



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA AUGUST 28, 2023 – 5:00 PM

MEETING BEING HELD ELECTRONICALLY

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

ALSO TELEPHONICALLY AT:

1-929-205-6099

Meeting ID: 991 2439 1172

OPEN PUBLIC MEETINGS ACT

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

1. Sending advance written notice to the Courier Post for publication on February 2, 2023.
2. Filing advance written and electronic notice of this meeting with the Clerk/Administrator of each member municipality on February 9, 2023.
3. Posting Electronic Notice of this meeting on the Fund's website including the time, date of the meeting and instructions for access to the Remote Public Meeting and the agenda and for public comment.
4. Posting a copy of the meeting notice on the public bulletin board of all member municipalities.

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: AUGUST 28, 2023**

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

- CORRESPONDENCE – None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's ReportPage 1
- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution Nos. 23-20.....Page 16
Treasurer’s Report.....Page 18
Monthly ReportsPage 19
- ATTORNEY – Joseph Nardi, Esquire**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly ReportPage 25
- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 28
Cyber Risk Management Compliance – Version 2 - As of July 28, 2023Page 34
- MANAGED CARE – Medlogix**
Monthly ReportPage 36
- CLAIMS SERVICE – AmeriHealth Casualty**
Subrogation Report.....Page 37

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - NEXT MEETING: September 25, 2023 – Brooklawn Senior Center**
 - MEETING ADJOURNED**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: August 28, 2023

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Professional Service Agreements** – As reported last month, all of the Fund's Professional Service Agreements will expire at the end of this year. The fund office has advertised for Requests for Qualifications for Fund Professionals with responses due back September 20th. A report will be provided at our September meeting.
- ❑ **D2 Cyber Security Status:** D2's contract with the Camden JIF has expired with the end of the 2nd quarter results. Future cyber training, phishing and External Scanning will be under the direction of the NJ Cyber JIF. It is anticipated that a contract will be awarded at the JIF's August 25th meeting to D2 CyberSecurity with the resumption of training later in the year.
- ❑ **NJ Cyber JIF:** The Cyber JIF met on August 25th; a written report will be provided in next month's agenda.
- ❑ **2024/2025 Employment Practices Liability (EPL) Program:** Every two years the MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and Model Volunteer Handbook. Information was issued in May announcing that the updated documents can be found on the MEL's webpage <https://njmel.org/insurance/public-officials/risk-management-program/>

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

1. Attached on **page 3** you will find a flyer on the **Managers & Supervisors Training** – which will be available as “instructor-led webinars” accessible through the Mel Safety Institute (MSI Live) .
2. Also attached on **page 4** is the flyer on the training course for “**non-supervisory employees**”. This training is on-line and is also available through the Mel Safety Institute (MSI Now).
3. J.A. Montgomery's Law Enforcement Unit has scheduled an additional **Police Command Staff** “in person instructor-led class” in Moorestown on November 1st. A session scheduled at the Collingswood Community Center on September 25th is full.

- ❑ **2024 Renewal:** Members and Risk Managers received an Origami email with a link to renewal worksheets - to begin the 2024 underwriting renewal on July 25th with an August 31st completion date.
- ❑ **2024 Membership Renewals** – Five members are scheduled to renew as of January 1, 2024. Membership documents were mailed to those members on August 2, 2023. Membership documents are due back by to the fund office by October 2, 2023.
- ❑ **Safety Incentive Program – Optional Safety Award** – The notice for the 2023 Optional Safety Award was recently sent to member entities. This is a \$1,000 reimbursable grant to members to purchase safety related items or training.

All paperwork and vouchers must be returned to the fund office by the end of the year. The notice appears on **Pages 5 & 6**.

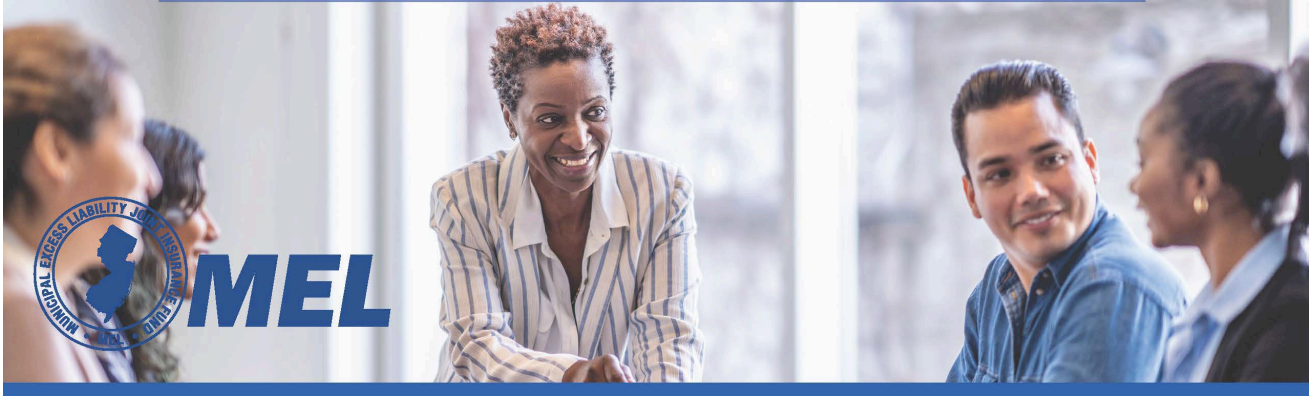
- ❑ **Safety Expo – (Page 7)** The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town’s public works, water & wastewater employees.

The Safety Expo will be held on September 27th at the Camden County Emergency Services Training Center in Blackwood. To register for any of the training session, please go to the MSI LIVE Schedule and click on the selected course name/date.

Due Diligence Reports:

Financial Fast Track	Page 8
Loss Ratio Analysis	Page 9
Loss Time Accident Frequency	Page 10
POL/EPL Compliance Report	Page 12
Fund Commissioners	Page 13
Regulatory Affairs Checklist	Page 14
RMC Agreements	Page 15

MEL RISK MANAGEMENT FOR MANAGERS & SUPERVISORS



COURSE DESCRIPTION:

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

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

DATE	SELECT COURSE SESSION TO REGISTER	TIME
Sept. 7th	MEL Risk Management for Managers & Supervisors	11 a.m. - 12:30 p.m.
Sept. 12th	MEL Risk Management for Managers & Supervisors	9 a.m. - 10:30 a.m.
Sept. 27th	MEL Risk Management for Managers & Supervisors	9 a.m. - 10:30 a.m.
October 2nd	MEL Risk Management for Managers & Supervisors	6:30 p.m. - 8 p.m.
October 13th	MEL Risk Management for Managers & Supervisors	9 a.m. - 10:30 a.m.
October 24th	MEL Risk Management for Managers & Supervisors	9 a.m. - 10:30 a.m.
October 25th	MEL Risk Management for Managers & Supervisors	6:30 p.m. - 8 p.m.
November 6th	MEL Risk Management for Managers & Supervisors	9 a.m. - 10:30 a.m.

