MONTH	2	MONTH	-9	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-23		28-Feb-23		31-Mar-22	
PROPERTY	840,000	227,298	27.06%	23.00%	11.25%	13.00%	N/A	N/A
GEN LIABILITY	1,715,525	1,641	0.10%	6.00%	0.09%	2.50%	N/A	N/A
AUTO LIABILITY	573,717	9,812	1.71%	6.00%	0.92%	2.50%	N/A	N/A
WORKER'S COMP	4,160,000	243,801	5.86%	3.00%	2.12%	2.00%	N/A	N/A
TOTAL ALL LINES	7,289,242	482,551	6.62%	6.25%	2.60%	3.42%	N/A	N/A
NET PAYOUT %	\$79,280		1.09%					

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

		March 31, 2023		
	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>TOTAL</b>
	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>RATE *</b>
<b>FUND</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>2023 - 2021</b>
NJ Utility Authorities	0.18	1.30	1.98	1.46
Monmouth County	0.32	0.86	1.03	0.88
Ocean County	0.34	1.10	1.81	1.33
Bergen County	0.54	1.45	1.96	1.60
Gloucester, Salem, Cumberland	0.84	1.35	2.53	1.84
Suburban Metro	0.87	1.44	2.55	1.87
NJ Public Housing Authority	0.87	1.79	1.37	1.50
Camden County	0.99	1.37	3.17	2.15
Atlantic County Municipal JIF	1.03	1.99	3.53	2.58
Central New Jersey	1.21	2.04	2.50	2.16
Morris County	1.23	1.24	2.58	1.83
Professional Municipal Manager	1.38	1.27	2.15	1.70
Burlington County Municipal JIF	1.93	1.24	2.53	1.91
South Bergen County	2.36	2.32	2.83	2.56
Suburban Municipal	2.58	1.20	3.08	2.21
<b>AVERAGE</b>	<b>1.11</b>	<b>1.46</b>	<b>2.37</b>	<b>1.84</b>

**Camden County JOINT INSURANCE FUND**

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

		DATA VALUED AS OF								
				March 31, 2023						
		**	# CLAIMS	Y.T.D.	2023	2022	2021			TOTAL
		*	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER		3/31/2023	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2023 - 2021
1	88 Audubon Park		0	0	0.00	0.00	0.00	1 Audubon Park		0.00
2	89 Barrington		0	0	0.00	1.80	0.00	2 Barrington		0.79
3	91 Berlin Borough		0	0	0.00	1.01	0.99	3 Berlin Borough		0.89
4	92 Berlin Township		0	0	0.00	2.68	9.03	4 Berlin Township		5.26
5	93 Brooklawn		0	0	0.00	2.67	0.00	5 Brooklawn		1.14
6	94 Chesilhurst		0	0	0.00	0.00	0.00	6 Chesilhurst		0.00
7	95 Clementon		0	0	0.00	1.59	3.31	7 Clementon		2.16
8	96 Collingswood		0	0	0.00	0.62	1.99	8 Collingswood		1.24
9	97 Gibbsboro		0	0	0.00	2.94	6.06	9 Gibbsboro		3.99
10	98 Gloucester City		0	0	0.00	0.00	0.71	10 Gloucester City		0.32
11	99 Haddon		0	0	0.00	0.73	1.48	11 Haddon		1.00
12	100 Haddon Heights Borough		0	0	0.00	0.00	3.92	12 Haddon Heights Borou		1.47
13	101 Haddonfield		0	0	0.00	0.00	0.85	13 Haddonfield		0.38
14	102 Hi-Nella		0	0	0.00	0.00	0.00	14 Hi-Nella		0.00
15	103 Laurel Springs		0	0	0.00	2.74	0.00	15 Laurel Springs		1.17
16	104 Lawnside		0	0	0.00	3.10	1.47	16 Lawnside		2.02
17	105 Lindenwold		0	0	0.00	5.48	5.43	17 Lindenwold		4.86
18	106 Magnolia		0	0	0.00	1.70	2.49	18 Magnolia		1.89
19	107 Medford Lakes		0	0	0.00	0.00	1.75	19 Medford Lakes		0.78
20	108 Merchantville		0	0	0.00	0.00	2.86	20 Merchantville		1.25
21	109 Mount Ephraim		0	0	0.00	1.89	3.57	21 Mount Ephraim		2.46
22	110 Oaklyn		0	0	0.00	0.00	0.00	22 Oaklyn		0.00
23	111 Pine Hill		0	0	0.00	1.82	3.48	23 Pine Hill		2.38
24	112 Runnemede		0	0	0.00	0.00	2.05	24 Runnemede		0.90
25	115 Winslow		0	0	0.00	1.77	7.86	25 Winslow		4.29
26	116 Winslow Township Fire Distri		0	0	0.00	0.00	0.00	26 Winslow Township Fire		0.00
27	117 Woodlynne		0	0	0.00	0.00	0.00	27 Woodlynne		0.00
28	451 Tavistock		0	0	0.00	0.00	0.00	28 Tavistock		0.00
29	565 Camden Parking Authority		0	0	0.00	3.92	3.08	29 Camden Parking Autho		3.17
30	564 Cherry Hill		1	2	1.88	0.46	0.84	30 Cherry Hill		0.79
31	584 Cherry Hill Fire District		0	1	2.54	3.58	9.61	31 Cherry Hill Fire District		6.16
32	90 Bellmawr		1	1	2.99	1.54	1.85	32 Bellmawr		1.85
33	114 Voorhees		0	2	3.57	2.59	11.24	33 Voorhees		6.46
34	87 Audubon		0	1	4.62	1.13	2.40	34 Audubon		2.07
35	113 Somerdale		0	1	4.82	1.10	0.00	35 Somerdale		0.99
36	692 Gloucester Township	**	0	0				36 Gloucester Township		0.00
37	695 Camden City	**	0	0				37 Camden City		0.00
38	724 Pennsauken	**	0	0				38 Pennsauken		0.00
<b>Totals:</b>										<b>2.15</b>

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND											
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund											
Data Valued As of : April 13, 2023											
<b>Total Participating Members</b>		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 DEPARTMENT	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%		
WOODYLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		

<b>Camden JIF 2023 FUND COMMISSIONERS</b>		
<b>MEMBER</b>	<b>FUND COMMISSIONER</b>	<b>ALTERNATE COMMISSIONER</b>
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	Stephen J. Steglick	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 April 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 MUNICIPALJOINT INSURANCE FUND  
2023 RISK MANAGEMENT CONSULTANTS AGREEMENTS  
As of April 17, 2023**

