



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA JULY 24, 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 and 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: JULY 24, 2023**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2023 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: June 26, 2023 Open Minutes Appendix I**

- CORRESPONDENCE – None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's Report **Page 1**

- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution Nos. 23-18 and 23-19 July Bills **Page 13**
Treasurer’s Report **Page 16**
Monthly Reports **Page 17**

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Page 23**

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 26**
Cyber Risk Management Compliance – Version 2 - As of June 30, 2023..... **Page 30**

- MANAGED CARE – Medlogix**
Monthly Report..... **Page 32**
Workers Comp Injury Review – 2nd Qtr 2023 **Page 33**

- CLAIMS SERVICE – AmeriHealth Casualty**
Subrogation Report **Page 34**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - NEXT MEETING: August 28, 2023 – Via Zoom**
 - MEETING ADJOURNED**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: July 24, 2023

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

Professional Service Agreements – All of the Fund’s professional service agreements are up for renewal in 2024. The Fund office would like to advertise for those positions in August.

Motion to Authorize the Fund Office to Advertise for Professional Services for Fund Years 2024 thru 2026.

Cyber Security Status Report: Attached on **Page 3** is the monthly status report from D2, recapping members’ participation and training to date. Note that the 2023 Q2 Campaign has concluded and that this is the same report as last month except for updates on members still not on board; the next report will reflect the progress of 3rd quarter results.

NJ Cyber JIF: Attached on **page 4** is a copy of Commissioner Wolk’s report on the New Jersey Cyber Risk Management Fund June 22nd meeting. The next meeting of the Fund will be on August 3rd.

2022/2023 Employment Practices Liability (EPL) Program: Every two years the MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and Model Volunteer Handbook. Information was issued in May announcing that the updated documents can be found on the MEL’s webpage <https://njmel.org/insurance/public-officials/risk-management-program/>

In addition, members are asked to complete training geared towards Managers & Supervisors, Non-Supervisory Employees and Police Command Staff training.

1. Attached on **page 5** you will find a flyer on the **Managers & Supervisors Training** – which will be available as “instructor-led webinars” accessible through the Mel Safety Institute (MSI Live) .
2. Also attached on **page 6** is the flyer on the training course for “**non-supervisory employees**”. This training is on-line and is also available through the Mel Safety Institute (MSI Now).

3. J.A. Montgomery’s Law Enforcement Unit will be scheduling the **Police Command Staff** “in person instructor-led classes” throughout the state. A session has been scheduled at the Collingswood Community Center on September 25th.
- ❑ **Banking Best Practices:** Considering the increase in “social engineering and cyber related claims” in the handling of monies, we enclosed on **page 7** a white paper distributed by Perma’s Chief Accounting Officer on Banking Best Practices that we are suggesting JIF Treasurers to adhere too. This was distributed to all Treasures last week.
 - ❑ **2023 Coverage Documents:** The Fund office is in the final stages of preparing coverage documents, which will be posted to Origami.
 - ❑ **2024 Renewal:** Members and Risk Managers will receive an Origami email with a link to renewal worksheets - to begin the 2024 underwriting renewal on or about July 25th with an August 31st completion date. We will issue an email with those additional directions once the underwriting system link is sent.
 - ❑ **2024 Membership Renewals** – Five members are scheduled to renew as of January 1, 2024. Membership documents will be mailed to those members early next month.
 - ❑ **2022 Audit Filing:** PERMA filed the 2022 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Departments of Insurance and Community Affairs. In addition, the Synopsis of Audit was published in the Fund’s official newspapers.
 - ❑ **August Meetings** – As a reminder, the August meeting will be held virtually via Zoom.

Due Diligence Reports:

Financial Fast Track - <i>distributed quarterly</i>	
Loss Ratio Analysis	Page 8
Loss Time Accident Frequency – <i>not available</i>	
POL/EPL Compliance Report	Page 9
Fund Commissioners	Page 10
Regulatory Affairs Checklist	Page 11
RMC Agreements	Page 12

D2 Cybersecurity Training Report – as of July 14th

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 Q3 Phishing Results (% of Users Phished)	2022 Q4 Phishing Results (% of Users Phished)	2023 Q1 Phishing Results (% of Users Phished)	2023 Q2 Phishing Results (% of Users Phished)	
Audubon	David Taraschi	35		31	71.59%	90.00%	18.41%	26%	22%	0%	0%	
Audubon Park	Dawn Pennock	5		1	20.00%	20.00%	0.00%	0%	0%	0%	0%	
Barrington	Terry Shannon	57		45	80.70%	80.70%	0.00%	11%	4%	0%	53%	
Bellmawr	Francine Wright	43		33	76.74%	76.74%	0.00%	7%	7%	0%	5%	
Berlin Borough	Charleen Santora	67		30	44.78%	44.78%	0.00%	2%	0%	0%	6%	
Berlin Township	Mike Mangold	16		16	100.00%	100.00%	0.00%	0%	0%	0%	6%	
Brooklawn	Ryan Giles	13		13	100.00%	100.00%	0.00%	17%	0%	0%	0%	
Camden City	Damon Burke	287		283	98.61%	98.61%	0.00%	4%	0%	0%	2%	
Camden City Parking Authority	Hassan Smith	7		3	42.86%	42.86%	0.00%	0%	0%	0%	0%	
Cherry Hill	Ari Messenger	369		293	79.81%	79.81%	0.00%	5%	5%	7%	3%	
Cherry Hill Fire District	Robin Goins	181		138	76.24%	76.24%	0.00%	4%	9%	6%	3%	
Clementon	Jenai Johnson	40		27	67.50%	67.50%	0.00%	5%	13%	0%	3%	
Collingswood	Cass Duffey	82		81	98.78%	98.78%	0.00%	11%	14%	4%	6%	
Gibbsboro	Amy Troxel	27		18	66.67%	66.67%	0.00%	9%	0%	0%	15%	
Gloucester City	Brian Morrell	98		90	91.84%	91.84%	0.00%	11%	7%	1%	12%	
Gloucester Township	Paul D'Amore	264		249	94.51%	94.51%	0.00%	2%	7%	8%	5%	
Haddon Heights	Kelly Santosusso	35		24	68.57%	68.57%	0.00%	2%	0%	3%	3%	
Haddon Twp	Dawn Pennock	43		37	86.05%	86.05%	0.00%	2%	11%	5%	5%	
Laurel Springs	Ken Cheeseman	12		12	100.00%	100.00%	0.00%	0%	0%	0%	0%	
Lawnside	Angelique Rankins	12		6	50.00%	50.00%	0.00%	1%	8%	0%	8%	
Lindenwold	Craig Wells	80		76	95.00%	95.00%	0.00%	1%	3%	1%	5%	
Magnolia	Jenai Johnson	33		20	60.61%	60.61%	0.00%	18%	6%	0%	0%	
Merchantville	Denise Brouse	55		26	48.18%	48.18%	0.00%	8%	13%	11%	5%	
Mount Ephraim	Terry Shannon	12		12	100.00%	100.00%	0.00%	4%	8%	0%	67%	
Oaklyn	Bonnie Taft	29		29	100.00%	100.00%	0.00%	43%	11%	4%	11%	
Pennsauken Township	Shakir Ali	269		206	76.58%	76.58%	0.00%	13%	26%	11%	24%	
Pine Hill	John Greer	37		35	94.59%	94.59%	0.00%	9%	13%	3%	5%	
Runnemede	Eleanor Kelly	115		61	54.78%	54.78%	0.00%	9%	0%	0%	0%	
Somerdale	Gary Passanante	46		27	60.87%	60.87%	0.00%	9%	9%	0%	0%	
Voorhees	Mario DiNatale	302		167	55.63%	55.63%	0.00%				54%	
Winslow	Jennifer Conway	150		150	100.00%	100.00%	0.00%	4%	2%	5%	7%	
Winslow Township Fire Dist. #1	Lorraine Azzarano	111	-3	106	95.61%	95.50%	-0.12%	3%	2%	8%	9%	
Woodlynnne	Joseph Chukwueke	17		6	35.29%	35.29%	0.00%	2%	0%	0%	12%	
Chesilhurst	Delray Pointer											Reached enrollment comp 6/13, respons
Haddonfield	Jason Cutler	74										Reached enrollment to Jas 5/30. I waitin
Hi-Nella	Cindy McCoy											Reached enrollment
Medford Lakes	Robert Burton											Reached enrollment



