



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA

MARCH 27, 2023 – 5:00 PM

MEETING BEING HELD ELECTRONICALLY

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

ALSO TELEPHONICALLY AT:

1-929-205-6099

Meeting ID: 991 2439 1172

OPEN PUBLIC MEETINGS ACT

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: MARCH 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:** February 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. 23-12 March Bills **Page 14**
Treasurer’s Report **Page 17**
Monthly Reports **Page 18**
- ATTORNEY – Joseph Nardi, Esquire**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Page 24**
- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 27**
- MANAGED CARE – Medlogix**
Monthly Report..... **Page 32**
- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - NEXT MEETING – April 24th - BELLMAWR FIRE & RESCUE**
 - MEETING ADJOURNED**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: March 27, 2023

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **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 1st 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 13th, advising members that D2 agreed that we should extend the 2022 Cybersecurity Awareness Training, which was initially due in December 2022 to **May 1st**.
- ❑ **NJ Cyber JIF:** The Cyber JIF met on March 16 via Zoom, Commissioner Wolk's report will appear in next months agenda.
- ❑ **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**

- ❑ **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). A notice was distributed to all members and risk managers on March 7th.

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.

- ❑ **2023 MEL/RCF/EJIF Meetings & Retreat:** The MEL, RCF and EJIF held their meetings on March 24th 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***

- ❑ **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 30th.
- ❑ **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:

Financial Fast Track	Not Available
Loss Ratio Analysis	Page 7
Loss Time Accident Frequency	Page 8 & 9
POL/EPL Compliance Report	Page 10
Fund Commissioners	Page 11
Regulatory Affairs Checklist	Page 12
RMC Agreements	Page 13

D2 Cybersecurity Training Report As of March 15, 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 %)	2023 Q1 Phishing Results (Successful %)	Fully Trained	Previous Month's Training Progress	Current Month's Training Progress
Audubon	David Taraschi	46		9%	26%	22%	0%	32	71%	71%
Audubon Park	Dawn Pennock	5		0%	0%	0%	0%	1	20%	20%
Barrington	Terry Shannon	57		97%	11%	4%	0%	45	81%	81%
Bellmawr	Francine Wright	43		4%	7%	7%	0%	33	77%	77%
Berlin Borough	Charleen Santora	67		14%	2%	0%	0%	27	41%	41%
Berlin Township	Catherine Underwood	16		5%	0%	0%	0%	15	94%	94%
Brooklawn	Ryan Giles	13			17%	0%	0%	13	100%	100%
Camden City	Sharon Eggleston	404		8%	4%	0%	0%	164	41%	41%
Camden City Parking Authority	Hassan Smith	7		0%	0%	0%	0%	3	43%	43%
Cherry Hill	Ari Messenger	369		6%	5%	5%	7%	287	78%	78%
Cherry Hill Fire District	Robin Goins	181		7%	4%	9%	6%	138	76%	76%
Clementon	Jenai Johnson	40		8%	5%	13%	0%	27	68%	68%
Collingswood	Cass Duffey	87	-3	12%	11%	14%	4%	75	77%	86%
Gibbsboro	Amy Troxel	27		4%	9%	0%	0%	16	59%	59%
Gloucester City	Brian Morrell	97	7	6%	11%	7%	1%	70	57%	72%
Gloucester Township	Paul D'Amore	90	17		2%	7%	8%	34	20%	39%
Haddon Heights	Kelly Santosusso	35		4%	2%	0%	3%	25	69%	71%
Haddon Twp	Dawn Pennock	44		9%	2%	11%	5%	38	86%	86%
Laurel Springs	Ken Cheeseman	12	-1		0%	0%	0%	11	96%	96%
Lawnside	Angelique Rankins	12		0%	1%	8%	0%	2	17%	17%
Lindenwold	Craig Wells	80	2	0%	1%	3%	1%	76	95%	95%
Magnolia	Jenai Johnson	35			18%	6%	0%	8	23%	23%
Merchantville	Denise Brouse	55		16%	8%	13%	11%	24	45%	45%
Mount Ephraim	Terry Shannon	12		100%	4%	8%	0%	12	100%	100%
Oaklyn	Bonnie Taft	29		14%	43%	11%	4%	29	100%	100%
Pennsauken Township	Shakir Ali	269		25%	13%	26%	11%	204	76%	76%
Pine Hill	John Greer	37		0%	9%	13%	3%	35	95%	95%
Runnemede	Eleanor Kelly	115		9%	9%	0%	0%	61	55%	55%
Somerdale	Gary Passanante	46		6%	9%	9%	0%	27	61%	61%
Voorhees	Mario DiNatale	303	20					131	40%	44%
Winslow	Jennifer Conway	150	4	2%	4%	2%	5%	143	93%	95%
Winslow Township Fire Dist. #1	Lorraine Azzarano	116	-2	4%	3%	2%	8%	110	94%	95%
Woodlynne	Joseph Chukwueke	17			2%	0%	0%	6	35%	35%
Chesilhurst	Wendell Smith									
Haddonfield	Jason Cutler	74								
Hi-Nella	Cindy McCoy									
Medford Lakes	Robert Burton									



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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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



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
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.

