



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA MAY 22, 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: MAY 22, 2023**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2023 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: April 24, 2023 Open Minutes..... Appendix I**

- CORRESPONDENCE – None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's ReportPage 1
- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 23-14 May BillsPage 20
Treasurer’s Report.....Page 24
Monthly ReportsPage 25
- ATTORNEY – Joseph Nardi, Esquire**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly ReportPage 31
- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 34
Cyber Risk Management Compliance – As of April 27, 2023Page 39
- MANAGED CARE – Medlogix**
Monthly ReportPage 41
- CLAIMS SERVICE – AmeriHealth Casualty**
Monthly Subrogation Report.....Page 42

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - NEXT MEETING – June 26, 2023 – Collinswood Sr. Community Center**
 - MEETING ADJOURNED**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: May 22, 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 running concurrently with the 2022 4th quarter for members who have not completed their training yet. These phishing values will be updated when the April report comes around.
- ❑ **NJ Cyber JIF Webpage:** The Cyber JIF website has launched; the URL is: <https://cyberjif.org/>. The MEL webpage will continue to carry the same content as members familiarize themselves with the new site. A notice will be sent out to all member entities.
- ❑ **NJ Cyber JIF:** The Cyber JIF met on May 9, 2023 via Zoom, a copy of Commissioner Wolk's report appears in Appendix II.
- ❑ **RCF & MEL JIF:** The RCF and MEL conducted special meetings on May 8th via Zoom. Commissioner Wolk's report of the meetings appears in Appendix II.
- ❑ **2022/2023 Employment Practices Liability (EPL) Program:** The EPL Program, which occurs every two years, has officially begun. The MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and Model Volunteer Handbook. In addition, members are asked to complete training geared towards Managers & Supervisors, Non-Supervisory Employees and Police Command Staff training. For information, a memorandum is included on **pages 4-9** that outlines the changes made to the current model documents.

Members submitting the required form by **November 1, 2023**, will qualify or continue to qualify for the deductible incentives. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

- ❑ **Elected Officials Training:** The MEL's Annual Elected Officials Seminar is available through the new MEL Safety Institute. Attached on **Page 10** are the directions to follow to complete the course. The deadline for completing the training has been extended to May 31st.

- ❑ **2023 MEL, MR HIF & NJCE JIF Educational Seminar:** The 12th annual seminar was conducted virtually over two half-day sessions on April 21st and April 28th ; the seminar had over 450 participants. The Fund Office has submitted attendance to the Department of Community Affairs and the Department of Environmental Protection. We are also in the process of generating certificates for municipal employees that earned continuing education credits.

- ❑ **Auditor Year-End Report:** The financial audit for the period ending December 31,2022 will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30th deadline.

Due Diligence Reports:

Financial Fast Track	Page 11 - Revised December Year End
Financial Fast Track	Page 12 – 1st Quarter Report
Loss Ratio Analysis	Page 13
Loss Time Accident Frequency	Page 14 & 15
POL/EPL Compliance Report	Page 16
Fund Commissioners	Page 17
Regulatory Affairs Checklist	Page 18
RMC Agreements	Page 19

D2 Cybersecurity Training Report – as of May 15th

Town/Entity	Primary POC	Users	Users Added From Previous Month	Fully Trained (Jan. '22 - May '23)	Previous Month's Training Progress	Current Month's Training Progress	Training Percent Change For The 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)	Notes
Audubon	David Taraschi	46		32	71%	71%	0%	9%	26%	22%	0%	
Audubon Park	Dawn Pennock	5		1	20%	20%	0%	0%	0%	0%	0%	
Barrington	Terry Shannon	57		45	81%	81%	0%	97%	11%	4%	0%	
Bellmawr	Francine Wright	43		33	77%	77%	0%	4%	7%	7%	0%	
Berlin Borough	Charleen Santora	67		30	43%	45%	2%	14%	2%	0%	0%	
Berlin Township	Mike Mangold	16		16	94%	100%	6%	5%	0%	0%	0%	
Brooklawn	Ryan Giles	13		13	100%	100%	0%		17%	0%	0%	
Camden City	Damon Burke	287		283	76%	99%	23%	8%	4%	0%	0%	
Camden City Parking Authority	Hassan Smith	7		3	43%	43%	0%	0%	0%	0%	0%	
Cherry Hill	Ari Messenger	369	2	292	78%	80%	1%	6%	5%	5%	7%	
Cherry Hill Fire District	Robin Goins	181		138	76%	76%	0%	7%	4%	9%	6%	
Clementon	Jenai Johnson	40		27	68%	68%	0%	8%	5%	13%	0%	
Collingswood	Cass Duffey	82	1	81	95%	99%	4%	12%	11%	14%	4%	
Gibbsboro	Amy Troxel	27		18	63%	67%	4%	4%	9%	0%	0%	
Gloucester City	Brian Morrell	98		90	92%	92%	0%	6%	11%	7%	1%	
Gloucester Township	Paul D'Amore	266	7	244	21%	92%	71%		2%	7%	8%	
Haddon Heights	Kelly Santosusso	35		24	69%	69%	0%	4%	2%	0%	3%	
Haddon Twp	Dawn Pennock	44	-3	36	86%	82%	-5%	9%	2%	11%	5%	
Laurel Springs	Ken Cheeseman	12		12	96%	100%	4%	0%	0%	0%	0%	
Lawnside	Angelique Rankins	12		6	25%	50%	25%	0%	1%	8%	0%	
Lindenwold	Craig Wells	80		76	95%	95%	0%	0%	1%	3%	1%	
Magnolia	Jenai Johnson	33	2	20	21%	61%	39%		18%	6%	0%	
Merchantville	Denise Brouse	55		26	46%	48%	2%	16%	8%	13%	11%	
Mount Ephraim	Terry Shannon	12		12	100%	100%	0%	100%	4%	8%	0%	
Oaklyn	Bonnie Taft	29		29	100%	100%	0%	14%	43%	11%	4%	
Pennsauken Township	Shakir Ali	269	1	206	76%	77%	1%	25%	13%	26%	11%	
Pine Hill	John Greer	37		35	95%	95%	0%	0%	9%	13%	3%	
Runnemede	Eleanor Kelly	115		61	55%	55%	0%	9%	9%	0%	0%	
Somerdale	Gary Passanante	46		27	61%	61%	0%	6%	9%	9%	0%	
Voorhees	Mario DiNatale	302	2	167	53%	56%	3%					
Winslow	Jennifer Conway	150		150	100%	100%	0%	2%	4%	2%	5%	
Winslow Township Fire Dist. #1	Lorraine Azzarano	114		109	96%	96%	0%	4%	3%	2%	8%	
Woodylyne	Joseph Chukwueke	17		6	35%	35%	0%		2%	0%	0%	
Chesilhurst	Wendell Smith											Reached out 3+ times during onboarding period; enrollment; whitelisting and training rollout never completed
Haddonfield	Jason Cutler	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; waiting for response
Hi-Nella	Cindy McCoy											Reached out 3+ times during onboarding period; enrollment; onboarding never begun
Medford Lakes	Robert Burton											Reached out 3+ times during onboarding period; enrollment; onboarding never begun



Municipal Excess Liability Joint Insurance Fund

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

To: Members - Municipal Excess Liability Joint Insurance Fund
(Municipalities and Utility Authorities)

From: David N. Grubb, Executive Director

Date: May 10, 2023

Re: **2024 - 2025 Employment Practices Liability (EPL) Program**

Please allow this memorandum to serve as official notice that the 2024-2025 Employment Practices Liability Program has begun.

Every two years the MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and Model Volunteer Handbook. In addition, members are asked to complete training geared towards Managers & Supervisors, Non-Supervisory Employees and Police Command Staff training. For information, we are attaching a memorandum that outlines the changes made to the current model documents.

95% of MEL members have adopted the MEL's model employment practices risk control program and are eligible for lower deductibles. These programs must be updated every two years to remain eligible.

Please visit the MEL webpage – www.njmel.org - for downloadable copies of the revised model documents.
OR

Click this link to the program: <https://njmel.org/insurance/public-officials/risk-management-program/>

Members with updated loss control programs receive the standard EPL deductible of \$20,000 per claim plus a 20% co-pay capped at \$50,000 and may be eligible to buy down deductibles and co-insurance caps (See note below concerning members with adverse EPL claims experience).

To qualify for the lower deductibles, have your General Counsel or Employment Attorney complete the one-page form checking the minimum requirements for updating the plan. It is not necessary to attach any further documentation. Mail the completed form to MEL Fund Office, 9 Campus Drive, Suite 216, Parsippany, NJ 07054. (copy attached)

Members submitting the required form by **November 1, 2023** will qualify or continue to qualify for the deductible incentives. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

Members without updated loss control programs will have a deductible of \$100,000 per claim plus a 20% co-pay with no cap. (See note below concerning members with adverse EPL claims experience).

Members with adverse EPL claims experience: Members with adverse loss experience will have a deductible of \$75,000 if they have an updated loss control plan and \$150,000 if they do not – in addition to the co-pay (as outlined above). In a few cases, the insurance carrier will establish higher deductibles for members due to exceptionally poor experience.