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

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



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

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

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

MSI LMS System

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

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

For additional MSI information and resources go to the [MEL Safety Institute](#).

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
TRIAD1828 CENTRE
2 Cooper Street
Camden, NJ 08102

Michael Mevoli, Chairman
M. James Maley, Secretary

Bradford C. Stokes, Executive Director

Date: August 16, 2023

Memo to: Camden County Municipal JIF Fund Commissioners

Subject: 2023 Safety Incentive Program – Optional Safety Award

Dear Fund Commissioner:

The Camden County Municipal Joint Insurance Fund is pleased to announce the continuance of the Optional Safety Award in connection with the Camden JIF Safety Incentive Program. Safety continues to be a priority for all our members. Due to the hard work and determination in reducing claims over the past several years by members of the JIF, the Fund is able to continue this popular award. We are pleased to announce that the award remains at \$1,000 per member to be used for safety-related purchases in 2023.

Attached please find information regarding the Optional Safety Award. Please feel free to contact Bradford Stokes at 856-552-6816 or bstokes@permainc.com or Karen Read at 856-552-4712 or kread@permainc.com if you have any questions.

Yours truly,

Michael Mevoli

Michael Mevoli, Chairman
Camden County Municipal Joint Insurance Fund

cc: Governing Body, Safety Coordinators and Risk Managers

Optional Safety Award

This program is designed to help members by offering a reimbursement for safety related expenses and to assist them in meeting their own safety objectives. Financial reimbursement will be provided for safety related items or safety training programs purchased by the member municipality up to \$1,000 per member. Some suggestions for eligible items are as follows:

SAFETY ITEM SUGGESTIONS	SAFETY TRAINING SUGGESTIONS
<i>Safety Signs, posters</i>	<i>Subscription for tool box topics</i>
<i>AED's, eyewash stations</i>	<i>Safety Publications, Monthly Newsletters</i>
<i>Safety Equipment</i>	<i>Safety Manuals</i>
<i>Ergonomic assessments and accessories</i>	<i>Supplemental Training - not covered by MSI or EPL</i>
<i>Safety Attire (i.e. reflective vests, protective gloves)</i>	<i>Purchase of Safety Videos & DVD's</i>

Inadmissible Reimbursements

Please note that purchases made routinely within a municipality are not eligible for reimbursement. These items include such things as batteries, office supplies, office equipment, or janitorial supplies.

Reimbursement Instructions

Reimbursements will be made for **one time purchases of up to \$1,000**. The optional safety budget can not be split into multiple reimbursement amounts totaling up to \$1,000. Please hold your receipts until you have \$1,000 worth. The Fund can pay a vendor directly if desired.

Funds must be claimed by **December 31, 2023** and a signed voucher (see attached) must be submitted along with the appropriate receipts.

Please complete the shaded areas and marked **Pay To, Address, Tax ID#** (if paying vendor directly) and sign by **Vendor's Signature**.

Completed vouchers and receipts must be sent to the Executive Director's Office:

**Camden County Municipal Joint Insurance Fund
TRIAD1828 CENTRE
PO Box 99106
Camden, NJ 08101
Attn: Karen Read**



2023 MSI EXPO

THE MSI EXPO FEATURES IN-PERSON TRAINING THROUGHOUT NEW JERSEY!

The training topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Flagger and Work Zone Safety (4 hours)
- Fast Track to Safety *Must attend all four sessions to receive CEUs.
 - Hazard Communications with GHS (1 hour)
 - Bloodborne Pathogens (1 hour)
 - Control of Hazardous Energy - Lockout/Tagout (1 hour)
 - Fire Safety (1 hour)
- Confined Space Entry (3 hours)
- Practical Leadership – 21 Irrefutable Laws (3 hours)

DATE	MSI EXPO LOCATION	ADDRESS
3/22/2023	Morris Co. Fire Academy	500 W Hanover Avenue, Morristown, 07960
3/29/2023	Wildwoods Convention Center	4501 Boardwalk, Wildwood, NJ 08260
4/12/2023	Burlington County Emergency Services Training Center	53 Academy Drive, Westampton, 08060
5/3/2023	Bergen Co. Law & Public Safety Institute	281 Campgaw Road, Mahwah, 07430
5/23/2023	Atlantic Cape Community College	5100 Black Horse Pike, Mays Landing, 08330
6/21/2023	Middlesex Co. Fire Academy (NJUA Expo)	1001 Fire Academy Drive, Sayreville, 08872
9/27/2023	Camden Co. Emergency Training Center (NJUA Expo)	420 Woodbury-Tumersville Rd., Blackwood, 08012
10/17/2023	Toms River Fire Academy	1780 Church Road, Toms River, 08757

Check-in begins at 8:00 AM and class starts promptly at 8:30 AM. Registration is required and walk-ins will not be permitted due to classroom size restrictions.

To register, go to the [MSI LIVE Schedule](#) and click on the selected course name/date.

Please view the [MSI Catalog](#) for course descriptions and CEU information and contact Andrea Felip at 856-552-4740 or afelip@jamontgomery.com with any questions.

CAMDEN COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF **June 30, 2023**

	2ND QUARTER	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	4,445,786	8,891,572	291,039,005	299,930,577
2. CLAIM EXPENSES				
Paid Claims	1,328,294	2,620,402	121,717,682	124,338,084
Case Reserves	(467,532)	(87,778)	8,681,353	8,593,575
IBNR	395,267	980,924	8,248,375	9,229,300
Recoveries	(30,827)	(82,954)	(1,127,223)	(1,210,178)
TOTAL CLAIMS	1,225,202	3,430,595	137,520,186	140,950,781
3. EXPENSES				
Excess Premiums	1,870,846	3,741,693	86,352,443	90,094,136
Administrative	830,100	1,544,065	51,696,773	53,240,838
TOTAL EXPENSES	2,700,946	5,285,758	138,049,216	143,334,974
4. UNDERWRITING PROFIT (1-2-3)	519,638	175,220	15,469,602	15,644,822
5. INVESTMENT INCOME	(6,211)	394,329	10,395,160	10,789,488
6. DIVIDEND INCOME	0	0	4,524,982	4,524,982
7. STATUTORY PROFIT (4+5+6)	513,427	569,548	30,389,744	30,959,292
8. DIVIDEND	0	0	24,156,475	24,156,475
9. RCF & MEL Additional Assessments	0	0	3,133,054	3,133,054
10. STATUTORY SURPLUS (7-8-9)	513,427	569,548	3,100,215	3,669,763

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(2,929)	126,649	5,135,531	5,262,179
Aggregate Excess LFC	0	0	198,238	198,238
2019	242,867	416,758	(1,642,030)	(1,225,271)
2020	387,473	514,451	(574,938)	(60,488)
2021	(102,240)	9,095	(204,478)	(195,383)
2022	71,838	(488,278)	187,892	(300,386)
2023	(83,582)	(9,127)		(9,127)
TOTAL SURPLUS (DEFICITS)	513,427	569,548	3,100,215	3,669,763
TOTAL CASH				26,028,399

