



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA JUNE 26, 2023 – 5:00 PM

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

OPEN PUBLIC MEETINGS ACT

Pursuant to the New Jersey Open Public Meetings Act and regulations thereunder, Notice of this meeting was given by:

1. Sending advance written notice to the Courier Post for publication on February 2, 2023.
2. Filing advance written and electronic notice of this meeting with the Clerk/Administrator of each member municipality on February 9, 2023.
3. Posting Electronic Notice of this meeting on the Fund's website including the time, date of the meeting and instructions for access to the Remote Public Meeting 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: JUNE 26, 2023**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2023 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: May 22, 2023 Open Minutes Appendix I**

- CORRESPONDENCE – None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
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- TREASURER – Elizabeth Pigliacelli**
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- ATTORNEY – Joseph Nardi, Esquire**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly ReportPage 29
- UNDERWRITING MANAGER – Conner Strong & Buckelew**
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Cyber Risk Management Compliance – Version 2 - As of May 31, 2023.....Page 37
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-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - NEXT MEETING: July 24, 2023 – Via Zoom**
 - MEETING ADJOURNED**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: June 26, 2023

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **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)**
 - ❑ **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**
- ❑ **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.
- ❑ **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.

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:

Financial Fast Track - <i>distributed quarterly</i>	
Loss Ratio Analysis	Page 12
Loss Time Accident Frequency	Page 13 & 14
POL/EPL Compliance Report	Page 15
Fund Commissioners	Page 16
Regulatory Affairs Checklist	Page 17
RMC Agreements	Page 18

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
Resolution of Certification
Annual Audit Report for Period Ending December 31, 2022**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2021 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the EXECUTIVE COMMITTEE, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the EXECUTIVE COMMITTEE of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the EXECUTIVE COMMITTEE have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the EXECUTIVE COMMITTEE have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the EXECUTIVE COMMITTEE.

WHEREAS, such resolution of certification shall be adopted by the EXECUTIVE COMMITTEE no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the EXECUTIVE COMMITTEE have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the EXECUTIVE COMMITTEE to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the EXECUTIVE COMMITTEE of the Camden County Municipal Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

WE HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING HELD ON JUNE 26, 2023.

ATTEST:

MICHAEL MEVOLI, Chairman

GROUP AFFIDAVIT FORM
CERTIFICATION OF EXECUTIVE COMMITTEE
of the
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

We members of the Executive Committee of the Camden County Municipal Joint Insurance Fund, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the Executive Committee of the Camden County Municipal Joint Insurance Fund.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2021.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS - RECOMMENDATIONS

- _____ (L.S.)
- _____ (L.S.)
- _____ (L.S.)
- _____ (L.S.)
- _____ (L.S.)
- _____ (L.S.)
- _____ (L.S.)
- _____ (L.S.)
- _____ (L.S.)
- _____ (L.S.)
- _____ (L.S.)

Attest:

M. James Maley, Jr. Secretary to the Fund

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the Executive Committee.

D2 Cybersecurity Training Report – as of June 20th

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)	Notes
Audubon	David Taraschi	44		31	71.59%	71.59%	0.00%	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	263		248	94.49%	94.49%	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	84.09%	86.05%	1.96%	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	114		109	95.61%	95.61%	0.00%	3%	2%	8%	9%	
Woodlynne	Joseph Chukwueke	17		6	35.29%	35.29%	0.00%	2%	0%	0%	12%	
Chesilhurst	Delray Pointer											Reached out 3+ times during onboarding period; enrollment; whitelisting and training rollout never completed. Reached out to Delray Pointer on 6/3 and 6/13 regarding training; waiting on response
Haddonfield	Jason Cutler	74										Louise Salvatore reached out again to push the onboarding back to Jason Cutler 3/3/23; completed whitelisting on 5/30 and reached out to him regarding training enrollment, currently waiting on 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 your 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

CLEARY | GIACOBBE | ALFIERI | JACOBS

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.

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	53	MONTH	52	MONTH	41	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-23		30-Apr-23		31-May-22	
PROPERTY	722,242	1,210,255	167.57%	100.00%	167.30%	100.00%	171.89%	100.00%
GEN LIABILITY	1,674,299	2,433,151	145.32%	96.63%	146.75%	96.51%	101.19%	92.99%
AUTO LIABILITY	387,682	338,500	87.31%	94.26%	90.47%	93.94%	33.17%	89.77%
WORKER'S COMP	3,672,619	3,467,096	94.40%	99.66%	94.24%	99.62%	96.29%	98.81%
TOTAL ALL LINES	6,456,842	7,449,002	115.37%	98.59%	115.80%	98.51%	102.22%	96.89%
NET PAYOUT %	\$5,577,683		86.38%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	41	MONTH	40	MONTH	29	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-23		30-Apr-23		31-May-22	
PROPERTY	710,000	733,304	103.28%	100.00%	103.28%	100.00%	114.20%	100.00%
GEN LIABILITY	1,692,081	909,240	53.73%	92.99%	53.70%	92.48%	48.31%	84.65%
AUTO LIABILITY	397,295	833,724	209.85%	89.77%	190.75%	89.30%	220.70%	82.02%
WORKER'S COMP	3,527,720	3,429,258	97.21%	98.81%	73.94%	98.70%	74.34%	96.21%
TOTAL ALL LINES	6,327,096	5,905,525	93.34%	96.82%	79.15%	96.59%	81.04%	92.65%
NET PAYOUT %	\$4,256,068		67.27%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	29	MONTH	28	MONTH	17	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-23		30-Apr-23		31-May-22	
PROPERTY	718,669	883,327	122.91%	100.00%	123.19%	100.00%	124.81%	96.87%
GEN LIABILITY	1,681,349	355,121	21.12%	84.65%	18.60%	83.56%	8.43%	69.55%
AUTO LIABILITY	446,457	112,336	25.16%	82.02%	24.31%	81.06%	24.81%	64.31%
WORKER'S COMP	3,528,173	2,696,367	76.42%	96.21%	76.29%	95.79%	72.74%	84.23%
TOTAL ALL LINES	6,374,648	4,047,152	63.49%	92.59%	62.72%	92.01%	58.29%	80.39%
NET PAYOUT %	\$2,952,741		46.32%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	17	MONTH	16	MONTH	5	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-23		30-Apr-23		31-May-22	
PROPERTY	812,040	1,103,527	135.90%	96.87%	137.07%	96.65%	47.00%	37.00%
GEN LIABILITY	1,666,133	100,979	6.06%	69.55%	6.06%	67.85%	1.27%	14.00%
AUTO LIABILITY	604,621	408,122	67.50%	64.31%	69.10%	62.03%	53.87%	15.00%
WORKER'S COMP	3,820,056	2,797,134	73.22%	84.23%	71.06%	81.73%	25.38%	9.00%
TOTAL ALL LINES	6,902,850	4,409,762	63.88%	80.43%	62.97%	78.41%	24.60%	14.03%
NET PAYOUT %	\$2,452,451		35.53%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	5	MONTH	4	MONTH	-7	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-23		30-Apr-23		31-May-22	
PROPERTY	840,000	346,417	41.24%	37.00%	32.77%	30.00%	N/A	N/A
GEN LIABILITY	1,706,985	12,902	0.76%	14.00%	0.43%	10.00%	N/A	N/A
AUTO LIABILITY	570,755	20,858	3.65%	15.00%	3.14%	10.00%	N/A	N/A
WORKER'S COMP	4,160,000	637,015	15.31%	9.00%	11.37%	6.00%	N/A	N/A
TOTAL ALL LINES	7,277,740	1,017,192	13.98%	13.88%	10.63%	10.02%	N/A	N/A
NET PAYOUT %	\$396,463		5.45%					