RESOLUTION NO. 23-11

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

**RESOLUTION AUTHORIZING ADVANCED TRAVEL EXPENSES FOR
AUTHORIZED OFFICIAL TRAVEL**

WHEREAS, N.J.S.A. 40a:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel; and

WHEREAS, certain Commissioner(s) of the Camden County Municipal Joint Insurance Fund may need to travel to the PRIMA Conference on or about June 4, 2023 for the purpose of attending seminars on public entity risk management and pooling, and;

WHEREAS, the Treasurer has certified that funds are available from the 2023 miscellaneous contingency budget not to exceed \$3,500 per attending commissioner, and;

WHEREAS, the Commissioner(s) representing the Camden County Municipal Joint Insurance Fund will verify their expenses and any excess cash will be repaid to the Camden County Municipal Joint Insurance Fund along with a detailed bill of items or demand, and the certification of affidavit required by N.J.S.A. 40A:5-16 which will be submitted within 10 days after the completion of the travel for which the advance was made;

NOW THEREFORE BE IT RESOLVED, that the Treasurer is hereby instructed to make up to \$3,500 in advance or reimbursement payment for the attending Commissioners of the Camden County Municipal Joint Insurance Fund.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

Chairperson

Secretary

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

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	50	MONTH	49	MONTH	38	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-23		31-Jan-23		28-Feb-22	
PROPERTY	722,242	1,241,457	171.89%	100.00%	171.89%	100.00%	171.89%	100.00%
GEN LIABILITY	1,674,299	2,482,440	148.27%	96.23%	147.89%	95.99%	106.82%	91.38%
AUTO LIABILITY	387,682	416,924	107.54%	93.27%	133.34%	92.93%	40.81%	88.30%
WORKER'S COMP	3,672,619	3,467,003	94.40%	99.52%	94.97%	99.46%	94.69%	98.43%
TOTAL ALL LINES	6,456,842	7,607,824	117.83%	98.35%	119.60%	98.23%	103.23%	96.17%
NET PAYOUT %	\$5,339,872		82.70%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	38	MONTH	37	MONTH	26	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-23		31-Jan-23		28-Feb-22	
PROPERTY	710,000	699,034	98.46%	100.00%	98.46%	100.00%	114.97%	100.00%
GEN LIABILITY	1,692,081	903,289	53.38%	91.38%	52.60%	90.78%	26.90%	81.65%
AUTO LIABILITY	397,295	780,459	196.44%	88.30%	194.99%	87.77%	211.81%	78.92%
WORKER'S COMP	3,527,720	3,461,639	98.13%	98.43%	75.18%	98.27%	74.77%	94.80%
TOTAL ALL LINES	6,327,096	5,844,421	92.37%	96.08%	79.28%	95.80%	75.08%	90.87%
NET PAYOUT %	\$3,994,758		63.14%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	26	MONTH	25	MONTH	14	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-23		31-Jan-23		28-Feb-22	
PROPERTY	718,669	884,845	123.12%	100.00%	123.12%	100.00%	114.30%	96.03%
GEN LIABILITY	1,681,349	266,827	15.87%	81.65%	13.52%	80.55%	6.28%	64.20%
AUTO LIABILITY	446,457	104,523	23.41%	78.92%	23.41%	77.72%	20.48%	56.96%
WORKER'S COMP	3,528,173	2,648,367	75.06%	94.80%	75.09%	94.20%	56.80%	74.88%
TOTAL ALL LINES	6,374,648	3,904,562	61.25%	90.80%	60.65%	90.10%	47.41%	73.19%
NET PAYOUT %	\$2,788,095		43.74%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	14	MONTH	13	MONTH	2	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-23		31-Jan-23		28-Feb-22	
PROPERTY	812,040	1,270,999	156.52%	96.03%	140.73%	95.63%	19.59%	13.00%
GEN LIABILITY	1,666,133	66,817	4.01%	64.20%	3.83%	62.24%	0.07%	2.50%
AUTO LIABILITY	604,621	410,722	67.93%	56.96%	66.23%	54.16%	73.48%	2.50%
WORKER'S COMP	3,820,056	2,336,473	61.16%	74.88%	59.57%	70.13%	3.22%	2.00%
TOTAL ALL LINES	6,902,850	4,085,011	59.18%	73.22%	56.25%	69.83%	0.00%	3.46%
NET PAYOUT %	\$2,033,196		29.45%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	2	MONTH	1	MONTH	-10	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-23		31-Jan-23		28-Feb-22	
PROPERTY	840,000	94,468	11.25%	13.00%	3.83%	6.00%	N/A	N/A
GEN LIABILITY	1,715,525	1,539	0.09%	2.50%	0.01%	1.00%	N/A	N/A
AUTO LIABILITY	573,717	5,300	0.92%	2.50%	0.26%	1.00%	N/A	N/A
WORKER'S COMP	4,160,000	87,999	2.12%	2.00%	0.96%	0.50%	N/A	N/A
TOTAL ALL LINES	7,289,242	189,305	2.60%	3.42%	1.01%	1.29%	N/A	N/A
NET PAYOUT %	\$19,617		0.27%					