<b>MUNICIPALITY</b>	<b>RISK MANAGEMENT CONSULTANT</b>	<b>Resolution Received</b>	<b>Agreement Received</b>	<b>Contract Term date</b>
AUDUBON	HARDENBERGH INSURANCE GROUP	03/07/23	03/07/23	12/31/23
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	2/21/2023	2/21/2023	12/31/23
BARRINGTON	CONNER STRONG & BUCKELEW	2/21/2023	3/10/2023	12/31/23
BELLMAWR	CONNER STRONG & BUCKELEW	3/28/2023		12/31/23
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	03/10/23	01/31/23	12/31/23
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	1/13/2023	02/21/23	12/31/23
BROOKLAWN	CONNER STRONG & BUCKELEW	3/14/2023	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	3/14/2023	4/7/2023	12/31/23
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	02/21/23		12/31/23
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	03/15/23	03/15/23	12/31/23
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/10/2023	1/27/2023	12/31/23
GLOUCESTER TOWNSHIP	CONNER STRONG & BUCKELEW	1/19/2023	3/2/2023	12/31/25
HADDON	WAYPOINT INSURANCE SERVICES	1/2/2023	1/2/2023	12/31/23
HADDONFIELD	PROFESSIONAL INSURANCE ASSC.	02/28/23		12/31/23
HADDON HEIGHTS	CONNER STRONG & BUCKELEW	01/11/23	01/11/23	12/31/23
HI-NELLA	CONNER STRONG & BUCKELEW		02/24/23	12/31/25
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/16/23	01/16/23	12/31/23
LAWN SIDE	M&C INSURANCE AGENCY	03/20/23	03/20/23	03/01/24
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/31/23	01/31/23	12/31/23
MAGNOLIA	CONNER STRONG & BUCKELEW	01/27/23	03/10/23	12/31/23
MEDFORD LAKES	CONNER STRONG & BUCKELEW			
MERCHANTVILLE	CONNER STRONG & BUCKELEW		3/17/2023	12/31/23
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	2/24/2023	12/31/23
PINE HILL	HARDENBERGH INSURANCE GROUP	3/7/2023	3/7/2023	12/31/23
RUNNEMEDE	CONNER STRONG & BUCKELEW		2/3/2023	12/31/23
SOMERDALE	CONNER STRONG & BUCKELEW		3/21/2023	12/31/23
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	2/21/2023	12/31/23
<b>Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.</b>				

**RESOLUTION NO. 23-13**

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

<b><u>FUND YEAR 2022</u></b>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003114			
003114	GLOUCESTER TOWNSHIP	REIMBURSE POLICE ACCREDITATION 2022	12,225.00
			<b>12,225.00</b>
003115			
003115	HADDON HEIGHTS BOROUGH	2022 SAFETY AWARD	1,000.00
			<b>1,000.00</b>
003116			
003116	TOWNSHIP OF GLOUCESTER	2022 SAFETY AWARD	1,000.00
			<b>1,000.00</b>
003117			
003117	CHERRY HILL TOWNSHIP	2022 SAFETY AWARD	1,000.00
			<b>1,000.00</b>
003118			
003118	CHERRY HILL FIRE DISTRICT 13	2022 SAFETY AWARD	1,000.00
			<b>1,000.00</b>
003119			
003119	AUDUBON PARK BOROUGH	2022 SAFETY AWARD	1,000.00
			<b>1,000.00</b>
		<b>Total Payments FY 2022</b>	<b>17,225.00</b>
<b><u>FUND YEAR 2023</u></b>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003098			
003098	M. JAMES MALEY	VOIDED	-150.00
			<b>-150.00</b>
003120			
003120	MUNICIPAL EXCESS LIABILITY JIF	FPB - MEL 2023 2ND QUARTER	1,423.25
			<b>1,423.25</b>
003121			
003121	MUNICIPAL EXCESS LIABILITY JIF	MEL - MEL 2023 2ND QUARTER	1,049,459.50
003121	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - MEL 2023 2ND QUARTER	117,551.00
			<b>1,167,010.50</b>
003122			
003122	APEX INSURANCE AGENCY C/O LEXINGTON INSURANCE	ADD. PREM- POL/ EPL- BOR. BROOKLAWN	1,194.00
			<b>1,194.00</b>
003123			
003123	COMP SERVICES, INC.	GLOUCESTER TWP CLAIM SERVICES 04/23	1,291.67
003123	COMP SERVICES, INC.	CLAIMS ADMIN FEE 04/23	39,797.33
003123	COMP SERVICES, INC.	CHERRY HILL CLAIM SERVICES 4/23	2,458.33
			<b>43,547.33</b>

003124				
003124	INTERSTATE MOBILE CARE INC.	DRUG AND ALCOHOL TESTING-03/23	3,674.00	
			<b>3,674.00</b>	
003125				
003125	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 04/23	17,408.58	
			<b>17,408.58</b>	
003126				
003126	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 04/23	43,580.42	
003126	PERMA RISK MANAGEMENT SERVICES	POSTAGE 0323	47.71	
			<b>43,628.13</b>	
003127				
003127	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 4/23	4,961.75	
			<b>4,961.75</b>	
003128				
003128	BROWN & CONNERY, LLP	ATTORNEY FEES FOR MARCH 2023	2,172.75	
003128	BROWN & CONNERY, LLP	ATTORNEY EXPENSES- MAR 2023	23.18	
003128	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT FEE-MARCH 23	1,527.00	
			<b>3,722.93</b>	
003129				
003129	ELIZABETH PIGLIACELLI	TREASURER FEE 4/23	2,199.50	
			<b>2,199.50</b>	
003130				
003130	MUNICIPAL EXCESS LIABILITY JIF	MSI - MEL 2023 2ND QUARTER	7,406.25	
			<b>7,406.25</b>	
003131				
003131	MEDLOGIX LLC	WC MAN CARE SERVICE CHERRY HILL 4/23	1,083.00	
003131	MEDLOGIX LLC	WC MANAGED CARE SERVICES 4/23	10,801.12	
			<b>11,884.12</b>	
003132				
003132	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 04/23	1,245.00	
			<b>1,245.00</b>	
003133				
003133	ACCESS	CUST 224 DEPT 409 STORE 2/23 FOR MARCH	105.45	
			<b>105.45</b>	
003134				
003134	M & C INSURANCE AGENCY, INC.	RMC- 1ST HALF 2023 CAMDEN PARK. AUTH	9,223.00	
003134	M & C INSURANCE AGENCY, INC.	RMC- 1ST HALF 2023 BOR. LAWN SIDE	6,430.00	
			<b>15,653.00</b>	
		<b>Total Payments FY 2023</b>	<b>1,324,913.79</b>	
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>1,342,138.79</b>	

\_\_\_\_\_  
Chairperson

Attest:

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

April 24, 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 March 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 APRIL:** Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.
- **INVESTMENT INCOME:**

Net Investment Income received or accrued for March totaled \$45,767.79.