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

		May 31, 2023		
	2023	2022	2021	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2023 - 2021
Monmouth County	0.38	0.86	0.99	0.83
Ocean County	0.61	1.24	1.79	1.36
Camden County	0.82	1.46	1.41	1.33
Bergen County	0.84	1.51	1.59	1.43
Suburban Metro	0.95	1.48	1.48	1.38
NJ Utility Authorities	0.99	1.35	2.03	1.56
Gloucester, Salem, Cumberland	1.01	1.35	2.00	1.57
Atlantic County Municipal JIF	1.24	2.12	2.01	1.92
NJ Public Housing Authority	1.31	1.85	1.53	1.62
Burlington County Municipal JIF	1.39	1.28	1.33	1.32
Morris County	1.44	1.24	1.56	1.41
Central New Jersey	1.50	2.10	1.54	1.76
Professional Municipal Manager	1.65	1.39	1.54	1.50
Suburban Municipal	1.69	1.26	1.34	1.37
South Bergen County	1.99	2.32	2.08	2.16
AVERAGE	1.19	1.52	1.62	1.50
* 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								
		May 31, 2023								
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2023 LOST TIME	2022 LOST TIME	2021 LOST TIME	MEMBER	TOTAL RATE	
		*	5/31/2023	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2023 - 2021	
1	88 Audubon Park		0	0	0.00	0.00	0.00	1 Audubon Park	0.00	
2	89 Barrington		0	0	0.00	1.80	2.60	2 Barrington	1.85	
3	91 Berlin Borough		0	0	0.00	1.01	0.99	3 Berlin Borough	0.83	
4	92 Berlin Township		0	0	0.00	2.68	0.00	4 Berlin Township	1.09	
5	93 Brooklawn		0	0	0.00	2.67	0.00	5 Brooklawn	1.07	
6	94 Chesilhurst		0	0	0.00	0.00	0.00	6 Chesilhurst	0.00	
7	95 Clementon		0	0	0.00	1.59	0.00	7 Clementon	0.67	
8	96 Collingswood		0	0	0.00	1.23	1.00	8 Collingswood	0.93	
9	97 Gibbsboro		0	0	0.00	2.94	0.00	9 Gibbsboro	1.24	
10	98 Gloucester City		0	0	0.00	0.00	0.71	10 Gloucester City	0.29	
11	99 Haddon		0	0	0.00	0.73	1.48	11 Haddon	0.94	
12	100 Haddon Heights Borough		0	0	0.00	0.00	0.00	12 Haddon Heights Borou	0.00	
13	101 Haddonfield		0	0	0.00	0.00	0.85	13 Haddonfield	0.35	
14	102 Hi-Nella		0	0	0.00	0.00	0.00	14 Hi-Nella	0.00	
15	103 Laurel Springs		0	0	0.00	2.74	0.00	15 Laurel Springs	1.10	
16	104 Lawnside		0	0	0.00	3.10	1.47	16 Lawnside	1.88	
17	105 Lindenwold		0	0	0.00	5.48	0.90	17 Lindenwold	2.64	
18	106 Magnolia		0	0	0.00	1.70	0.83	18 Magnolia	1.06	
19	107 Medford Lakes		0	0	0.00	0.00	1.75	19 Medford Lakes	0.73	
20	108 Merchantville		0	0	0.00	0.00	2.86	20 Merchantville	1.17	
21	109 Mount Ephraim		0	0	0.00	1.89	3.57	21 Mount Ephraim	2.30	
22	110 Oaklyn		0	0	0.00	0.00	0.00	22 Oaklyn	0.00	
23	111 Pine Hill		0	0	0.00	1.82	3.48	23 Pine Hill	2.22	
24	116 Winslow Township Fire Distri		0	0	0.00	0.00	0.00	24 Winslow Township Fire	0.00	
25	117 Woodlynne		0	0	0.00	0.00	0.00	25 Woodlynne	0.00	
26	451 Tavistock		0	0	0.00	0.00	0.00	26 Tavistock	0.00	
27	565 Camden Parking Authority		0	0	0.00	3.92	3.08	27 Camden Parking Autho	3.01	
28	115 Winslow		0	1	1.02	1.77	0.87	28 Winslow	1.27	
29	564 Cherry Hill		0	2	1.13	0.46	0.42	29 Cherry Hill	0.55	
30	584 Cherry Hill Fire District		0	1	1.52	4.18	5.41	30 Cherry Hill Fire District	4.25	
31	90 Bellmawr		0	1	1.79	2.32	1.85	31 Bellmawr	2.02	
32	112 Runnemede		0	1	2.42	0.00	1.03	32 Runnemede	0.84	
33	87 Audubon		0	1	2.77	1.13	2.40	33 Audubon	1.92	
34	113 Somerdale		0	1	2.89	1.10	0.00	34 Somerdale	0.93	
35	114 Voorhees		0	3	3.21	2.59	4.04	35 Voorhees	3.29	
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:			0	11	0.82	1.46	1.41		1.33	
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			May 31, 2022		0.98					

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
 EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund
 Data Valued As of : June 16, 2023

Total Participating Members	38	38
Complaint		38
Percent Compliant		100.00%

Member Name	EPL Program ?	Checklist Submitted	Compliant	01/01/23	2023	Amended Deductible Date	Revised EPL Deductible	Revised POL Deductible	Co-Insurance 01/01/23	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 DEPT	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%		
WOODYLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		

* Member does NOT participate in EPL coverage

**Camden JIF
2023 FUND COMMISSIONERS**

MEMBER	FUND COMMISSIONER	ALTERNATE COMMISSIONER
Audubon	David Taraschi	Rob Jakubowski
Audubon Park	M. Larry Pennock	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard V. Wilkinson	Rick Miller
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden City	Damon Burke	
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill	Erin 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 June 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	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 MUNICIPAL JOINT INSURANCE FUND				
2023 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
As of June 21, 2023				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	03/07/23	03/07/23	12/31/23
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	2/21/2023	2/21/2023	12/31/23
BARRINGTON	CONNER STRONG & BUCKELEW	2/21/2023	3/10/2023	12/31/23
BELLMAWR	CONNER STRONG & BUCKELEW	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	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. 23-17