NEW JERSEY CYBER RISK MANAGEMENT FUND

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

Date: Thursday, June 22, 2023
To: Fund Commissioners
Camden County Municipal Joint Insurance Fund
From: Commissioner Joseph Wolk

Risk Control Committee: The Risk Control Committee submitted their revisions to the Competitive Contracting RFPs to the Board for approval. The RFP was separated into Phishing and Training Vendor and External Scanning Vendor. Pricing was restructured for both RFPs to provide clearer cost analysis. Additional details concerning implementation processes were requested and clarifications were made in the scoring sheets. A motion was passed to accept the RFQs as proposed.

Technology Stack Questionnaire: The technology stack questionnaire developed by the Chertoff Group was launched using Origami on June 7. The deadline for responses is June 30, 2023. The survey will allow the Fund to better tailor the cybersecurity framework and provide broadscale advice to the members.

Executive Director Transition: Mr. Dave Grubb announced that he would be stepping down as Executive Director for the NJ Cyber JIF and Joseph Hrubash will be assuming the duties of Executive Director for the JIF.

Next Meeting: Due to the timing required for Competitive Contracts to be advertised and evaluated, the next meeting date is moved from July 20, 2023 to August 3, 2023 at 2:00 pm, to be held as a video / audio Zoom conference call.

MEL RISK MANAGEMENT FOR MANAGERS & SUPERVISORS



COURSE DESCRIPTION:

This course is the 2023 NJ MEL Risk Management for Managers and Supervisors is MANDATORY for all managers and supervisors in every department within your agency.

To register, select the session date below and click on the link.

DATE	SELECT COURSE SESSION TO REGISTER	TIME
July 12th	MEL Risk Management for Managers & Supervisors	9 a.m. - 10:30 a.m.
August 8th	MEL Risk Management for Managers & Supervisors	9 a.m. - 10:30 a.m.
August 29th	MEL Risk Management for Managers & Supervisors	1 p.m. - 2:30 p.m.
Sept. 12th	MEL Risk Management for Managers & Supervisors	9 a.m. - 10:30 a.m.
October 24th	MEL Risk Management for Managers & Supervisors	9 a.m. - 10:30 a.m.
November 6th	MEL Risk Management for Managers & Supervisors	9 a.m. - 10:30 a.m.

Attendees must have working speakers on their computers to fully participate in the course.

Attendees will not receive credit if they are more than 5 minutes late signing on for the course, or if they leave the webinar early.



This online course discusses the right of each employee to a workplace free of harassment and each employee's duty to respect the rights of all other employees.

As part of the Employment Risk Management Program, this course should be offered to members' non-supervisory personnel.

Click the button to access this online training through the MEL Safety Institute Learning Management System (LMS)

MSI LMS System

1. **Log into the MSI LMS System.**
 - If you have previously taken MSI classes, enter your username and password.
 - If you do not know your username/password, ask your Training Administrator to send an LMS activation email or call Andrea Felip at (856) 552-4740.
2. Once logged into the LMS, go to the Request Training button for a list of online courses and videos.
3. Select the course or video you wish to complete and submit it at the bottom of the screen.
4. Your course will now show in the Assigned section of your dashboard. Click the title to launch the course or video.
5. Learning Transcripts are automatically updated in the MEL Safety Institute's Learning Management System and show in the Completed section of your homepage.

Questions? Contact Andrea Felip at 856-552-4740.

For additional MSI information and resources go to the **MEL Safety Institute.**

Banking Best Practices

CHECKS:

- Check bank accounts DAILY.
- Implement Payee Positive Pay on ALL accounts that issue checks.
- Place “No Checks” flag & “No Wires” flag on zero balance accounts and depository accounts.

WIRES and ACHs:

- Check bank accounts DAILY.
- Set up template.
- Two-factor authentication for each authorized user.
- 2 or more authorized users are required – one individual to set up the wire and the other to release.
- Verbal confirmation using the phone contact information on file, not the phone number in the email.
- Disallow/Remove permissions on international wires.
- Place a dollar limit on wires.
- Place a limit on the amount of wires per week/month.
- Verbally confirm receiving bank information, routing number and account number.
- Establish On-Line Banking alerts for all wires & ACHs and changes to wire & ACH information.
- Verbally confirm, within 24 hours, with receiving vendor that the funds were credited to their account.
- Notify Bank immediately if suspicious activity is detected.