- **RECEIPT ACTIVITY FOR March:**

Deductible	3,001.59	
Recovery	<u>33,852.24</u>	
Total Receipts		<u>\$36,853.83</u>

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

- **CLAIM ACTIVITY FOR March:**

Property Liability Claims	\$ 303,434.25	
Workers Compensation Claims	221,390.61	
Administration Expense	<u>1,496,591.23</u>	
Total Claims/Expenses		<u>\$2,021,416.09</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$24,623,958.81 to a closing balance of \$23,019,101.59 showing a decrease of \$1,604,857.22

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: March											
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	TOTAL
OPEN BALANCE	(36,381.25)	4,919,020.21	1,361,095.46	7,750,100.22	(143,592.14)	(42,098.96)	(16,690.88)	1,054,663.10	9,751,851.29	25,991.74	24,623,958.78
<b>RECEIPTS</b>											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	33,527.24	0.00	325.00	0.00	0.00	0.00	0.00	0.00	0.00	3,001.59	36,853.83
Invest Pymnts	7,768.77	77,458.33	21,615.89	122,038.50	0.00	0.00	0.00	0.00	153,559.46	0.00	382,440.95
Invest Adj	(13.79)	(137.51)	(38.38)	(216.65)	0.00	0.00	0.00	0.00	(272.61)	0.00	(678.94)
Subtotal Invest	7,754.98	77,320.82	21,577.51	121,821.85	0.00	0.00	0.00	0.00	153,286.85	0.00	381,762.01
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>41,282.22</b>	<b>77,320.82</b>	<b>21,902.51</b>	<b>121,821.85</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>153,286.85</b>	<b>3,001.59</b>	<b>418,615.84</b>
<b>EXPENSES</b>											
Claims Transfers	80,282.87	118,306.79	104,844.59	209,995.61	0.00	0.00	0.00	0.00	0.00	11,395.00	524,824.86
Expenses	0.00	0.00	0.00	0.00	975,331.00	0.00	0.00	0.00	521,260.23	0.00	1,496,591.23
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,056.96	0.00	2,056.96
<b>TOTAL</b>	<b>80,282.87</b>	<b>118,306.79</b>	<b>104,844.59</b>	<b>209,995.61</b>	<b>975,331.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>523,317.19</b>	<b>11,395.00</b>	<b>2,023,473.05</b>
<b>END BALANCE</b>	<b>(75,381.90)</b>	<b>4,878,034.24</b>	<b>1,278,153.38</b>	<b>7,661,926.46</b>	<b>(1,118,923.14)</b>	<b>(42,098.96)</b>	<b>(16,690.88)</b>	<b>1,054,663.10</b>	<b>9,381,820.95</b>	<b>17,598.33</b>	<b>23,019,101.57</b>

**REPORT STATUS SECTION**

**Report Month: March**

		Balance Differences
Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are NOT equal	-\$11,395.00
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	March					
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 & Investm	\$24,623,958.81	6,000,987.52	- 35,374.00	46,232.43	-	18,612,112.86
Opening Interest Accrua	\$0.00	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$678.95	\$0.00	\$0.00	\$0.00	\$0.00	-\$678.95
5 Interest Paid - Cash Inst	\$45,767.79	\$13,627.72	\$357.03	\$202.65	\$0.00	\$31,580.39
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$336,673.16	\$0.00	\$0.00	\$0.00	\$0.00	\$336,673.16
8 Net Investment Income	\$381,762.00	\$13,627.72	\$357.03	\$202.65	\$0.00	\$367,574.60
9 Deposits - Purchases	\$561,678.69	\$36,853.83	\$303,434.25	\$221,390.61	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$2,548,297.91	-\$2,021,416.09	-\$303,434.25	-\$221,390.61	\$0.00	-\$2,056.96
Ending Cash & Investment	\$23,019,101.59	\$4,030,052.98	-\$35,016.97	\$46,435.08	\$0.00	\$18,977,630.50
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$388,278.83	\$151,901.71	\$176,712.30	\$59,664.82	\$0.00	\$0.00
(Less Deposits in Transit)	-\$176,522.95	-\$143,211.30	-\$23,154.45	-\$10,157.20	\$0.00	\$0.00
Balance per Bank	\$23,230,857.47	\$4,038,743.39	\$118,540.88	\$95,942.70	\$0.00	\$18,977,630.50