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – JUNE 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 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003190			
003190	BOWMAN & COMPANY, LLP	AUDIT OF FINANCIAL STMT- Y/E DEC 2022	12,287.00
			12,287.00
		Total Payments FY 2022	12,287.00

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003191			
003191	COMPSERVICES, INC.	GLOUCESTER TWP CLAIM SERVICES 6/23	1,291.67
003191	COMPSERVICES, INC.	CLAIMS ADMIN FEE 06/23	39,797.33
003191	COMPSERVICES, INC.	CHERRY HILL CLAIM SERVICES 6/23	2,458.33
			43,547.33
003192			
003192	INTERSTATE MOBILE CARE INC.	DRUG AND ALCOHOL TESTING-05/23	3,951.00
			3,951.00
003193			
003193	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 06/23	17,408.58
			17,408.58
003194			
003194	APPLIEDINFO PARTNERS, INC.	CYBERSECURITY TRAINING INV 6/23	17,382.00
			17,382.00
003195			
003195	PERMA RISK MANAGEMENT SERVICES	POSTAGE 05/23	81.60
003195	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 06/23	43,580.42
			43,662.02
003196			
003196	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 6/23	4,961.75
			4,961.75
003197			
003197	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT FEE- MAY 23	3,198.00
003197	BROWN & CONNERY, LLP	ATTORNEY FEES FOR MAY 2023	2,172.75
003197	BROWN & CONNERY, LLP	ATTORNEY EXPENSES- MAY 2023	31.73
			5,402.48
003198			
003198	BOWMAN & COMPANY, LLP	PAYROLL AUDIT FOR 2024 WC PREMIUM 6/23	10,000.00
			10,000.00
003199			
003199	ELIZABETH FIGLIACELLI	TREASURER FEE 6/23	2,199.50
			2,199.50
003200			
003200	DAVID TARASCHI	2ND QTR MEETING ATTENDANCE 2023	450.00
			450.00
003201			
003201	M. JAMES MALEY	2ND QTR MEETING ATTENDANCE 2023	450.00
			450.00

003202				
003202	JOSEPH WOLK	2ND QTR MEETING ATTENDANCE 2023	450.00	450.00
003203				
003203	KENNETH CHEESEMAN	2ND QTR MEETING ATTENDANCE 2023	450.00	450.00
003204				
003204	MICHAEL MEVOLI	2ND QTR MEETING ATTENDANCE 2023	450.00	450.00
003205				
003205	TERRY SHANNON	2ND QTR MEETING ATTENDANCE 2023	450.00	450.00
003206				
003206	JOSEPH GALLAGHER	2ND QTR MEETING ATTENDANCE 2023	450.00	450.00
003207				
003207	GARY PASSANANTE	2ND QTR MEETING ATTENDANCE 2023	450.00	450.00
003208				
003208	EDWARD H. HILL	2ND QTR MEETING ATTENDANCE 2023	450.00	450.00
003209				
003209	CONNER STRONG & BUCKELEW	RMC- 1ST HALF 2023 MEDFORD LAKES	6,517.00	6,517.00
003210				
003210	MEDLOGIX LLC	WC MAN CARE SERVICE CHERRY HILL 6/23	1,083.00	
003210	MEDLOGIX LLC	WC MANAGED CARE SERVICES 6/23	10,801.12	11,884.12
003211				
003211	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 06/23	1,245.00	
003211	CONNER STRONG & BUCKELEW	5/9/23 SAFETY KICKOFF SUPPLIES	174.89	1,419.89
003212				
003212	ACCESS	DEPT 409 INV 10261376 5/31/23 FOR JUNE	124.17	
003212	ACCESS	DEPT 409 INV 10205211 4/30/23 FOR MAY	105.45	229.62
003213				
003213	WALTER A. EIFE	HADDON TOWNSHIP - 2ND RMC FEE 2023	19,969.00	19,969.00
003214				
003214	HARDENBERGH INSURANCE GROUP	PINE HILL BOR. 2ND HALF RMC FEE 2023	9,882.00	
003214	HARDENBERGH INSURANCE GROUP	LAUREL SPRINGS BO.-2ND HALF RMC 2023	21,056.00	
003214	HARDENBERGH INSURANCE GROUP	AUDUBON BOROUGH - 2ND RMC 2023	12,712.00	
003214	HARDENBERGH INSURANCE GROUP	CLEMENTON BOROUGH 2ND RMC FEE 2023	8,416.00	
003214	HARDENBERGH INSURANCE GROUP	LAUREL SPRINGS.-2ND RMC FEE 2023	4,169.00	56,235.00
003215				
003215	LEONARD-ONEILL INS GROUP, INC.	GIBBSBORO -2ND HALH RMC FEE 2023	3,195.00	3,195.00
003216				
003216	EDGEWOOD ASSOCIATES INC.	BORO OF CHESILHURST - 2ND RMC FEE 2023	3,378.00	
003216	EDGEWOOD ASSOCIATES INC.	BOROUGH OF BERLIN - 2ND RMC FEE 2023	13,988.00	17,366.00

003217			
003217	LOUIS DIANGELO	2ND QTR MEETING ATTENDANCE 2023	450.00
			450.00
003218			
003218	ACRISURE T/A SCIROCCO INSURANCE GROUP	BOR. WOODLYNNE-2ND HALF RMC 2023	3,195.00
003218	ACRISURE T/A SCIROCCO INSURANCE GROUP	AUDUBON PARK - 2ND HALF RMC 2023	1,150.00
			4,345.00
		Total Payments FY 2023	274,175.29
		TOTAL PAYMENTS ALL FUND YEARS	286,462.29

Chairperson

Attest:

Dated: _____

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

Treasurer

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

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

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

- INVESTMENT INCOME:

Net Investment Income received or accrued for May totaled \$41,459.33.