Required Elements for the Incentive

1. **Employment Attorney/Advisor:** An Employment Attorney or an Employment Advisor usually provides advice concerning personnel matters. However, the member may designate its General Counsel if experienced in employment matters.
2. **Personnel Policies and Procedures Manual:** To facilitate this process, the MEL has developed a Revised Model Personnel Policies and Procedure Manual that members are free to use at their discretion. Members can adopt the model, take sections from the model and place them in their existing personnel manual, or write their own policies that cover the subjects in the model.
3. **Conscientious Employee Protection Act Notice:** This notice (in both English and Spanish) must be posted on the bulletin board and distributed to all personnel. The notice required by the NJ Department of Labor is included in the Model Personnel Policies and Procedures Manual. (copy can also be found on the MEL webpage – njmel.org)
4. **Employee Handbook:** The handbook must be updated and distributed to all personnel. To facilitate this process, the MEL has developed a Model Employee handbook that members are free to use at their discretion which can be found on the MEL webpage – njmel.org.
5. **Model Local Unit Civil Rights Resolution (municipalities only):** Adopt the model resolution which can be found on the MEL webpage – njmel.org.
6. **Managerial and Supervisory Training:** Court decisions made personnel training for managerial and supervisory "mandatory". A signed acknowledgement that the manager or supervisor has completed training within the last 12 months must be placed in the personnel files. Training is also mandatory for the Municipal Judge, the heads of volunteer emergency service organizations such as Volunteer Fire Departments, EMS units, and the heads of organizations such as Library Boards and Planning Boards, etc., that are involved in personnel matters.
 - a. The MEL has developed a Model Managers & Supervisors training program that will be available be offered as a Live Webinar through the MEL Safety Institute. You will receive directions on how to access this program from you JIF's Executive Director.
7. **Police Chief, Captains and Lieutenants Training:** Because Police Departments are involved in a high percentage of employment related litigation, Police Chiefs and at least one other command officer must complete employment-practices training that takes into consideration the Attorney General's guidelines for police operations.
 - a. J.A. Montgomery's Law Enforcement Unit has already been conducting this training program & will be scheduling more throughout the state.
8. **Training for All Other Personnel:** Court decisions also require employers to offer anti-harassment and related personnel training to all employees.
 - a. The non-supervisory training video is in the final stages. Once available, instructions to access the program will be distributed by your JIF's Executive Director.
9. **MEL EPL Helpline:** The MEL includes a helpline to its members at no additional cost. For information, we are including a copy of the helpline.

For assistance, please contact the MEL office or the office of your local JIF Executive Director.

Attachments:

- Synopsis of Changes
- Checklist
- MEL Helpline

MATTHEW J. GIACOBBE, Partner
mgiacobbe@cgajlaw.com

Reply to: Oakland Office

To: Member Entities
From: Matthew J. Giacobbe, Esq.
Nicholas DelGaudio, Esq.
Fred Semrau, Esq.

Date: March 13, 2023

Re: Changes to Employee Handbook and Personnel Policies and Procedures Manual

The Municipal Excess Liability Joint Insurance Fund (“MEL”) has made suggested modifications to the Model Employee Handbook and Personnel Policies and Procedures Manual (“PPPM”) for our members’ consideration. Several of the changes made were to make the related policies in the Employee Handbook and PPPM more uniform, while other revisions were made due to changes in law. Below is a brief explanation of the changes that have been made.

- Sick Leave Policy

In accordance with COVID-19-related updates to the Earned Sick Leave Law, an additional reason for which sick leave may be used was added in both the PPPM and Employee Handbook. In addition, a note was added in both the PPPM and Employee Handbook to clarify that employers may choose to require up to seven (7) days’ notice for foreseeable sick leave usage under the Earned Sick Leave Law.

- Alcohol and Drug-Free Workplace

Changes were made in the PPPM to account for the legalization of recreational cannabis, including the addition of language relating to the requirement that there be documentation of physical signs of impairment in addition to a positive drug test in order to subject an employee to adverse action. Language was also added to provide that applicants cannot be denied employment based solely on a pre-employment positive drug test for cannabis, with some listed exceptions. In the Policy Prohibitions section, cannabis was added to the portion discussing alcohol, as it would no longer fit under the illegal drugs portion that precedes it.

Language that is no longer applicable due to the legalization of cannabis was also removed throughout the policy. On the Pre-Employment Consent and Release Form, the language “for certain employment positions” was added after “Cannabinoids” because employers will no longer need to test for cannabis in pre-employment panels for most positions. In the Employee Handbook, the word “unlawful” was removed before “drugs” in order to make clear that the use of cannabis in the workplace is still prohibited.

Oakland Office: 169 Ramapo Valley Road, UL 105, Oakland, NJ 07436 Tel 973 845-6700 Fax 201 644-7601

Somerville Office: 50 Division Street, Suite 501, Somerville, NJ 08876 Tel 732 583-7474 Fax 201 644-7601

Matawan Office: 955 State Route 34, Suite 200, Matawan, NJ 07747 Tel 732 583-7474 Fax 732 290-0753

www.cgajlaw.com

- Domestic Violence Policy

Letter (E) under the Domestic Violence Reporting Procedures in the PPPM was removed due to it only being applicable to issues between State employees.

- Personal Day Policy

More details were added to the Personal Day Policy in the PPPM in order to match the language included in the same policy found in the Employee Handbook.

- Equal Employment Opportunity Policy and Americans with Disabilities Policy

The protected categories of pregnancy, breastfeeding and childbirth were added to make the policy uniform with the Employee Handbook policy. An additional paragraph regarding breastfeeding accommodations was also added to the Americans with Disabilities Policy to further explain necessary accommodations.

- Family and Medical Leave Policy

Language was added in the PPPM to clarify that the employer may choose to include in their policy that employees are either required to use accrued paid leave during an FMLA-covered leave or may choose to use accrued paid leave. A “utilization of paid leave” section was added to the Employee Handbook to mirror the PPPM. In addition, the Family Temporary Disability section was updated to remove the “six weeks” and “effective July 2020” language.

- New Jersey Family Leave

An additional reason that NJFLA leave may be taken was added in both the PPPM and Employee Handbook, in accordance with COVID-19 related updates to the law. Changes were also made in the PPPM Policy to reinforce and clarify that NJFLA leave may be taken consecutively, intermittently or on a reduced schedule with little restriction, and to clarify the notice requirements for intermittent leave.

- Policy for Use of Employer Vehicles (Non-Law Enforcement)

A provision regarding employees driving their own vehicles for employer business providing the employer with a copy of their current certificate of insurance was added in the PPPM in order to make this policy uniform with the Employee Handbook policy.

- Overtime

The highly-compensated employee overtime exemption was updated from \$100,000 to \$107,432 to reflect current law. In addition, language was added to clarify that the employer may choose to include in its policy that only time actually worked is considered for purposes of determining overtime compensation.

- Hours of Work

In the Employee Handbook’s Attendance and Tardiness section, a change was made to make the suggested time by which an employee must call out match the time found in the PPPM Absenteeism and Tardiness policy.

- Personnel Records

Some additions were made to the Employee Handbook policy in order to mirror the PPPM version of the policy.

The Ethical Conduct Policy and Resignation Policy found in the Employee Handbook were added to the PPPM in order to ensure every policy in the more streamlined Employee Handbook is also contained in the larger manual.

We urge you to consult with your entity's General or Labor Counsel regarding these recommended changes.

EMPLOYMENT PRACTICES BEST PRACTICES CHECKLIST

Name of Municipality or Authority: _____

SECTION ONE:

- Adopt and distribute to managerial/supervisory employees the Personnel Policies and Procedures Manual:

Required Policies to be included in Manual:

1. Equal Employment Opportunity Policy
2. Americans with Disabilities Act Policy
3. Contagious or Life Threatening Illnesses Policy
4. Safety Policy
5. Alcohol and Drug-Free Workplace
6. Workplace Violence Policy
7. Policy Against Harassment
8. Whistle Blower Policy
9. Overtime
10. Confidentiality of Personnel Files
11. Political Activity Policy
12. Performance Evaluation Policy
13. Discipline and Termination Policy
14. Use of Employer Vehicles Policy (Non-Law Enforcement)
15. Computer Use, Electronic Mail, and Internet Policy
16. Family and Medical Leave Act Policy
17. New Jersey Family Leave
18. Military Leave Policy
19. Domestic Violence Abuse Leave Policy
20. Employment Reference
21. Protection and Safe Treatment of Minors

SECTION TWO:

- Distribute a notice concerning the Conscientious Employee Protection Act to all personnel
- Adopt and distribute the Employee Handbook:
- Adopt the model civil rights resolution (municipalities only).
- Train managerial and supervisory personnel:
- Have Police Chief, Deputy Chief, Public Safety Director, Captains & Lieutenants complete the special EPL training course (municipalities only)
- Offer Anti-Harassment training to all other personnel:
- Review NJ MEL Helpline for Employment Practices.

I, _____, the (check __General Counsel or __Employment Attorney) of (member name) _____ hereby certify that the member has verified to me that the above actions have been completed and that I have read the Personnel Policies and Procedures Manual and the Employee Handbook.

Signature: _____

Date: _____ Telephone: _____

To qualify for the Employment Practices Liability standard policy deductible, this checklist should be returned to the MEL Fund Office (9 Campus Drive, Suite 216, Parsippany, NJ 07054 or scantwell@permainc.com) as soon as possible. Members submitting this form by November 1, 2023 will qualify or continue to qualify for the deductible. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.



Questions about employment issues? Call the New MEL Employment Practices Helpline

The MEL Safety Institute is pleased to announce the establishment of a NEW MEL Employment Practices Helpline (EPL), a dedicated resource to guide members on employment related issues.

The MEL EPL Helpline is staffed by attorneys that specialize in New Jersey employment law and understand the MEL JIF system. The three law firms staffing the EPL Helpline are affiliated with local Joint Insurance Funds (JIFs).

Who can use the EPL Helpline? MEL member municipalities will select and approve two individuals to use the helpline.

What hours is the EPL Helpline available? The helpline will be staffed during normal business hours, 9 a.m. – 5 p.m. Voicemail can be left afterhours for a callback.

What kinds of issues can be addressed? Any employment related topics or policies and procedures related to issues such as:

- Hiring
- Termination
- Harassment
- Discrimination
- Promotion/Demotion
- And more...

What are the MEL EPL Helpline numbers? MEL members can choose to call any of the MEL EPL Helpline firms listed below.

MEL EPL HELPLINE:

732-583-7474

Jodi Howlett

Cleary Giacobbe Alfieri Jacobs LLC

955 State Route 34, Suite 200

Matawan, NJ 07747955

MEL EPL HELPLINE:

609-522-5599

David S. DeWeese

The DeWeese Law Firm

3200 Pacific Avenue

Wildwood, New Jersey 08260

MEL EPL HELPLINE:

973-334-1900

Fred Semrau

Dorsey & Semrau

714 Main Street

Boonton, NJ 07005

What happens after the call? The attorney will provide the member with transcript of the call that includes recommendations. If the issue is beyond the scope of the MEL EPL Helpline the attorney will provide direction to the member on where to get appropriate assistance. All calls are confidential.