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	110,390,152	110,390,152
FUND YEAR 2019				
Paid Claims	183,379	490,014	5,296,155	5,786,169
Case Reserves	(319,291)	(697,143)	2,346,106	1,648,963
IBNR	(107,379)	(177,392)	750,287	572,895
Aggregate Excess	-	0	0	0
Recoveries	-	76	(88,278)	(88,203)
TOTAL FY 2019 CLAIMS	(243,291)	(384,445)	8,304,269	7,919,824
FUND YEAR 2020				
Paid Claims	231,490	430,236	3,949,388	4,379,624
Case Reserves	(355,394)	(296,984)	1,593,225	1,296,241
IBNR	(233,151)	(521,443)	1,564,307	1,042,864
Recoveries	(30,827)	(83,030)	(676,522)	(759,552)
TOTAL FY 2020 CLAIMS	(387,882)	(471,221)	6,430,398	5,959,177
FUND YEAR 2021				
Paid Claims	179,450	231,018	2,767,819	2,998,836
Case Reserves	74,166	130,199	1,002,101	1,132,300
IBNR	(152,613)	(307,872)	1,963,619	1,655,747
Recoveries	-	0	0	0
TOTAL FY 2021 CLAIMS	101,003	53,345	5,733,539	5,786,884
FUND YEAR 2022				
Paid Claims	348,460	1,010,114	1,509,177	2,519,290
Case Reserves	(99,970)	139,922	1,705,605	1,845,528
IBNR	(397,288)	(643,725)	3,447,046	2,803,321
Recoveries	-	0	0	0
TOTAL FY 2022 CLAIMS	(148,798)	506,310	6,661,829	7,168,139
FUND YEAR 2023				
Paid Claims	385,515	459,020		459,020
Case Reserves	232,958	636,229		636,229
IBNR	1,285,698	2,631,357		2,631,357
Recoveries	-	0		0
TOTAL FY 2023 CLAIMS	1,904,171	3,726,606		3,726,606
COMBINED TOTAL CLAIMS	1,225,202	3,430,595	137,520,186	140,950,781

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

Fund Year 2020 Claims reflect anticipated recoverable amounts from the MEL of \$859,905 (Paid: \$690,703, Reserves: \$169,202)

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	55	MONTH	54	MONTH	43	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-23		30-Jun-23		31-Jul-22	
PROPERTY	722,242	1,210,255	167.57%	100.00%	167.57%	100.00%	171.89%	100.00%
GEN LIABILITY	1,674,299	2,535,589	151.44%	96.81%	147.09%	96.73%	110.11%	93.91%
AUTO LIABILITY	387,682	277,697	71.63%	94.86%	69.73%	94.56%	33.61%	90.64%
WORKER'S COMP	3,672,619	3,388,970	92.28%	99.74%	92.57%	99.70%	96.31%	99.02%
TOTAL ALL LINES	6,456,842	7,412,512	114.80%	98.72%	113.72%	98.66%	104.58%	97.30%
NET PAYOUT %	\$5,723,585		88.64%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	43	MONTH	42	MONTH	31	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-23		30-Jun-23		31-Jul-22	
PROPERTY	710,000	733,304	103.28%	100.00%	103.28%	100.00%	98.91%	100.00%
GEN LIABILITY	1,692,081	911,204	53.85%	93.91%	53.73%	93.46%	53.37%	86.42%
AUTO LIABILITY	397,295	805,635	202.78%	90.64%	183.47%	90.21%	211.84%	83.75%
WORKER'S COMP	3,527,720	3,403,284	96.47%	99.02%	72.08%	98.92%	75.30%	96.90%
TOTAL ALL LINES	6,327,096	5,853,427	92.51%	97.24%	77.67%	97.03%	80.66%	93.62%
NET PAYOUT %	\$4,462,471		70.53%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	31	MONTH	30	MONTH	19	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-23		30-Jun-23		31-Jul-22	
PROPERTY	718,669	878,108	122.19%	100.00%	122.19%	100.00%	123.54%	97.40%
GEN LIABILITY	1,681,349	500,637	29.78%	86.42%	22.80%	85.57%	10.58%	72.70%
AUTO LIABILITY	446,457	166,325	37.25%	83.75%	33.63%	82.91%	22.89%	68.41%
WORKER'S COMP	3,528,173	2,723,142	77.18%	96.90%	76.72%	96.57%	77.75%	88.04%
TOTAL ALL LINES	6,374,648	4,268,212	66.96%	93.56%	64.60%	93.10%	61.35%	83.68%
NET PAYOUT %	\$3,008,789		47.20%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	19	MONTH	18	MONTH	7	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-23		30-Jun-23		31-Jul-22	
PROPERTY	812,040	1,080,378	133.04%	97.40%	133.24%	97.09%	71.26%	53.00%
GEN LIABILITY	1,666,133	105,177	6.31%	72.70%	6.06%	71.16%	2.12%	25.00%
AUTO LIABILITY	604,621	408,122	67.50%	68.41%	67.50%	66.43%	57.77%	25.00%
WORKER'S COMP	3,820,056	2,978,950	77.98%	88.04%	72.71%	86.31%	29.05%	19.00%
TOTAL ALL LINES	6,902,850	4,572,626	66.24%	83.72%	63.29%	82.18%	30.03%	24.97%
NET PAYOUT %	\$2,591,530		37.54%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	7	MONTH	6	MONTH	-5	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-23		30-Jun-23		31-Jul-22	
PROPERTY	840,000	529,645	63.05%	53.00%	44.04%	45.00%	N/A	N/A
GEN LIABILITY	1,706,985	30,721	1.80%	25.00%	1.11%	19.00%	N/A	N/A
AUTO LIABILITY	570,755	26,870	4.71%	25.00%	4.62%	20.00%	N/A	N/A
WORKER'S COMP	4,160,000	865,338	20.80%	19.00%	16.55%	14.00%	N/A	N/A
TOTAL ALL LINES	7,277,740	1,452,574	19.96%	24.80%	15.16%	19.22%	N/A	N/A