- RECEIPT ACTIVITY FOR May:

Assessments	\$ 5,049,648.87
Deductible	9,324.03
Recovery	<u>114,761.20</u>
Total Receipts	<u>\$5,173,734.10</u>

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

- CLAIM ACTIVITY FOR May:

Property Liability Claims	\$ 170,871.93
Workers Compensation Claims	253,614.83
Administration Expense	<u>1,340,260.05</u>
Total Claims/Expenses	<u>\$1,764,746.81</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$21,002,078.89 to a closing balance of \$24,336,405.74 showing an increase of \$3,334,326.85

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: May

	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	TOTAL
OPEN BALANCE	(266,359.97)	4,808,820.33	1,253,183.62	7,291,490.11	(1,123,702.52)	(42,984.13)	(17,289.53)	(135,678.07)	9,214,929.72	19,669.30	21,002,078.85
RECEIPTS											
Assessments	238,444.04	486,972.27	162,856.43	1,180,865.71	536,890.24	133,001.25	122,930.11	1,331,376.69	856,312.15	0.00	5,049,648.87
Refunds	25,714.55	10,085.65	0.00	78,961.00	0.00	0.00	0.00	0.00	0.00	9,324.03	124,085.23
Invest Pymnts	(899.34)	(14,481.31)	(3,839.97)	(21,957.62)	0.00	0.00	0.00	0.00	(27,749.88)	0.00	(68,928.12)
Invest Adj	5.57	89.72	23.80	136.02	0.00	0.00	0.00	0.00	171.91	0.00	427.02
Subtotal Invest	(893.77)	(14,391.59)	(3,816.17)	(21,821.60)	0.00	0.00	0.00	0.00	(27,577.97)	0.00	(68,501.10)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	263,264.82	482,666.33	159,040.26	1,238,005.11	536,890.24	133,001.25	122,930.11	1,331,376.69	828,734.18	9,324.03	5,105,233.00
EXPENSES											
Claims Transfers	96,890.99	57,581.14	16,399.80	252,304.48	0.00	0.00	0.00	0.00	0.00	1,310.35	424,486.76
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	903,413.32	372,519.04	0.00	1,275,932.36
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70,487.00	0.00	70,487.00
TOTAL	96,890.99	57,581.14	16,399.80	252,304.48	0.00	0.00	0.00	903,413.32	443,006.04	1,310.35	1,770,906.12
END BALANCE	(99,986.15)	5,233,905.52	1,395,824.07	8,277,190.73	(586,812.28)	90,017.12	105,640.57	292,285.30	9,600,657.86	27,682.98	24,336,405.73

REPORT STATUS SECTION

Report Month: May

	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	May					
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	\$21,002,078.89	1,963,415.87	- 34,636.30	46,647.05	-	19,026,652.27
Opening Interest Accrua	\$0.00	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$427.00	\$0.00	\$0.00	\$0.00	\$0.00	\$427.00
5 Interest Paid - Cash Inst	\$41,459.33	\$7,144.97	\$735.24	\$111.41	\$0.00	\$33,467.71
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$110,387.46	\$0.00	\$0.00	\$0.00	\$0.00	-\$110,387.46
8 Net Investment Income	-\$68,501.13	\$7,144.97	\$735.24	\$111.41	\$0.00	-\$76,492.75
9 Deposits - Purchases	\$5,598,220.86	\$5,173,734.10	\$170,871.93	\$253,614.83	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$2,195,392.88	-\$1,764,746.81	-\$170,871.93	-\$253,614.83	\$0.00	-\$6,159.31
Ending Cash & Investment	\$24,336,405.74	\$5,379,548.13	-\$33,901.06	\$46,758.46	\$0.00	\$18,944,000.21
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$661,213.25	\$319,327.41	\$345,475.02	-\$3,589.18	\$0.00	\$0.00
(Less Deposits in Transit)	-\$155,866.61	-\$151,449.60	-\$731.55	-\$3,685.46	\$0.00	\$0.00
Balance per Bank	\$24,841,752.38	\$5,547,425.94	\$310,842.41	\$39,483.82	\$0.00	\$18,944,000.21

MAY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	05/03/2023	17,963.20				17,963.20	
2	05/03/2023	24,712.58				24,712.58	
3	05/10/2023	26,666.67				26,666.67	
4	05/10/2023	88,868.24				88,868.24	
5	05/17/2023	32,862.44				32,862.44	
6	05/17/2023	39,728.04				39,728.04	
7	05/24/2023	14,030.89				14,030.89	
8	05/24/2023	82,734.30				82,734.30	
9	05/31/2023	27,501.19				27,501.19	
10	05/31/2023	64,245.55				64,245.55	
11	05/31/2023	3,685.46				3,685.46	
12	05/31/2023	1,488.20				1,488.20	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	424,486.76	-	-	-	424,486.76	Treas. Rpt.
	Monthly Rpt	424,486.76				424,486.76	TPA Rpt.
	Variance	-	-	-	-	-	Difference

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

Month		May							
Current Fund Year		2023							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid May	Monthly Recoveries May	Calc. Net Paid Thru May	TPA Net Paid Thru May	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	169,047.13	80,329.99	15,069.43	234,307.69	249,377.12	(15,069.43)	(6,152.18)	(8,917.25)
	Liability	4,450.47	2,345.53	0.00	6,796.00	6,796.00	0.00	(0.00)	0.00
	Auto	7,232.29	1,500.00	0.00	8,732.29	8,732.29	0.00	0.00	0.00
	Workers Comp	75,404.83	55,992.91	0.00	131,397.74	131,397.74	0.00	(0.02)	0.02
	Cherry Hill	8,125.85	0.00	8,125.85	0.00	(160.00)	160.00	0.02	159.98
	Total	264,260.57	140,168.43	23,195.28	381,233.72	396,143.15	(14,909.43)	(6,152.18)	(8,757.25)
2022	Property	873,560.16	16,561.00	8,638.76	881,482.40	879,332.76	2,149.64	(0.00)	2,149.64
	Liability	44,670.22	0.00	0.00	44,670.22	44,670.22	0.00	0.00	0.00
	Auto	107,539.08	200.00	0.00	107,739.08	107,739.08	0.00	(675.00)	675.00
	Workers Comp	1,332,906.49	86,496.22	0.00	1,419,402.71	1,419,402.71	0.00	0.00	0.00
	Cherry Hill	207.26	240.35	1,198.18	(750.57)	(750.57)	(0.00)	(0.00)	0.00
	Total	2,358,883.21	103,497.57	9,836.94	2,452,543.84	2,450,394.20	2,149.64	(675.00)	2,824.64
2021	Property	742,387.31	0.00	2,006.36	740,380.95	740,381.95	(1.00)	(1.00)	0.00
	Liability	114,758.81	3,663.88	0.00	118,422.69	118,422.69	0.00	0.00	0.00
	Auto	87,588.41	6,200.00	0.00	93,788.41	93,788.41	(0.00)	(0.00)	0.00
	Workers Comp	1,926,634.90	85,317.71	0.00	2,011,952.61	2,014,666.61	(2,714.00)	(2,714.00)	0.00
	Workers Comp	(10,561.11)	0.00	0.00	(10,561.11)	(10,561.11)	0.00	0.00	0.00
	Total	2,860,808.32	95,181.59	2,006.36	2,953,983.55	2,956,698.55	(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	606,951.34	7,351.09	0.00	614,302.43	614,302.43	0.00	0.00	(0.00)
	Auto	413,275.05	8,499.80	0.00	421,774.85	421,774.85	0.00	0.00	0.00
	Workers Comp	2,607,399.95	18,078.44	38,961.00	2,586,517.39	2,586,858.40	(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	4,261,809.50	33,929.33	38,961.00	4,256,777.83	4,257,422.84	(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	1,648,321.01	44,220.64	10,085.65	1,682,456.00	1,682,456.00	(0.00)	(0.00)	0.00
	Auto	215,321.27	0.00	0.00	215,321.27	215,321.27	0.00	0.00	0.00
	Workers Comp	2,511,535.24	6,419.20	40,000.00	2,477,954.44	2,478,045.94	(91.50)	(91.50)	0.00
	Cherry Hill	(2,774.50)	1,070.00	0.00	(1,704.50)	(1,704.50)	0.00	0.00	0.00
	Total	5,577,658.15	51,709.84	50,085.65	5,579,282.34	5,579,373.84	(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		15,323,419.75	424,486.76	124,085.23	15,623,821.28	15,640,032.58	(16,211.30)	(10,278.69)	(5,932.61)



