



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA

SEPTEMBER 25, 2023 – 5:00 PM

BROOKLAWN COMMUNITY CENTER
101 2nd Street
Brooklawn, NJ 08030

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: SEPTEMBER 25, 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. 23-21.....Page 16
Treasurer’s Report.....Page 19
Monthly ReportsPage 20

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly ReportPage 26

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Cyber Risk Management Compliance – Version 2 - As of August 30, 2023.....Page 29

- MANAGED CARE – Medlogix**
Monthly ReportPage 32

- CLAIMS SERVICE – AmeriHealth Casualty**
Subrogation Report.....Page 33

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - NEXT MEETING: October 23, 2023 – Zoom**
 - MEETING ADJOURNED**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: September 25, 2023

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2024 RFQ – Fair & Open Process** – The Fund office has advertised for Requests for Qualifications for Fund Professionals for all positions; responses were received last week. A summary of responses was sent to the Executive Committee under sperate cover. The Executive Director will provide a report.
- ❑ **D2 Cyber Security Status:** Last month we reported that D2’s contract with the Camden JIF had expired with the end of the 2nd quarter results. Upon further review of D2’s proposal, the JIF is still entitled to further training from D2. The Executive Director will provide further details.
- ❑ **NJ Cyber JIF:** The Cyber JIF met on August 25th; Commissioner Wolk’s report appears on page 3. The Cyber Board addressed several items:
 - Contracts for Training/Phishing and External Scanning have been awarded to D2 Cybersecurity. Webinars were held last week; a third session was just added for Wednesday, September 27 at 10 am. Registration link:
https://permainc.zoom.us/webinar/register/WN_mHh8QWrDTTuonGOpEGpZTw
 - “Grandfathering” for those members that met prior risk control standards has been extended until July 1, 2024.
- ❑ **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 4** you will find a flyer on the **Manager & Supervisors Training** – which will be available as “instructor-led webinars” accessible through the Mel Safety Institute (MSI Live). *Please note: Additional courses have been added, including two evening sessions.*

2. Also attached on **Page 5** is the flyer on the training course for “**non-supervisory employees**”. This training is on-line and is also available through the Mel Safety Institute (MSI Now).
3. J.A. Montgomery’s Law Enforcement Unit will be scheduling the **Police Command Staff** “in person instructor-led classes” throughout the state. The session in Collingswood on September 28th is full; however, another session has been added for November 1st at the Moorestown Town Center.

- ❑ **2024 Renewal:** Members and Risk Managers received 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 are following up with members who have not completed the process.

The Underwriting Management team held a seminar last week to preview the upcoming renewal. The presentation reviewed the current marketplace and the difficult renewal we are facing in all lines of coverage. A copy of the presentation was sent out with the agenda and will be available on the MEL website.

- ❑ **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. The Executive Director will provide an update.
- ❑ **Residual Claims Fund, EJIF & MEL** – The RCF, EJIF & MEL all met on Wednesday, September 15, 2023, at the Forsgate Country Club. Commissioner Wolk’s reports will appear in next month’s agenda.
- ❑ **Power of Collaboration:** Enclosed on **Page 6** is the latest in a series of Power of Collaboration, highlighting the \$3.6 billion savings provided to NJ Taxpayers while responding to the impacts of Covid-19, cost incurred from natural disasters and legislative challenges and the purchase of over \$135 million in debt securities by the MEL that stabilized the bond market disrupted by COVID-19.
- ❑ **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 7 & 8**.
- ❑ **2024 Budget** - The Executive Committee normally schedules a meeting prior to the Fund’s regular October meeting to review the proposed budget. It would be appropriate for the Committee to check their schedules for meeting availability during the week of October 16th.