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

		July 31, 2023		
	2023	2022	2021	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2023 - 2021
Monmouth County	0.44	1.08	0.99	0.90
Camden County	0.69	1.97	1.44	1.48
Ocean County	0.90	1.42	1.82	1.46
Suburban Metro	1.05	1.74	1.55	1.51
Bergen County	1.07	1.63	1.59	1.49
Burlington County Municipal JIF	1.16	1.47	1.37	1.36
Gloucester, Salem, Cumberland	1.34	1.58	2.00	1.70
Professional Municipal Manager	1.38	1.39	1.54	1.45
Suburban Municipal	1.41	1.37	1.85	1.57
Morris County	1.44	1.39	1.56	1.47
NJ Utility Authorities	1.49	1.40	2.08	1.67
Atlantic County Municipal JIF	1.52	2.42	2.04	2.07
Central New Jersey	1.59	2.65	1.54	1.98
NJ Public Housing Authority	1.59	1.85	1.53	1.67
South Bergen County	2.20	2.56	2.08	2.29
AVERAGE	1.28	1.73	1.67	1.60
* 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 July 31, 2023									
		# CLAIMS	Y.T.D.	2023	2022	2021			TOTAL
MEMBER_ID	MEMBER	** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME		MEMBER	RATE
		* 7/31/2023	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY			2023 - 2021
1	88 Audubon Park		0	0.00	0.00	0.00		1 Audubon Park	0.00
2	89 Barrington		0	0.00	1.80	2.60		2 Barrington	1.74
3	91 Berlin Borough		0	0.00	1.01	0.99		3 Berlin Borough	0.77
4	92 Berlin Township		0	0.00	2.68	0.00		4 Berlin Township	1.02
5	93 Brooklawn		0	0.00	2.67	0.00		5 Brooklawn	1.01
6	94 Chesilhurst		0	0.00	0.00	0.00		6 Chesilhurst	0.00
7	95 Clementon		0	0.00	1.59	0.00		7 Clementon	0.63
8	96 Collingswood		0	0.00	1.23	1.00		8 Collingswood	0.87
9	97 Gibbsboro		0	0.00	2.94	0.00		9 Gibbsboro	1.16
10	98 Gloucester City		0	0.00	0.00	0.71		10 Gloucester City	0.28
11	99 Haddon		0	0.00	0.73	1.48		11 Haddon	0.88
12	100 Haddon Heights Borough		0	0.00	0.00	0.00		12 Haddon Heights Borou	0.00
13	101 Haddonfield		0	0.00	0.00	0.85		13 Haddonfield	0.33
14	102 Hi-Nella		0	0.00	0.00	0.00		14 Hi-Nella	0.00
15	103 Laurel Springs		0	0.00	2.74	0.00		15 Laurel Springs	1.03
16	104 Lawnside		0	0.00	3.10	1.47		16 Lawnside	1.76
17	105 Lindenwold		0	0.00	5.48	0.90		17 Lindenwold	2.47
18	106 Magnolia		0	0.00	1.70	0.83		18 Magnolia	1.00
19	107 Medford Lakes		0	0.00	0.00	1.75		19 Medford Lakes	0.69
20	108 Merchantville		0	0.00	0.00	2.86		20 Merchantville	1.09
21	109 Mount Ephraim		0	0.00	1.89	3.57		21 Mount Ephraim	2.15
22	111 Pine Hill		0	0.00	1.82	3.48		22 Pine Hill	2.07
23	116 Winslow Township Fire Distri		0	0.00	0.00	0.00		23 Winslow Township Fire	0.00
24	117 Woodlynne		0	0.00	0.00	0.00		24 Woodlynne	0.00
25	451 Tavistock		0	0.00	0.00	0.00		25 Tavistock	0.00
26	565 Camden Parking Authority		0	0.00	7.84	3.08		26 Camden Parking Autho	4.29
27	115 Winslow		0	1.00	1.77	0.87		27 Winslow	1.18
28	564 Cherry Hill	-1	2	0.81	0.69	0.63		28 Cherry Hill	0.69
29	584 Cherry Hill Fire District		0	1.09	4.18	5.41		29 Cherry Hill Fire District	3.99
30	90 Bellmawr		0	1.28	2.32	1.85		30 Bellmawr	1.89
31	112 Runnemede		0	1.73	0.00	1.03		31 Runnemede	0.79
32	87 Audubon		0	1.98	1.13	2.40		32 Audubon	1.80
33	113 Somerdale		0	1.00	1.10	0.00		33 Somerdale	0.87
34	110 Oaklyn		0	1.00	2.70	0.00		34 Oaklyn	0.60
35	114 Voorhees		0	4.00	3.06	2.59		35 Voorhees	3.25
36	632 Gloucester Township	**	0	0.00				36 Gloucester Township	0.00
37	635 Camden City	**	0	0.00				37 Camden City	0.00
38	724 Pennsauken	**	0	0.00				38 Pennsauken	0.00
Totals:			-1	13	0.69	1.52	1.44		1.31
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		July 31, 2022		0.79					

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund
Data Valued As of : August 18, 2023

Total Participating Members	38	38
Complaint		38
Percent Compliant		100.00%

Member Name	EPL Program ?	Checklist Submitted	Compliant	01/01/23	2023	Amended Deductible Date	Revised EPL Deductible	Revised POL Deductible	Co-Insurance	Amended Date	Amended Co-Insurance	Land Use	
				EPL Deductible	POL Deductible							01/01/23	Amended Date
AUDUBON	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%			\$ 2,500	20% of \$1,000,000
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%			\$ 2,500	20% of \$1,000,000
BARRINGTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000
BELLMAWR	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 100K			\$ 20,000	20% of \$1,000,000
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	02/02/23	\$ 20,000	\$ 20,000	20% of 1st 250K	2/2/2023	0%	\$ 20,000	20% of \$1,000,000
CAMDEN CITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000
CHERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000
CHERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000
CHESILHURST	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000
CLEMENTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000				20% of 1st 100K			\$ 5,000	20% of \$1,000,000
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000
GLOUCESTER TWP	Yes	Yes	Yes	\$ 100,000	\$ 100,000				20% of 1st 250K			\$ 100,000	20% of \$1,000,000
HADDON	Yes	Yes	Yes	\$ 10,000	\$ 10,000				20% of 1st 100K			\$ 10,000	20% of \$1,000,000
HADDON HEIGHTS	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000
HADDONFIELD	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000
HI-NELLA	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000
LAUREL SPRINGS	Yes	Yes	Yes	\$ 20,000	\$ 20,000				0%			\$ 20,000	20% of \$1,000,000
LAWNSIDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000
LINDENWOLD	Yes	Yes	Yes	\$ 5,000	\$ 5,000				0%			\$ 5,000	20% of \$1,000,000
MAGNOLIA	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000
MEDFORD LAKES	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000
MERCHANTVILLE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000
MOUNT EPHRAIM	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000
OAKLYN	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%			\$ 2,500	20% of \$1,000,000
PENNSAUKEN	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000
PINE HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000
RUNNEMEDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000
SOMERDALE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000
TAVISTOCK	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000
VOORHEES	Yes	Yes	Yes	\$ 7,500	\$ 7,500				20% of 1st 100K			\$ 7,500	20% of \$1,000,000
WINSLOW	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000
WINSLOW TOWNSHIP FIRE DISTRICT	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%			\$ 2,500	20% of \$1,000,000
WOODLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000