2022-2023 ELECTED OFFICIALS RISK MANAGEMENT SEMINAR

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 **the extended deadline of May 31, 2023**, may qualify for a \$250 credit (capped at approx. 5% of MEL assessment) in their local unit 2023 assessment.

1. To log into the MSI's New Learning Management System for the first time, you will need to **receive an activation email with code** by contacting your agencies Training Administrator or Andrea Felip at the MSI office at 856-552-4740 or Afelip@jamontgomery.com.
2. **Once you receive your activation code via email**, follow the link and one-time instructions to activate your account. The activation process will give you a **new username** and allow you to create a password.
3. Once logged into the LMS, navigate to the **'Request Training'** button on the upper right portion of your Home Screen.
4. **Find and select the 2022-2023 Elected Officials Risk Management Seminar** in the dropdown and click submit at the bottom of the screen.
5. The course will now show in the **Assigned** section in the center of your Home screen.
6. **Click the title to launch** the course.
7. **For additional help** if needed, this video will walk you through the steps to enroll in online learning. [How to Register for Online Learning](#)

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
	AS OF	December 31, 2022			
	THIS	YTD	PRIOR	FUND	
	MONTH		YEAR END	BALANCE	
UNDERWRITING INCOME	1,356,471	16,445,397	274,593,608	291,039,005	
CLAIM EXPENSES					
Paid Claims	345,910	5,078,999	116,638,682	121,717,682	
Case Reserves	(3,694)	1,304,000	7,377,353	8,681,353	
IBNR	495,949	192,910	8,055,465	8,248,375	
Recoveries	13,576	(227,087)	(900,137)	(1,127,223)	
TOTAL CLAIMS	851,741	6,348,823	131,171,363	137,520,186	
EXPENSES					
Excess Premiums	527,663	6,531,954	79,820,489	86,352,443	
Administrative	284,586	2,982,781	48,713,992	51,696,773	
TOTAL EXPENSES	812,250	9,514,735	128,534,481	138,049,216	
UNDERWRITING PROFIT (1-2-3)	(307,520)	581,839	14,887,763	15,469,602	
INVESTMENT INCOME	38,518	(1,388,514)	11,783,674	10,395,160	
DIVIDEND INCOME	0	286,961	4,238,021	4,524,982	
STATUTORY PROFIT (4+5+6)	(269,002)	(519,714)	30,909,458	30,389,744	
DIVIDEND	0	1,136,956	23,019,519	24,156,475	
RCF & MEL Additional Assessments	1,556,733	1,556,733	1,576,321	3,133,054	
STATUTORY SURPLUS (7-8-9)	(1,825,735)	(3,213,403)	6,313,617	3,100,215	
SURPLUS (DEFICITS) BY FUND YEAR					
Closed	(422,889)	(1,829,774)	6,965,304	5,135,531	
Aggregate Excess LFC	269	(49,277)	247,515	198,238	
2019	(614,379)	(739,743)	(902,287)	(1,642,030)	
2020	(472,042)	(434,874)	(140,064)	(574,938)	
2021	(366,557)	(347,627)	143,149	(204,478)	
2022	49,863	187,892		187,892	
TAL SURPLUS (DEFICITS)	(1,825,735)	(3,213,403)	6,313,618	3,100,215	
TAL CASH				20,129,376	
CLAIM ANALYSIS BY FUND YEAR					
TOTAL CLOSED YEAR CLAIMS	38,075	38,075	110,352,077	110,390,152	
FUND YEAR 2019					
Paid Claims	39,407	834,993	4,461,162	5,296,155	
Case Reserves	36,503	368,504	1,977,602	2,346,106	
IBNR	523,940	(594,973)	1,345,260	750,287	
Recoveries	17,275	(2,044)	(86,235)	(88,278)	
TOTAL FY 2019 CLAIMS	617,125	606,480	7,697,789	8,304,269	
FUND YEAR 2020					
Paid Claims	26,115	791,430	3,157,958	3,949,388	
Case Reserves	69,471	(286,999)	1,880,223	1,593,225	
IBNR	(124,949)	(531,294)	2,095,601	1,564,307	
Recoveries	(9,101)	(225,043)	(451,479)	(676,522)	
TOTAL FY 2020 CLAIMS	(38,464)	(251,905)	6,682,303	6,430,398	
FUND YEAR 2021					
Paid Claims	25,451	1,359,973	1,407,845	2,767,819	
Case Reserves	(53,315)	(94,572)	1,096,673	1,002,101	
IBNR	(190,880)	(1,971,057)	3,934,676	1,963,619	
Recoveries	-	0	0	0	
TOTAL FY 2021 CLAIMS	(218,744)	(705,655)	6,439,194	5,733,539	
FUND YEAR 2022					
Paid Claims	238,950	1,509,177		1,509,177	
Case Reserves	(29,350)	1,705,605		1,705,605	
IBNR	295,379	3,447,046		3,447,046	
Recoveries	-	0		0	
TOTAL FY 2022 CLAIMS	504,979	6,661,829		6,661,829	
MBINED TOTAL CLAIMS	851,741	6,348,823	131,171,363	137,520,186	

CAMDEN COUNTY MUNICIPAL FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	March 31, 2023			
		THIS	YTD	PRIOR	FUND	
		QUARTER		YEAR END	BALANCE	
1.	UNDERWRITING INCOME	4,445,786	4,445,786	291,039,005	295,484,791	
2.	CLAIM EXPENSES					
	Paid Claims	1,292,108	1,292,108	121,717,682	123,009,789	
	Case Reserves	379,754	379,754	8,681,353	9,061,107	
	IBNR	585,658	585,658	8,248,375	8,834,033	
	Recoveries	(52,127)	(52,127)	(1,127,223)	(1,179,350)	
	TOTAL CLAIMS	2,205,392	2,205,392	137,520,186	139,725,578	
3.	EXPENSES					
	Excess Premiums	1,870,846	1,870,846	86,352,443	88,223,289	
	Administrative	713,966	713,966	51,696,773	52,410,738	
	TOTAL EXPENSES	2,584,812	2,584,812	138,049,216	140,634,028	
4.	UNDERWRITING PROFIT (1-2-3)	(344,418)	(344,418)	15,469,602	15,125,184	
5.	INVESTMENT INCOME	400,539	400,539	10,395,160	10,795,699	
6.	DIVIDEND INCOME	0	0	4,524,982	4,524,982	
7.	STATUTORY PROFIT (4+5+6)	56,121	56,121	30,389,744	30,445,865	
8.	DIVIDEND	0	0	24,156,475	24,156,475	
9.	RCF & MEL Additional Assessments	0	0	3,133,054	3,133,054	
10.	STATUTORY SURPLUS (7-8-9)	56,121	56,121	3,100,215	3,156,336	
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	129,578	129,578	5,135,531	5,265,109	
	Aggregate Excess LFC	0	0	198,238	198,238	
	2019	173,891	173,891	(1,642,030)	(1,468,139)	
	2020	126,978	126,978	(574,938)	(447,961)	
	2021	111,336	111,336	(204,478)	(93,142)	
	2022	(560,115)	(560,115)	187,892	(372,223)	
	2023	74,455	74,455		74,455	
	TOTAL SURPLUS (DEFICITS)	56,121	56,121	3,100,215	3,156,336	
TOTAL CASH						23,018,951
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS	0	0	110,390,152	110,390,152	
	FUND YEAR 2019					
	Paid Claims	306,636	306,636	5,296,155	5,602,790	
	Case Reserves	(377,853)	(377,853)	2,346,106	1,968,253	
	IBNR	(70,013)	(70,013)	750,287	680,274	
	Aggregate Excess	-	0	0	0	
	Recoveries	76	76	(88,278)	(88,203)	
	TOTAL FY 2019 CLAIMS	(141,154)	(141,154)	8,304,269	8,163,115	
	FUND YEAR 2020					
	Paid Claims	198,746	198,746	3,949,388	4,148,134	
	Case Reserves	58,410	58,410	1,593,225	1,651,635	
	IBNR	(288,292)	(288,292)	1,564,307	1,276,015	
	Recoveries	(52,203)	(52,203)	(676,522)	(728,725)	
	TOTAL FY 2020 CLAIMS	(83,339)	(83,339)	6,430,398	6,347,059	
	FUND YEAR 2021					
	Paid Claims	51,568	51,568	2,767,819	2,819,387	
	Case Reserves	56,033	56,033	1,002,101	1,058,134	
	IBNR	(155,259)	(155,259)	1,963,619	1,808,360	
	Recoveries	-	0	0	0	
	TOTAL FY 2021 CLAIMS	(47,658)	(47,658)	5,733,539	5,685,881	
	FUND YEAR 2022					
	Paid Claims	661,653	661,653	1,509,177	2,170,830	
	Case Reserves	239,893	239,893	1,705,605	1,945,498	
	IBNR	(246,437)	(246,437)	3,447,046	3,200,609	
	Recoveries	-	0	0	0	
	TOTAL FY 2022 CLAIMS	655,109	655,109	6,661,829	7,316,937	
	FUND YEAR 2023					
	Paid Claims	73,504	73,504		73,504	
	Case Reserves	403,271	403,271		403,271	
	IBNR	1,345,659	1,345,659		1,345,659	
	Recoveries	-	0		0	
	TOTAL FY 2023 CLAIMS	1,822,435	1,822,435		1,822,435	
COMBINED TOTAL CLAIMS		2,205,392	2,205,392	137,520,186	139,725,578	

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

FUND YEAR 2019 – LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	52 Actual	MONTH TARGETED	51 Actual	MONTH TARGETED	40 Actual	MONTH TARGETED
			30-Apr-23		31-Mar-23		30-Apr-22	
PROPERTY	722,242	1,210,255	167.57%	100.00%	167.30%	100.00%	171.89%	100.00%
GEN LIABILITY	1,674,299	2,457,107	146.75%	96.51%	146.95%	96.38%	103.24%	92.48%
AUTO LIABILITY	387,682	350,723	90.47%	93.94%	90.47%	93.62%	38.88%	89.30%
WORKER'S COMP	3,672,619	3,460,996	94.24%	99.62%	94.18%	99.57%	95.12%	98.70%
TOTAL ALL LINES	6,456,842	7,479,082	115.83%	98.51%	115.82%	98.43%	102.44%	96.67%
NET PAYOUT %	\$5,576,059		86.36%					