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	54	MONTH	53	MONTH	42	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-23		31-May-23		30-Jun-22	
PROPERTY	722,242	1,210,255	167.57%	100.00%	167.57%	100.00%	171.89%	100.00%
GEN LIABILITY	1,674,299	2,462,793	147.09%	96.73%	145.32%	96.63%	105.73%	93.46%
AUTO LIABILITY	387,682	270,321	69.73%	94.56%	87.31%	94.26%	33.20%	90.21%
WORKER'S COMP	3,672,619	3,401,588	92.62%	99.70%	94.40%	99.66%	96.31%	98.92%
TOTAL ALL LINES	6,456,842	7,344,958	113.75%	98.66%	115.37%	98.59%	103.42%	97.10%
NET PAYOUT %	\$5,695,995		88.22%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	42	MONTH	41	MONTH	30	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-23		31-May-23		30-Jun-22	
PROPERTY	710,000	733,304	103.28%	100.00%	103.01%	100.00%	98.91%	100.00%
GEN LIABILITY	1,692,081	909,240	53.73%	93.46%	53.73%	92.99%	53.20%	85.57%
AUTO LIABILITY	397,295	805,350	202.71%	90.21%	191.83%	89.77%	211.84%	82.91%
WORKER'S COMP	3,527,720	3,402,784	96.46%	98.92%	72.83%	98.81%	74.12%	96.57%
TOTAL ALL LINES	6,327,096	5,850,678	92.47%	97.03%	78.58%	96.82%	79.95%	93.16%
NET PAYOUT %	\$4,308,801		68.10%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	30	MONTH	29	MONTH	18	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-23		31-May-23		30-Jun-22	
PROPERTY	718,669	878,108	122.19%	100.00%	122.91%	100.00%	126.71%	97.09%
GEN LIABILITY	1,681,349	383,279	22.80%	85.57%	21.12%	84.65%	10.43%	71.16%
AUTO LIABILITY	446,457	150,125	33.63%	82.91%	25.16%	82.02%	23.45%	66.43%
WORKER'S COMP	3,528,173	2,706,642	76.72%	96.57%	76.42%	96.21%	81.48%	86.31%
TOTAL ALL LINES	6,374,648	4,118,154	64.60%	93.10%	63.49%	92.59%	63.78%	82.14%
NET PAYOUT %	\$2,985,854		46.84%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	18	MONTH	17	MONTH	6	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-23		31-May-23		30-Jun-22	
PROPERTY	812,040	1,081,968	133.24%	97.09%	135.90%	96.87%	52.73%	45.00%
GEN LIABILITY	1,666,133	100,979	6.06%	71.16%	6.06%	69.55%	1.74%	19.00%
AUTO LIABILITY	604,621	408,122	67.50%	66.43%	67.50%	64.31%	57.23%	20.00%
WORKER'S COMP	3,820,056	2,777,517	72.71%	86.31%	73.22%	84.23%	28.32%	14.00%
TOTAL ALL LINES	6,902,850	4,368,586	63.29%	82.18%	63.88%	80.43%	27.31%	19.38%
NET PAYOUT %	\$2,523,059		36.55%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	6	MONTH	5	MONTH	-6	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-23		31-May-23		30-Jun-22	
PROPERTY	840,000	369,904	44.04%	45.00%	41.24%	37.00%	N/A	N/A
GEN LIABILITY	1,706,985	19,008	1.11%	19.00%	0.76%	14.00%	N/A	N/A
AUTO LIABILITY	570,755	26,368	4.62%	20.00%	3.65%	15.00%	N/A	N/A
WORKER'S COMP	4,160,000	688,370	16.55%	14.00%	15.31%	9.00%	N/A	N/A
TOTAL ALL LINES	7,277,740	1,103,650	15.16%	19.22%	13.98%	13.88%	N/A	N/A
NET PAYOUT %	\$467,421		6.42%					

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund
Data Valued As of : July 17, 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				01/01/23			
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%			
WOODYLYNNE	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 Knoedler	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 July 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"/> 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	Filed
<input type="checkbox"/> Unaudited Financials	Filed
<input type="checkbox"/> Annual Audit	Filed
<input type="checkbox"/> State Comptroller Audit Filing	Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2023 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
As of July 17, 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	6/27/2023	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	6/21/2023	6/21/2023	12/31/25
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	06/09/23	6/9/2023	12/31/23
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	06/07/23	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. 23-18

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – JULY 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 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003219	GLOUCESTER CITY	2021 POLICE ACCREDITATION 7/23	13,730.00
			13,730.00
		Total Payments FY 2021	13,730.00
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003220	MUNICIPAL EXCESS LIABILITY JIF	FPB - MEL 2023 3RD QUARTER	1,423.25
			1,423.25
003221	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - MEL 2023 3RD QUARTER	117,551.00
003221	MUNICIPAL EXCESS LIABILITY JIF	MEL - MEL 2023 3RD QUARTER	1,049,459.50
			1,167,010.50
003222	NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK	2023 EJIF 2ND INSTALLMENT	234,271.00
			234,271.00
003223	COMPSERVICES, INC.	GLOUCESTER TWP CLAIM SERVICES 7/23	1,291.67
003223	COMPSERVICES, INC.	CLAIMS ADMIN FEE 07/23	39,797.33
003223	COMPSERVICES, INC.	CHERRY HILL CLAIM SERVICES 7/23	2,458.33
			43,547.33
003224	INTERSTATE MOBILE CARE INC.	DRUG/ALC. TESTING 06/23 INV 18290	3,771.00
003224	INTERSTATE MOBILE CARE INC.	DOT DRUG TEST- HADDONFIELD 6/12/23	70.00
			3,841.00
003225	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 07/23	17,408.58
			17,408.58
003226	PERMA RISK MANAGEMENT SERVICES	POSTAGE 06/23	51.78
003226	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 07/23	43,580.42
003226	PERMA RISK MANAGEMENT SERVICES	MEETI. EXP. COLINGSWORTH COMM. CTR 6/23	278.77
			43,910.97
003227	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 7/23	4,961.75
			4,961.75
003228	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT FEE- JUNE 2023	4,621.50
003228	BROWN & CONNERY, LLP	ATTORNEY EXPENSES- JUNE 2023	28.50
003228	BROWN & CONNERY, LLP	EPL TRAINING PREP. 5/30/23-7/7/23	2,086.50
003228	BROWN & CONNERY, LLP	ATTORNEY FEES FOR JUNE 2023	2,172.75
			8,909.25