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

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

Month		March							
Current Fund Year		2023							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid March	Monthly Recoveries March	Calc. Net Paid Thru March	TPA Net Paid Thru March	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	2,461.90	29,560.58	0.00	32,022.48	32,022.48	0.00	0.00	0.00
	Liability	1,236.58	0.00	0.00	1,236.58	1,236.58	0.00	0.00	0.00
	Auto	0.00	2,212.26	0.00	2,212.26	2,212.26	0.00	0.00	0.00
	Workers Comp	14,632.27	23,400.71	0.00	38,032.98	38,032.98	0.00	0.00	0.00
	Cherry Hill	1,286.67	5,775.30	1,286.67	5,775.30	5,775.30	0.00	0.00	0.00
	<b>Total</b>	<b>18,330.75</b>	<b>55,173.55</b>	<b>0.00</b>	<b>73,504.30</b>	<b>73,504.30</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2022	Property	800,335.07	15,462.14	4,827.24	810,969.97	810,969.97	0.00	(919.28)	919.28
	Liability	42,707.78	1,962.44	0.00	44,670.22	44,670.22	0.00	0.00	0.00
	Auto	97,698.40	10,840.68	325.00	108,214.08	108,214.08	0.00	0.00	0.00
	Workers Comp	1,082,817.91	124,158.06	0.00	1,206,975.97	1,206,975.97	0.00	0.00	0.00
	Cherry Hill	(79.00)	1,937.00	911.92	946.08	946.08	(0.00)	(6,798.56)	6,798.56
	<b>Total</b>	<b>2,023,559.16</b>	<b>152,423.32</b>	<b>5,152.24</b>	<b>2,170,830.24</b>	<b>2,170,830.24</b>	<b>0.00</b>	<b>(919.28)</b>	<b>919.28</b>
2021	Property	741,397.25	990.06	0.00	742,387.31	742,388.31	(1.00)	(1.00)	0.00
	Liability	108,760.95	2,714.39	0.00	111,475.34	111,475.34	0.00	0.00	0.00
	Auto	85,774.91	1,813.50	0.00	87,588.41	87,588.41	(0.00)	(0.00)	0.00
	Workers Comp	1,862,988.35	14,329.32	0.00	1,877,317.67	1,880,031.67	(2,714.00)	(2,714.00)	0.00
	Workers Comp	(10,461.11)	3,682.70	100.00	(6,878.41)	(6,878.41)	(0.00)	(817.15)	817.15
	<b>Total</b>	<b>2,798,921.46</b>	<b>19,847.27</b>	<b>0.00</b>	<b>2,818,768.73</b>	<b>2,821,483.73</b>	<b>(2,715.00)</b>	<b>(2,715.00)</b>	<b>0.00</b>
2020	Property	601,177.58	34,270.09	0.00	635,447.67	635,751.67	(304.00)	(304.00)	(0.00)
	Liability	579,894.92	9,566.04	0.00	589,460.96	589,460.96	0.00	0.00	0.00
	Auto	402,946.69	4,640.15	0.00	407,586.84	407,586.84	0.00	0.00	0.00
	Workers Comp	2,412,009.97	34,779.20	0.00	2,446,789.17	2,446,789.17	0.00	0.00	0.00
	Cherry Hill	(561.51)	0.00	703.00	(1,264.51)	(923.50)	(341.01)	(341.01)	0.00
	<b>Total</b>	<b>3,996,029.16</b>	<b>83,255.48</b>	<b>0.00</b>	<b>4,079,284.64</b>	<b>4,079,588.64</b>	<b>(304.00)</b>	<b>(304.00)</b>	<b>0.00</b>
2019	Property	1,233,955.13	0.00	28,700.00	1,205,255.13	1,205,255.13	0.00	0.00	0.00
	Liability	1,503,700.68	104,063.92	0.00	1,607,764.60	1,607,764.60	(0.00)	0.00	(0.00)
	Auto	113,206.27	85,338.00	0.00	198,544.27	198,544.27	0.00	0.00	0.00
	Workers Comp	2,491,663.24	13,328.32	0.00	2,504,991.56	2,505,083.06	(91.50)	(91.50)	0.00
	Cherry Hill	(2,774.50)	0.00	0.00	(2,774.50)	(2,774.50)	0.00	(1,720.50)	1,720.50
	<b>Total</b>	<b>5,342,525.32</b>	<b>202,730.24</b>	<b>28,700.00</b>	<b>5,516,555.56</b>	<b>5,516,647.06</b>	<b>(91.50)</b>	<b>(91.50)</b>	<b>(0.00)</b>
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>		<b>14,179,365.85</b>	<b>513,429.86</b>	<b>33,852.24</b>	<b>14,658,943.47</b>	<b>14,662,053.97</b>	<b>(3,110.50)</b>	<b>(4,029.78)</b>	<b>919.28</b>





Asset and Accrual Detail - By Asset type

Report ID: IACS0017

Base Currency: USD

Status: FINAL

MX6F92185102 - CAMDEN CO JIF

03/31/2023

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
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UNIT OF PARTICIPATION

U.S. DOLLAR

UNITED STATES

2,008,018.741	MEL JCM I ACCOUNT	9.4509	18,977,630.50	0.00	18,977,630.50		0.00
99VVB5Y75		9.4509	18,977,630.50	0.00	18,977,630.50	100.00	0.00

**Statement of Change in Net Assets**  
**Market Value**

	Current Period		Fiscal Year To Date	
	03/01/2023	03/31/2023	01/01/2023	03/31/2023
<b>NET ASSETS - BEGINNING OF PERIOD</b>		<b>18,612,112.86</b>		<b>18,616,986.32</b>
		<u>18,612,112.86</u>		<u>18,616,986.32</u>
<b>RECEIPTS</b>				
<b>INVESTMENT INCOME</b>				
INTEREST	31,580.39		91,473.07	
REALIZED GAIN/LOSS	-180,220.31		-180,220.31	
UNREALIZED GAIN/LOSS-INVESTMENT	518,893.47		458,124.42	
ACCRETION/AMORTIZATION	-678.95		-2,613.72	
<b>TOTAL INVESTMENT INCOME</b>		<u>367,574.60</u>		<u>366,763.46</u>
<b>TOTAL RECEIPTS</b>		<u>367,574.60</u>		<u>366,763.46</u>
<b>DISBURSEMENTS</b>				
<b>ADMINISTRATIVE EXPENSES</b>				
TRUSTEE/CUSTODIAN	474.88		1,412.14	
INVESTMENT ADVISORY FEES	1,107.80		3,295.00	
CONSULTING	474.88		1,412.14	
<b>TOTAL ADMINISTRATIVE EXPENSES</b>		<u>2,056.96</u>		<u>6,119.28</u>
<b>TOTAL DISBURSEMENTS</b>		<u>2,056.96</u>		<u>6,119.28</u>
<b>NET ASSETS - END OF PERIOD</b>		<u><u>18,977,630.50</u></u>		<u><u>18,977,630.50</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:** April 24, 2023

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

<p>Keith Hummel Associate Public Sector Director <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> Office: 856-552-6862</p>	<p>Glenn Prince Assistant Director Public Sector <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744</p>	<p>John Saville Assistant Director Public Sector <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-736-5009</p>
<p>Chief Harry Earle (Ret.) Law Enforcement Risk Control Consultant <a href="mailto:hearle@jamontgomery.com">hearle@jamontgomery.com</a> Office: 856-446-9277</p>	<p>Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18<sup>th</sup> Floor Camden, NJ 08102</p> <p>P.O. Box 99106 Camden, NJ 08101</p>	<p>Robert Garish Assistant Director Public Sector <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650</p>
<p>Thomas Reilly Risk Control Consultant <a href="mailto:treilly@jamontgomery.com">treilly@jamontgomery.com</a> Office: 856-446-9205</p>		<p>Tina M. Zaverzence Administrative Assistant <a href="mailto:tzaversence@jamontgomery.com">tzaversence@jamontgomery.com</a> Office: 856-552-4902</p>

#### LOSS CONTROL SURVEYS

- Borough of Bellmawr on March 9, 2023
- Borough of Oaklyn on March 17, 2023

#### LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Surveys for the month of March.

#### MEETINGS ATTENDED

- Claims Committee Meeting on March 10, 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*