FUND YEAR 2020 – LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	40 Actual	MONTH TARGETED	39 Actual	MONTH TARGETED	28 Actual	MONTH TARGETED
			30-Apr-23		31-Mar-23		30-Apr-22	
PROPERTY	710,000	733,304	103.28%	100.00%	103.28%	100.00%	114.20%	100.00%
GEN LIABILITY	1,692,081	908,596	53.70%	92.48%	53.53%	91.95%	28.01%	83.56%
AUTO LIABILITY	397,295	829,408	208.76%	89.30%	190.15%	88.81%	220.70%	81.06%
WORKER'S COMP	3,527,720	3,468,219	98.31%	98.70%	75.70%	98.57%	74.33%	95.79%
TOTAL ALL LINES	6,327,096	5,939,526	93.87%	96.59%	80.05%	96.35%	75.61%	92.07%
NET PAYOUT %	\$4,261,100		67.35%					

FUND YEAR 2021 – LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	28 Actual	MONTH TARGETED	27 Actual	MONTH TARGETED	16 Actual	MONTH TARGETED
			30-Apr-23		31-Mar-23		30-Apr-22	
PROPERTY	718,669	885,334	123.19%	100.00%	123.19%	100.00%	125.15%	96.65%
GEN LIABILITY	1,681,349	312,720	18.60%	83.56%	17.11%	82.70%	7.27%	67.85%
AUTO LIABILITY	446,457	108,523	24.31%	81.06%	22.85%	80.03%	20.73%	62.03%
WORKER'S COMP	3,528,173	2,691,640	76.29%	95.79%	73.52%	95.33%	67.86%	81.73%
TOTAL ALL LINES	6,374,648	3,998,217	62.72%	92.01%	60.69%	91.45%	55.04%	78.37%
NET PAYOUT %	\$2,859,566		44.86%					

FUND YEAR 2022 – LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	16 Actual	MONTH TARGETED	15 Actual	MONTH TARGETED	4 Actual	MONTH TARGETED
			30-Apr-23		31-Mar-23		30-Apr-22	
PROPERTY	812,040	1,113,029	137.07%	96.65%	136.95%	96.43%	40.42%	30.00%
GEN LIABILITY	1,666,133	100,978	6.06%	67.85%	4.05%	66.07%	0.96%	10.00%
AUTO LIABILITY	604,621	417,795	69.10%	62.03%	69.10%	59.58%	52.37%	10.00%
WORKER'S COMP	3,820,056	2,714,648	71.06%	81.73%	66.02%	78.67%	13.24%	6.00%
TOTAL ALL LINES	6,902,850	4,346,450	62.97%	78.41%	59.67%	76.04%	0.00%	10.14%
NET PAYOUT %	\$2,361,615		34.21%					

FUND YEAR 2023 – LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	4 Actual	MONTH TARGETED	3 Actual	MONTH TARGETED	-8 Actual	MONTH TARGETED
			30-Apr-23		31-Mar-23		30-Apr-22	
PROPERTY	840,000	275,303	32.77%	30.00%	27.06%	23.00%	N/A	N/A
GEN LIABILITY	1,706,985	7,302	0.43%	10.00%	0.10%	6.00%	N/A	N/A
AUTO LIABILITY	570,755	17,933	3.14%	10.00%	1.72%	6.00%	N/A	N/A
WORKER'S COMP	4,160,000	473,065	11.37%	6.00%	5.86%	3.00%	N/A	N/A
TOTAL ALL LINES	7,277,740	773,603	10.63%	10.02%	6.63%	6.25%	N/A	N/A
NET PAYOUT %	\$270,413		3.72%					

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

		April 30, 2023		
	2023	2022	2021	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2023 - 2021
Monmouth County	0.36	0.86	1.05	0.87
Ocean County	0.51	1.17	1.81	1.35
Bergen County	0.52	1.49	1.96	1.57
NJ Public Housing Authority	0.82	1.79	1.43	1.50
NJ Utility Authorities	0.82	1.30	1.98	1.51
Suburban Metro	0.98	1.51	2.55	1.88
Gloucester, Salem, Cumberland	0.99	1.35	2.56	1.83
Camden County	1.02	1.46	3.17	2.15
Professional Municipal Managers	1.03	1.27	2.15	1.64
Atlantic County Municipal JIF	1.16	2.07	3.51	2.57
Morris County	1.34	1.25	2.61	1.84
Burlington County Municipal JIF	1.45	1.24	2.53	1.84
Central New Jersey	1.48	2.08	2.50	2.18
South Bergen County	2.17	2.32	2.83	2.53
Suburban Municipal	2.28	1.26	3.08	2.21
AVERAGE	1.13	1.49	2.38	1.83
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Camden County JOINT INSURANCE FUND

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

		DATA VALUED AS OF April 30, 2023							
MEMBER_ID	MEMBER	** # CLAIMS FOR *	Y.T.D. LOST TIME ACCIDENTS	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2023 - 2021	
1	88 Audubon Park		0	0.00	0.00	0.00	1 Audubon Park	0.00	
2	89 Barrington		0	0.00	1.80	0.00	2 Barrington	0.77	
3	91 Berlin Borough		0	0.00	1.01	0.99	3 Berlin Borough	0.86	
4	92 Berlin Township		0	0.00	2.68	9.03	4 Berlin Township	5.07	
5	93 Brooklawn		0	0.00	2.67	0.00	5 Brooklawn	1.10	
6	94 Chesilhurst		0	0.00	0.00	0.00	6 Chesilhurst	0.00	
7	95 Clementon		0	0.00	1.59	3.31	7 Clementon	2.09	
8	96 Collingswood		0	0.00	1.23	1.99	8 Collingswood	1.43	
9	97 Gibbsboro		0	0.00	2.94	6.06	9 Gibbsboro	3.85	
10	98 Gloucester City		0	0.00	0.00	0.71	10 Gloucester City	0.30	
11	99 Haddon		0	0.00	0.73	1.48	11 Haddon	0.96	
12	100 Haddon Heights Borough		0	0.00	0.00	3.92	12 Haddon Heights Borou	1.43	
13	101 Haddonfield		0	0.00	0.00	0.85	13 Haddonfield	0.36	
14	102 Hi-Nella		0	0.00	0.00	0.00	14 Hi-Nella	0.00	
15	103 Laurel Springs		0	0.00	2.74	0.00	15 Laurel Springs	1.14	
16	104 Lawnside		0	0.00	3.10	1.47	16 Lawnside	1.95	
17	105 Lindenwold		0	0.00	5.48	5.43	17 Lindenwold	4.69	
18	106 Magnolia		0	0.00	1.70	2.49	18 Magnolia	1.83	
19	107 Medford Lakes		0	0.00	0.00	1.75	19 Medford Lakes	0.76	
20	108 Merchantville		0	0.00	0.00	2.86	20 Merchantville	1.21	
21	109 Mount Ephraim		0	0.00	1.89	3.57	21 Mount Ephraim	2.37	
22	110 Oaklyn		0	0.00	0.00	0.00	22 Oaklyn	0.00	
23	111 Pine Hill		0	0.00	1.82	3.48	23 Pine Hill	2.29	
24	116 Winslow Township Fire Distri		0	0.00	0.00	0.00	24 Winslow Township Fire	0.00	
25	117 Woodlynne		0	0.00	0.00	0.00	25 Woodlynne	0.00	
26	451 Tavistock		0	0.00	0.00	0.00	26 Tavistock	0.00	
27	565 Camden Parking Authority		0	0.00	3.92	3.08	27 Camden Parking Autho	3.08	
28	115 Winslow		1	1.28	1.77	7.86	28 Winslow	4.32	
29	564 Cherry Hill		0	2.14	0.46	0.84	29 Cherry Hill	0.76	
30	584 Cherry Hill Fire District		0	1.90	4.18	9.61	30 Cherry Hill Fire District	6.21	
31	90 Bellmawr		0	2.24	2.32	1.85	31 Bellmawr	2.08	
32	112 Runnemede		1	3.03	0.00	2.05	32 Runnemede	1.31	
33	87 Audubon		0	3.47	1.13	2.40	33 Audubon	1.99	
34	113 Somerdale		0	3.61	1.10	0.00	34 Somerdale	0.96	
35	114 Voorhees		1	4.02	2.59	11.24	35 Voorhees	6.43	
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:			3	11	1.02	1.46	3.17	2.15	

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 April 30, 2022 1.11

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund
Data Valued As of : May 15, 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	Amended Date	Amended Co-Insurance
				EPL Deductible	POL Deductible						
AUDUBON	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%		
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%		
BARRINGTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
BELLMAWR	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 100K		
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	02/02/23	\$ 20,000	\$ 20,000	20% of 1st 250K	2/2/2023	0%
CAMDEN CITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
CHERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
CHERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
CHESILHURST	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
CLEMENTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000				20% of 1st 100K		
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
GLOUCESTER TWP	Yes	Yes	Yes	\$ 100,000	\$ 100,000				20% of 1st 250K		
HADDON	Yes	Yes	Yes	\$ 10,000	\$ 10,000				20% of 1st 100K		
HADDON HEIGHTS	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
HADDONFIELD	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
HI-NELLA	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
LAUREL SPRINGS	Yes	Yes	Yes	\$ 20,000	\$ 20,000				0%		
LAWNSIDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
LINDENWOLD	Yes	Yes	Yes	\$ 5,000	\$ 5,000				0%		
MAGNOLIA	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
MEDFORD LAKES	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
MERCHANTVILLE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
MOUNT EPHRAIM	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
OAKLYN	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%		
PENNSAUKEN	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
PINE HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
RUNNEMEDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
SOMERDALE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
TAVISTOCK	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
VOORHEES	Yes	Yes	Yes	\$ 7,500	\$ 7,500				20% of 1st 100K		
WINSLOW	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
WINSLOW TOWNSHIP FIRE DISTRICT #1	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%		
WOODLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		