Asset and Accrual Detail - By Asset type

Report ID: IACS0017

Base Currency: USD

MX6F92185102 - CAMDEN CO JIF

05/31/2023

Status: FINAL

Shares/Par Security ID	Description Link Ref	Price Local/Base	Cost Local/Base	Net Income Receivable Local/Base	Market Value Local/Base	Percent Of Total	Net Unrealized Gain/Loss Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCM I ACCOUNT	9.4342	18,944,000.21	0.00	18,944,000.21		0.00
99VVB5Y75		9.4342	18,944,000.21	0.00	18,944,000.21	100.00	0.00

Statement of Change in Net Assets
Market Value

Report ID: IGLS0002
 Base Currency: USD
 Status: FINAL

	05/31/2023		05/31/2023	
	Current Period		Fiscal Year To Date	
	05/01/2023	05/31/2023	01/01/2023	05/31/2023
NET ASSETS - BEGINNING OF PERIOD		19,026,652.27		18,616,986.32
		<u>19,026,652.27</u>		<u>18,616,986.32</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	33,467.71		157,371.02	
REALIZED GAIN/LOSS	0.00		-180,220.31	
UNREALIZED GAIN/LOSS-INVESTMENT	-110,387.46		358,580.76	
ACCRETION/AMORTIZATION	427.00		-1,790.39	
TOTAL INVESTMENT INCOME		<u>-76,492.75</u>		<u>333,941.08</u>
TOTAL RECEIPTS		<u>-76,492.75</u>		<u>333,941.08</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	473.67		3,047.55	
INVESTMENT ADVISORY FEES	5,211.97		1,990.03	
CONSULTING	473.67		1,889.61	
TOTAL ADMINISTRATIVE EXPENSES		<u>6,159.31</u>		<u>6,927.19</u>
TOTAL DISBURSEMENTS		<u>6,159.31</u>		<u>6,927.19</u>
NET ASSETS - END OF PERIOD		<u><u>18,944,000.21</u></u>		<u><u>18,944,000.21</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: June 26, 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>P.O. Box 99106 Camden, NJ 08101</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>Tina M. Zaverzence Administrative Assistant tzaversence@jamontgomery.com Office: 856-552-4902</p>

LOSS CONTROL SURVEYS

- Borough of Woodlynne on May 3, 2023
- Township of Haddon on May 4, 2023
- Borough of Haddonfield on May 9, 2023

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Borough of Chesilhurst on May 1, 2023

MEETINGS ATTENDED

- Safety Kickoff Breakfast May 9, 2023
- Fund Commissioners Meeting on May 22, 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

- New LMS FAQ
- National Bicycle Safety Month
- Flash Flood Preparedness Best Practices
- 15 Passenger Vans Best Practices
- Risk Management Strategies for Lifeguard Operations
- Transitional Duty Resources
- Mark Out Best Practices
- Batting Cage Best Practices
- Heat-Related Illness Best Practices
- Bounce Houses & Inflatable Best Practices
- Working Papers for Teenage Workers

MSI FIRE & EMS

- Fentanyl Exposure to First Responders Best Practices

MSI LAW ENFORCEMENT

- New Active Shoot Report Offers Key Findings and 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
0	0

MSI LIVE

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

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

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Chief among those rules is that the class attendee must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the course or receive a certificate of completion.**

For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation to demonstrate to the State agency the student also participated in polls, quizzes, and question & answer activities during the class. The MSI maintains these records to document our compliance with the State agency.

If you need assistance using the MSI Learning Management System, please call the MSI Helpdesk at 866-661-5120.

NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes or deletions, or you need to appoint a new Training Administrator, please advise Andrea Felip at afelip@jamontgomery.com.

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 - Postal Code	Date of Share Date	PolicyType
FQEXZ	Camden County Municipal JIF	Borough of Merchantville	RE: RGGI Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the RGGI Grant.	State of New Jersey NJDEP	P.O. Box 420	428 E. State Street, 4th Floor	Trenton	NJ	08625	05/15/2023	Automobile Liability Commercial General Liability Excess Liability Workers Compensation and Employers' Liability
FQF65	Camden County Municipal JIF	Borough of Laurel Springs	RE: Use of Facilities for Athletic Events 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 for athletic events	Borough of Folsom	c/o Folsom Athletic Association	1700 Route 54	Folsom,	NJ	08037	05/10/2023	Automobile Liability Commercial General Liability Excess Liability 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
G2ETY	Camden County Municipal JIF	Cherry Hill Fire District (BOFC District #13)	RE: Tent for Graduation Ceremony 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 borrowing a tent for the District's recruit	County of Camden	Parks Department	520 Market Street	Camden	NJ	08102	05/10/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability
OSUFR	Camden County Municipal JIF	City of Camden	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: Rented-Leased Equipment Certificate Holder is an Additional Insured on the above-referenced Commercial General	EquipmentShare.com, Inc.	5710 Bull Run Drive		Columbia	MO	65201	04/28/2023	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
OSXEZ	Camden County Municipal JIF	Borough of Haddonfield	RE: Fire Company BBQ 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 Fire Company BBQ	Haddonfield Historical Society	343 E. Kings Highway		Haddonfield	NJ	08033	05/19/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Property
											Workers Compensation and Employers' Liability
OT8SY	Camden County Municipal JIF	Borough of Haddon Heights	RE: Use of Facilities for Training Evidence of Insurance with respects to the use of facilities for training by the Haddon Heights Police Department.	Cherry Hill Fire Department	1100 Markkress Road		Cherry Hill	NJ	08003	05/02/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability
OT98F	Camden County Municipal JIF	Township of Cherry Hill	Evidence of insurance with respects to the use of property by the Cherry Hill Police Department's Tactical Response Team for training.	Inspira Health Center Woodbury	509 North Broad Street		Woodbury	NJ	08096	05/16/2023	Automobile 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
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability
P4WX N	Camden County Municipal JIF	Township of Voorhees	RE: National Night Out Evidence of Insurance with respects to the use of property for the Police Department's National Night Out Event.	Eastern Regional High School District	1401 Laurel Oak Road		Voorhees	NJ	08043	05/17/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability
P4WZ9	Camden County Municipal JIF	Borough of Bellmawr	Evidence of insurance with respects to the use of property by the Bellmawr Fire Department for training.	Eastern Atlantic States Reg. Council of Carpenters	KML Building Corporation	Lakeside Business Park, 1500 Liberty Place	Erial	NJ	08081	05/18/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											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
P56EO	Camden County Municipal JIF	Township of Pennsauken	RE: Lease Agreement #1890248. Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of a	Hunter Technologies	c/o ABIC - Insurance Services - 5th Floor	PO Box 979220	Miami	FL	33197	04/25/2023	Automobile Liability Commercial General Liability Excess Liability Property Workers Compensation and Employers' 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%	0%	92%	5%	0%	95%
NJ Utility Authorities	4%	0%	96%	3%	1%	96%
Bergen County	3%	0%	97%	3%	0%	97%
South Bergen County	0%	4%	96%	0%	4%	96%
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%
Central New Jersey	0%	0%	100%	0%	0%	100%
Total #	7	1	407	5	2	408
Total %	1.7%	0.2%	98%	1.2%	0.5%	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 - 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	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%
TOTAL 2023	\$1,366,216.42	\$607,721.79	\$758,494.63	55.52%