Camden County JOINT INSURANCE FUND										
2023 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS										
DATA VALUED AS OF February 28, 2023										
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	MEMBER	TOTAL RATE	2023 - 2021
1	88 Audubon Park		0	0	0.00	1.13	2.40	1 Audubon Park	1.61	
2	89 Barrington		0	0	0.00	0.00	-13.33	2 Barrington	-7.50	
3	90 Bellmawr		0	0	0.00	1.80	2.60	3 Bellmawr	2.05	
4	91 Berlin Borough		0	0	0.00	1.54	1.85	4 Berlin Borough	1.59	
5	92 Berlin Township		0	0	0.00	1.01	0.99	5 Berlin Township	0.92	
6	93 Brooklawn		0	0	0.00	1.34	7.74	6 Brooklawn	4.25	
7	94 Chesilhurst		0	0	0.00	2.67	2.38	7 Chesilhurst	2.35	
8	95 Clementon		0	0	0.00	0.00	0.00	8 Clementon	0.00	
9	96 Collingswood		0	0	0.00	1.59	-6.61	9 Collingswood	-2.24	
10	97 Gibbsboro		0	0	0.00	0.62	4.98	10 Gibbsboro	2.82	
11	98 Gloucester City		0	0	0.00	2.94	6.06	11 Gloucester City	4.14	
12	99 Haddon		0	0	0.00	0.00	0.71	12 Haddon	0.33	
13	100 Haddon Heights Borough		0	0	0.00	0.73	1.48	13 Haddon Heights Borou	1.03	
14	101 Haddonfield		0	0	0.00	0.00	3.92	14 Haddonfield	1.51	
15	102 Hi-Nella		0	0	0.00	0.84	0.85	15 Hi-Nella	0.78	
16	103 Laurel Springs		0	0	0.00	0.00	0.00	16 Laurel Springs	0.00	
17	104 Lawnside		0	0	0.00	2.74	0.00	17 Lawnside	1.22	
18	105 Lindenwold		0	0	0.00	3.10	1.47	18 Lindenwold	2.09	
19	106 Magnolia		0	0	0.00	4.57	5.43	19 Magnolia	4.62	
20	107 Medford Lakes		0	0	0.00	1.70	2.49	20 Medford Lakes	1.96	
21	108 Merchantville		0	0	0.00	0.00	1.75	21 Merchantville	0.81	
22	109 Mount Ephraim		0	0	0.00	0.00	2.86	22 Mount Ephraim	1.30	
23	110 Oaklyn		0	0	0.00	1.89	3.57	23 Oaklyn	2.55	
24	111 Pine Hill		0	0	0.00	0.00	-3.05	24 Pine Hill	-1.42	
25	112 Runnemede		0	0	0.00	1.82	6.96	25 Runnemede	4.11	
26	114 Voorhees		2	0	0.00	0.00	***	26 Voorhees	-2.72	
27	115 Winslow		0	0	0.00	0.00	2.05	27 Winslow	0.94	
28	116 Winslow Township Fire Distri		0	0	0.00	2.59	15.73	28 Winslow Township Fire	8.34	
29	117 Woodlynne		0	0	0.00	1.77	7.86	29 Woodlynne	4.46	
30	451 Tavistock		0	0	0.00	0.00	0.00	30 Tavistock	0.00	
31	564 Cherry Hill		0	0	0.00	0.89	0.65	31 Cherry Hill	0.71	
32	565 Camden Parking Authority		0	0	0.00	0.00	0.00	32 Camden Parking Autho	0.00	
33	584 Cherry Hill Fire District		1	0	0.00	1.04	0.94	33 Cherry Hill Fire District	0.90	
34	87 Audubon		1	1	1.41	0.69	0.84	34 Audubon	0.82	
35	113 Somerdale		0	1	7.23	1.10	0.00	35 Somerdale	1.03	
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	
Totals:			4	2	0.27	1.09	2.37		1.61	
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 February 28, 2022 0.82										

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND											
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund											
Data Valued As of : March 20, 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		
				Deductible	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		
CHESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
CHESTERFIELD	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%		
WOODLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		

* Member does NOT participate in EPL coverage

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	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 March 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 March 21, 2023				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
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			
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		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
Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.				

RESOLUTION NO. 23-12

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – MARCH 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>
003082	J.A. MONTGOMERY RISK CONTROL	2022 RIGHT TO KNOW INVENTORY SERVICES	47,980.00
			47,980.00
003083	RP DESIGN MANAGEMENT	2022 SAFETY AWARD-GIFT CARDS-CHERRY HILL	900.00
			900.00
003084	MOUNT EPHRAIM BOROUGH	2022 OPTIONAL SAFETY AWARD	1,000.00
			1,000.00
003085	BERLIN TOWNSHIP	2022 OPTIONAL SAFETY AWARD	1,000.00
			1,000.00
003086	BOROUGH OF MERCHANTVILLE	2022 OPTIONAL SAFETY AWARD 03/23	960.30
			960.30
003087	MEDFORD LAKES BOROUGH	2022 SAFETY AWARD	1,000.00
			1,000.00
003088	BROOKLAWN BOROUGH	2022 OPTIONAL SAFETY AWARD 03/23	1,000.00
			1,000.00
		Total Payments: FY 2022	53,840.30
<u>FUND YEAR 2023</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003089	APEX INSURANCE AGENCY C/O LEXINGTON INSURANCE	POL/EPL AND LAND USE 2ND OF 2 2023	975,331.00
			975,331.00
003090	COMP SERVICES, INC.	GLOUCESTER TWP CLAIM SERVICES 03/23	1,291.67
003090	COMP SERVICES, INC.	CLAIMS ADMIN FEE 03/23	39,797.33
003090	COMP SERVICES, INC.	CHERRY HILL CLAIM SERVICES 3/23	2,458.33
			43,547.33
003091	INTERSTATE MOBILE CARE INC.	HADDONFIELD DRUG TESTING 02/23	70.00
003091	INTERSTATE MOBILE CARE INC.	DRUG AND ALCOHOL TESTING- 02/23	3,686.00
			3,756.00
003092	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 03/23	17,408.58
			17,408.58
003093	PERMA RISK MANAGEMENT SERVICES	REIMB. SERVER FEE FOR MEETING 2/27/23	100.00
003093	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 03/23	43,580.42
003093	PERMA RISK MANAGEMENT SERVICES	POSTAGE 03/23	71.09
			43,751.51
003094	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 3/23	4,961.75
			4,961.75