003229			
003229	ELIZABETH PIGLIACELLI	TREASURER FEE 7/23	2,199.50
			2,199.50
003230			
003230	MUNICIPAL EXCESS LIABILITY JIF	MSI - MEL 2023 3RD QUARTER	7,406.25
			7,406.25
003231			
003231	CONNER STRONG & BUCKELEW	RMC FEE 2ND HALF 2023- MOUNT EPHRAIM	7,728.00
003231	CONNER STRONG & BUCKELEW	RMC FEE 2ND HALF 2023-BELLMAR	19,464.00
003231	CONNER STRONG & BUCKELEW	RMC FEE 2ND HALF 2023- HI-NELLA	1,460.00
			28,652.00
003232			
003232	MEDLOGIX LLC	WC MAN CARE SERVICE CHERRY HILL 7/23	1,083.00
003232	MEDLOGIX LLC	WC MANAGED CARE SERVICE 7/23	10,801.12
			11,884.12
003233			
003233	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 07/23	1,245.00
			1,245.00
003234			
003234	ASSETWORKS RISK MANAGEMENT INC.	2023 PROP APPRAISALS INV 664-13545	4,935.00
			4,935.00
003235			
003235	WORLD INSURANCE ASSOCIATES, LLC	RMC-2ND HALF 2023.BOR. OF HADDONFIELD	17,312.00
			17,312.00
		Total Payments FY 2023	1,598,917.50
		TOTAL PAYMENTS ALL FUND YEARS	1,612,647.50

Chairperson

Attest:

Dated: _____

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

Treasurer

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
SUPPLEMENTAL BILLS LIST**

Resolution No. 23-19

JULY 2023

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Camden County Municipal Joint Insurance Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

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

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003236	CONNER STRONG & BUCKELEW	RMC- 2ND HALF 2023- PENNSAUKEN TWP	27,500.00
003236	CONNER STRONG & BUCKELEW	RMC- 2ND HALF 2023- OAKLYN	7,579.00
003236	CONNER STRONG & BUCKELEW	RMC- 2ND HALF 2023- RUNNEMEDE	11,105.00
003236	CONNER STRONG & BUCKELEW	RMC- 2ND HALF 2023 MEDFORD LAKES	6,517.00
003236	CONNER STRONG & BUCKELEW	RMC FEE 2ND HALF 2023- MERCHANTVILLE	6,253.00
003236	CONNER STRONG & BUCKELEW	RMC- 2ND HALF 2023- MAGNOLIA	7,910.00
003236	CONNER STRONG & BUCKELEW	RMC- 2ND HALF 2023- WINSLOW FIRE DIST	8,657.00
003236	CONNER STRONG & BUCKELEW	RMC- 2ND HALF 2023- WINSLOW	37,711.00
003236	CONNER STRONG & BUCKELEW	RMC FEE 2ND HALF 2023- SOMERDALE	8,071.00
003236	CONNER STRONG & BUCKELEW	RMC- 2ND HALF 2023- TAVISTOCK	433.00
003236	CONNER STRONG & BUCKELEW	RMC- 2ND HALF 2023- VOORHEES	40,774.00
003236	CONNER STRONG & BUCKELEW	RMC- 2ND HALF 2023-BARRINGTON	10,328.00
003236	CONNER STRONG & BUCKELEW	RMC- 2ND HALF 2023- CHERRY HILL TWP	42,560.00
003236	CONNER STRONG & BUCKELEW	RMC FEE 2ND HALF 2023-CAMDEN CITY	21,212.00
003236	CONNER STRONG & BUCKELEW	RMC- 2ND HALF 2023 CHERRY HILL FIRE	23,162.00
003236	CONNER STRONG & BUCKELEW	RMC-2ND HALF OF 2023 BERLIN TWP.	15,192.00
003236	CONNER STRONG & BUCKELEW	RMC - 2ND HALF 2023 BROOKLAWN	5,177.00
003236	CONNER STRONG & BUCKELEW	RMC- 2ND HALF 2023- HADDON HEIGHTS	8,753.00
003236	CONNER STRONG & BUCKELEW	RMC- 2ND HALF 2023- GLOUCESTER TWP	32,859.00
003236	CONNER STRONG & BUCKELEW	RMC- 2ND HALF 2023- GLOUCESTER CITY	25,116.00
003236	CONNER STRONG & BUCKELEW	RMC- 1ST HALF 2023 CHERRY HILL FIRE	23,162.00
003236	CONNER STRONG & BUCKELEW	RMC- 2ND HALF 2023- COLLINGSWOOD	23,750.00
			393,781.00
		Total Payments FY 2023	393,781.00
		TOTAL PAYMENTS ALL FUND YEARS	393,781.00

Chairperson

Attest:

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

Dated: _____

Treasurer

July 24, 2023

To the Members of the
Executive Board of the
Camden County Municipal
Joint Insurance Fund

I have enclosed for your review documents which reflect the financial condition of the fund. The attached documents include details of transactions relating to deposits, claims, transfers, expenditures and Investment Income.

The statements included in this report are prepared on a “cash basis” and relate to financial activity through the periods ending June 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 JULY:** Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for June totaled \$9,515.53.