* 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 August 1, 2023

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed
<input type="checkbox"/> Assessments	Filed
<input type="checkbox"/> Actuarial Certification	Filed
<input type="checkbox"/> Fund Commissioners	Filed
<input type="checkbox"/> Fund Officers	Filed
<input type="checkbox"/> Renewal Resolutions	Filed
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2023 Risk Management Plan	Filed
<input type="checkbox"/> 2023 Cash Management Plan	Filed
<input type="checkbox"/> 2023 Risk Manager Contracts	In process of collecting
<input type="checkbox"/> 2023 Certification of Professional Contracts	Filed
<input type="checkbox"/> Unaudited Financials	Filed
<input type="checkbox"/> Annual Audit	Filed
<input type="checkbox"/> State Comptroller Audit Filing	Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2023 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
As of August 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	6/27/2023	12/31/23
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	03/10/23	01/31/23	12/31/23
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	1/13/2023	02/21/23	12/31/23
BROOKLAWN	CONNER STRONG & BUCKELEW	3/14/2023	02/03/23	12/31/23
CHERRY HILL	CONNER STRONG & BUCKELEW	1/17/2023	2/10/2023	12/31/23
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	6/21/2023	6/21/2023	12/31/25
CHESILHURST	EDGEWOOD ASSOCIATES		1/25/2023	12/31/23
CAMDEN CITY	CONNER STRONG & BUCKELEW	3/14/2023	4/7/2023	12/31/23
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	07/25/23	07/25/23	12/31/23
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. 23-20

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – AUGUST 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 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003237			
003237	COMPSERVICES, INC.	GLOUCESTER TWP CLAIM SERVICES 8/23	1,291.67
003237	COMPSERVICES, INC.	CLAIMS ADMIN FEE 08/23	39,797.33
003237	COMPSERVICES, INC.	CHERRY HILL CLAIM SERVICES 8/23	2,458.33
			43,547.33
003238			
003238	INTERSTATE MOBILE CARE INC.	DRUG/ALC. TESTING 7/23 INV 18327	3,723.00
003238	INTERSTATE MOBILE CARE INC.	DRUG/ALCOHOL TEST. INV 18327 7/23	180.00
			3,903.00
003239			
003239	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 08/23	17,408.58
			17,408.58
003240			
003240	PERMA RISK MANAGEMENT SERVICES	POSTAGE 07/23	60.10
003240	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 08/23	43,580.42
			43,640.52
003241			
003241	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 8/23	4,961.75
			4,961.75
003242			
003242	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT- INV 320692 7/23	3,490.50
003242	BROWN & CONNERY, LLP	ATTORNEY FEES FOR JULY 2023	2,172.75
003242	BROWN & CONNERY, LLP	ATTORNEY EXPENSES- JULY 2023	27.17
			5,690.42
003243			
003243	ELIZABETH PIGLIACELLI	TREASURER FEE 8/23	2,199.50
			2,199.50
003244			
003244	COURIER POST	ACCT 254526 ORD #GC11084365 7/16/23	102.24
			102.24
003245			
003245	PAUL'S CUSTOM AWARDS & TROPHIE	ENGRAVED PLAQUES INV 50931 5/23	194.00
003245	PAUL'S CUSTOM AWARDS & TROPHIE	ENGRAVED PLAQUES/PLATES- 50756 4/23	713.00
			907.00
003246			
003246	MEDLOGIX LLC	WC MAN CARE SERVICE CHERRY HILL 8/23	1,083.00
003246	MEDLOGIX LLC	WC MANAGED CARE SERVICE 08/23	10,801.12
			11,884.12
003247			
003247	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 08/23	1,245.00
			1,245.00
003248			
003248	ACCESS	DEPT 409 INV 10382758 7/31/23 FOR AUG	128.96
003248	ACCESS	DEPT 409 INV 10312816 6/30/23 FOR JULY	128.96
			257.92

003249
003249

BOROUGH OF LINDENWOLD

2023 OPTIONAL SAFETY AWARD 8/23

1,000.00
1,000.00

Total Payments FY 2023

136,747.38

TOTAL PAYMENTS ALL FUND YEARS

136,747.38

Chairperson

Attest:

Dated: _____

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

Treasurer

August 28, 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 July 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 AUGUST: Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.

- INVESTMENT INCOME:

Net Investment Income received or accrued for July totaled \$52,899.38.

- RECEIPT ACTIVITY FOR July:

Assessments	\$ 709,336.00	
Deductible	17,607.34	
Recovery	<u>1,590.06</u>	
Total Receipts		<u>\$728,533.40</u>

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

- CLAIM ACTIVITY FOR July:

Property Liability Claims	\$ 133,186.83	
Workers Compensation Claims	329,535.55	
Administration Expense	<u>2,006,428.50</u>	
Total Claims/Expenses		<u>\$2,469,150.88</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$26,028,399.94 to a closing balance of \$24,338,628.17 showing a decrease of \$1,689,771.77

The information contained in this report is a summary of the attached detailed schedules.

Sincerely,
Elizabeth Pigliacelli, Treasurer

CAMDEN MUNICIPAL JOINT INSURANCE FUND
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2023											
Month Ending: July											
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	TOTAL
OPEN BALANCE	(35,343.01)	5,362,755.14	1,407,643.91	8,670,964.93	(339,247.21)	151,345.22	(54,206.22)	1,809,608.75	9,036,701.76	18,176.61	26,028,399.89
RECEIPTS											
Assessments	33,494.79	68,406.13	22,876.82	165,878.97	75,418.23	18,683.00	17,268.28	187,021.60	120,288.17	0.00	709,336.00
Refunds	1,590.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17,607.34	19,197.40
Invest Pymnts	1,125.40	11,300.09	3,029.90	18,056.79	0.00	0.00	0.00	0.00	18,818.43	0.00	52,330.61
Invest Adj	12.23	122.82	32.93	196.27	0.00	0.00	0.00	0.00	204.54	0.00	568.79
Subtotal Invest	1,137.63	11,422.91	3,062.83	18,253.06	0.00	0.00	0.00	0.00	19,022.97	0.00	52,899.40
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	36,222.48	79,829.04	25,939.65	184,132.03	75,418.23	18,683.00	17,268.28	187,021.60	139,311.14	17,607.34	781,432.80
EXPENSES											
Claims Transfers	83,438.90	36,125.35	13,622.58	304,581.31	0.00	0.00	0.00	0.00	0.00	24,954.24	462,722.38
Expenses	0.00	0.00	0.00	0.00	0.00	234,271.00	0.00	1,175,840.00	598,371.17	0.00	2,008,482.17
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	83,438.90	36,125.35	13,622.58	304,581.31	0.00	234,271.00	0.00	1,175,840.00	598,371.17	24,954.24	2,471,204.55
END BALANCE	(82,559.43)	5,406,458.84	1,419,960.98	8,550,515.65	(263,828.98)	(64,242.78)	(36,937.94)	820,790.35	8,577,641.74	10,829.71	24,338,628.14