Due Diligence Reports:

Financial Fast Track - <i>provided quarterly</i>	
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Fund Commissioners	Page 13
Regulatory Affairs Checklist	Page 14
RMC Agreements	Page 15



NEW JERSEY CYBER RISK MANAGEMENT FUND

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

Date: Friday, August 25, 2023
To: Board of Fund Commissioners
Camden County Municipal Joint Insurance Fund
From: Commissioner Joseph Wolk

Membership Request: The New Jersey Counties Excess Liability JIF is requesting membership in the NJ Cyber JIF. The options for coverage will be researched by the fund professionals and discussed with the Risk Control Committee.

Cyber Risk Control Services: The Board adopted the Risk Control Committee’s recommendation to award Competitive Contract RFP #23-01 Training/Phishing and RFP #23-02 for External Scanning to D2 Cybersecurity. Work to begin implementation will begin immediately. The Committee will continue to discuss how JIFs with current cyber service(s) contracted will be managed and possible options for reimbursement.

Cybersecurity Loss Control Program: Underwriting Manager proposed adding an additional lower level of compliance to the 2023 Cyber Check list in an effort to make deductible relief accessible to more members and provide more time for members to put cyber security controls in place. Fund professionals will work with the Risk Control Committee to fine tune the program. The current ‘grandfathered’ deductible levels will carry over to July 1, 2024.

Risk Management Plan Amendment: Payment Authority: The Board passed a motion to amend the Risk Management Plan to establish a Claims Review Committee to enable the fund to respond in a timely manner to certain types of cyber claims. Claims requiring immediate response can be approved, with the condition that the excess carrier has confirmed coverage and reimbursement to the JIF.

NJ Cyber Website: The Board passed a motion to approve monies to Princeton Strategic Communications Group to implement a ‘members only’ log in to the Fund website, thereby preventing anyone acting with malicious intent from accessing information concerning our cyber controls.

Technology Stack Questionnaire: The Underwriting Manager has received a report from Chertoff Group on the results of the technology stack survey. This information will be digested and shared with members.

Next Meeting: The next Fund meeting is scheduled for Thursday, September 21, 2023 at 2:00 PM.to be held as a video / audio Zoom conference call.

MEL RISK MANAGEMENT FOR MANAGERS & SUPERVISORS



COURSE DESCRIPTION:

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

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

DATE	SELECT COURSE SESSION TO REGISTER	TIME
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.**



MEL Increases New Jersey Taxpayers Savings to \$3.6 Billion While Responding to the Financial Impact of COVID-19, Natural Disasters, Legislative and Judicial Decisions

MEL has saved taxpayers \$3.6 billion dollars including \$22.2 million in dividends to its members since its inception. On average, each MEL JIF member has saved \$6 million.

MEL also assisted its members by purchasing over \$135 million in debt securities that stabilized the bond market disrupted by COVID-19.

MEL JOINT INSURANCE FUND MEMBER SAVINGS

Member Joint Insurance Fund	Established	JIF Savings (millions)	JIF Membership	JIF Member Savings (millions)
Bergen	1985	\$291.3	38	\$7.7
South Bergen	1986	251.4	23	10.9
Atlantic	1987	408.4	41	9.9
Camden	1987	216.6	37	5.9
Mid-Jersey	1987	184.8	12	15.4
Morris	1987	252.9	45	5.6
Ocean	1987	336.1	31	10.8
PMM	1987	87.2	4	21.8
Monmouth	1988	271.2	41	6.6
Burloo	1991	118.4	28	4.2
Trico	1991	229.1	38	6.0
NJ Utility Authorities	1991	190.0	72	2.6
NJ Self-Insurers	1992	70.9	5	4.2
Suburban Metro	1992	117.5	10	11.8
NJ Housing Authorities	1994	117.2	89	1.3
Suburban Municipal	1994	79.3	12	6.6
PAIC	1997	128.8	21	6.1
Central	1998	178.9	12	14.9
First Responders	2009	33.3	37	0.9
TOTALS		\$3.6 Billion	596	Average \$6.0 million

"Despite the financial impact of COVID, natural disasters and increased coverage costs caused by legislative and judicial decisions, MEL continues to provide exceptional coverage at reasonable rates. MEL has the resources, tools, training and organizational competencies needed to weather the storms and support member needs. Our collaborative power is a major source of our strength."