- **RECEIPT ACTIVITY FOR June:**

Assessments	\$ 2,328,439.88
Deductible	8,100.97
Recovery	<u>27,619.14</u>
Total Receipts	<u>\$2,364,159.99</u>

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

- **CLAIM ACTIVITY FOR June:**

Property Liability Claims	\$ 221,589.40
Workers Compensation Claims	171,578.70
Administration Expense	<u>286,462.29</u>
Total Claims/Expenses	<u>\$679,630.39</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$24,336,405.74 to a closing balance of \$26,028,399.94 showing an increase of \$1,691,994.20

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: June	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	TOTAL
OPEN BALANCE	(99,986.15)	5,222,004.64	1,395,824.07	8,277,190.73	(586,812.28)	90,017.12	(110,890.43)	1,195,698.62	8,925,676.42	27,682.98	24,336,405.73
RECEIPTS											
Assessments	109,948.75	224,547.43	75,094.61	544,508.12	247,565.07	61,328.11	56,684.21	613,910.13	394,853.46	0.00	2,328,439.88
Refunds	26,425.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,100.97	34,526.11
Invest Pymnts	176.72	1,961.96	555.22	3,106.13	0.00	0.00	0.00	0.00	3,349.48	0.00	9,129.51
Invest Adj	7.47	82.95	22.63	131.31	0.00	0.00	0.00	0.00	141.62	0.00	385.98
Subtotal Invest	184.19	2,044.91	557.85	3,237.44	0.00	0.00	0.00	0.00	3,491.10	0.00	9,515.49
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	136,558.08	226,592.34	75,652.46	547,745.56	247,565.07	61,328.11	56,684.21	613,910.13	398,344.56	8,100.97	2,372,481.48
EXPENSES											
Claims Transfers	71,914.95	85,841.83	63,832.62	153,971.36	0.00	0.00	0.00	0.00	0.00	17,607.34	393,168.10
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	288,513.22	0.00	288,513.22
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,194.00)	0.00	(1,194.00)
TOTAL	71,914.95	85,841.83	63,832.62	153,971.36	0.00	0.00	0.00	0.00	287,319.22	17,607.34	680,487.32
END BALANCE	(35,343.01)	5,362,755.14	1,407,643.91	8,670,964.93	(339,247.21)	151,345.22	(54,206.22)	1,809,608.75	9,036,701.76	18,176.61	26,028,399.89
REPORT STATUS SECTION											XXX
Report Month: June											
						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	June						
CURRENT FUND YEAR	2023						
Description:	Investors Operating-58892	Investors Prop & Liab Claims-58910	Investors WC Claims-58905	Wilmington Trust - 5884	JCMI		
ID Number:							
Maturity (Yrs)							
Purchase Yield:							
TOTAL for All Accts & instruments							
Opening Cash & Investm	\$24,336,405.74	5,379,548.13	- 33,901.06	46,758.46	-	-	18,944,000.21
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	\$385.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$385.98
5 Interest Paid - Cash Inst	\$55,781.58	\$21,468.61	\$1,014.34	\$79.95	\$0.00	\$0.00	\$33,218.68
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$46,652.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$46,652.03
8 Net Investment Income	\$9,515.53	\$21,468.61	\$1,014.34	\$79.95	\$0.00	\$0.00	-\$13,047.37
9 Deposits - Purchases	\$2,757,328.09	\$2,364,159.99	\$221,589.40	\$171,578.70	\$0.00	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$1,074,849.42	-\$679,630.39	-\$221,589.40	-\$171,578.70	\$0.00	\$0.00	-\$2,050.93
Ending Cash & Investment	\$26,028,399.94	\$7,085,546.34	-\$32,886.72	\$46,838.41	\$0.00	\$0.00	\$18,928,901.91
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$491,067.39	\$240,297.32	\$164,804.52	\$85,965.55	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)	-\$70,477.33	-\$161,449.60	\$179,707.93	-\$88,735.66	\$0.00	\$0.00	\$0.00
Balance per Bank	\$26,448,990.00	\$7,164,394.06	\$311,625.73	\$44,068.30	\$0.00	\$0.00	\$18,928,901.91

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

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

Month		June							
Current Fund Year		2023							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	234,307.69	40,644.81	0.00	274,952.50	274,952.50	0.00	(15,069.43)	15,069.43
	Liability	6,796.00	905.18	0.00	7,701.18	7,701.18	0.00	0.00	0.00
	Auto	8,732.29	1,174.86	0.00	9,907.15	9,907.15	0.00	0.00	0.00
	Workers Comp	131,397.74	35,061.16	0.00	166,458.90	166,458.92	(0.02)	0.00	(0.02)
	Cherry Hill	0.00	15,032.06	6,790.62	8,241.44	8,401.42	(159.98)	160.00	(319.98)
	Total	381,233.72	92,818.07	6,790.62	467,261.17	467,421.17	(160.00)	(14,909.43)	14,749.43
2022	Property	881,482.40	30,888.39	20,824.47	891,546.32	891,546.32	0.00	2,149.64	(2,149.64)
	Liability	44,670.22	1,000.74	0.00	45,670.96	45,670.96	0.00	0.00	0.00
	Auto	107,739.08	0.00	0.00	107,739.08	107,739.08	0.00	0.00	0.00
	Workers Comp	1,419,402.71	54,931.26	0.00	1,474,333.97	1,474,333.97	0.00	0.00	0.00
	Cherry Hill	(750.57)	1,491.78	240.35	500.86	500.86	(0.00)	(0.00)	(0.00)
	Total	2,452,543.84	88,312.17	21,064.82	2,519,791.19	2,519,791.19	0.00	2,149.64	(2,149.64)
2021	Property	740,380.95	381.75	5,600.67	735,162.03	735,163.03	(1.00)	(1.00)	(0.00)
	Liability	118,422.69	7,587.23	0.00	126,009.92	126,009.92	0.00	0.00	0.00
	Auto	93,788.41	5,788.26	0.00	99,576.67	99,576.67	(0.00)	(0.00)	0.00
	Workers Comp	2,011,952.61	25,517.15	0.00	2,037,469.76	2,040,183.76	(2,714.00)	(2,714.00)	0.00
	Workers Comp	(10,561.11)	649.00	0.00	(9,912.11)	(9,912.11)	0.00	0.00	0.00
	Total	2,953,983.55	39,923.39	5,600.67	2,988,306.27	2,991,021.27	(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	614,302.43	18,951.64	0.00	633,254.07	633,254.07	0.00	0.00	0.00
	Auto	421,774.85	16,869.50	0.00	438,644.35	438,644.35	0.00	0.00	0.00
	Workers Comp	2,586,517.39	16,911.47	0.00	2,603,428.86	2,603,769.87	(341.01)	(341.01)	0.00
	Cherry Hill	(1,264.51)	0.00	0.00	(1,264.51)	(1,264.51)	0.00	0.00	0.00
	Total	4,256,777.83	52,732.61	0.00	4,309,510.44	4,310,155.45	(645.01)	(645.01)	0.00
2019	Property	1,205,255.13	0.00	0.00	1,205,255.13	1,205,160.13	95.00	0.00	95.00
	Liability	1,682,456.00	57,397.04	0.00	1,739,853.04	1,739,853.04	(0.00)	(0.00)	0.00
	Auto	215,321.27	40,000.00	0.00	255,321.27	255,321.27	0.00	0.00	0.00
	Workers Comp	2,477,954.44	21,550.32	0.00	2,499,504.76	2,499,596.26	(91.50)	(91.50)	0.00
	Cherry Hill	(1,704.50)	434.50	1,070.00	(2,340.00)	(2,340.00)	0.00	0.00	0.00
	Total	5,579,282.34	119,381.86	1,070.00	5,697,594.20	5,697,590.70	3.50	(91.50)	95.00
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		15,623,821.28	393,168.10	34,526.11	15,982,463.27	15,985,979.78	(3,516.51)	(16,211.30)	12,694.79