- Safe Exchange Zone Best Practices
- CDL Exemption for Fire & Emergency Management Services
- Blue Light for Volunteer Emergency Responders Best Practices
- Junior Firefighter Auxiliary Program Best Practices
- Employer Specific Training Guides
- Red Cross Services for Fire Departments
- The Anniversary Effect - Recognizing & Managing
- New MSI Learning Management System
- CDL Entry-Level Driver Trainer Best Practices
- CDL Entry-Level Driver Training Train-the Trainer Program
- CDL Controlled Substances & Alcohol Use Testing Policies for New Jersey Public Agencies
- CDL - Designated Employer Representative (DER) Best Practices

### *MSI LAW ENFORCEMENT*

- Police Licensing Risk Analysis Update
- Gloucester Township P.D. hosted J.A. Montgomery’s First Line supervisor Class (4 days) – 30+ officers attended this training program

### *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.

<b>MSI NOW</b>	
<b>Municipality</b>	<b>Number of Videos</b>
Audubon	3
Barrington	13
Bellmawr	8
Berlin Township	1
Camden City	1
Cherry Hill	14
Gloucester City	7
Magnolia	10
Medford Lakes	6
Mount Ephraim	10
Runnemede	1

MSI NOW	
Voorhees	7
Winslow	1

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

MSI DVD	
Municipality	Number of Videos
Berlin	4
Cherry Hill	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](mailto:afelip@jamontgomery.com).

## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 2/22/2023 To 3/22/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - USDA Rural Development I - Borough of Gibbsboro	521 Fellowship Rd., Ste 2 Mt. Laurel, NJ 08054	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	2/22/2023 #3877469	GL AU EX WC
H - Municipal Capital Finance I - Township of Cherry Hill	4600 Broadway Allentown, PA 18104	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: RICOH IMC3000 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of a Ricoh IMC3000 Digital Copier w/ Accessories for the Cherry Hill Public Library.	2/22/2023 #3877626	GL AU EX WC OTH
H - Camden County Dept. of Parks I - Borough of Collingswood	1301 Park Blvd Cherry Hill, NJ 08002	RE: use of facility The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of facilities by the Boroughs Odyssey of the Mind teams practice space.	2/24/2023 #3878881	GL AU EX WC
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 Professional Liability language is included within the Member Manual (General Liability). The Umbrella Liability Policy sits excess of the General Liability Policy The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.	2/28/2023 #3883991	GL AU EX WC
H - Black Horse Pike Regional School I - Township of Gloucester	District Timber Creek H.S. 501 Jarvis Road Sicklerville, NJ 08081	Camden JIF and MEL JIF limits are in excess of the Township of Gloucester's \$500,000 SIR on WC. Re: use of facilities Certificate holder is Additional Insured on the Commercial General Liability and Commercial Excess Liability policies as respect use of facilities by the Gloucester Township Police Department's LEAD Dance Event.	2/28/2023 #3891629	GL AU EX WC OTH
H - State of New Jersey NJDEP	P.O. Box 420	Camden JIF and MEL JIF limits are in excess of the Township of	3/3/2023	GL AU EX

03/22/2023

1 of 1

## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 2/22/2023 To 3/22/2023

I - Township of Cherry Hill	428 E. State Street, 4th Floor Trenton, NJ 08625	Cherry Hill's \$50,000 Deductible on WC. RE: NJUCF Stewardship Grant Evidence of insurance with respects to the NJUCF Stewardship Grant	#3900876	WC OTH
H - Mageworks LLC I - Borough of Collingswood	419 East 3rd Ave Runnemede, NJ 08078	Evidence of insurance with respects to the rented sound and light equipment	3/7/2023 #3902106	GL AU EX WC
H - The Haddon Fortnightly I - Borough of Haddonfield	301 Kings Highway East Haddonfield, NJ 08033	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 facilities by The Partnership of Haddonfield	3/7/2023 #3902462	GL AU EX WC
H - Lease Servicing Center, Inc I - Borough of Barrington	dba NCL Government Capital 510 22nd Avenue East, Suite 501 Alexandria, MN 56308	Evidence of Insurance	3/7/2023 #3902476	GL AU EX WC OTH
H - NJ Dept of Health & Senior I - Borough of Barrington	Services Office of EMS PO Box 360 Trenton, NJ 08625	Evidence of Insurance for the Barrington Ambulance Association covered under the Borough of Barrington.	3/7/2023 #3902480	GL AU EX WC
H - The Haddon Fortnightly I - Borough of Haddonfield	301 Kings Highway East Haddonfield, NJ 08033	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 facilities by The Partnership of Haddonfield. Liquor Liability is included, except when the Member Entity or its indemnitees are in the business of selling or serving alcoholic beverages (including the giving, selling, or serving of alcoholic beverages to the general public in connection with the catering operations for profit of the Member Entity).	3/8/2023 #3903521	GL AU EX WC
H - Collingswood Board of Education I - Borough of Collingswood	200 Lees Ave Collingswood, NJ 08108	RE: July 4th fireworks Evidence of insurance with respects to the use of property at Collingswood High School, located at 424 Collings Ave, Collingswood, NJ 08108, for the Boroughs 4th of July fireworks event.	3/8/2023 #3903531	GL AU EX WC

03/22/2023

1 of 1

## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 2/22/2023 To 3/22/2023

H - Grace Church I - Borough of Haddonfield	19 Kings Highway East Haddonfield, NJ 08033	RE: St. Patrick's Day Program The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the St. Patrick's Day Program	3/9/2023 #3903599	GL AU EX WC OTH
H - Camden County Board of Commissioners I - Borough of Collingswood	Camden County Parks Development 1301 Park Blvd Cherry Hill, NJ 08002	RE: fireworks display being shot over Newton Lake Park The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Boroughs fireworks display being shot over Newton Lake Park on July 4th of the current calendar year.	3/9/2023 #3903757	GL AU EX WC
H - County of Camden I - City of Camden	520 Market Street Camden, NJ 08105	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: Use of Premises The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of Von Nieda Park for events in the calendar year	3/14/2023 #3905073	GL AU EX WC OTH
H - Camden County Board of Commissioners I - Winslow Township	Commissioners Parks Department 1301 Park Blvd Cherry Hill, NJ 08002	RE: Juneteenth Event The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of New Brooklyn Park for the Townships Juneteenth event.	3/14/2023 #3906137	GL AU EX WC
H - Golf Cart Services, Inc. I - Township of Pennsauken	4296 York Road New Oxford, PA 17350	Camden JIF and MEL JIF limits are in excess of the Pennsauken Township's \$50,000 LEL SIR and \$600,000 WC SIR RE: Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rented/leased equipment per written contract: 40 - Electric Two Passenger Golf Carts with Suntops: Value: \$164,000.00	3/20/2023 #3907255	GL AU EX WC OTH
<b>Total # of Holders: 17</b>				