003095				
003095	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT FEE- FEB 2023		1,423.50
003095	BROWN & CONNERY, LLP	ATTORNEY FEES FOR FEB 2023		2,172.75
003095	BROWN & CONNERY, LLP	ATTORNEY EXPENSES - FEB 2023		70.68
				3,666.93
003096				
003096	ELIZABETH PIGLIACELLI	TREASURER FEE 3/23		2,199.50
				2,199.50
003097				
003097	DAVID TARASCHI	1ST QTR MEETING ATTENDANCE 2023		450.00
				450.00
003098				
003098	M. JAMES MALEY	1ST QTR MEETING ATTENDANCE 2023		150.00
				150.00
003099				
003099	JOSEPH WOLK	1ST QTR MEETING ATTENDANCE 2023		450.00
				450.00
003100				
003100	KENNETH CHEESEMAN	1ST QTR MEETING ATTENDANCE 2023		300.00
				300.00
003101				
003101	MICHAEL MEVOLI	1ST QTR MEETING ATTENDANCE 2023		450.00
				450.00
003102				
003102	TERRY SHANNON	1ST QTR MEETING ATTENDANCE 2023		450.00
				450.00
003103				
003103	JOSEPH GALLAGHER	1ST QTR MEETING ATTENDANCE 2023		450.00
				450.00
003104				
003104	GARY PASSANANTE	1ST QTR MEETING ATTENDANCE 2023		450.00
				450.00
003105				
003105	EDWARD H. HILL	1ST QTR MEETING ATTENDANCE 2023		450.00
				450.00
003106				
003106	CONNER STRONG & BUCKELEW	RMC- 1ST HALF 2023- RUNNEMEDE		11,105.00
003106	CONNER STRONG & BUCKELEW	RMC- 1ST HALF 2023- PENNSAUKEN TWP		27,500.00
003106	CONNER STRONG & BUCKELEW	RMC- 1ST HALF 2023- TAVISTOCK		433.00
003106	CONNER STRONG & BUCKELEW	RMC- 1ST HALF 2023- OAKLYN		7,579.00
003106	CONNER STRONG & BUCKELEW	RMC- 1ST HALF 2023- MAGNOLIA		7,910.00
003106	CONNER STRONG & BUCKELEW	RMC- 1ST HALF 2023- WINSLOW FIRE DIST.		8,657.00
003106	CONNER STRONG & BUCKELEW	RMC- 1ST HALF 2023- VOORHEES		40,774.00
003106	CONNER STRONG & BUCKELEW	RMC- 1ST HALF 2023- WINSLOW		37,711.00
003106	CONNER STRONG & BUCKELEW	RMC- 1ST HALF 2023-BARRINGTON		10,328.00
003106	CONNER STRONG & BUCKELEW	RMC - 1ST OF 2023 BROOKLAWN		5,177.00
003106	CONNER STRONG & BUCKELEW	RMC- 1ST HALF 2023- CHERRY HILL TWP		42,560.00
003106	CONNER STRONG & BUCKELEW	RMC-1ST OF 2023 BERLIN TWP.		15,192.00
003106	CONNER STRONG & BUCKELEW	RMC- 1ST HALF 2023- HADDON HEIGHTS		8,753.00
003106	CONNER STRONG & BUCKELEW	RMC- 1ST HALF 2023- GLOUCESTER TWP		33,291.00
003106	CONNER STRONG & BUCKELEW	RMC- 1ST HALF 2023- COLLINGSWOOD		24,037.00
003106	CONNER STRONG & BUCKELEW	RMC- 1ST HALF 2023- GLOUCESTER CITY		25,116.00
				306,123.00
003107				
003107	SUMMIT CATERING	MEETING- COLLINGSWORTH CENTER 2/23		737.50
				737.50
003108				
003108	MEDLOGIX LLC	WC MAN CARE SERVICE CHERRY HILL 3/23		1,083.00
003108	MEDLOGIX LLC	WC MANAGED CARE SERVICES 3/23		10,801.12
				11,884.12

003109			
003109	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 03/23	1,245.00
003109	CONNER STRONG & BUCKELEW	SELECT. INS. BOND RENEWAL 5/1/23-5/1/24	2,486.00
			3,731.00
003110			
003110	ACCESS	CUST 224 DEPT 409 STORE-1/23 FOR FEB	95.71
			95.71
003111			
003111	LOUIS DIANGELO	1ST QTR MEETING ATTENDANCE 2023	450.00
			450.00
003112			
003112	WORLD INSURANCE ASSOCIATES, LLC	RMC-1ST HALF 2023.BOR. OF HADDONFIELD	17,312.00
			17,312.00
003113			
003113	ACRISURE T/A SCIROCCO INSURANCE GROUP	BOR. WOODLYNNE-1ST RMC 2023	3,195.00
003113	ACRISURE T/A SCIROCCO INSURANCE GROUP	BOR. OF AUDUBON PARK - 1ST RMC FEE 2023	1,150.00
			4,345.00
		Total Payments FY 2023	1,442,900.93
		TOTAL PAYMENTS ALL FUND YEARS	1,496,741.23

Chairperson

Attest:

Dated: _____

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

Treasurer

March 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 February 28, 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 MARCH: Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.

- INVESTMENT INCOME:

Net Investment Income received or accrued for February totaled \$42,768.02.

- RECEIPT ACTIVITY FOR February:

Assessment	\$ 1,174,706.03	
Deductible	4,611.61	
Recovery	<u>964.28</u>	
Total Receipts		<u>\$1,913,187.89</u>

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

- CLAIM ACTIVITY FOR February:

Property Liability Claims	\$ 119,315.91	
Workers Compensation Claims	178,652.04	
Administration Expense	<u>1,174,706.03</u>	
Total Claims/Expenses		<u>\$1,473,430.63</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$24,432,600.85 to a closing balance of \$24,623,958.81 showing an increase of \$191,357.96

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: February

	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	TOTAL
OPEN 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
RECEIPTS											
Assessments	90,077.29	183,964.11	61,522.47	446,097.07	202,821.68	50,244.04	46,439.46	502,955.79	323,490.08	0.00	1,907,612.00
Refunds	919.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,656.61	5,575.89
Invest Pymnts	(6,688.54)	(52,612.43)	(14,091.66)	(89,440.19)	0.00	0.00	0.00	0.00	(83,389.48)	0.00	(246,222.30)
Invest Adj	(24.89)	(195.80)	(52.44)	(332.86)	0.00	0.00	0.00	0.00	(310.35)	0.00	(916.34)
Subtotal Invest	(6,713.43)	(52,808.23)	(14,144.10)	(89,773.05)	0.00	0.00	0.00	0.00	(83,699.83)	0.00	(247,138.64)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	84,283.14	131,155.88	47,378.37	356,324.02	202,821.68	50,244.04	46,439.46	502,955.79	239,790.25	4,656.61	1,666,049.25
EXPENSES											
Claims Transfers	40,259.54	55,127.43	23,928.94	175,650.45	0.00	0.00	0.00	0.00	0.00	3,001.59	297,967.95
Expenses	0.00	0.00	0.00	0.00	917,241.00	0.00	0.00	0.00	201,643.37	0.00	1,118,884.37
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	40,259.54	55,127.43	23,928.94	175,650.45	917,241.00	0.00	0.00	0.00	259,482.37	3,001.59	1,474,691.32
END BALANCE	189,550.55	5,380,848.99	1,438,042.23	9,198,774.95	(189,968.97)	180,950.65	(16,690.88)	28,132.43	8,388,327.07	25,991.74	24,623,958.75