**Camden JIF
2023 FUND COMMISSIONERS**

MEMBER	FUND COMMISSIONER	ALTERNATE COMMISSIONER
Audubon	David Taraschi	Rob Jakubowski
Audubon Park	M. Larry Pennock	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard V. Wilkinson	Rick Miller
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden City	Damon Burke	
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill	Erin Patterson Gill	Ari Messinger
Cherry Hill Fire District	John Foley	John Mulholland
Chesilhurst	M. Jamila Odom-Garnett	
Clementon	Jenai Johnson	
Collingswood	M. James Maley	Cassandra Duffey
Gibbsboro	Glenn Werner	Amy Troxel
Gloucester City	Brian Morrell	
Gloucester Township	Tom Cardis	
Haddon Heights	David Taraschi	
Haddon Twp	James Mulroy	
Haddonfield	Kevin Roche	Sharon McCullough
Hi-Nella	Phyllis Twisler	
Laurel Springs	Ken Cheeseman	
Lawnside	Edward Hill	Angelique Rankins
Lindenwold	Craig Wells	Dawn Thompson
Magnolia	Steve Whalen	
Medford Lakes	Dr. Robert J. Burton	
Merchantville	Edward Brennan	
Mt. Ephraim	Joseph Wolk	
Oaklyn	Bonnie Taft	Greg Bradley
Pennsauken Township	Elizabeth Peddicord	Timothy Killion
Pine Hill	Patricia Hendricks	
Runnemede	Eleanor Kelly	Nick Kappatos
Somerdale	M. Gary Passanante	
Tavistock	Terry Shannon	
Voorhees	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 May 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	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 May 15, 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	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	04/26/23	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	04/26/23	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
LAWNSIDE	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	05/04/23	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	05/04/23	3/21/2023	12/31/23
TAVISTOCK	CONNER STRONG & BUCKELEW	5/12/2023	2/7/2023	12/31/25
VOORHEES	CONNER STRONG & BUCKELEW	01/13/23	2/7/2023	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. 23-13

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

FUND YEAR CLOSED

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003136			
003136	MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND	2022 ASSESSMENT FOR CLOSE FY 2018	903,413.32
			903,413.32
		Total Payments FY CLOSED	903,413.32

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003137			
003137	BOROUGH OF LAUREL SPRINGS	2022 SAFETY INCENTIVE AWARDS	1,000.00
			1,000.00
003138			
003138	HADDON HEIGHTS BOROUGH	2022 SAFETY INCENTIVE AWARDS	2,000.00
			2,000.00
003139			
003139	TOWNSHIP OF GLOUCESTER	2022 SAFETY INCENTIVE AWARDS	2,000.00
			2,000.00
003140			
003140	VOORHEES TOWNSHIP	2022 SAFETY INCENTIVE AWARDS	2,000.00
			2,000.00
003141			
003141	TAVISTOCK BOROUGH	2022 SAFETY INCENTIVE AWARD	1,000.00
			1,000.00
003142			
003142	CHERRY HILL TOWNSHIP	2022 SAFETY INCENTIVE AWARDS	1,100.00
003142	CHERRY HILL TOWNSHIP	2022 SPECIAL REGOGNITION AWARD	500.00
			1,600.00
003143			
003143	BOROUGH OF CLEMENTON	2022 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
003144			
003144	CITY OF CAMDEN	2022 SAFETY INCENTIVE AWARDS	2,000.00
			2,000.00
003145			
003145	PENNSAUKEN TOWNSHIP	2022 SAFETY INCENTIVE AWARDS	1,100.00
			1,100.00
003146			
003146	BOWMAN & COMPANY, LLP	FINANCIAL STMT AUDIT YE DEC 2023	12,287.00
			12,287.00
003147			
003147	BOROUGH OF BERLIN	2022 SAFETY INCENTIVE AWARDS	1,500.00
			1,500.00
003148			
003148	MOUNT EPHRAIM BOROUGH	2022 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00

003149				
003149	MAGNOLIA BOROUGH	2022 SAFETY INCENTIVE AWARDS	1,500.00	1,500.00
003150				
003150	BOROUGH OF COLLINGSWOOD	2022 SAFETY INCENTIVE AWARDS	2,000.00	2,000.00
003151				
003151	HADDON TOWNSHIP	2022 SAFETY INCENTIVE AWARDS	2,000.00	2,000.00
003152				
003152	BOROUGH OF HADDONFIELD	2022 SAFETY INCENTIVE AWARD	2,000.00	2,000.00
003153				
003153	BERLIN TOWNSHIP	2022 SAFETY INCENTIVE AWARDS	1,500.00	1,500.00
003154				
003154	BOROUGH OF BELLMAWR	2022 SAFETY INCENTIVE AWARDS	2,000.00	2,000.00
003155				
003155	CHE SILHURST BOROUGH	2022 SAFETY INCENTIVE AWARDS	1,000.00	1,000.00
003156				
003156	CHERRY HILL FIRE DISTRICT 13	2022 SAFETY INCENTIVE AWARD	2,000.00	2,000.00
003157				
003157	GLOUCESTER CITY	2022 SAFETY INCENTIVE AWARDS	2,000.00	2,000.00
003158				
003158	BOROUGH OF MERCHANTVILLE	2022 SAFETY INCENTIVE AWARD	1,500.00	1,500.00
003159				
003159	MEDFORD LAKES BOROUGH	2022 SAFETY INCENTIVE AWARDS	1,500.00	1,500.00
003160				
003160	BOROUGH OF LINDENWOLD	2022 SAFETY INCENTIVE AWARDS	1,500.00	1,500.00
003161				
003161	BOROUGH OF WOODLYNNE	2022 SAFETY INCENTIVE AWARD	1,000.00	1,000.00
003162				
003162	BROOKLAWN BOROUGH	2022 SAFETY INCENTIVE AWARD	1,500.00	1,500.00
003163				
003163	AUDUBON BOROUGH	2022 SAFETY INCENTIVE AWARD	1,500.00	1,500.00
003164				
003164	AUDUBON PARK BOROUGH	2022 SAFETY INCENTIVE AWARD	1,000.00	1,000.00
003165				
003165	BARRINGTON BOROUGH	2022 SAFETY INCENTIVE AWARD	1,500.00	1,500.00
003166				
003166	OAKLYN BOROUGH	2022 SAFETY INCENTIVE AWARDS	1,500.00	1,500.00
003167				
003167	GIBBSBORO BOROUGH	2022 SAFETY INCENTIVE AWARDS	1,000.00	1,000.00
003168				
003168	PINE HILL BOROUGH	2022 SAFETY INCENTIVE AWARD	1,500.00	1,500.00

003169	RUNNEMEDE BOROUGH	2022 SAFETY INCENTIVE AWARDS	1,500.00
003169			1,500.00
003170	HI-NELLA BOROUGH	2022 SAFETY INCENTIVE AWARDS	1,000.00
003170			1,000.00
003171	BOROUGH OF LAWNSIDE	2022 SAFETY INCENTIVE AWARD	1,500.00
003171			1,500.00
003172	SOMERDALE BOROUGH	2022 SAFETY INCENTIVE AWARDS	1,500.00
003172			1,500.00
003173	WINSLOW TOWNSHIP	2022 SAFETY INCENTIVE AWARDS	2,000.00
003173			2,000.00
003174	WINSLOW TOWNSHIP FIRE DISTRICT	2022 SAFETY INCENTIVE AWARDS	1,000.00
003174			1,000.00
003175	CAMDEN CITY PARKING AUTHORITY	2022 SAFETY INCENTIVE AWARDS	1,500.00
003175			1,500.00
Total Payments FY 2022			70,487.00

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003176	BOROUGH OF COLLINGSWOOD	RIEMB. FOR POLICE ACCREDITATION 2020-202	11,900.88
003176			11,900.88
003177	NJ CYBER RISK MANAGEMENT FUND	2ND HALF 2023- CYBER	216,531.00
003177			216,531.00
003178	COMP SERVICES, INC.	GLOUCESTER TWP CLAIM SERVICES 05/23	1,291.67
003178	COMP SERVICES, INC.	CLAIMS ADMIN FEE 05/23	39,797.33
003178	COMP SERVICES, INC.	CHERRY HILL CLAIM SERVICES 5/23	2,458.33
003178			43,547.33
003179	INTERSTATE MOBILE CARE INC.	DRUG AND ALCOHOL TESTING-04/23	3,866.00
003179			3,866.00
003180	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 05/23	17,408.58
003180			17,408.58
003181	PERMA RISK MANAGEMENT SERVICES	POSTAGE 04/23	39.79
003181	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 05/23	43,580.42
003181			43,620.21
003182	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 5/23	4,961.75
003182			4,961.75
003183	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT FEE-APRIL 23	2,203.50
003183	BROWN & CONNERY, LLP	ATTORNEY FEES FOR APRIL 2023	2,172.75
003183	BROWN & CONNERY, LLP	ATTORNEY EXPENSES- APR 2023	30.97
003183			4,407.22
003184	ELIZABETH PIGLIACELLI	TREASURER FEE 05/23	2,199.50
003184			2,199.50
003185	BOROUGH OF BELLMAWR	REIMB 1/2 OF DINNER AT GAETANO'S 4/23	265.93
003185			265.93
003186	MEDLOGIX LLC	WC MAN CARE SERVICE CHERRY HILL 5/23	1,083.00
003186	MEDLOGIX LLC	WC MANAGED CARE SERVICES 5/23	10,801.12
003186			11,884.12
003187	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 05/23	1,245.00
003187			1,245.00
003188	COLLINGSWOOD FOUNDATION FOR	VENUE RENTAL/CATERING 140 GUESTS 5/23	4,420.00
003188			4,420.00
003189	ACCESS	CUST 224 DEPT 409 STORE-3/23 FOR APR	102.21
003189			102.21

Total Payments FY 2023 366,359.73

TOTAL PAYMENTS ALL FUND YEARS 1,340,260.05

Chairperson

Attest:

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

Treasurer

May 22, 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 April 30, 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 MAY:** Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.
- **INVESTMENT INCOME:**

Net Investment Income received or accrued for April totaled \$52,775.01.