03/22/2023

1 of 1



# Camden County JIF Cyber Compliance



Level 1: Minimum Security

Level 2: Advanced Security

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

Tier JIF	Tier 1			Tier 2		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Bergen County	3%	0%	97%	3%	0%	97%
Camden County	3%	0%	97%	3%	0%	97%
NJ Utility Authorities	1%	1%	97%	1%	1%	97%
Suburban Metro	0%	0%	100%	0%	0%	100%
Suburban Municipal	0%	0%	100%	0%	0%	100%
Professional Municipal Management	0%	0%	100%	0%	0%	100%
Morris County	0%	0%	100%	0%	0%	100%
Monmouth County	0%	0%	100%	0%	0%	100%
South Bergen County	0%	0%	100%	0%	0%	100%
NJ Public Housing Authority	0%	0%	100%	0%	0%	100%
Ocean County	0%	0%	100%	0%	0%	100%
Central New Jersey	0%	0%	100%	0%	0%	100%
Total #	3	1	411	3	1	411
Total %	0.7%	0.2%	99%	0.7%	0.2%	99%

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





**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%
February	\$318,984.90	\$167,069.89	\$151,915.01	47.62%
March	\$248,678.64	\$121,247.88	\$127,430.76	51.24%
<b>TOTAL 2023</b>	<b>\$825,274.29</b>	<b>\$427,523.40</b>	<b>\$397,750.89</b>	<b>48.20%</b>

**Monthly & YTD Summary:**

PPO Statistics	March	YTD
Bills	241	572
PPO Bills	227	533
PPO Bill Penetration	94.19%	93.18%
PPO Charges	\$231,950.64	\$789,625.84
Charge Penetration	93.27%	95.68%

**Savings History:**

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



## Camden County Municipal JIF

### 1st Quarter 2023 - Workers' Comp Injury Review

#### Claims Reported:

<u>2023</u>	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2023
Report Only	34				
Medical Treatment	81				
<b>Total FROI's</b>	<b>115</b>				

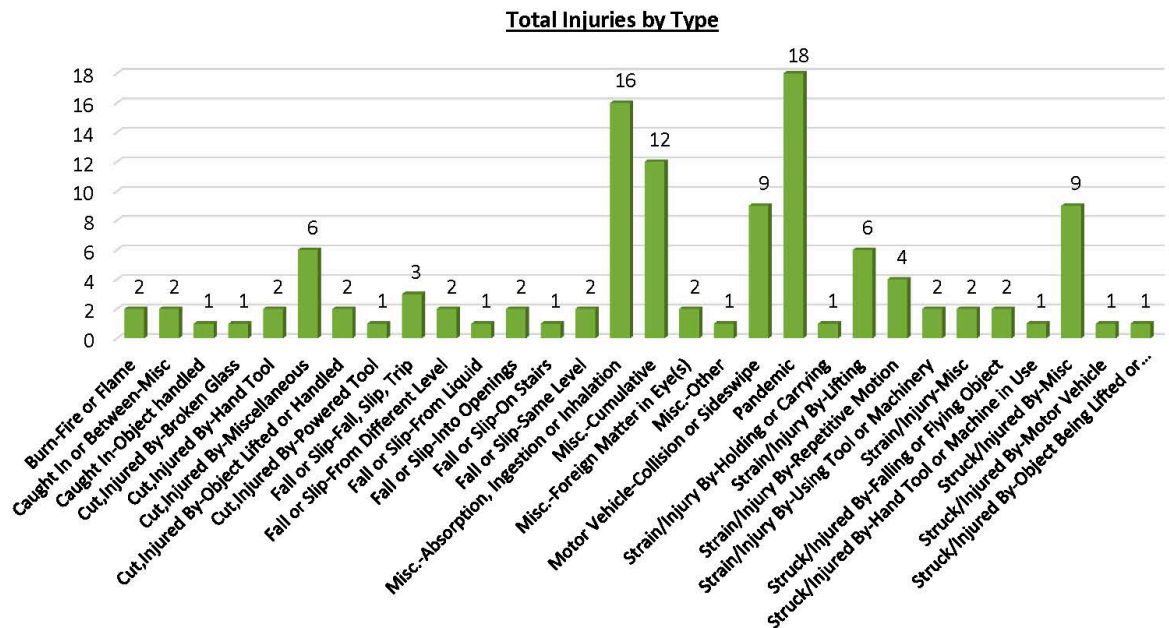
<u>2022</u>	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2022
Report Only	40	21	41	26	128
Medical Treatment	139	69	71	54	333
<b>Total FROI's</b>	<b>179</b>	<b>90</b>	<b>112</b>	<b>80</b>	<b>461</b>

#### Claim Statistics:

- **16** Open and treating cases; **5** remain out-of-work; **6** Released to TD/ **3** Accommodated; **5** RTW FD
- **11** Employees had Lost Time (more than 7 days out of work)

#### COVID-19 Claims:

- **18** Reported during the quarter, representing 16% of total reports; increased from 11% in Q4 2022



# ***APPENDIX I – MINUTES***

**March 27, 2023**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – MARCH 27, 2023  
MEETING HELD VIA ZOOM  
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 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
Kenneth Cheeseman	Borough of Laurel Springs	Present

**APPOINTED OFFICIALS PRESENT:**

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

**FUND COMMISSIONERS PRESENT:**

Ari Messinger, Cherry Hill Alternate  
Bonnie Taft, Oaklyn  
Kevin Roche, Haddonfield  
Elizabeth Peddicord, Pennsauken Twp  
John Foley, Cherry Hill Fire District  
Damon Burke, Camden City  
Cass Duffey, Collingswood  
Millard Wilkinson, Berlin Borough  
Glenn Werner, Gibbsboro  
Brian Morrell, Gloucester City  
Lorraine Azzarano, Winslow Township Fire District

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Danielle Colaianni	Hardenbergh Insurance
Chris Roselli	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
Donald Sciolaro	PIA
Jaclyn Lindsey	Conner Strong & Buckelew
Jennifer Davis	PERMA

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF FEBRUARY 27, 2023**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF FEBRUARY 27, 2023**

Motion:	Commissioner Wolk
Second:	Commissioner Passanante
Vote:	Unanimous

**CORRESPONDENCE: NONE**

**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 1<sup>st</sup> quarter Campaign is in process running; these phishing values will be updated when the March report comes around. The Fund Office distributed an email on March 13<sup>th</sup>, advising members that D2 agreed that we should extend the 2022 Cybersecurity Awareness Training, which was initially due in December 2022 to **May 1<sup>st</sup>**. Executive Director was happy to report that 23 members have completed over 50% of the training and three members have completed the training at 100%. Executive Director congratulated Brooklawn, Mt. Ephraim and Oaklyn for completing 100% of the training. Executive Director said the JIF will continue the 2022 campaign to coincide with the 2023 program in hopes to wrap up the 2022 training which will give members another month or so to work on that. An update will be provided at the next meeting. Executive Director said four towns still need to communicate with D2 and since this report Haddonfield has been in touch with D2 we are still waiting for Chesilhurst, Hi-Nell and Medford Lakes to get everyone on board.