JOY TOZZI

MEL Chairperson and Township of Robbinsville Business Administrator



THE POWER OF COLLABORATION

njmel.org

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**

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

FUND YEAR 2019 – LOSSES CAPPED AT RETENTION

	Budget	Limited	56	MONTH	55	MONTH	44	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-23		31-Jul-23		31-Aug-22	
PROPERTY	722,242	1,210,255	167.57%	100.00%	167.57%	100.00%	171.89%	100.00%
GEN LIABILITY	1,674,299	2,598,707	155.21%	96.90%	151.44%	96.81%	117.53%	94.32%
AUTO LIABILITY	387,682	277,697	71.63%	95.15%	71.63%	94.86%	33.61%	91.05%
WORKER'S COMP	3,672,619	3,387,075	92.23%	99.77%	92.22%	99.74%	96.23%	99.12%
TOTAL ALL LINES	6,456,842	7,473,735	115.75%	98.77%	114.77%	98.72%	106.46%	97.49%
NET PAYOUT %	\$5,799,705		89.82%					

FUND YEAR 2020 – LOSSES CAPPED AT RETENTION

	Budget	Limited	44	MONTH	43	MONTH	32	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-23		31-Jul-23		31-Aug-22	
PROPERTY	710,000	733,304	103.28%	100.00%	103.28%	100.00%	98.67%	100.00%
GEN LIABILITY	1,692,081	911,603	53.87%	94.32%	53.85%	93.91%	47.28%	87.24%
AUTO LIABILITY	397,295	806,574	203.02%	91.05%	202.78%	90.64%	210.92%	84.53%
WORKER'S COMP	3,527,720	3,413,734	96.77%	99.12%	72.10%	99.02%	75.31%	97.19%
TOTAL ALL LINES	6,327,096	5,865,215	92.70%	97.43%	78.92%	97.24%	78.95%	94.05%
NET PAYOUT %	\$4,495,501		71.05%					

FUND YEAR 2021 – LOSSES CAPPED AT RETENTION

	Budget	Limited	32	MONTH	31	MONTH	20	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-23		31-Jul-23		31-Aug-22	
PROPERTY	718,669	878,108	122.19%	100.00%	122.19%	100.00%	126.46%	97.72%
GEN LIABILITY	1,681,349	508,030	30.22%	87.24%	29.78%	86.42%	11.09%	74.17%
AUTO LIABILITY	446,457	165,825	37.14%	84.53%	37.25%	83.75%	22.62%	70.26%
WORKER'S COMP	3,528,173	2,683,154	76.05%	97.19%	77.18%	96.90%	75.82%	89.50%
TOTAL ALL LINES	6,374,648	4,235,117	66.44%	94.00%	66.96%	93.56%	60.73%	85.04%
NET PAYOUT %	\$3,025,763		47.47%					

FUND YEAR 2022 – LOSSES CAPPED AT RETENTION

	Budget	Limited	20	MONTH	19	MONTH	8	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-23		31-Jul-23		31-Aug-22	
PROPERTY	812,040	1,080,378	133.04%	97.72%	133.04%	97.40%	74.49%	61.00%
GEN LIABILITY	1,666,133	107,243	6.44%	74.17%	6.31%	72.70%	2.51%	30.00%
AUTO LIABILITY	604,621	407,272	67.36%	70.26%	67.50%	68.41%	60.76%	30.00%
WORKER'S COMP	3,820,056	2,977,234	77.94%	89.50%	77.98%	88.04%	27.71%	26.00%
TOTAL ALL LINES	6,902,850	4,572,126	66.24%	85.08%	66.24%	83.72%	30.02%	31.43%
NET PAYOUT %	\$2,624,858		38.03%					