- **RECEIPT ACTIVITY FOR April:**

Deductible	11,395.00
Recovery	<u>6,827.18</u>
Total Receipts	<u>\$18,222.18</u>

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

- **CLAIM ACTIVITY FOR April:**

Property Liability Claims	\$ 297,796.41
Workers Compensation Claims	389,098.09
Administration Expense	<u>1,406,476.79</u>
Total Claims/Expenses	<u>\$2,093,371.29</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$23,019,101.59 to a closing balance of \$21,002,078.89 showing a decrease of \$2,017,022.77

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: April

	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	TOTAL
OPEN BALANCE	(66,294.50)	4,874,718.07	1,277,109.43	7,654,194.10	(1,122,508.52)	(42,984.13)	(17,289.53)	1,038,738.68	9,405,819.64	17,598.33	23,019,101.56
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	6,152.18	0.00	675.00	0.00	0.00	0.00	0.00	0.00	0.00	11,395.00	18,222.18
Invest Pymnts	965.32	10,789.76	2,862.77	16,941.88	0.00	0.00	0.00	0.00	20,818.94	0.00	52,378.67
Invest Adj	7.30	81.65	21.66	128.19	0.00	0.00	0.00	0.00	157.53	0.00	396.33
Subtotal Invest	972.62	10,871.41	2,884.43	17,070.07	0.00	0.00	0.00	0.00	20,976.47	0.00	52,775.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	7,124.80	10,871.41	3,559.43	17,070.07	0.00	0.00	0.00	0.00	20,976.47	11,395.00	70,997.18
EXPENSES											
Claims Transfers	205,767.02	64,544.15	27,485.24	379,774.08	0.00	0.00	0.00	0.00	0.00	9,324.01	686,894.50
Expenses	0.00	0.00	0.00	0.00	1,194.00	0.00	0.00	1,175,840.00	229,442.79	0.00	1,406,476.79
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(5,351.40)	0.00	(5,351.40)
TOTAL	205,767.02	64,544.15	27,485.24	379,774.08	1,194.00	0.00	0.00	1,175,840.00	224,091.39	9,324.01	2,088,019.89
END BALANCE	(264,936.72)	4,821,045.33	1,253,183.62	7,291,490.09	(1,123,702.52)	(42,984.13)	(17,289.53)	(137,101.32)	9,202,704.72	19,669.32	21,002,078.85

REPORT STATUS SECTION

Report Month: April

	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	April						
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	\$23,019,101.59	4,030,052.98	- 35,016.97	46,435.08	-	-	18,977,630.50
Opening Interest Accrua	\$0.00	-	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$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	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$396.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$396.33
5 Interest Paid - Cash Inst	\$41,534.88	\$8,512.00	\$380.67	\$211.97	\$0.00	\$0.00	\$32,430.24
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$10,843.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,843.80
8 Net Investment Income	\$52,775.01	\$8,512.00	\$380.67	\$211.97	\$0.00	\$0.00	\$43,670.37
9 Deposits - Purchases	\$705,116.68	\$18,222.18	\$297,796.41	\$389,098.09	\$0.00	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$2,774,914.39	-\$2,093,371.29	-\$297,796.41	-\$389,098.09	\$0.00	\$0.00	\$5,351.40
Ending Cash & Investment	\$21,002,078.89	\$1,963,415.87	-\$34,636.30	\$46,647.05	\$0.00	\$0.00	\$19,026,652.27
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$1,925,901.88	\$1,389,975.43	\$492,825.80	\$43,100.65	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)	-\$261,714.18	-\$57,839.00	-\$192,862.59	-\$11,012.59	\$0.00	\$0.00	\$0.00
Balance per Bank	\$22,666,266.59	\$3,295,552.30	\$265,326.91	\$78,735.11	\$0.00	\$0.00	\$19,026,652.27

APRIL							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	04/05/23	15,168.44				15,168.44	
2	04/05/23	44,907.25				44,907.25	
3	04/12/23	16,680.03				16,680.03	
4	04/12/23	19,537.11				19,537.11	
5	04/19/23	35,389.06				35,389.06	
6	04/19/23	191,224.97				191,224.97	
7	04/26/23	125,273.25				125,273.25	
8	04/26/23	34,082.56				34,082.56	
9	04/30/23	11,012.59				11,012.59	
10	04/30/23	193,619.24				193,619.24	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	686,894.50	-	-	-	686,894.50	
	Monthly Rpt	686,894.50				686,894.50	
	Variance	-	-	-	-	-	

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

Month	April								
Current Fund Year	2023								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid April	Monthly Recoveries April	Calc. Net Paid Thru April	TPA Net Paid Thru April	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	32,022.48	143,176.83	6,152.18	169,047.13	175,199.31	(6,152.18)	0.00	(6,152.18)
	Liability	1,236.58	3,213.89	0.00	4,450.47	4,450.47	(0.00)	0.00	(0.00)
	Auto	2,212.26	5,020.03	0.00	7,232.29	7,232.29	0.00	0.00	0.00
	Workers Comp	38,032.98	37,371.87	0.00	75,404.85	75,404.85	0.00	0.00	0.00
	Cherry Hill	5,775.30	8,125.83	5,775.30	8,125.83	8,125.83	0.00	0.00	0.00
	Total	79,279.60	196,908.45	11,927.48	264,260.57	270,412.75	(6,152.18)	0.00	(6,152.18)
2022	Property	810,969.97	62,590.19	0.00	873,560.16	873,560.16	(0.00)	0.00	(0.00)
	Liability	44,670.22	0.00	0.00	44,670.22	44,670.22	0.00	0.00	0.00
	Auto	108,214.08	0.00	675.00	107,539.08	108,214.08	(675.00)	0.00	(675.00)
	Workers Comp	1,206,975.97	125,930.52	0.00	1,332,906.49	1,332,906.49	0.00	0.00	0.00
	Cherry Hill	946.08	1,198.18	1,937.00	207.26	207.26	(0.00)	(0.00)	0.00
	Total	2,171,776.32	189,718.89	2,612.00	2,358,883.21	2,359,558.21	(675.00)	0.00	(675.00)
2021	Property	742,387.31	0.00	0.00	742,387.31	742,388.31	(1.00)	(1.00)	0.00
	Liability	111,475.34	3,283.47	0.00	114,758.81	114,758.81	0.00	0.00	0.00
	Auto	87,588.41	0.00	0.00	87,588.41	87,588.41	(0.00)	(0.00)	0.00
	Workers Comp	1,877,317.67	49,317.23	0.00	1,926,634.90	1,929,348.90	(2,714.00)	(2,714.00)	(0.00)
	Workers Comp	(6,878.41)	0.00	3,682.70	(10,561.11)	(10,561.11)	0.00	(0.00)	0.00
	Total	2,811,890.32	52,600.70	3,682.70	2,860,808.32	2,863,523.32	(2,715.00)	(2,715.00)	(0.00)
2020	Property	635,447.67	0.00	0.00	635,447.67	635,751.67	(304.00)	(304.00)	0.00
	Liability	589,460.96	17,490.38	0.00	606,951.34	606,951.34	0.00	0.00	0.00
	Auto	407,586.84	5,688.21	0.00	413,275.05	413,275.05	0.00	0.00	0.00
	Workers Comp	2,446,789.17	160,610.78	0.00	2,607,399.95	2,607,740.96	(341.01)	0.00	(341.01)
	Cherry Hill	(1,264.51)	0.00	0.00	(1,264.51)	(1,264.51)	0.00	(341.01)	341.01
	Total	4,078,020.13	183,789.37	0.00	4,261,809.50	4,262,454.51	(645.01)	(645.01)	(0.00)
2019	Property	1,205,255.13	0.00	0.00	1,205,255.13	1,205,255.13	0.00	0.00	0.00
	Liability	1,607,764.60	40,556.41	0.00	1,648,321.01	1,648,321.01	(0.00)	(0.00)	0.00
	Auto	198,544.27	16,777.00	0.00	215,321.27	215,321.27	0.00	0.00	0.00
	Workers Comp	2,504,991.56	6,543.68	0.00	2,511,535.24	2,511,626.74	(91.50)	(91.50)	0.00
	Cherry Hill	(2,774.50)	0.00	0.00	(2,774.50)	(2,774.50)	0.00	0.00	0.00
	Total	5,513,781.06	63,877.09	0.00	5,577,658.15	5,577,749.65	(91.50)	(91.50)	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Cherry Hill	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		14,654,747.43	686,894.50	18,222.18	15,323,419.75	15,333,698.44	(10,278.69)	(3,451.51)	(6,827.18)



Asset and Accrual Detail - By Asset type

Report ID: IACS0017

Base Currency: USD

MX6F92185102 - CAMDEN CO JIF

04/30/2023

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	9.4753	19,026,652.27	0.00	19,026,652.27		0.00
99VVB5Y75		9.4753	19,026,652.27	0.00	19,026,652.27	100.00	0.00

Statement of Change in Net Assets
Market Value

Report ID: IGLS0002
 Base Currency: USD
 Status: FINAL

	04/30/2023		04/30/2023	
	Current Period		Fiscal Year To Date	
	04/01/2023	04/30/2023	01/01/2023	04/30/2023
NET ASSETS - BEGINNING OF PERIOD		18,977,630.50		18,616,986.32
		<u>18,977,630.50</u>		<u>18,616,986.32</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	32,430.24		123,903.31	
REALIZED GAIN/LOSS	0.00		-180,220.31	
UNREALIZED GAIN/LOSS-INVESTMENT	10,843.80		468,968.22	
ACCRETION/AMORTIZATION	396.33		-2,217.39	
TOTAL INVESTMENT INCOME		<u>43,670.37</u>		<u>410,433.83</u>
TOTAL RECEIPTS		<u>43,670.37</u>		<u>410,433.83</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	1,161.74		2,573.88	
INVESTMENT ADVISORY FEES	-6,516.94		-3,221.94	
CONSULTING	3.80		1,415.94	
TOTAL ADMINISTRATIVE EXPENSES		<u>-5,351.40</u>		<u>767.88</u>
TOTAL DISBURSEMENTS		<u>-5,351.40</u>		<u>767.88</u>
NET ASSETS - END OF PERIOD		<u><u>19,026,652.27</u></u>		<u><u>19,026,652.27</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: May 22, 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. Zaverence Administrative Assistant tzaverence@jamontgomery.com Office: 856-552-4902</p>