Monthly & YTD Summary:

PPO Statistics	May	YTD
Bills	224	993
PPO Bills	208	929
PPO Bill Penetration	92.86%	93.55%
PPO Charges	\$132,161.75	\$1,298,505.46
Charge Penetration	86.26%	95.04%

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 05/2023

<u>Month to Date</u>	<u>Year to Date (2023)</u>
\$78,961.00	\$136,927.51

APPENDIX I – MINUTES

May 22, 2023 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MAY 22, 2023
MEETING HELD ELECTRONICALLY
AT 5:00 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF 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, Joseph Hrubash Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Gladys Driggins
Safety Director	J.A. Montgomery Risk Control Keith Hummel, Harry Earle
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

MEL Executive Director Joseph Hrubash said the Cyber JIF had put out a procurement for vendors for cyber training, fishing, and external scanning and there were three vendors that responded to it. The responses were all over the map. The committee was talking about picking one vendor, and then decided not to do that at the Cyber JIF meeting via closed session so they rejected the RFPs and they are rewriting the RFP based on all the knowledge that's been gained through the process. Most likely they will pick one vendor for each but decided not to do a panel set up for that.

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.

Executive Director Stokes said the MEL and RCF conducted a special meeting on May 8th the topic for that was to approve additional assessments on member JIFs.

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.

Executive Director Stokes said every 2 years we update our handbooks and complete other mandatory training. A memorandum was sent last week a copy was included on page 4 of the agenda. As well as updating the personnel manuals the training of managers and supervisors is required and will be done via webinars and police command staff training will be set up by JA Montgomery. Pages 6 and 7 of the agenda included the sections that need to be updated in the personnel manuals. There are 11 policy updates that will need to be completed. The deadline to complete the updates and training is November 1st if anyone needs assistance please reach out to the Fund office.

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. Executive Director said there were 450 participants for the seminar and certificates are in the process of being distributed to those in attendance.

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.

2022 MEL End of Year Results: Executive Director Stokes asked the MEL and RCF Executive Director Joseph Hrubash to provide details of the 2022 MEL End of Year Results. A handout was distributed to fund commissioners.

MEL Executive Director Hrubash said the MEL put out a memorandum indicating the year end results not only for the MEL and the RCF and they identified a number of factors that have been talked about for some time which contributed to the fact that combined the MEL and the RCF needed to do a \$22 million additional assessment. In looking at the financial fast track at year end with \$3,100,000 for the Camden JIF you are in much better shape than some of the other joint insurance funds. The Camden JIF share in the MEL and RCF additional assessment is approximately \$1.6 million. So the Camden JIF still has 3.1 million and when you look at the updated financial fast track for this year, this JIF is already starting to rebound off of that.

MEL Executive Director Hrubash said 2022 fund year was difficult year due to a broad range of issues including legislative actions, adverse court decisions, a worldwide insurance industry crisis and post pandemic medical care due to the pandemic shut down in 2020. In 2022 the MEL lost \$3.6 million in surplus and finished the year with \$11.3 million in surplus. The Actuary increased the IBNR by \$15.8 million in 2022. This is a function of the factors we have touched on the in past and will review today that have created valuation uncertainty demonstrated by the Actuary's IBNR increase.

Executive Director Hrubash provided more specific details on the factors:

Workers Compensation: WC represents more than 50% of the program and is very sensitive. Employee accident costs increased even though the MEL reported its second-best employee safety record in its history.

- NJ increased the weekly benefit by 9.9% and New Jersey now has the highest premium rates in the country.
- NJ Court Judges are also permitting injured workers to reopen their cases years and even decades after their accidents and not just once but many cases multiple times.
- The state compounded this problem by changing the relationship between the pension system and WC for accidental disability claims. Up until 2021 the pension system paid most of the non-medical cost of some workers permanently disabled on the job. Under the new rules, worker's compensation is now the primary payer effecting open WC claims especially the old ones that are in the RCF.
- New Jersey adopted a law that requires Workers' Compensation judges to presume that COVID is work related for emergency workers. As a result, New Jersey experienced the second highest workers' compensation cost for COVID in the country only 2nd to New York state.
- New Jersey also adopted a law that requires judges to presume that cancer is job related for fire fighters.

Liability: Summary Judgements are harder to achieve as Judges are now reluctant to dismiss before trial cases without merit, increasing defense costs and increase the risk of a run-a-way jury award.

Property:

- On a national basis, Property premiums (Fire, flood, etc.) and policy retentions are increasing at double digit rates because of the higher frequency of natural disasters worldwide. In New Jersey, our program experienced significant losses from Irene in 2011, Sandy in 2012, and Ida in 2021. Our program was affected by 3 major hurricanes in the last 12 years. Historically, these type losses occurred every 10 to 15 years. Property insurance premiums are also increasing because of an 11% jump in property values caused by supply chain issues and labor shortages.
- Cyber Premiums doubled over the past 3 years. Organizations without strong cyber risk controls are finding it difficult to purchase any coverage.