**NJ Cyber JIF:** The Cyber JIF met on March 16 via Zoom, Commissioner Wolk’s report will appear in next month’s agenda. Executive Director said there were several topics discussed at

that meeting and the Risk Control Committee discussed the cyber training, phishing, and external scanning to be added to the Cyber JIF. The Camden JIF has already started that so the Executive Director said there may be a reimbursement for those costs which is in the process of being ironed out and will keep everyone posted.

**Property Appraisals:** As a follow-up to discussions at last month's meeting, the MEL is mandating that JIF's perform property appraisals of locations valued at \$500,000 or more if they have not preformed appraisals since 2016. Fortunately, the Camden JIF conducted them in 2016 and also again in 2019 when three new members joined the fund. However, there is need to conduct appraisals for Haddon Heights and Pennsauken who have joined since.

In addition, those JIF's that had appraisals recently will be expected to engage in a firm to trend values for properties will value over \$500,000. The cost for that will be \$1,200.

### **Motion to Authorize the Fund Office to Procure an Appraisal Firm**

Motion:	Commissioner Taraschi
Second:	Commissioner Cheeseman
Roll Call Vote:	9 Ayes, 0 Nays

**2023 MEL, MR HIF & NJCE JIF Educational Seminar:** The 12<sup>th</sup> annual seminar will be conducted virtually on two half-day sessions: Friday, April 21<sup>st</sup> and Friday, April 28<sup>th</sup> 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). A notice was distributed to all members and risk managers on March 7<sup>th</sup>.

Enclosed on Page 4 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.

Executive Director said the April 21 seminar coincides with our Claims Committee meeting. The last few years we have moved that meeting to the afternoon for those who would like to attend the seminar. The Commissioners were in agreement and Executive Director said a confirmation of that will be sent out to Committee members.

**2023 MEL/RCF/EJIF Meetings & Retreat:** The MEL, RCF and EJIF held their meetings on March 24<sup>th</sup> in conjunction with the MEL Annual Retreat. The purpose of the retreat was to provide the sub-committees of the MEL with an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF. Commissioner Wolk's reports on those meetings will appear in next month's agenda.

**Elected Officials Training:** The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. Attached on Page 5 are the directions to follow to complete the course.

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.

**2023 PRIMA Conference** – In the past, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Long Beach CA from June 4-7. Resolution 23-11 authorizing travel expense is on **Page 6**.

**Motion to Adopt Resolution 23-11 Authorizing Conference Attendance**

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

**2023 Financial Disclosures** – JIF Commissioners should anticipate the online filing of the Disclosure forms inclusive of any other municipal related positions that require filing. Based on past precedent, it is expected the Division of Local Governmental Services will distribute a notice in March with filing instructions with a deadline to file by April 30<sup>th</sup>.

**2023 Financial Fast Track** – As in prior years, the financial fast track for January is not available so that Perma’s accounting team can focus on year end closing and auditor requirements. The report will be available for our April meeting.

**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 is not available this month a report will be provided at the April meeting. Executive Director also reviewed the Expected Loss Ratio Analysis for February where the actuary projected 3.42% we are currently a close to 2.60% showing improvement. On the Lost Time Accident Frequency, the February 28, 2023 report at 0.27. The Regulatory Filing checklist will be updated as we submit our state filings. The EPL POL Compliance shows all members at 100% compliance. It is that time again for another two-year cycle where updates to personnel manuals and managers and supervisors training will be due. Information will be sent to members in the near future. Regulatory Filing Checklist shows updates for the regulatory filings recently completed.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 23-12 March 2023 Vouchers**

<b>TOTAL 2022</b>	\$53,840.30
<b>TOTAL 2023</b>	\$1,442,900.93
<b>TOTAL</b>	<b>\$1,496,741.23</b>

**MOTION TO APPROVE THE MARCH 2023 VOUCHERS RESOLUTION 23-12**

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

**Confirmation of February 2023 Claims Payments/Certification of Claims Transfers:**

<b>Closed</b>	.00
<b>2019</b>	45,218.43
<b>2020</b>	50,357.44
<b>2021</b>	7,958.03
<b>2022</b>	175,101.58
<b>2023</b>	19,332.47
<b>TOTAL</b>	<b>297,967.95</b>

**MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF FEBRUARY 2023 AS PRESENTED AND APPROVE THE TREASURER’S REPORT:**

Motion: Commissioner Wolk  
Second: Commissioner DiAngelo  
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY: None**

**SAFETY DIRECTOR:**

Safety Director thanked the Committee for the reappointment of JA Montgomery as Safety Director. Mr. Saville reviewed the monthly reports. Mr. Saville recommended 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. The Safety contracts have gone out and are due by March 31<sup>st</sup> with a list of Safety Committee meeting dates. Mr. Saville said there will be a Safety Breakfast this year on May 9<sup>th</sup> and formal invitations will be sent shortly.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

The Certificate Report for the period 1/22/23 to 2/22/23 was included in the agenda on pages 27 – 31. Executive Director reported a cyber report was not included in the agenda this month but a report will be provided at the next meeting.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for February 2023 where there was a savings of 48%.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Chairman Mevoli said 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 Cheeseman
Roll Call Vote:	9 Ayes, 0 Nays

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
Second:	Commissioner Wolk
Vote:	Unanimous

**MEETING ADJOURNED: 5:20 PM**

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

## ***APPENDIX II***

***MEL, RCF, EJIF and Cyber JIF Reports***



## Municipal Excess Liability Joint Insurance Fund

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

**Date:** March 24, 2023

**To:** Fund Commissioners  
Camden County Municipal Joint Insurance Fund

**From:** Commissioner Joseph Wolk

**Subject:** MEL March Report

**Management Committee:** Committee met at 10AM on March 20, 2023 and submitted a copy of their meeting minutes for information. Committee discussed “year-end financials” and the various pressures impacting the Funds; adding a Marketing Consultant for the southern JIFs and JIF property appraisals.