LOSS CONTROL SURVEYS

- Borough of Runnemede on April 6, 2023
- Borough of Collingswood on April 17, 2023
- Township of Winslow on April 20, 2023
- Borough of Bellmawr on April 21, 2023

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Borough of Pine Hill on April 17, 2023

MEETINGS ATTENDED

- Chesilhurst PD Safety Coordinator Discussion on April 11, 2023
- Claims Committee Meeting on April 20, 2023
- Fund Commissioners Meeting on April 24, 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

- Fall Protection at Treatment Plants, Pump Stations & Wells Best Practices
- Fire Protection Equipment & System Impairment Best Practices
- Ladders - Spot the Hazard
- Ladders - Extension Ladders
- Tornado Best Practices
- 2023 N.J. Work Zone Conference Summary
- Salt Shed & Salt Dome Best Practices

MSI FIRE & EMS

- Firefighters - Facial Hair & Fit Testing
- Fire Apparatus & Ambulance Driver – Minimum Age
- Standardized Operational Procedures Best Practices

MSI LAW ENFORCEMENT

- Law Enforcement Has A Unique Role in Active Shooter/Mass Violence Prevention

MSI NOW

[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
Bellmawr	12
Camden City	3
Cherry Hill	4
Lindenwold	1
Magnolia	6
Pennsauken	3
Pine Hill	1
Winslow	1

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@iamontgomery.com.

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 3/22/2023 To 4/21/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Macy's I - Cherry Hill Fire District (BOFC District)	2120 Voorhees Town Center Voorhees, NJ 08043	Evidence of insurance with respects to the use of property for training	3/22/2023 #3908829	GL AU EX WC
H - Salem County Fire Academy I - Cherry Hill Fire District (BOFC District)	135 Cemetery Road Woodstown, NJ 08098	Evidence of insurance with respects to the use of property for training	3/22/2023 #3908830	GL AU EX WC
H - Scudder's Falls I - Cherry Hill Fire District (BOFC District)	1100 River Road Ewing, NJ 08628	Evidence of insurance with respects to the use of property for training	3/22/2023 #3908831	GL AU EX WC
H - West Chester Fire Department I - Cherry Hill Fire District (BOFC District)	Training Center 351 Snyder Avenue West Chester, PA 19380	Evidence of insurance with respects to the use of property for training	3/22/2023 #3908832	GL AU EX WC
H - YMCA of the Pines I - Cherry Hill Fire District (BOFC District)	1303 Stokes Road Medford, NJ 08055	Evidence of insurance with respects to the use of property for training	3/22/2023 #3908833	GL AU EX WC
H - Holy Saviour / Saint Teresa of I - Township of Haddon	Calcutta Parish 50 Emerald Avenue Westmont, NJ 08108	RE: Use of Facilities Evidence of insurance for Haddon Township's sponsored Senior Citizens events at McDade Hall on the campus of Holy Savior grounds in Westmont, NJ during the current calendar year	3/27/2023 #3957322	GL AU EX WC
H - To Whom It May Concern		Evidence of Insurance with respects to the following vehicle: 2003 International 4400 SBA. VIN # 1HTMKADN53H569913 Evidence of	3/28/2023	GL AU EX WC

04/24/2023

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 3/22/2023 To 4/21/2023

I - Borough of Bellmawr		Insurance with respects to the following vehicle: 2003 International 4400 SBA. VIN # 1HTMKADN53H569913	#3959869	
H - The Home Depot I - Borough of Somerdale	310 White Horse Pike, Suite 1 Lawnside, NJ 08045	Evidence of Insurance with respects to a grant.	3/29/2023 #3968853	GL AU EX WC
H - Parking Authority of the City of I - City of Camden	Camden 10 Delaware Ave Camden, NJ 08102	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: Parking Lot Use 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 parking lot at Federal and Hudson Street	3/30/2023 #3973590	GL AU EX WC OTH
H - Park Avenue School Complex I - Township of Pennsauken	8201 Park Avenue Pennsauken, NJ 08109	Camden JIF and MEL JIF limits are in excess of the Pennsauken Township's \$50,000 LEL SIR and \$600,000 WC SIR RE: Use of Property Evidence of Insurance with respect to the use of property at the Park Avenue School Complex for the annual shredding event held by The Pennsauken Environmental Commission.	4/3/2023 #3976033	GL AU EX WC OTH
H - Masso's Event Rentals I - Township of Cherry Hill	210 South Delsea Drive Glassboro, NJ 08028	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: chair rental for Memorial Day 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 rental of chairs for the Townships Memorial Day Ceremony.	4/3/2023 #3976043	GL AU EX WC OTH
H - Borough of Bellmawr I - Borough of Collingswood	21 East Browning Road Bellmawr, NJ 08099	RE: Sho-Mobile Stage 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 the Sho-Mobile Stage for the Boroughs May Fair	4/4/2023 #3976238	GL AU EX WC
H - Pennsauken Township Board of I - Township of Pennsauken	Education School District 1694 Hylton Road Pennsauken Township, NJ 08110	Camden JIF and MEL JIF limits are in excess of the Pennsauken Township's \$50,000 LEL SIR and \$600,000 WC SIR RE: Annual Shredding Event Evidence of Insurance with respect to the use of property at the Park Avenue School Complex for the annual shredding event held by The Pennsauken Environmental Commission.	4/6/2023 #3980549	GL AU EX WC OTH

04/24/2023

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 3/22/2023 To 4/21/2023

H - Pennsauken Twp Board of I - Township of Pennsauken	Education School District 1694 Hylton Road Pennsauken Township, NJ 08110	Camden JIF and MEL JIF limits are in excess of the Pennsauken Township's \$50,000 LEL SIR and \$600,000 WC SIR Policy # 038248751-00 1/1/23 to 1/1/24 POL/EPL \$2,000,000 Each Occ/AGG RE: Annual Shredding Event Evidence of Insurance with respect to the use of property at the Park Avenue School Complex for the annual shredding event held by The Pennsauken Environmental Commission.	4/6/2023 #3980550	GL AU EX WC OTH
H - Camden County Parks Dept. I - Borough of Haddon Heights	1301 Park Blvd Cherry Hill, NJ 08002	Evidence of Insurance with respects to the use of property at Haddon Lake Park for National Night Out.	4/6/2023 #3980552	GL AU EX WC
H - Cherry Hill Imports Inc. dba I - Township of Cherry Hill	Jaguar Land Rover Cherry Hill 2000 E Route 70 Cherry Hill, NJ 08003	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. Evidence of Insurance	4/6/2023 #3980921	GL AU EX WC OTH
H - Camden County Board of Chosen I - Borough of Haddon Heights	Freeholders Camden County Parks Dept. 1301 Park Blvd Cherry Hill, NJ 08002	RE: National Night Out 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 property at Haddon Lake Park for National Night Out.	4/6/2023 #3980930	GL AU EX WC
H - Camden County Board of Chosen I - Borough of Haddon Heights	Freeholders Camden County Parks Dept. 1301 Park Blvd Cherry Hill, NJ 08002	RE: National Night Out 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 property at Haddon Lake Park for National Night Out.	4/6/2023 #3980940	GL AU EX WC OTH
H - RCX Sports LLC I - City of Camden	205 Hembree Park Drive Suite 100 Roswell, GA 30076	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: Evidence of Insurance RCX Sports LLC, the National Football League, its thirty-two professional member clubs, NFL Ventures, Inc., NFL Ventures, LP, National Football League Foundation, NFL Properties and any of their respective related subsidiaries, entities, and affiliates are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	4/6/2023 #3980960	GL AU EX WC OTH
H - Pennsauken Twp Board of I - Township of Pennsauken	Education School District 1694 Hylton Road Pennsauken Township, NJ 08110	Camden JIF and MEL JIF limits are in excess of the Pennsauken Township's \$50,000 LEL SIR and \$600,000 WC SIR Policy # 038248751-00 1/1/23 to 1/1/24 POL/EPL \$2,000,000 Each Occ/AGG	4/6/2023 #3980992	GL AU EX WC OTH

04/24/2023

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 3/22/2023 To 4/21/2023

		RE: Annual Shredding Event The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of property at the Park Avenue School Complex for the annual shredding event held by The Pennsauken Environmental Commission.		
H - Anthony Amato I - Borough of Medford Lakes	31 Shawnee Trail Medford Lakes, NJ 08055	Evidence of Insurance with respect to the use of property for training by the Medford Lakes Fire Department.	4/7/2023 #3981232	GL AU EX WC
H - KS StateBank AOIA I - Borough of Oaklyn	1010 Westloop P.O. Box 69 Manhattan KS 66505	RE: 2022 Chevrolet 3500 Truck with Western 9.0Pro Plus Snow PlowCertificate 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 con	04/12/2023	GL AU EX WC PROP
H - American Public Works Association I - Township of Gloucester	1200 Main Street Suite 1400 Kansas City MO 64105	Evidence of insurance	04/13/2023	GL AU EX WC
H - Haddonfield Board of Education I - Borough of Haddonfield	95 Grove Street Haddonfield, NJ 08033	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 Haddonfield Environmental Commission showing the film "Search for Cooper".	04/18/2023	GL AU EX WC
H - ABC Emergency Rental I - Cherry Hill Fire District (BOFC District #13)	76 S. Wyetta Road Medford NJ 08055	RE: 1997 Pierce Lance 105' Ladder Truck RentalCertificate	04/19/2023	GL AU EX WC PROP

04/24/2023

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 3/22/2023 To 4/21/2023

		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 respect		
H - American Tent & Table LLC I - Township of Gloucester	46 Abington Lane Sewell NJ 08080	Evidence of insurance with respects to the Township's Take Your Child to Work Day event.	04/21/2023	GL AU EX WC
Total # of Holders: 26				