REPORT STATUS SECTION

Report Month: February

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	February					
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	\$24,432,600.85	5,547,603.39	35,577.42	46,090.27	-	18,874,484.61
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 - discou	\$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	-\$916.32	\$0.00	\$0.00	\$0.00	\$0.00	-\$916.32
5 Interest Paid - Cash Inst	\$42,768.02	\$12,870.22	\$203.42	\$142.16	\$0.00	\$29,552.22
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$288,990.31	\$0.00	\$0.00	\$0.00	\$0.00	-\$288,990.31
8 Net Investment Income	-\$247,138.61	\$12,870.22	\$203.42	\$142.16	\$0.00	-\$260,354.41
9 Deposits - Purchases	\$2,211,155.84	\$1,913,187.89	\$119,315.91	\$178,652.04	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$1,772,659.27	-\$1,472,673.98	-\$119,315.91	-\$178,652.04	\$0.00	-\$2,017.34
Ending Cash & Investment	\$24,623,958.81	\$6,000,987.52	-\$35,374.00	\$46,232.43	\$0.00	\$18,612,112.86
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$1,730,777.73	\$1,436,732.49	\$190,259.17	\$103,786.07	\$0.00	\$0.00
(Less Deposits in Transit)	-\$249,666.54	-\$85,372.30	-\$57,696.66	-\$106,597.58	\$0.00	\$0.00
Balance per Bank	\$26,105,070.00	\$7,352,347.71	\$97,188.51	\$43,420.92	\$0.00	\$18,612,112.86

FEBRUARY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	2/8/2023	25,387.17				25,387.17	
2	2/8/2023	85,242.19				85,242.19	
3	2/15/2023	26,263.72				26,263.72	
4	2/15/2023	24,584.90				24,584.90	
5	2/22/2023	47,469.56				47,469.56	
6	2/22/2023	33,555.53				33,555.53	
7	2/28/2023	34,866.14				34,866.14	
8	2/28/2023	21,355.39				21,355.39	
9						-	
10						-	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	298,724.60	-	-	-	298,724.60	
	Monthly Rpt	298,724.60				298,724.60	
	Variance	-	-	-	-	-	

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

Month		February							
Current Fund Year		2023							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid February	Monthly Recoveries February	Calc. Net Paid Thru February	TPA Net Paid Thru February	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	0.00	2,461.90	0.00	2,461.90	2,461.90	0.00	0.00	0.00
	Liability	0.00	1,236.58	0.00	1,236.58	1,236.58	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	284.95	14,347.32	0.00	14,632.27	14,632.27	0.00	0.00	0.00
	Cherry Hill	0.00	1,286.67	0.00	1,286.67	1,286.67	0.00	0.00	0.00
	Total	284.95	19,332.47	0.00	18,330.75	18,330.75	0.00	0.00	0.00
2022	Property	763,456.71	37,797.64	919.28	800,335.07	801,254.35	(919.28)	0.00	(919.28)
	Liability	41,628.15	1,079.63	0.00	42,707.78	42,707.78	0.00	0.00	0.00
	Auto	85,157.55	12,540.85	0.00	97,698.40	97,698.40	0.00	0.00	0.00
	Workers Comp	960,046.37	122,771.54	0.00	1,082,817.91	1,082,817.91	0.00	0.00	0.00
	Cherry Hill	1,744.04	911.92	2,734.96	(79.00)	6,719.56	(6,798.56)	(4,063.60)	(2,734.96)
	Total	1,850,288.78	175,101.58	919.28	2,023,559.16	2,024,478.44	(919.28)	0.00	(919.28)
2021	Property	741,397.25	0.00	0.00	741,397.25	741,398.25	(1.00)	(1.00)	0.00
	Liability	104,738.92	4,022.03	0.00	108,760.95	108,760.95	0.00	0.00	0.00
	Auto	85,774.91	0.00	0.00	85,774.91	85,774.91	(0.00)	(0.00)	0.00
	Workers Comp	1,859,152.35	3,836.00	0.00	1,862,988.35	1,865,702.35	(2,714.00)	(2,714.00)	0.00
	Cherry Hill	(10,164.46)	100.00	396.65	(10,461.11)	(9,643.96)	(817.15)	(465.50)	(351.65)
	Total	2,791,063.43	7,958.03	0.00	2,798,921.46	2,801,636.46	(2,715.00)	(2,715.00)	0.00
2020	Property	601,177.58	0.00	0.00	601,177.58	601,481.58	(304.00)	(304.00)	0.00
	Liability	557,624.17	22,270.75	0.00	579,894.92	579,894.92	0.00	0.00	0.00
	Auto	397,550.77	5,395.92	0.00	402,946.69	402,946.69	0.00	0.00	(0.00)
	Workers Comp	2,390,022.20	21,987.77	0.00	2,412,009.97	2,412,009.97	0.00	0.00	0.00
	Cherry Hill	(1,264.51)	703.00	0.00	(561.51)	(220.50)	(341.01)	(341.01)	0.00
	Total	3,946,374.72	50,357.44	0.00	3,996,029.16	3,996,333.16	(304.00)	(304.00)	(0.00)
2019	Property	1,233,955.13	0.00	0.00	1,233,955.13	1,233,955.13	0.00	0.00	0.00
	Liability	1,477,182.24	26,518.44	0.00	1,503,700.68	1,503,700.68	0.00	0.00	0.00
	Auto	107,214.10	5,992.17	0.00	113,206.27	113,206.27	0.00	0.00	0.00
	Workers Comp	2,478,955.42	12,707.82	0.00	2,491,663.24	2,491,754.74	(91.50)	(167.31)	75.81
	Cherry Hill	(1,249.50)	0.00	1,525.00	(2,774.50)	(1,054.00)	(1,720.50)	(195.50)	(1,525.00)
	Total	5,297,306.89	45,218.43	0.00	5,342,525.32	5,342,616.82	(91.50)	(167.31)	75.81
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
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		13,885,318.77	297,967.95	919.28	14,179,365.85	14,183,395.63	(4,029.78)	(3,186.31)	(843.47)