REPORT STATUS SECTION

Report Month: July

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	July							
CURRENT FUND YEAR	2023							
Description:	Investors Operating-58892	Investors Prop & Liab Claims-58910	Investors WC Claims-58905	Wilmington Trust - 5884	JCMI	end		
ID Number:								
Maturity (Yrs)								
Purchase Yield:								
TOTAL for All Accts & instruments								
Opening Cash & Investment Balance	\$26,028,399.94	7,085,546.34 -	32,886.72	46,838.41	-	18,928,901.91	-	-
Opening Interest Accrual Balance	\$0.00	-	-	-	-	-	-	-
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$568.79	\$0.00	\$0.00	\$0.00	\$0.00	\$568.79	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$57,918.98	\$24,172.14	\$1,091.26	\$200.95	\$0.00	\$32,454.63	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$5,588.39	\$0.00	\$0.00	\$0.00	\$0.00	-\$5,588.39	\$0.00	\$0.00
8 Net Investment Income	\$52,899.38	\$24,172.14	\$1,091.26	\$200.95	\$0.00	\$27,435.03	\$0.00	\$0.00
9 Deposits - Purchases	\$1,191,255.78	\$728,533.40	\$133,186.83	\$329,535.55	\$0.00	\$0.00	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$2,933,926.93	-\$2,469,150.88	-\$133,186.83	-\$329,535.55	\$0.00	-\$2,053.67	\$0.00	\$0.00
Ending Cash & Investment Balance	\$24,338,628.17	\$5,369,101.00	-\$31,795.46	\$47,039.36	\$0.00	\$18,954,283.27	\$0.00	\$0.00
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$685,696.37	\$244,668.54	\$415,867.70	\$25,160.13	\$0.00	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)	-\$297,815.06	-\$196,449.60	-\$67,402.38	-\$33,963.08	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$24,726,509.48	\$5,417,319.94	\$316,669.86	\$38,236.41	\$0.00	\$18,954,283.27	\$0.00	\$0.00

JULY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	07/12/2023	49,555.74				49,555.74	
2	07/12/2023	171,696.73				171,696.73	
3	07/19/2023	18,980.49				18,980.49	
4	07/19/2023	65,699.85				65,699.85	
5	07/26/2023	71,495.64				71,495.64	
6	07/26/2023	58,410.59				58,410.59	
7	07/31/2023	41,240.01				41,240.01	
8	07/31/2023	20,643.33	- 35,000.00			- 14,356.67	
9						-	
10						-	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	497,722.38	-	-	-	462,722.38	
	Monthly Rpt	462,722.38				462,722.38	
	Variance	35,000.00	-	-	-	0.00	

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

Month		July							
Current Fund Year		2023							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid July	Monthly Recoveries July	Calc. Net Paid Thru July	TPA Net Paid Thru July	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	274,952.50	83,438.90	0.00	358,391.40	358,391.40	0.00	0.00	0.00
	Liability	7,701.18	2,928.97	0.00	10,630.15	10,630.15	0.00	0.00	0.00
	Auto	9,907.15	610.00	0.00	10,517.15	10,517.15	0.00	0.00	0.00
	Workers Comp	166,458.90	74,263.58	0.00	240,722.48	240,722.50	(0.02)	(0.02)	(0.00)
	Cherry Hill	8,241.44	24,649.24	15,032.06	17,858.62	18,018.60	(159.98)	(159.98)	0.00
	Total	467,261.17	185,890.69	15,032.06	638,119.80	638,279.80	(160.00)	(160.00)	(0.00)
2022	Property	891,546.32	0.00	1,590.06	889,956.26	889,956.26	(0.00)	0.00	(0.00)
	Liability	45,670.96	92.00	0.00	45,762.96	45,762.96	0.00	0.00	0.00
	Auto	107,739.08	247.00	0.00	107,986.08	107,986.08	0.00	0.00	0.00
	Workers Comp	1,474,333.97	70,989.66	0.00	1,545,323.63	1,545,323.63	0.00	0.00	0.00
	Cherry Hill	500.86	224.00	1,491.78	(766.92)	(766.92)	(0.00)	(0.00)	0.00
	Total	2,519,791.19	71,552.66	3,081.84	2,588,262.01	2,588,262.01	(0.00)	0.00	(0.00)
2021	Property	735,162.03	0.00	0.00	735,162.03	735,163.03	(1.00)	(1.00)	0.00
	Liability	126,009.92	10,633.12	0.00	136,643.04	136,643.04	0.00	0.00	0.00
	Auto	99,576.67	1,733.00	0.00	101,309.67	101,309.67	(0.00)	(0.00)	0.00
	Workers Comp	2,037,469.76	11,218.14	0.00	2,048,687.90	2,051,401.90	(2,714.00)	(2,714.00)	(0.00)
	Workers Comp	(9,912.11)	0.00	649.00	(10,561.11)	(10,561.11)	0.00	0.00	0.00
	Total	2,988,306.27	23,584.26	649.00	3,011,241.53	3,013,956.53	(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	633,254.07	4,080.50	0.00	637,334.57	637,334.57	0.00	0.00	0.00
	Auto	438,644.35	3,656.50	0.00	442,300.85	442,300.85	0.00	0.00	0.00
	Workers Comp	2,603,428.86	145,852.11	0.00	2,749,280.97	2,749,621.98	(341.01)	(341.01)	(0.00)
	Cherry Hill	(1,264.51)	81.00	0.00	(1,183.51)	(1,183.51)	0.00	0.00	0.00
	Total	4,309,510.44	153,670.11	0.00	4,463,180.55	4,463,825.56	(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	95.00	(95.00)
	Liability	1,739,853.04	18,390.76	0.00	1,758,243.80	1,757,977.80	266.00	(0.00)	266.00
	Auto	255,321.27	7,376.08	0.00	262,697.35	262,697.35	0.00	0.00	0.00
	Workers Comp	2,499,504.76	2,257.82	0.00	2,501,762.58	2,501,854.08	(91.50)	(91.50)	(0.00)
	Cherry Hill	(2,340.00)	0.00	434.50	(2,774.50)	(2,774.50)	0.00	0.00	0.00
	Total	5,697,594.20	28,024.66	434.50	5,725,184.36	5,725,009.86	174.50	3.50	171.00
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		15,982,463.27	462,722.38	19,197.40	16,425,988.25	16,429,333.76	(3,345.51)	(3,516.51)	171.00



Asset and Accrual Detail - By Asset type

Report ID: IACS0017

Base Currency: USD

MX6F92185102 - CAMDEN CO JIF

07/31/2023

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 JCFI ACCOUNT	9.4393	18,954,283.27	0.00	18,954,283.27		0.00
99VVB5Y75		9.4393	18,954,283.27	0.00	18,954,283.27	100.00	0.00

Statement of Change in Net Assets
Market Value

Report ID: IGLS0002
 Base Currency: USD
 Status: FINAL

	Current Period		Fiscal Year To Date	
	07/01/2023	07/31/2023	01/01/2023	07/31/2023
NET ASSETS - BEGINNING OF PERIOD		18,928,901.91		18,616,986.32
		<u>18,928,901.91</u>		<u>18,616,986.32</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	32,454.63		223,044.33	
REALIZED GAIN/LOSS	0.00		-180,220.31	
UNREALIZED GAIN/LOSS-INVESTMENT	-5,588.39		306,340.34	
ACCRETION/AMORTIZATION	568.79		-835.62	
TOTAL INVESTMENT INCOME		<u>27,435.03</u>		<u>348,328.74</u>
TOTAL RECEIPTS		<u>27,435.03</u>		<u>348,328.74</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	473.92		3,994.76	
INVESTMENT ADVISORY FEES	1,105.83		4,200.21	
CONSULTING	473.92		2,836.82	
TOTAL ADMINISTRATIVE EXPENSES		<u>2,053.67</u>		<u>11,031.79</u>
TOTAL DISBURSEMENTS		<u>2,053.67</u>		<u>11,031.79</u>
NET ASSETS - END OF PERIOD		<u><u>18,954,283.27</u></u>		<u><u>18,954,283.27</u></u>