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD

MX6F92185102 - CAMDEN CO JIF

06/30/2023

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 JCFI ACCOUNT	9.4267	18,928,901.91	0.00	18,928,901.91		0.00
99VVB5Y75		9.4267	18,928,901.91	0.00	18,928,901.91	100.00	0.00

Statement of Change in Net Assets
Market Value

Report ID: IGLS0002
 Base Currency: USD
 Status: FINAL

	Current Period		Fiscal Year To Date	
	06/01/2023	06/30/2023	01/01/2023	06/30/2023
NET ASSETS - BEGINNING OF PERIOD		18,944,000.21		18,616,986.32
		<u>18,944,000.21</u>		<u>18,616,986.32</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	33,218.68		190,589.70	
REALIZED GAIN/LOSS	0.00		-180,220.31	
UNREALIZED GAIN/LOSS-INVESTMENT	-46,652.03		311,928.73	
ACCRETION/AMORTIZATION	385.98		-1,404.41	
TOTAL INVESTMENT INCOME		<u>-13,047.37</u>		<u>320,893.71</u>
TOTAL RECEIPTS		<u>-13,047.37</u>		<u>320,893.71</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	473.29		3,520.84	
INVESTMENT ADVISORY FEES	1,104.35		3,094.38	
CONSULTING	473.29		2,362.90	
TOTAL ADMINISTRATIVE EXPENSES		<u>2,050.93</u>		<u>8,978.12</u>
TOTAL DISBURSEMENTS		<u>2,050.93</u>		<u>8,978.12</u>
NET ASSETS - END OF PERIOD		<u><u>18,928,901.91</u></u>		<u><u>18,928,901.91</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: July 24, 2023

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

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

LOSS CONTROL SURVEYS

- Township of Gloucester on June 1, 2023
- Township of Cherry Hill on June 7, 2023
- Borough of Brooklawn on June 12, 2023
- Audubon Park on June 14, 2023
- Audubon Borough on June 13, 2023
- Borough of Magnolia on June 16, 2023
- Camden Parking Authority on June 28, 2023

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys were done this month.

MEETINGS ATTENDED

- Executive Committee Meeting on June 26, 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

- Hurricane Preparedness Best Practices
- Spray Park Best Practices
- Driving Best Practices
- New Jersey Child Labor Laws
- Domestic Violence for New Jersey Public Employers
- Bleachers & Grandstand Best Practices
- Trench Safety Stand-Down Week
- Service Animals in Public Settings Best Practices

MSI FIRE & EMS

- Cathy's Law - Social Media Best Practices
- Fire Hydrants - Opening & Closing Best

MSI LAW ENFORCEMENT

- Parade Risk Mitigation Considerations

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	5
Gloucester City	4
Haddonfield	2
Melboro	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@jamontgomery.com.

Conner Strong - Report by Insured

COIID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Post Code
FQFEU	Camden County Municipal JIF	Township of Berlin	Evidence of Insurance with respects to a grant.	State of NJ Dept of Community Affairs	Neighborhood Preservation Program	PO Box 800	Trenton	NJ	08625
FQFJY	Camden County Municipal JIF	Borough of Berlin	RE: Additional Insured (Quasi)The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract (Quasi).	Inter-Community Celebration Association	PO Box 488		Berlin	NJ	08009
G2E5Y	Camden County Municipal JIF	Borough of Barrington	RE: Use of Property for Fireworks DisplayThe Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of property for the Borough's fire	Barrington Board of Education	311 Reading Avenue		Barrington	NJ	08007

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
											Commercial General Liability
											Excess Liability
											Property
											Workers Compensation and Employers' Liability
OSVP2	Camden County Municipal JIF	City of Camden	RE: Use of Parking Lot 110The 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 Cooper Street & Delaware S	Parking Authority of the City of Camden	nue10 Delaware Ave		Camden	NJ	08102	06/14/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Property
											Workers Compensation and Employers' Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
OSXJV	Camden County Municipal JIF	Borough of Pine Hill	RE: Fireworks Display The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities at Overbrook High School for fireworks	Pine Hill Board of Education	1003 Turnersville Road		Pine Hill	NJ	08021	06/02/2023	Commercial General Liability
											Excess Liability
OT9CS	Camden County Municipal JIF	Township of Pennsauken	RE: Rented/Leased Equipment Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rented/lease	Golf Cart Services, Inc.	4296 York Road		New Oxford	PA	17350	05/25/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Property
											Workers Compensation and Employers' Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
P4XCZ	Camden County Municipal JIF	Borough of Haddon Heights	RE: Use of Premises for Soiree En Blanc Event Bach Associates PC, Bach Properties LLC, and Steven M. Bach are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect t	Bach Associates, PC	304 White Horse Pike		Haddon Heights	NJ	08035	05/26/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Property
											Workers Compensation and Employers' Liability
Y7JON	Camden County Municipal JIF	Borough of Haddonfield	Evidence of Insurance as respects Haddonfield Crafts & Fine Art Festival	Renaissance Craftables	638 W. Sedgwick Street		Philadelphia	PA	19119	06/16/2023	Commercial General Liability
											Excess Liability