Asset and Accrual Detail - By Asset type

Report ID: IACS0017

Base Currency: USD

MX6F92185102 - CAMDEN CO JIF

02/28/2023

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 JCM I ACCOUNT	9.2689	18,612,112.86	0.00	18,612,112.86		0.00
99VVB5Y75		9.2689	18,612,112.86	0.00	18,612,112.86	100.00	0.00

Statement of Change in Net Assets

Market Value

 02/28/2023

Report ID: IGLS0002

 Base Currency: USD

 Status: FINAL

	Current Period		Fiscal Year To Date	
	02/01/2023	02/28/2023	01/01/2023	02/28/2023
NET ASSETS - BEGINNING OF PERIOD		18,874,484.61		18,616,986.32
		<u>18,874,484.61</u>		<u>18,616,986.32</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	29,552.22		59,892.68	
UNREALIZED GAIN/LOSS-INVESTMENT	-288,990.31		-58,769.05	
ACCRETION/AMORTIZATION	-916.32		-1,934.77	
TOTAL INVESTMENT INCOME		<u>-260,354.41</u>		<u>-811.14</u>
TOTAL RECEIPTS		<u>-260,354.41</u>		<u>-811.14</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	465.54		937.46	
INVESTMENT ADVISORY FEES	1,086.26		2,187.40	
CONSULTING	465.54		937.46	
TOTAL ADMINISTRATIVE EXPENSES		<u>2,017.34</u>		<u>4,062.32</u>
TOTAL DISBURSEMENTS		<u>2,017.34</u>		<u>4,062.32</u>
NET ASSETS - END OF PERIOD		<u><u>18,612,112.86</u></u>		<u><u>18,612,112.86</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: March 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 tzaverzence@jamontgomery.com Office: 856-552-4902</p>

LOSS CONTROL SURVEYS

- Borough of Haddon Heights on February 1, 2023
- Borough of Berlin on February 3, 2023
- Township of Haddon on February 9, 2023
- Township of Pennsauken on February 9, 2023
- Camden City on February 22, 2023

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Surveys for the month of January.

MEETINGS ATTENDED

- Executive Safety Committee on February 23, 2023
- Claims Committee Meeting on February 24, 2023
- Camden JIF Executive Safety Committee Meeting on February 27, 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

- Parade Risk Management Best Practices
- Reminder – Post the OSHA 300A Injury Logs
- Magnetic Manhole Cover & Grate Lifting Devices Best Practices
- ADA-Accessible Websites for Public Entities Best Practices
- Chainsaw Safety Best Practices
- Sewer Backup Prevention Best Practices
- Backing Fire Apparatus into the Station Best Practices

MSI LAW ENFORCEMENT

- Succession Planning is Key to Law Enforcement Agency Stability
- Drug Testing and Wellness Considerations

MSI NOW & MSI DVD

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

MSI NOW	
Municipality	Number of Videos
Audubon	1
Barrington	11
Bellmawr	15
Berlin	4
Camden City	2
Cherry Hill	5
Clementon	3
Collingswood	2
Gloucester City	6
Gloucester Township	7
Haddon Heights	1
Magnolia	4
Merchantville	1
Mount Ephraim	1

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

MSI DVD	
Municipality	Number of Videos
0	0

MSI LIVE

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

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

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Chief among those rules is 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 1/22/2023 To 2/22/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - The Bancorp Bank, N.A. I - Borough of Laurel Springs	P.O. Box 4307 Timonium, MD 21094	RE: VIN: 1FM5K8AB4NGB58804 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 2022 Ford Explorer Interceptor Utility AWD VIN: 1FM5K8AB4NGB58804	1/23/2023 #3853756	GL AU EX WC OTH
H - New Jersey Department of I - Borough of Runnemede	Environmental Protection 401 East State Street Trenton, NJ 08608	Evidence of insurance.	1/23/2023 #3853868	GL AU EX WC
H - NJDEP Urban & Community Forestry I - Borough of Haddonfield	PO Box 420 428 East State St., 4th Fl. Trenton, NJ 08625	RE: NJUCF Stewardship Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the NJUCF Stewardship Grant	1/25/2023 #3855011	GL AU EX WC
H - To Whom it May Concern I - Township of Voorhees		Evidence of insurance with respects to the Voorhees Police Department Officers.	1/26/2023 #3856908	GL AU EX WC
H - AECOM I - Township of Pennsauken	1635 Market Street, Suite1000 Philadelphia, PA 19103	RE: traffic signal repair Evidence of insurance with respects to a traffic signal repair at the intersection of John Tipton Blvd and River Rd, Pennsauken, NJ 08110.	2/1/2023 #3864830	GL AU EX WC
H - The Bancorp Bank I - Borough of Brooklawn	PO Box 4307 Timonium, MD	RE: Lease #MS381-3310-005 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 Lease #MS381-3310-005: 3 camera mobile ALPR P720-810 (license plate recognition system) (2) traffic/(1) parking Mount Assy for cameras, with a total value of \$8,952.31.	2/1/2023 #3864836	GL AU EX WC OTH
H - Collingswood Board of Education	c/o Collingswood High School 424 Collings Avenue	RE: Book Festival The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess	2/2/2023	GL AU EX WC