SAFETY DIRECTOR REPORT

Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: August 28, 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 tzaverzence@jamontgomery.com Office: 856-552-4902</p>

LOSS CONTROL SURVEYS

- Township of Winslow Fire District on July 10, 2023
- Borough of Lindenwold on July 12, 2023
- Township of Berlin on July 18, 2023
- Borough of Barrington on July 20, 2023
- Borough of Haddonfield on July 25, 2023
- Borough of Somerdale on July 27, 2023
- Gloucester City on July 27, 2023
- Borough of Runnemede on July 27, 2023

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Borough of Medford Lakes on July 27, 2023

MEETINGS ATTENDED

- Executive Committee Meeting on July 24, 2023

MEL SAFETY INSTITUTE (MSI)

All MSI communications will be distributed exclusively through the NJ MEL app, and an MSI Newsletter will be emailed to summarize the communications sent through the app.

If you would like to receive communications from MEL and MSI related to your position or operations, follow the directions to select from the list of available Push Notification “subscriptions.” Click here for [NJ MEL App Directions](#).

MSI SAFETY DIRECTOR

- Persons with Communications Disabilities in Public Settings Best Practices
- Gaga Ball Best Practices
- Passenger Bus & Van Operations Best Practices
- Pickleball Best Practices
- Utility Terrain Vehicle (UTV) Beach Access Transportation Best Practices
- Automated External Defibrillators (AED) Programs
- Backflow Preventers Best Practices Spray Park Best Practices

MSI FIRE & EMS

- No MSI Fire & EMS for the month of July.

MSI LAW ENFORCEMENT

- No MSI Law Enforcement for the month of July.

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
Audubon Park	1
Camden City	1
Gloucester City	1
Gloucester Township	4
Haddon	3
Haddonfield	3
Laurel Springs	1
Merchantville	1

MSI NOW	
Oaklyn	2
Runnemede	2
Winslow	3
Woodlynne	3

MSI LIVE

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

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

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

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

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

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

Conner Strong - Report by Insured

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
4LBW7	Camden County Municipal JIF	Borough of Collingswood	RE: Account Number 40113195 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 following ve	Univest Capital, Inc.	c/o American Lease Insurance	654 Amherst Road, Suite 331	Sunderland	MA	01375	06/27/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Property
											Workers Compensation and Employers' Liability
4LDKS	Camden County Municipal JIF	Borough of Collingswood	Evidence of Insurance with respects to the following vehicle:1993 Pierce Lance Pumper, VIN: 4PICT02D7PA000416, Value: \$895,000.00	ABC Emergency Rental/Leasing	76 S. Wyetta Road		Medford	NJ	08055	06/30/2023	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
4LPFW	Camden County Municipal JIF	Borough of Haddonfield	Evidence of insurance as respect use of facilities for musical entertainment by thePartnership of Haddonfield.	Rising Sun Lodge #15 F&AM	16 Kings Highway East		Haddonfield	NJ	08033	07/19/2023	Commercial General Liability
											Excess Liability
FQJ95	Camden County Municipal JIF	Township of Voorhees	RE: Account Number 40113776Certificate 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 Account Number 4	Univest Capital, Inc.	c/o American Lease Insurance	654 Amherst Road, Suite 331	Sunderland	MA	01375	07/05/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Property
											Workers Compensation and Employers' Liability
FQJQI	Camden County Municipal JIF	Township of Cherry Hill	RE: Leased Mobile OfficeCertificate 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 44x2	William Scotsman Inc	1901 Old Cuthbert Road		Cherry Hill	NJ	08034	07/10/2023	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
											Property
											Workers Compensation and Employers' Liability
FQK49	Camden County Municipal JIF	Township of Voorhees	Evidence of Insurance with respects to the use of property at Osage Elementary School, located on Somerdale Road, Voorhees, NJ, 08043 for the Township's Junior Police Academy.	Osage Elementary School	112 Somerdale Road		Voorhees	NJ	08043	07/11/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability
G2H2B	Camden County Municipal JIF	Borough of Haddon Heights	Evidence of Insurance with respects to the following vehicles:2023 Ford Explorer Police Interceptor Utility SUV. VIN: 1FM5K8AB9PGA814 01. Value: \$39,985.362023 Ford Explorer Police Interceptor Utility SUV. VIN: 1FM5K8AB2PGA802 49. Value: \$39,985.36	To Whom It May Concern				y_	me":	06/27/2023	Automobile Liability
											Commercial General 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
											Excess Liability
											Property
											Workers Compensation and Employers' Liability
G2J7O	Camden County Municipal JIF	Borough of Collingswood	RE: Trailer Mounted Light Tower Rental 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 r	Atlas Flasher & Supply Co.	430 Swedesboro Avenue		Mickleton	NJ	08056	06/30/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Property
											Workers Compensation and Employers' Liability
XVOAS	Camden County Municipal JIF	Winslow Township	RE: Use of Property for FireworksThe Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability ,Auto Liability and Excess Liability Policies if required by written contract as respect to use of property for fireworks	Winslow Township BOE	10 Cooper Folly Road		Atco	NJ	08004	06/29/2023	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
XVXZ6	Camden County Municipal JIF	City of Camden	RE: Lot #21The 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 parking lot at 801 Delaware Avenue, Lot #21.	Parking Authority of the City of Camden	10 Delaware Avenue		Camden	NJ	08102	07/20/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Property
											Workers Compensation and Employers' Liability
Y7IR3	Camden County Municipal JIF	Borough of Clementon	RE: Use of FacilitiesThe 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 Active Shooter Training.		Clementon School District			y_	me":	06/22/2023	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

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	10%	0%	90%	5%	3%	92%
NJ Utility Authorities	7%	0%	93%	3%	3%	95%
Bergen County	3%	0%	97%	3%	0%	97%
Ocean County	3%	0%	97%	3%	0%	97%
Suburban Metro	0%	0%	100%	0%	0%	100%
Suburban Municipal	0%	0%	100%	0%	0%	100%
Professional Municipal Management	0%	0%	100%	0%	0%	100%
Morris County	0%	0%	100%	0%	0%	100%
Monmouth County	0%	0%	100%	0%	0%	100%
NJ Public Housing Authority	0%	1%	99%	0%	1%	99%
South Bergen County	0%	4%	96%	0%	4%	96%
Central New Jersey	0%	13%	88%	0%	13%	88%
Total #	11	4	400	6	7	402
Total %	2.7%	1.0%	96%	1.4%	1.7%	97%