FUND YEAR 2023 – LOSSES CAPPED AT RETENTION

	Budget	Limited	8	MONTH	7	MONTH	-4	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-23		31-Jul-23		31-Aug-22	
PROPERTY	840,000	679,932	80.94%	61.00%	63.05%	53.00%	N/A	N/A
GEN LIABILITY	1,706,985	34,914	2.05%	30.00%	1.80%	25.00%	N/A	N/A
AUTO LIABILITY	570,755	31,035	5.44%	30.00%	4.71%	25.00%	N/A	N/A
WORKER'S COMP	4,160,000	908,676	21.84%	26.00%	20.80%	19.00%	N/A	N/A
TOTAL ALL LINES	7,277,740	1,654,557	22.73%	31.29%	19.96%	24.80%	N/A	N/A
NET PAYOUT %	\$701,393		9.64%					

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

		August 31, 2023		
FUND	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	TOTAL RATE * 2023 - 2021
Monmouth County	0.45	0.98	1.01	0.86
Camden County	0.65	1.52	1.44	1.28
Ocean County	0.94	1.24	1.82	1.38
Suburban Metro	0.98	1.63	1.55	1.43
Bergen County	1.17	1.53	1.59	1.47
Burlington County Municipal JIF	1.30	1.38	1.37	1.36
Gloucester, Salem, Cumberland	1.31	1.38	2.00	1.60
Suburban Municipal	1.32	1.26	1.85	1.50
Morris County	1.34	1.24	1.59	1.39
Professional Municipal Managers	1.38	1.50	1.54	1.49
NJ Utility Authorities	1.51	1.35	2.08	1.65
Atlantic County Municipal JIF	1.66	2.20	2.04	2.01
Central New Jersey	1.78	2.12	1.54	1.82
NJ Public Housing Authority	1.80	1.90	1.53	1.74
South Bergen County	2.17	2.37	2.08	2.21
AVERAGE	1.32	1.57	1.67	1.55

*** 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								
				August 31, 2023						
		# CLAIMS	Y.T.D.	2023	2022	2021			TOTAL	
		** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE	
MEMBER_ID	MEMBER	* 8/31/2023	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2023 - 2021	
1	88 Audubon Park		0	0	0.00	0.00	1 Audubon Park		0.00	
2	89 Barrington		0	0	0.00	1.80	2 Barrington		1.69	
3	91 Berlin Borough		0	0	0.00	1.01	3 Berlin Borough		0.75	
4	93 Brooklawn		0	0	0.00	2.67	4 Brooklawn		0.98	
5	94 Chesilhurst		0	0	0.00	0.00	5 Chesilhurst		0.00	
6	95 Clementon		0	0	0.00	1.59	6 Clementon		0.61	
7	96 Collingswood		0	0	0.00	1.23	7 Collingswood		0.84	
8	97 Gibbsboro		0	0	0.00	2.94	8 Gibbsboro		1.12	
9	98 Gloucester City		0	0	0.00	0.00	9 Gloucester City		0.27	
10	99 Haddon		0	0	0.00	0.73	10 Haddon		0.86	
11	100 Haddon Heights Borough		0	0	0.00	0.00	11 Haddon Heights Borou		0.00	
12	101 Haddonfield		0	0	0.00	0.00	12 Haddonfield		0.32	
13	102 Hi-Nella		0	0	0.00	0.00	13 Hi-Nella		0.00	
14	103 Laurel Springs		0	0	0.00	2.74	14 Laurel Springs		1.01	
15	104 Lawnside		0	0	0.00	3.10	15 Lawnside		1.71	
16	105 Lindenwold		0	0	0.00	5.48	16 Lindenwold		2.40	
17	106 Magnolia		0	0	0.00	1.70	17 Magnolia		0.97	
18	107 Medford Lakes		0	0	0.00	0.00	18 Medford Lakes		0.67	
19	108 Merchantville		0	0	0.00	0.00	19 Merchantville		1.06	
20	109 Mount Ephraim		0	0	0.00	1.89	20 Mount Ephraim		2.09	
21	111 Pine Hill		0	0	0.00	1.82	21 Pine Hill		2.01	
22	116 Winslow Township Fire District #1 Fire District		0	0	0.00	0.00	22 Winslow Township Fire		0.00	
23	117 Woodlynne		0	0	0.00	0.00	23 Woodlynne		0.00	
24	451 Tavistock		0	0	0.00	0.00	24 Tavistock		0.00	
25	565 Camden Parking Authority		0	0	0.00	7.84	25 Camden Parking Autho		4.19	
26	115 Winslow		0	1	0.64	1.77	26 Winslow		1.15	
27	564 Cherry Hill		0	2	0.71	0.69	27 Cherry Hill		0.67	
28	584 Cherry Hill Fire District		0	1	0.95	4.18	28 Cherry Hill Fire District		3.87	
29	90 Bellmawr		0	1	1.12	2.32	29 Bellmawr		1.84	
30	112 Runnemede		0	1	1.52	0.00	30 Runnemede		0.76	
31	87 Audubon		0	1	1.73	1.13	31 Audubon		1.74	
32	113 Somerdale		0	1	1.81	1.10	32 Somerdale		0.85	
33	92 Berlin Township		1	1	1.96	2.68	33 Berlin Township		1.48	
34	110 Oaklyn		0	1	2.36	0.00	34 Oaklyn		0.58	
35	114 Voorhees		0	4	2.68	2.59	35 Voorhees		3.15	
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:			1	14	0.65	1.52	1.44		1.28	
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			August 31, 2022	0.86						