MEL Executive Director Hrubash said all this together results in a \$22 million strengthening of the financial position of the MEL and the RCF. This will not trigger an assessment for our member municipalities. Executive Director Stokes said the \$1.6 million allocated for the MEL and RCF are just booked the money is not being transferred. There will not be any additional assessments to the Camden JIF members.

We will also need to address our concern with the 2024 budget as this will be a tough one. We will continue to work with the DCA to get CAP relief. Looking at ways to address this moving forward is continuing to have a strong emphasis on claims management and we will weather this storm certainly better than any of the other non-MEL affiliated JIFs.

Executive Director said the first quarter financial fast track is showing over \$23 million in cash. Executive Director congratulated the Collingswood police department for achieving accreditation. They have joined Gloucester Township, Voorhees Township and Haddon Township and have taken advantage of the reimbursement program where the JIF gives back 25%. Chief Brian Morrell said Gloucester City has completed the accreditation process. Executive Director said he will reach out to discuss reimbursement information.

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's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli also discussed the fraudulent check discussed last month. Treasurer advised that a provisional credit in the amount of \$57,839 was deposited back into the Fund bank account as the investigation is ongoing.

Approving Payment of Resolution 23-15 May 2023 Vouchers

CLOSED	\$903,413.32
TOTAL 2022	\$70,487.00
TOTAL 2023	\$366,359.73
TOTAL	\$1,340,260.05

MOTION TO APPROVE THE MAY 2023 VOUCHERS RESOLUTIONS 23-15

Motion: Commissioner Maley
 Second: Commissioner Shannon
 Roll Call Vote: 10 Ayes - 0 Nays

Confirmation of April 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 Wolk
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi discussed the personal policies and procedures updates and said the Mel is making it very easy this year, because nothing will be live. It will all be online, so that it could all be done very quickly and easily particularly with some of the changes in legislation and case law. Attorney Nardi said particularly with cannabis in terms of employee rights he would encourage everyone to get that memo out to their municipal attorney or their labor council and to the personnel officer, so they can be updated relatively quickly so that everybody is in line early.

Attorney Nardi was speaking to some of the defense counsel, and has been very fortunate over the years to get out of a number of cases on summary judgments or motions to dismiss, or good arbitration proceedings, because the defense panel has very good experience is diligent but we have noticed that some of the judge is that traditionally we could reasonably predict where they might go on a decision based on the strength of the evidence or lack of evidence on the part of the plaintiff. In some cases we have been a bit surprised at some of the decisions. Attorney Nardi said to echo what Mr. Hrubash said what we have seen locally is what's been being reflected throughout the State.

SAFETY DIRECTOR:

Associate Public Sector Director Keith Hummel reviewed the Safety Directors report. Chairman Mevoli thanked Mr. Hummel for speaking at the Safety Breakfast.

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 34 – 38. Executive Director reviewed the Cyber Compliance report showing Camden JIF is in the most compliance. Gloucester Township has submitted their minimum standards checklist. 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 April 2023 where there was a savings of 71% for April and YTD Savings of 55%.

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 APPROVE CLAIMS:

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Roll Call Vote:	10 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: 5:39 PM

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

APPENDIX II

RCF, EJIF and MEL REPORTS



Municipal Excess Liability Residual Claims Fund

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

June 2, 2023

Memo to: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: RCF June Meeting

Auditor and Actuary Year-End Reports: The Audit Report as of December 31, 2022 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor said due to recent legislative decisions the Actuary for the Fund had to establish higher IBNR reserves, resulting in ending the year in a negative position. The special meeting held in May addressed the deficit by issuing an additional assessment. Comments and Recommendations are consistent with previous years, noting the deficit years. The unrealized loss on investments is also a factor but is expected to resolve as interest rates adjust and investments mature and are reinvested for higher yields. The Fund's financial status has been reviewed with the Department of Banking and Insurance and they feel no regulatory action is needed.

Fund Actuary said the total discounted reserves as of December 31, 2022 is \$147.2 million and is made up of \$107.5 million in case reserves and \$39.7 million in IBNR reserves. Fund Actuary's opinion determination is stated at 'Reasonable', which is the preferred of the five options of determination.

Following the reports, the Board approved the year-end financials as presented and adopted resolution 17-23 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report.

2022 Proposed Budget Amendment: The Board approved an amendment to fund year 2022 budget to accept the transfer of liabilities as of December 31st for fund year 2018. A motion was approved to introduce on first reading the amendments to the 2022 Budget and to schedule the Public Hearing on September 15, 2023 at 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey. Enclosed is the 2022 proposed amended budget.

JCMI Quarterly Report: Ms. Kontomanolis, CFO, reported they are working closely with Eagle Asset Management to review the portfolio and look for opportunities to reinvestment instruments at higher rates. Mr. Cuccia added they are adjusting policy on holding investments to shorter terms to reflect the current market.

2023 MEL, MR HIF & NJCE JIF Educational Seminar: Executive Director reported that the 12th annual seminar was conducted virtually in 2 half-day sessions on Friday, April 21st and Friday,

April 28th from 9AM to 12PM. The combined attendance for the two sessions was a record of 450. The panel included Senators.

Claims Committee: The Claims Review Committee met on May 3rd and prior to the June 2nd meeting. Motion was carried to accept the June PARs as presented.

Next Meeting: The next meeting of the RCF is scheduled for September 15, 2023 at 10:30AM at the Forsgate Country Club.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2022 PROPOSED BUDGET				
	2022	2022 Amendment	2022	\$
	PROPOSED	2018 Assessments	Revised Budget	CHANGE
	BUDGET			
APPROPRIATIONS				
MEL	315,330	13,211,400	13,526,730	13,211,400
BMEL	0	0	0	0
ATLANTIC	49,541	1,903,062	1,952,603	1,903,062
BERGEN	13,840	1,308,269	1,322,108	1,308,269
BURLCO	20,723	678,827	699,550	678,827
CAMDEN	23,828	903,413	927,241	903,413
MONMOUTH	27,328	1,539,271	1,566,599	1,539,271
MORRIS	20,794	1,964,504	1,985,298	1,964,504
NJUA	17,074	395,229	412,302	395,229
OCEAN	50,246	3,262,404	3,312,649	3,262,404
PMM	8,590	376,771	385,362	376,771
SOUTH BERGEN	22,222	1,269,488	1,291,710	1,269,488
SUBURBAN METRO	21,634	717,622	739,256	717,622
TRICO	31,031	849,602	880,633	849,602
SUBURBAN MUNICIPAL	3,504	353,830	357,334	353,830
CENTRAL JERSEY (incl. Run-in Receivable)	43,824	967,219	1,011,042	967,219
NJPHA	16,492	677,498	693,990	677,498
TOTAL	686,000	30,378,409	31,064,409	30,378,409
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2022 PROPOSED BUDGET				
	2022 PROPOSED	2022 Amendment	2022	
	BUDGET	2018 Assessments	Revised Budget	
APPROPRIATIONS				
CLAIMS	0	29,678,409	29,678,409	29,678,409
Run-in Claim Receivable	15,000		15,000	0
LOSS FUND CONTINGENCY	0	700,000	700,000	700,000
SUBTOTAL LOSS FUND	15,000	30,378,409	30,393,409	30,378,409
EXPENSES				
ADMINISTRATOR	214,158		214,158	0
DEPUTY ADMINISTRATOR	72,849		72,849	0
ATTORNEY	44,336		44,336	0
CLAIMS SUPERVISION & AUDIT	64,092		64,092	0
TREASURER	41,626		41,626	0
AUDITOR	24,589		24,589	0
ACTUARY	43,899		43,899	0
MISCELLANEOUS	25,800		25,800	0
SUBTOTAL	531,349	0	531,349	0
EXPENSE CONTINGENCY	139,651		139,651	0
TOTAL BUDGET	671,000	30,378,409	31,049,409	30,378,409