Analytics

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

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



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





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	\$384,809.12	\$108,408.83	\$276,400.29	71.83%
May	\$153,213.01	\$69,307.56	\$83,905.45	54.76%
June	\$252,069.03	\$107,465.45	\$144,603.58	57.37%
July	\$204,109.96	\$92,287.99	\$111,821.97	54.79%
TOTAL 2023	\$1,819,475.41	\$804,993.23	\$1,014,482.18	55.76%

Monthly & YTD Summary:

PPO Statistics	July	YTD
Bills	198	1,365
PPO Bills	182	1,274
PPO Bill Penetration	91.92%	93.33%
PPO Charges	\$183,385.51	\$1,721,541.55
Charge Penetration	89.85%	94.62%

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 07/2023

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

APPENDIX I – MINUTES

July 24, 2023 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
JULY 24, 2023
MEETING HELD VIA ZOOM
AT 5:00 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF 2023 EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

Gary Passanante	Borough of Somerdale	Present
Edward Hill	Borough of Lawnside	Present
Kenneth Cheeseman	Borough of Laurel Springs	Present

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Bonnie Taft, Oaklyn Borough
Elizabeth Peddicord, Pennsauken Twp.
Brian Morrell, Gloucester City
Glenn Werner, Gibbsboro
John Foley, Cherry Hill Fire District
Kevin Roche, Haddonfield
Ari Messinger, Cherry Hill Township
Mario DiNatale, Voorhees Twp
Patricia Hendricks, Pine Hill Borough
Damon Burke, Camden City
Woodlynne Borough
Winslow Township Fire District

RISK MANAGEMENT CONSULTANTS PRESENT:

Roger Leonard	Leonard O'Neill Insurance Group
Walt Eife	Waypoint Insurance
Jaclyn Lindsey	Conner Strong & Buckelew
Don Sciolaro	PIA
Mark von der Tann	Edgewood Associates
Peter DiGiambattista	Acrisure
Terry Mason	M&C Insurance
Danielle Colaianni	Hardenbergh Insurance
Chris Roselli	Hardenbergh Insurance
Michael Merchel	PERMA

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

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

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

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

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

Motion:	Commissioner Shannon
Second:	Commissioner DiAngelo
Vote:	Unanimous

Cyber Security Status Report: Attached on **page 3** is the monthly status report from D2, recapping members' participation and training to date. Note that the 2023 Q2 Campaign has concluded and that this is the same report as last month except for updates on members still not on board; the next report will reflect the progress of 3rd quarter results. Executive Director said Haddonfield is very close to getting into the program. There are three remaining towns, Chesilhurst, Hi-Nella and Medford Lakes that have not responded and the Executive Director asked the respective risk managers to reach out to the towns again to assist with getting them into the program.

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

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

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

Attached on **page 5** you will find a flyer on the **Managers & Supervisors Training** – which will be available as “instructor-led webinars” accessible through the Mel Safety Institute (MSI Live) .

Also attached on **page 6** is the flyer on the training course for “**non-supervisory employees**”. This training is on-line and is also available through the Mel Safety Institute (MSI Now).

J.A. Montgomery’s Law Enforcement Unit will be scheduling the **Police Command Staff** “in person instructor-led classes” throughout the state. A session has been scheduled at the Collingswood Community Center on September 25th.

Banking Best Practices: Considering the increase in “social engineering and cyber related claims” in the handling of monies, we enclosed on **page 7** a white paper distributed by Perma’s Chief Accounting Officer on Banking Best Practices that we are suggesting JIF Treasurers to adhere too. This was distributed to all Treasurers last week. Executive Director said this is a helpful guide for our treasurers to follow in light of a recent cyber attack with a town in Ocean County.

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

2024 Renewal: Members and Risk Managers will receive an Origami email with a link to renewal worksheets - to begin the 2024 underwriting renewal on or about July 25th with an August 31st completion date. We will issue an email with those additional directions once the underwriting system link is sent. Executive Director said an email will be distributed in the next day or so to members notifying them that the 2024 renewal has begun.

2024 Membership Renewals – Five members are scheduled to renew as of January 1, 2024. Membership documents will be mailed to those members early next month.

2022 Audit Filing: PERMA filed the 2022 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Departments of Insurance and Community Affairs. In addition, the Synopsis of Audit was published in the Fund’s official newspapers.

August Meetings – As a reminder, the August meeting will be held virtually via Zoom.

DUE DILIGENCE REPORTS – Included in the agenda were due diligence reports as follows: The Financial Fast Track, Pure Loss Ratio Report, Claims Analysis by Fund Year, Claims Activity Report, Lost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report. Executive Director said the Financial Fast is not available this month since this report will now be provided quarterly and should be in the agenda next month. Executive Director also reviewed the Expected Loss Ratio Analysis for June where the actuary projected 19% and with the JIF almost right on target at 12% this time last year the JIF was at 27% so this year is trending fairly well. On the Lost Time Accident Frequency, the June 30, 2023 report at 0.86 and three lost time accidents during this claim period. The EPL POL Compliance shows all members at 100% compliance and that will be updated as the checklist start coming in in August. It is that time again for another two-year cycle where updates to personnel manuals and managers and supervisors training will be due.

Executive Director's Report Made Part of Minutes.

TREASURER:

Approving Payment of Resolution 23-18 July 2023 Vouchers

TOTAL 2021	\$13,730.00
TOTAL 2023	\$1,598,917.50
TOTAL	\$1,612,647.50

Approving Payment of Resolution 23-19 July 2023 Supplemental Vouchers

TOTAL 2023	\$393,781.00
TOTAL	\$393,781.00

MOTION TO APPROVE THE JULY 2023 VOUCHERS RESOLUTIONS 23-18 AND 23-19

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

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

Closed	.00
2019	119,381.86
2020	52,732.61
2021	39,923.39
2022	88,312.17
2023	92,818.07
TOTAL	393,168.10

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

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: None

SAFETY DIRECTOR:

Assistant Public Sector Director John Saville reviewed the Safety Directors report on page 23 of the agenda.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 5/22/23 to 6/22/23 was included in the agenda on pages 26 – 29. Executive Director reviewed the Cyber Compliance report and said Haddon Heights has submitted their paperwork. 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 June 2023 where there was a savings of 57% for June and YTD Savings of 55.81%. Ms. Goldstein reviewed the 2nd Quarter Workers Compensation Injury Review report.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Manager Tracy Ware discussed the subrogation report enclosed on page 34 of the agenda. The balance of the Claims Administrator's report was for closed session.

Chairman Mevoli said the Claims Committee held a Zoom Phone meeting on Friday, where all claims were reviewed and discussed and minutes that would normally be reviewed in the Executive Session. At this time a motion to accept the committee's recommendations on the claims as discussed, and reviewed would be in order.

MOTION TO APPROVE CLAIMS:

Motion: Commissioner Taraschi
Second: Commissioner DiAngelo
Roll Call Vote: 10 Ayes, 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: In response to Commissioner Shannon, Treasurer Elizabeth Pigliacelli said the Banking Best Practices information was sent by Pauline Kontomanolis Chief Account Officer of PERMA.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	Unanimous

MEETING ADJOURNED: 5:19 PM

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