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/>

JIF	Minimum			Advanced		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Camden County	5%	0%	95%	3%	0%	97%
NJ Utility Authorities	4%	0%	96%	3%	1%	96%
Bergen County	3%	0%	97%	3%	0%	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 #	6	0	409	4	1	410
Total %	1.4%	0.0%	99%	1.0%	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 - Minimu	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	Approved	
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%
April	\$387,729.12	\$110,890.83	\$276,838.29	71.40%
TOTAL 2023	\$1,213,003.41	\$538,414.23	\$674,589.18	55.61%

Monthly & YTD Summary:

PPO Statistics	April	YTD
Bills	197	769
PPO Bills	188	721
PPO Bill Penetration	95.43%	93.76%
PPO Charges	\$376,717.87	\$1,166,343.71
Charge Penetration	97.16%	96.15%

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%



CAMJIF Subrogation Report 04/2023

<u>Month to Date</u>	<u>Year to Date</u>
\$57,966.51	\$57,966.51

APPENDIX I – MINUTES

April 24, 2023

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
APRIL 24, 2023
MEETING HELD AT BELLMAWR FIRE DEPARTMENT
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	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
Joseph Wolk	Borough of Mount Ephraim	Present
Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

EXECUTIVE COMMITTEE ALTERNATES:

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
Safety Director	J.A. Montgomery Risk Control John Saville
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Bonnie Taft, Oaklyn
Damon Burke, Camden City
Glenn Werner, Gibbsboro
Brian Morrell, Gloucester City

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
Mark von der Tann	Edgewood Associates
Robert Weil	Conner Strong & Buckelew

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MARCH 27, 2023

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

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
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 1st quarter Campaign is running concurrently with the 2022 4th 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 24th. 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 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.

Executive Director said over 250 attended the 1st course and was very well received and

encouraged members to attend the 2nd course on Friday, April 28th.

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 30th. The online filing of the Disclosure forms are inclusive of any other municipal related positions that require filing.

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 May meeting. Executive Director also reviewed the Expected Loss Ratio Analysis for March where the actuary projected 6.25% we are currently a close to 6.62% slightly higher than the actuaries projection. On the Lost Time Accident Frequency, the March 31, 2023 report at 0.99. 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 which included eight updates to personnel manuals. 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 and said there was a formatting issue on the report on Page 19 and revised report was distributed. There are no balance differences for March 2023. Treasurer Pigliacelli also discussed a check that was stolen and cashed which was identified and should not have been cashed by the bank. Treasurer advised that money will be deposited back into the Fund bank account.

Approving Payment of Resolution 23-13 April 2023 Vouchers

TOTAL 2022	\$17,225.00
TOTAL 2023	\$1,324,913.79
TOTAL	\$1,342,138.79

Approving Payment of Resolution 23-14 April 2023 Supplemental Vouchers

TOTAL 2023	\$64,188.00
TOTAL	\$64,188.00

MOTION TO APPROVE THE MARCH 2023 VOUCHERS RESOLUTIONS 23-13 AND 23-14

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

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

Closed	.00
2019	202,739.24
2020	83,355.48
2021	19,847.37
2022	152,433.33
2023	55,173.55
TOTAL	513,439.86

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

Motion: Commissioner Maley
 Second: Commissioner Cheeseman
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi discussed Local Government Unit Websites and said state agencies have been reviewing municipal websites and encouraged members to monitor their websites including applications for marriage licenses, special events, birth certificates, voter registration for the use of gender-neutral terms and language. A few of the Camden JIF towns were cited because forms were not on the website. There may be penalties of \$1,000 - \$10,000 imposed as well as cease and desist orders. A bulletin from the MEL JIF was distributed to members on this topic.

Attorney Nardi also discussed the MEL MRHIF Seminar held the previous Friday and said it contained topical issues that municipalities deal with everyday and said it was a very good presentation and encouraged members to attend the second session.

SAFETY DIRECTOR:

Safety Director recommended that member’s 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 on May 9th and invitations have been sent to all members. The new Learning Management System will be up and running on May 1, 2023.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 2/22/23 to 3/22/23 was included in the agenda on pages 28 – 30. Executive Director reported a cyber report was not included 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 March 2023 where there was a savings of 51% for March and YTD Savings of 48%. Ms. Goldstein reviewed the 1st Quarter 2023 Workers Comp Injury Report.

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.

MOTION TO GO INTO CLOSED SESSION

Motion: Commissioner Maley
Second: Commissioner Taraschi
Vote: Unanimous

MOTION TO GO INTO OPEN SESSION

Motion: Commissioner Maley
Second: Commissioner Wolk
Vote: Unanimous

Chairman Mevoli said all claims were reviewed and discussed and minutes reviewed in Executive Session. At this time a motion to accept the committee's recommendations on the claims as discussed, and reviewed would be in order.

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Cheeseman
Vote:	Unanimous

MEETING ADJOURNED: 5:45 PM

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

APPENDIX II

MEL, RCF 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: Monday May 8, 2023
To: Fund Commissioners
Camden County Municipal Joint Insurance Fund
From: Commissioner Joseph Wolk
Subject: Special MEL JIF meeting

MEL and RCF Financials: A special meeting was called to review and consider a resolution authorizing a supplemental assessment for 2020 and 2021 Fund Years Workers' Compensation and Liability. The Board of Commissioners adopted a resolution authorizing supplemental JIF assessments. Please see attached exhibit.

Marketing Consultant: In 2019, the MEL added a Marketing Consultant to support local JIFs in retaining and adding members. The Atlantic, Trico and Burlco JIFs have recently experienced fluctuations in membership and submitted correspondence asking the MEL to consider adding another Marketing Consultant to market in South Jersey. MEL Management Committee met on April 27, 2023, reviewed a proposal from Paul Miola of PJM Consultants LLC with an annual fee not to exceed \$44,000 and made a recommendation to award a 1-year contract. The Board of Fund Commissioners agreed with the recommendation and adopted a resolution awarding services.



Municipal Excess Liability Residual Claims Fund

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

May 8, 2023

Memo to: Fund Commissioners
 Camden County Municipal Joint Insurance Fund

From: Commissioner Wolk

Re: RCF May 8, 2023 Meeting Summary

A special meeting was called to review and consider Resolution 13-23 Authorizing Supplement Assessments for the 2007, 2008, 2011, 2012, and 2013 Fund Years Workers' Compensation. The Board of Commissioners adopted the resolution which included the following schedule:

RCF ADDITIONAL ASSESSMENT - December 31, 2022

Fund Year	2007	2008	2011	2012	2013	Total
Additional Assessment	3,378,126	1,033,027	4,188,238	3,882,479	1,574,856	14,056,726
Fund_ID						
Atlantic	251,943	85,124	236,250	276,206	106,932	956,455
Bergen	73,497	41,970	103,689	79,005	40,784	338,945
BMEL	-	-	-	-	-	-
Burlco	36,036	16,637	24,643	52,694	28,622	158,632
Camden	82,776	15,910	146,808	154,336	49,951	449,781
Central	183,030	59,489	175,261	161,518	92,618	671,916
MEL	1,609,319	502,473	2,110,609	2,163,590	789,306	7,175,297
Monmouth	171,504	47,329	215,833	146,590	66,181	647,437
Morris	138,227	33,501	201,417	174,082	94,889	642,116
NJPHA	134,154	42,981	139,018	63,657	19,162	398,972
NJUA	42,603	22,419	60,813	63,704	26,446	215,985
Ocean	231,265	73,837	293,011	205,434	124,628	928,175
PMM	41,471	12,209	37,481	30,387	6,475	128,023
South Bergen	96,719	23,729	84,778	60,923	23,760	289,909
Suburban Essex	93,802	14,183	136,093	101,049	34,357	379,484
Suburban Municipal	52,628	802	25,460	42,973	18,433	140,296
Trico	139,152	40,434	197,074	106,331	52,312	535,303
Totals	3,378,126	1,033,027	4,188,238	3,882,479	1,574,856	14,056,726

The next meeting is scheduled for Friday, June 2, 2023 at 10:30AM at the Forsgate Country Club.



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel 201.881.7632

Date: Tuesday, May 9, 2023

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

From: Commissioner Joseph Wolk

Risk Control Committee: The Risk Control Committee met several times to review responses to the Competitive Contracting RFP for Training/Phishing and External Scanning and had been prepared to make a recommendation. However, the meeting opened with the Board convening an Executive Session to discuss contracts and potential litigation. When the board reopened the meeting, the Chairman reported that Commissioner agreed to adopt a Resolution rejecting all the bids, even though the process had been followed correctly. Chairman noted the Risk Control Committee learned a lot from the process and will review expectations before rewriting the Competitive Contracting RFP. Resolution 41-23 was then adopted - rejecting the bids received for CC# 22-01 (Cyber Training, Phishing and External Scanning) by an 18-0 vote. Chairman also noted there will be discussion on the impact to members' ability to complete all the elements of the Risk Control Program.

Transfer Of Funds: The amount budgeted for excess insurance premiums has been adjusted to reflect the updated membership, resulting in a balance of \$504,441. Board accepted the Executive Director's recommendation and adopted Resolution 42-23 to transfer the balance to general contingency.

Chertoff Group: The Risk Control Committee also reviewed a proposal from the Chertoff Group for Cyber Support Services. Attached proposal reflects modifications the committee requested. Board adopted Resolution 43-23 Awarding a One-year Contract to the Chertoff Group for Cybersecurity Consulting for Extraordinary Unspecified Services.

Technology Stack Questionnaire: The technology stack questionnaire developed by the Chertoff Group has been drafted into Origami and is now under final review. Once complete, Fund Commissioners and Risk Managers will receive an email to complete the survey. The survey will allow the Fund to better tailor the cybersecurity framework and provide broadscale advice to the members.

Webpage: The Cyber JIF website has launched and the Fund will be notifying the local JIFs. The URL is: <https://cyberjif.org/>. The MEL webpage will continue to carry the same content as members familiarize themselves with the new webpage.

State Filing: The Fund Office continues to submit the required filings, including the professional contracts that are being processed.

Public Comment:

Ted Stanziele, Government Solutions, and Brian Lau, D2, offered public comment