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	8%	3%	90%	5%	3%	92%
NJ Utility Authorities	5%	0%	95%	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%
NJ Public Housing Authority	0%	0%	100%	0%	0%	100%
Ocean County	0%	0%	100%	0%	0%	100%
South Bergen County	0%	4%	96%	0%	4%	96%
Central New Jersey	0%	13%	88%	0%	13%	88%
Total #	8	4	403	5	5	405
Total %	1.9%	1.0%	97%	1.2%	1.2%	98%

Analytics

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

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



JIF	Member	Approval Status - Minimum	Approval Status - Advanced
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	Incomplete	Incomplete
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	Approved	Approved
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%
May	\$153,213.01	\$69,307.56	\$83,905.45	54.76%
June	\$252,069.03	\$107,465.45	\$144,603.58	57.37%
TOTAL 2023	\$1,618,285.45	\$715,187.24	\$903,098.21	55.81%

Monthly & YTD Summary:

PPO Statistics	June	YTD
Bills	175	1,168
PPO Bills	164	1,093
PPO Bill Penetration	93.71%	93.58%
PPO Charges	\$242,570.58	\$1,541,076.04
Charge Penetration	96.23%	95.23%

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%



Camden County Municipal JIF

2nd Quarter 2023 - Workers' Comp Injury Review

Claims Reported:

2023

Report Only
Medical Treatment
Total FROI's

	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2023
Report Only	34	23			57
Medical Treatment	81	42			123
Total FROI's	115	65			180

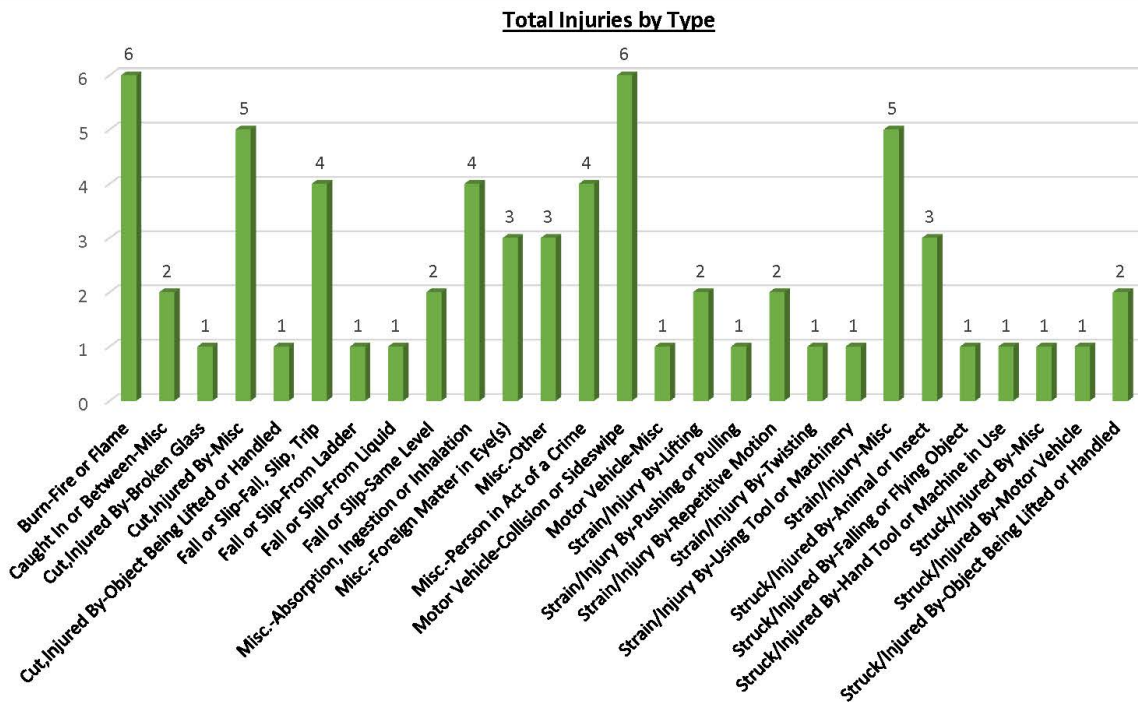
2022

Report Only
Medical Treatment
Total FROI's

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

Claim Statistics:

- 9 Open and treating cases; 1 remains out-of-work; 3 Released to TD/ 3 Accommodated; 5 RTW FD
- 5 Employees had Lost Time (more than 7 days out of work)





CAMJIF Subrogation Report 06/2023

<u>Month to Date</u>	<u>Year to Date (2023)</u>
\$0.00	\$136,927.51

APPENDIX I – MINUTES

June 26, 2023 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
JUNE 26, 2023
MEETING HELD AT COLLINGWOOD SENIOR CENTER
AT 5:00 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF 2023 EXECUTIVE COMMITTEE:

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

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, Harry Earle
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Bonnie Taft, Oaklyn
Elizabeth Peddicord, Pennsauken Twp.
Brian Morrell, Gloucester City
Glenn Werner, Gibbsboro
John Foley, Cherry Hill Fire District
Kevin Roche, Haddonfield

RISK MANAGEMENT CONSULTANTS PRESENT:

Roger Leonard	Leonard O'Neill Insurance Group
Walt Eife	Waypoint Insurance
Michael Avalone	Conner Strong & Buckelew
Mark von der Tann	Edgewood Associates
Peter DiGiambattista	Acrisure
Terry Mason	M&C Insurance
Michael Merchel	PERMA

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MAY 22, 2023

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MAY 22, 2023

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

Audit Report as of December 31, 2022 – The Auditor's Report as of December 31, 2022 will be sent under separate cover to the Executive Committee. The Audit Committee held a conference call last week with representatives from Bowman & Company to review the report. Dennis Skalkowski from Bowman will give a brief report at the meeting and following that, the Board will formally approve **Resolution 23-16** approving year end financials along with the Group Affidavit. **(Pages 3-5)**

Executive Director asked Mr. James Miles of Bowman & Company to provide a brief review of the 2022 Audit Report. James Miles reported that the financial statements are fairly stated in all material respects, with no findings or recommendations that would be required to be reported under governmental law. As of December 31, 2022, the Camden JIF had \$22,565,273 in assets and \$17,054,900 in total liabilities and reserves, and net position of \$5,510,373. In 2022 the Fund had \$16,732,358 in total operating revenue, \$17,420,282 in total operating expenses, and an operating loss of \$687,924, total non-operating expenses of \$2,115,798 and change in net position of -\$2,803,722, a return of surplus of \$1,136,956 which resulted in an ending net position of \$5,510,373. Mr. Miles said the 2022 audit report was reviewed in depth with the Audit Committee on Friday June 23rd and asked if there were any questions pertaining to the audit. With no questions presented Mr. Miles thanked all the professionals involved with the Camden JIF and said it was a pleasure to serve the Fund.