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 1/22/2023 To 2/22/2023

I - Borough of Collingswood	Collingswood, NJ 08108	Liability Policies if required by written contract as respect to the use of facilities for the Collingswood Book Festival if it rains.	#3866294	
H - Camden County Board of I - City of Camden	Commissioners 520 Market Street, 6th Fl Camden, NJ 08101	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 the Camden Athletic Complex 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 the Camden Athletic Complex for all City of Camden activities during the current calendar year, including City of Camden Recreation track club, Camden City School District Middle School Track Meet, City of Camden Public Service Relays	2/3/2023 #3867145	GL AU EX WC OTH
H - Big Truck Rental I - City of Camden	5001 W. Lemon Street Tampa, FL 33609	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: VIN# 2NP3LJ0X3NM734531 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to the lease of 2022 Peterbilt Heil (Rear Loader Loadpacker) vin# 2NP3LJ0X3NM734531 value \$201,000	2/6/2023 #3867371	GL AU EX WC OTH
H - Borough of Chesilhurst I - Borough of Chesilhurst	201 Grant Avenue Chesilhurst, NJ 08089	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for JoAnn Watson - Tax Collector, Eff: 07/03/2008, Judson Moore - CFO/Treasurer, Eff: 02/10/2022 and Dorothy Coleman - Utility Collector, Eff: 01/01/2023	2/6/2023 #3867444	OTH
H - AMF Bowling Centers Inc. I - Township of Cherry Hill	Attn: Purchasing Agent 7313 Bell Creek Road Mechanicsville, VA 23111	RE: police officers for events AMF Bowling Centers, Inc. and its parent companies, subsidiaries and affiliates are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Township supplying police officers for events.	2/7/2023 #3871438	GL AU EX WC
H - KS StateBank I - Winslow Township	1010 Westloop PO Box 69 Manhattan, KS 66505	RE: vin #1FM5K8AB8NGC42642 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 2022 Ford Explorer, vin #1FM5K8AB8NGC42642, valued at \$42,079, for the Winslow Police Department.	2/8/2023 #3872421	GL AU EX WC OTH

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 1/22/2023 To 2/22/2023

H - Burlington County Emergency I - Borough of Haddonfield	Services Training Center 53 Academy Drive Eastampton, NJ 08060	RE: Haddon Fire Company No. 1 Training The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Haddon Fire Company No. 1 Training	2/8/2023 #3872931	GL AU EX WC OTH
H - Consolidated Rail Corporation I - Township of Pennsauken	Director - Design & Construction 330 Fellowship Road, Floor 3 Mt. Laurel, NJ 08054	Camden JIF and MEL JIF limits are in excess of the Pennsauken Township's \$50,000 LEL SIR and \$600,000 WC SIR RE: project 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 a project. The General Liability coverage includes any occurrences on or within 50 feet of the Railroad right of way	2/10/2023 #3874034	GL AU EX WC OTH
H - Haddonfield Board of Education I - Borough of Haddonfield	95 Grove Street Haddonfield, NJ 08033	RE: Krav Maga Defense Training Haddonfield Auxiliary Police Officers are Additional Insureds on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Krav Maga Defense training during the policy period.	2/15/2023 #3875190	GL AU EX WC
H - (Camden) Member Towns of the I - Member Towns of the Camden County	Camden County Municipal Joint Insurance Fund 9 Campus Drive Parsippany, NJ 07054	The County of Camden, its employees, agencies, The Board of Chosen Freeholders, and Community Development/Grant Programs, if applicable are amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the CAMDEN JIF Casualty Insurance Policy. However, the designation as an "additional insured" shall only apply to claims which arise out of or are caused or alleged to have been caused in any manner from the member municipality's sole negligent acts while engaging in the activities of street openings, street and road closings, parades, and hanging of banners by a member municipality of the Camden County Municipal Joint Insurance Fund as per the CAMDEN JIF membership list below and while the member municipality is using county premises and/or facilities. Borough of Audubon Borough of Audubon Park Borough of Barrington Borough of Bellmawr Berlin Borough Berlin Township Borough of Brooklawn Cherry Hill Township Fire District #13 Borough of Chesilhurst Borough of Clementon Borough of Collingswood Borough of Gibbsboro City of Gloucester City Township of Haddon Borough of Haddonfield Borough of Hi-Nella Borough of Laurel Springs Borough of Lawnside Borough of Lindenwold Borough of Magnolia	2/15/2023 #3875237	GL AU EX WC
H - 600 Cuthbert LLC I - Township of Haddon	Attention Ravi Sachdev 1033 US 46, Suite 108 Clifton, NJ 07013	RE: Welcome Party for Operation Goat Munch The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written	2/15/2023 #3875241	GL AU EX WC

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 1/22/2023 To 2/22/2023

		contract as respect to Saddlers Woods Conservation Association (SWCA)hosting a community event at Saddlers Woods: Welcome Party for Operation Goat Munch. Date: 5/21/2022 (rain date 5/22/2022)		
H - (Camden) Member Towns of the I - Member Towns of the Camden County	Camden County Municipal Joint Insurance Fund 9 Campus Drive Parsippany, NJ 07054	The County of Camden, its employees, agencies, The Board of Chosen Freeholders, and Community Development/Grant Programs, if applicable are amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the CAMDEN JIF Casualty Insurance Policy. However, the designation as an "additional insured" shall only apply to claims which arise out of or are caused or alleged to have been caused in any manner from the member municipality's sole negligent acts while engaging in the activities of street openings, street and road closings, parades, and hanging of banners by a member municipality of the Camden County Municipal Joint Insurance Fund as per the CAMDEN JIF membership list below and while the member municipality is using county premises and/or facilities. Borough of Audubon Borough of Audubon Park Borough of Barrington Borough of Bellmawr Berlin Borough Berlin Township Borough of Brooklawn Cherry Hill Township Fire District #13 Borough of Chesilhurst Borough of Clementon Borough of Collingswood Borough of Gibbsboro City of Gloucester City Township of Haddon Borough of Haddonfield Borough of Hi-Nella Borough of Laurel Springs Borough of Lawnside Borough of Lindenwold Borough of Magnolia	2/15/2023 #3875242	GL AU EX WC
H - Haddonfield Board of Education I - Borough of Haddonfield	95 Grove Street Haddonfield, NJ 08033	RE: Krav Maga Defense Training The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Krav Maga Defense training of Haddonfield Auxiliary Police Officers.	2/15/2023 #3875244	GL AU EX WC
H - City of Camden I - City of Camden	520 Market Street City Hall - Room 419 Camden, NJ 08101	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Michelle Hill - Tax Collector, Effective: 04/14/2020 and Gerald Seneski - CFO/Treasurer, Effective 09/06/2022	2/15/2023 #3875283	OTH
H - TD Bank NA ISAOA/ATIMA	12000 Horizon Way, 3rd Floor	RE: Borough of Audubon and Camden County Improvement	2/17/2023	GL AU EX