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: June 2, 2023

TO: Fund Commissioners
Camden County Municipal Joint Insurance Fund

FROM: Commissioner Joseph Wolk

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

Auditor Year-End Reports – Mr. Jones of Nisivoccia & Company reviewed the audit report as of December 31, 2022. The Auditor said the Fund is in excellent financial condition. The audit report contained no findings and no recommendations. Following his review of the audit, the Executive Board adopted Resolution #21-23 approving the Year-End Financials and executed the Group Affidavit.

Actuarial IBNR Estimates – The E-JIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2023.

Next Meeting- The next meeting of the E-JIF is scheduled for September 15, 2023 at the Forsgate Country Club, Jamesburg, N.J.



Municipal Excess Liability Joint Insurance Fund

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

Date: Friday June 2, 2023

To: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Subject: June MEL Report

Special Meetings: The MEL Board met on May 8th and accepted recommendations of the Management Committee and Model Personnel Committee from their April meetings. The Board adopted a resolution issuing an additional assessment, approved changes to the Model Personnel Policies and Handbooks and adopted a Resolution awarding a contract for Marketing Consultant to service the member JIFs in the southern part of the state.

Audit Committee: Committee met on May 31, 2023 and submitted minutes of their meeting.

In addition, the Fund Auditor and Actuary attended the June meeting and reviewed their year-end reports. Auditor reviewed The Statement of Net Position with the Board. He also said the Audit Committee had a very good discussion on the various factors that are impacting the MEL and the RCF financials. Actuary said he estimated similar reserves as the Third Party Administrators (and are included in Audit Report) and has issued a statement that reserves are reasonable.

Committee Chairman said this has been a difficult year for the MEL and Fund Commissioners and Fund Professionals worked together to address.

Board also accepted the Audit Committee's recommendations and accepted the Internal Audits for *Contract Management & Conflict of Interest* and *Internal Audit on Liability Claims*.

Safety & Education Committee: Committee met on May 12th; a copy of the meeting minutes submitted to the board for information.

In addition, the Board accepted their recommendation and adopted a resolution awarding a “non fair and open” contract to Benchmark Analytics for a police accreditation study for an amount not to exceed \$39,500. A copy of the proposal was submitted to the Board of Fund Commissioners.

The MEL Safety Institute transitioned to a new vendor for the Learning Management System. A copy of the notice that was sent to training administrators submitted for information. . Notice included an announcement that training administrators should expect to get an email from **BIS Training** to activate accounts.

Emergency Restoration Services: In 2020, the MEL QPA issued a bid for Emergency Restoration Services and confirmed it may serve as a “rolling” list where responders that comply with bid specification will be posted to the MEL website. Board approved the addition of *ServiceMaster by Timeless to the list*.

Suburban Metro Joint Insurance Fund: The Suburban Metro Fund accepted member town school boards for membership in 1999 with the School Pool for Excess Liability Limits (SPELL) providing the excess coverage. Commissioner Cuccia submitted a memorandum asking the MEL to consider providing excess coverage to the Nutley Board of Education and the Manchester Regional High School if the Underwriting Manager is not able to find an excess program by July 1, 2023 when their coverage with the SPELL Fund expires. Board agreed to provide excess temporarily if another option is not available by the expiration.

Legislative Committee: Committee met on May 1st and submitted meeting minutes for information. Committee is scheduled to meet again on Tuesday July 18, 2023 at 1:00PM via Zoom. Committee Chair and Executive Director said there is a bill that is moving quickly that would increase attorney fees on workers’ compensation – that if passed – would add an additional 5 to 6 percent increase on costs, in addition to all the other recent changes impacting workers’ compensation.

Governor has signed the bill establishing a licensing process for police. Fund Attorney will work with J.A.M’s law enforcement until to prepare a bulletin.

Claims Committee: Committee met on May 3rd; minutes of these meetings are sent to the full MEL Board separately from the agenda. The committee is scheduled to meet immediately following this meeting.

RCF: A copy of Commissioner Clark’s report on the RCF March 24, 2023 and May 8, 2023 meetings submitted for information. Committee is scheduled to meet just prior to the MEL meeting.

Cyber JIF: Cyber JIF met on May 9, 2023; enclosed is a copy of report on the meeting. Due to scheduling conflicts, the Cyber JIF has rescheduled the June 15, 2023 meeting to June, 22, 2023 at 2:00PM. Chairwoman said the RFP process for the Cyber JIF services had been difficult to manage and she thanked Commissioners Merchel and Brewer for all their efforts.

Underwriting Manager said the New Jersey Cybersecurity and Communications Integration Cell (NJCCIC) has released a communication about a Cyber Grant. Filing deadline is June 9th. At this stage, the details do not have to be included in order to file for the grant.

2023 Financial Disclosures: The filing deadline for the Financial Disclosure forms inclusive of any other municipal related positions that require filing was April 30th. All MEL Commissioners and Professionals have completed their filing by the deadline.

2023 MEL, MR HIF & NJCE JIF Educational Seminar: The 12th annual seminar was conducted virtually on Friday, April 21st and Friday, April 28th and total attendance was approximately 450 attendees.

Certificates have been issued for Municipal Clerks, Certified Public Managers, Chief Financial Officers and Qualified Purchasing Agents. We have sent attendance records for Lawyers, Accountants, and Insurance Producers to the *Institute of Strategic Educational Partners*. The credits for Total Contact Hours for Water Supply and Wastewater Licensed Operators will be reviewed by *The Advisory Council* at their June agenda. If approved, those certificates will be issued.

2024 Renewal: Underwriting Manager said he has begun the marketing process for the 2024 renewal and added that the property policy will be critical this year and he thanked the JIFs for working on getting property appraisals in place. Fund Attorney added that – with the help of the QPA – we have been able to meet the comptrollers filing requirements.