**RCF:** Commissioner Clark submitted his report on the RCF January 2023 Reorganization.

**Safety & Education Committee:** Committee met on February 10<sup>th</sup> and submitted a copy of their meeting minutes for information. Committee is scheduled to meet next on May 12, 2023 at 10:30am via Zoom.

**Legislative Committee:** Committee met on March 2<sup>nd</sup> and submitted a copy of their meeting minutes for information.

**Cyber JIF:** At its April meeting, the Cyber JIF is expected to award a contract to a panel of 3 to 4 vendors for JIFs to select from for phishing & training and 2 vendors for external training. Origami is in the final stages of updating the Cyber Compliance worksheet. In addition, the Chertoff Group prepared a survey that Origami is adding to its RMIS. Survey answers should help us address overall risks. Once complete, an email will be generated. It is expected that the JIF Boards will select from the panel, not individual members.

**Claims Committee:** Committee met on January 6<sup>th</sup> and March 1<sup>st</sup>; minutes of these meetings are sent to the full MEL Board separately from the agenda. The committee is scheduled to meet next on May 3<sup>rd</sup> at 10:30AM via Zoom.

**2023/2024 Elected Officials Seminar:** The MEL’s Annual Elected Officials Seminar is available through the MEL Safety Institute. Directions on how to access the course were distributed and the directions are also included in the agenda.

**2023 MEL, MR HIF & NJCE JIF Educational Seminar:** The 12th annual seminar will be conducted virtually on 2 half-day sessions: Friday, April 21st and Friday, April 28th from 9AM to 12PM. The seminar qualifies 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). A copy of the notice to register that was distributed all members and risk managers was distributed in the agenda.

**Financial Disclosures:** Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of the MEL/EJIF/RCF Commissioner and any municipal related positions that require filing. We have been asked by the Division of Local Government Services to update the 2023 Fund Commissioner roster and expect a notice to be issued shortly.

**Due Diligence:**

**Regulatory Compliance Checklist** – as of 3/20/23

**Next Meeting:** The next meeting of the MEL JIF is scheduled for Friday June 2, 2023 at 11:15AM at the Forsgate Country Club.

***The 2023 MEL Retreat followed the meeting.***



## Municipal Excess Liability Residual Claims Fund

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

March 24, 2023

Memo to: Fund Commissioners  
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: RCF March 2023 Meeting Summary

**Contract Extension for Professional Contracts CC#20-01:** Professional contracts for the RCF are in their 3<sup>rd</sup> year of their term. A provision in the contracts allows the Board to extend the contracts for a 4<sup>th</sup> and/or 5<sup>th</sup> year. The Board adopted Resolution #12-23 to authorize extending the professional contracts for an additional two (2) years, from January 1, 2024, through December 31, 2025.

**RCF 2023 Professionals Contract Addendums:** The professional contract addendums for 2023 have been executed and are being distributed.

**Financial Disclosures:** JIF Commissioners should anticipate the Division of Local Government Services to distribute a notice with filing instruction in March with a deadline to file by April 30th.

**Claims Committee:** The Claims Review Committee met on January 6, 2023 and March 1, 2023; minutes of the meetings were distributed under separate cover.

**June Meeting:** As a reminder the June meeting is scheduled for Friday, June 2, 2023 at 10:30AM at the Forsgate Country Club.



**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: March 24, 2023  
TO: Fund Commissioners  
Camden County Municipal Joint Insurance Fund  
FROM: Commissioner Joseph Wolk  
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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**REVISED BUDGET AND PROFESSIONAL FEE AMENDMENT RESOLUTION** - The revised 2023 budget and Resolution #16-23 were included in the agenda and adopted by the Board. The revisions reflected the changes in membership in the local JIFs for 2023 and the associated professional fee contract increases. The revised budget is included in this report.

**CONTRACT EXTENSION FOR PROFESSIONAL CONTRACTS CC#1-2020:** EJIF professional contracts are in their 3<sup>rd</sup> year of their term. A provision in the contracts allow the Board to extend the contracts for a 4<sup>th</sup> and/or 5<sup>th</sup> year. The Board approved Resolution #17-23 authorizing extending the contracts and associated fee amounts for certain Fund Professionals and Service Organizations from January 1, 2024, through December 31, 2025.

**ACTUARIAL IBNR REPORT** – Mr. Kullman of Aon was present at the meeting and referenced his full report, valued as of December 31, 2022, which was included in the agenda.

**NEXT MEETING** – The next meeting of the EJIF is scheduled for Friday, June 2, 2023 at 10:50AM at the Forsgate Country Club, Jamesburg, N.J.





## NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

**Date:** Thursday, March 16, 2023

**To:** Fund Commissioners  
Camden County Municipal Joint Insurance Fund

**From:** Commissioner Joseph Wolk

**State Filing:** Seven of the twelve items for regulatory filing have been submitted; the remaining five items are either awaiting signatures (professional contracts and resolution) or awaiting receipt (Fidelity Bond and Errors & Omissions COI). Resolution 39-23 appointing PERMA Risk Management Services as Agent for Process was adopted by the Board.

**Risk Control Committee:** The Committee received RFQ responses from four vendors and conducted interviews on February 23<sup>rd</sup> with three of the vendors offering services for phishing exercises, employee training and external scanning services. The Board accepted the Committee's recommendation to provide a panel approach to offer to the individual JIFs to enable each JIF to select the vendor / services that best meet their needs and resources. The Fund Attorney will address contract administration.

**Risk Control Minimum Standards:** All JIFs have received the 2023 minimum standards for Cyber compliance and members can begin to report their progress in Origami. Members who met standards in 2022 will have their deductibles grandfathered while they work to meet the updated compliance standards for 2023.

**Technology Stack Questionnaire:** The cyber security advisor the Chertoff Group has provided a survey to obtain a better understanding of what the general membership is using regarding platforms, operating systems, cloud providers, etc. which will help determine what services will be of most use to the membership. The survey will be emailed via Origami to the Fund Commissioners, and they can forward the survey to the appropriate technical person in their organization to respond.

**Webpage:** Executive Director's office is in the process of arranging for the creation of a separate webpage for the Cyber JIF and will transition all Cyber Security information to the new website when completed.

**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; dates are forthcoming.

**Next Meeting:** The next meeting is scheduled for Thursday April 20, 2023, at 2:00 PM via Zoom.