02/22/2023

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 1/22/2023 To 2/22/2023

I - Borough of Audubon	Mt. Laurel, NJ 08054	Authority's Lease Bonds, Series 2005B Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) Borough of Audubon and Camden County Improvement Authority's Lease Bonds, Series 2005B	#3876525	WC OTH
Total # of Holders: 21				



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%
TOTAL 2023	\$576,595.65	\$306,275.52	\$270,320.13	46.88%

Monthly & YTD Summary:

PPO Statistics	February	YTD
Bills	155	331
PPO Bills	141	306
PPO Bill Penetration	90.97%	92.45%
PPO Charges	\$305,846.90	\$557,675.20
Charge Penetration	95.88%	96.72%

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

February 27, 2023

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – FEBRUARY 27, 2023
MEETING HELD AT COLLINGSWOOD COMMUNITY CENTER
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 Bradford Stokes, Karen A. Read
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, Jonathon Tavares

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Bonnie Taft, Oaklyn
Ken Cheeseman, Laurel Springs
Kevin Roche, Haddonfield
Elizabeth Peddicord, Pennsauken Twp
John Foley, Cherry Hill Fire District
Damon Burke, Camden City

RISK MANAGEMENT CONSULTANTS PRESENT:

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
Michael Avalone	Conner Strong & Buckelew
Jaclyn Lindsey	Conner Strong & Buckelew

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JANUARY 23, 2023

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JANUARY 23, 2023

Motion:	Commissioner Wolk
Second:	Commissioner Passanante
Vote:	Unanimous

CORRESPONDENCE: NONE

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

Motion:	Commissioner DiAngelo
Second:	Commissioner Gallagher
Vote:	8 Ayes, 0 Nays

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.

Executive Director made note that Voorhees did complete their whitelisting and onboarding and will begin their cyber training very soon. Hi-Nella did reach out and are in the process of getting information to D2 and the others towns highlighted in yellow will hopefully begin the process shortly.

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 be 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 compliant will have a \$0 deductible during 2023.

Executive Director called on Underwriting Manager Edward Cooney to give an update on the new Cyber JIF. Mr. Cooney said the Cyber JIF is here there are redefined requirements so all members should be sure to check into that with their IT teams. A lot of members are grandfathered in for the deductibles for 2023 but in 2024 everyone will need to work on the new program. The Cyber JIF is wonderful and the first of its kind across the country at this time no one else is doing the all the risk control and services that the Cyber JIF is bringing to the membership. In response to Commissioner Shannon, Underwriting Manager said more information will be coming out shortly where members can be reimbursed for the cost of training with any approved panel of cyber vendors. More information will be forthcoming.

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 – 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 December 31, 2022 the statutory surplus at \$4.4 million in surplus with a small hit of \$498,000 which is from the year end actuary report for the IBNR. Executive Director also reviewed the Expected Loss Ratio Analysis for January where the actuary projected 1.29% we are currently a close to 1.01% so trending well. On the Lost Time Accident Frequency, the January 31 2023 report at 0.68. 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 23-10 February 2023 Vouchers

TOTAL 2022	\$4,038.75
TOTAL 2023	\$1,112,828.28
TOTAL	\$1,116,867.03

MOTION TO APPROVE THE FEBRUARY 2023 VOUCHERS RESOLUTION 23-10

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

Confirmation of January 2023 Claims Payments/Certification of Claims Transfers:

Closed	.00
2019	88,987.67
2020	65,836.24
2021	23,626.53
2022	354,263.24
2023	284.95
TOTAL	523,998.43

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

Motion: Commissioner DiAngelo
Second: Commissioner Taraschi
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi discussed a case recently decided on February 16th by the NJ Supreme Court that impacts JIFs throughout the state. Attorney Nardi said it is hard to say if it has any application to any cases in the Camden JIF at this particular time, but the facts of the case are unique. This was a case in Long Branch where the private carrier provided coverage to Long Branch in excess of their SIR and the issue was what would be considered excess. Attorney Nardi said there is a significant difference between a JIF and an insurance company. JIF's share the risk collectively within the membership and approach losses in a different way. One of the Camden JIF defense attorney's Fran Donnelly took this case to the Supreme Court not in concerning another JIF and won. Attorney Nardi said the case was handled very well with a successful outcome.

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. The Safety contracts have gone out and are due by March 31st with a list of Safety Committee meeting dates. Mr. Saville said there will be a Safety Breakfast this year possible in May and the date will be forthcoming.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 12/22/22 to 1/22/23 was included in the agenda on pages 29 – 30. Underwriting Manager Edward Cooney reported his team did a presentation on the MEL JIF renewal which can be found on the MEL website in case anyone would like to view. Jonathon Tavares did most of the work on the presentation. Details on the new Cyber program will be coming out in the next month or so. If anyone needs any assistance, please reach out to the Underwriting Office.

Executive Director said the Camden JIF will have to look into funding new property appraisals next year. The last time the Camden JIF completed property appraisals was in 2016. Underwriting Manager said the insurance market saw many more property claims. Due to the fact that property claims where property valuations were not up to date, and cost due to inflation the insurance industry has made the call for a huge push for true valuations so they can price properly. Mr. Cooney said this is one of the big items the MEL is working on this year.

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 January 2022 where there was a savings of 45.96%. Ms. Goldstein said if anyone needs workers comp ID cards to reach out to her office for a supply.

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 GO INTO CLOSED SESSION

Motion:	Commissioner Taraschi
Second:	Commissioner Gallagher
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Vote:	Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

MOTION TO GO INTO CLOSED SESSION

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	Unanimous

MEETING ADJOURNED: 5:41 PM

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