Chairman Mevoli thanked Mr. Miles for all the years he served the Fund and supported the Camden JIF and professionals over the years. Executive Director Stokes thanked Mr. Miles as well for all his efforts over the years along with the Bowman & Company staff.

Motion to Approve Year-End Financials as of December 31, 2022 as Presented, Adopt Resolution 23-16 and execute the Group Affidavit indicating that members of the Executive Committee have read the General Comments Section of the Audit Report

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

Cyber Security Status Report: Attached on **Page 6** is the monthly status report from D2, recapping members' participation and training to date. Note that the 2023 Q2 Campaign has concluded, and the phishing results are shown in column L. This quarter's phishing campaign included spear phishing attacks, which is a targeted form of phishing attack. Executive Director said that Haddonfield is very close to being a part of the program. Chief Cutler has been in contact with D2 and we are working with the other towns to try and get them on board.

NJ Cyber JIF: The Cyber JIF met on June 22, 2023 at 2:00PM via Zoom, Chairman Wolk's report will be available in next month's agenda.

Cyber JIF Questionnaire: The Cyber JIF's Cybersecurity Consultant, The Chertoff Group, designed a technology stack questionnaire for all members to complete. The goal of the questionnaire is obtaining more detailed insight of the technology stacks of our members in order to better tailor the cybersecurity framework and provide broadscale advice to the members. That survey has been added to the Origami Underwriting Database.

You or your designated Origami user will receive an email generated by Origami from email address: notifications@origamirisk.com. This email will include directions for you or your Origami user to reassign the worksheet to your IT personnel to help you complete the survey. Please make every effort to complete the questionnaire by **June 30th**. Items that may not apply can be left blank.

Residual Claims Fund – The RCF met on Wednesday, June 2, 2023 at Forsgate Country Club. Commissioner Wolk's report is attached in Appendix II.

EJIF- The EJIF met on Wednesday, June 2, 2023 at Forsgate Country Club. Commissioner Wolk's report is attached in Appendix II.

MEL JIF – The MEL met on Wednesday, June 2, 2023 at Forsgate Country Club. Commissioner Wolk's report is attached in Appendix II.

2023 Coverage Documents: The Fund office is in the final stages of preparing coverage documents, which will be posted to Origami during the month of June.

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 7-11** that outlines the changes made to the current model documents. Executive Director said instructions will go out for the managers and supervisor training once they are available on-line.

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.

July & August Meetings – As a reminder, July & August meetings will be held virtually via Zoom.

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 said the Financial Fast is not available this month since this report will now be provided quarterly and should be in the agenda next month. Executive Director also reviewed the Expected Loss Ratio Analysis for May where the actuary projected 13.88% and with the JIF almost right on target at 13.98%. On the Lost Time Accident Frequency, the May 31, 2023 report at 0.82 which is the third lowest in the MEL system. The Regulatory Filing checklist will be updated next month when the 2022 Audit is filed with the State. The EPL POL Compliance shows all members at 100% compliance and that will be updated as the checklist start coming in in August. It is that time again for another two-year cycle where updates to personnel manuals and managers and supervisors training will be due. Executive Director introduced Michael Merchel the intern that is working this summer with PERMA and JA Montgomery.

Executive Director's Report Made Part of Minutes.

TREASURER:

Approving Payment of Resolution 23-17 May 2023 Vouchers

TOTAL 2022	\$12,287.00
TOTAL 2023	\$274,175.29
TOTAL	\$286,462.29

MOTION TO APPROVE THE JUNE 2023 VOUCHERS RESOLUTIONS 23-17

Motion: Commissioner Wolk
 Second: Commissioner Gallagher
 Roll Call Vote: 8 Ayes - 0 Nays

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

Closed	.00
2019	51,709.84
2020	33,919.33
2021	96,181.59
2022	103,497.57
2023	140,168.43
TOTAL	424,486.76

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

Motion: Commissioner Cheeseman
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi discussed a recent case Gannett Newspaper vs City of Neptune regarding public record requests OPRA and Common Law Right of Access which is a balancing test with six specific factors under NJ case law. The statute under OPRA provides for the prevailing party attorney's fees have to be paid. In this case under Common Law Right the trial courts felt that the partial attorney's fees should be paid in the amount of \$85,000, but the Supreme Court last week decided specifically there is not right to attorney's fees under the Common Law Right of Access. There is a burden on a requestor to show why they want it and that it is significant because that has been lost over the years. Attorney Nardi recommended commissioners to talk to their clerks and record custodians and advise them to take a look at this case which provides guidance on what a custodian should do under the Common Law Right of Access request.

Attorney Nardi congratulated James Miles on his retirement and said it was a pleasure to work with him over the years.

SAFETY DIRECTOR:

Assistant Public Sector Director John Saville reviewed the Safety Directors report on page 29 of the agenda.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 4/22/23 to 5/22/23 was included in the agenda on pages 32 – 36. Executive Director reviewed the Cyber Compliance report. Anyone who needs assistance can reach out to the Underwriting Manager's office.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for May 2023 where there was a savings of 54% for May and YTD Savings of 55%.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Manager Tracy Ware discussed the subrogation report enclosed on page 40 of the agenda. The balance of the Claims Administrator's report was for closed session.

MOTION TO GO INTO CLOSED SESSION

Motion: Commissioner DiAngelo
Second: Commissioner Cheeseman
Vote: Unanimous

MOTION TO GO INTO OPEN SESSION

Motion: Commissioner Shannon
Second: Commissioner Passanante
Vote: Unanimous

Chairman Mevoli said all claims were reviewed and discussed and minutes reviewed in Executive Session. Claims Manager made the PARs available to fund professionals and fund Commissioners in Closed 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:

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner Shannon
Second: Commissioner Wolk
Vote: Unanimous

MEETING ADJOURNED: 5:50 PM

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