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND												
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund												
Data Valued As of : September 18, 2023												
Total Participating Members		38		38								
Complaint				38								
Percent Compliant				100.00%								
Member Name	EPL Program ?	Checklist Submitted	Compliant	01/01/24	2024			Co-Insurance			Amended Date	Amended Co-Insurance
				EPL Deductible	POL Deductible	Amended Deductible Date	Revised EPL Deductible	Revised POL Deductible	01/01/24			
AUDUBON	Yes		Yes	\$ 2,500	\$ 2,500					0%		
AUDUBON PARK	Yes		Yes	\$ 2,500	\$ 2,500					0%		
BARRINGTON	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
BELLMAWR	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
BERLIN BOROUGH	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 100K		
BERLIN TOWNSHIP	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
BROOKLAWN	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	\$ 20,000	\$ 20,000					20% of 1st 250K		
CAMDEN PARKING AUTHORITY	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
CHERRY HILL	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
CHERRY HILL FIRE DISTRICT	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
CHESILHURST	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
CLEMENTON	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
COLLINGSWOOD	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
GIBBSBORO	Yes		Yes	\$ 5,000	\$ 5,000					20% of 1st 100K		
GLOUCESTER	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
GLOUCESTER TWP	Yes		Yes	\$ 100,000	\$ 100,000					20% of 1st 250K		
HADDON	Yes		Yes	\$ 10,000	\$ 10,000					20% of 1st 100K		
HADDON HEIGHTS	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
HADDONFIELD	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
HI-NELLA	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
LAUREL SPRINGS	Yes		Yes	\$ 20,000	\$ 20,000					0%		
LAWNSIDE	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
LINDENWOLD	Yes		Yes	\$ 5,000	\$ 5,000					0%		
MAGNOLIA	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
MEDFORD LAKES	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
MERCHANTVILLE	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
MOUNT EPHRAIM	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
OAKLYN	Yes		Yes	\$ 2,500	\$ 2,500					0%		
PENNSAUKEN	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
PINE HILL	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
RUNNEMEDE	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
SOMERDALE	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
TAVISTOCK	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
VOORHEES	Yes		Yes	\$ 7,500	\$ 7,500					20% of 1st 100K		
WINSLOW	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
WINSLOW TOWNSHIP FIRE DEPARTMENT	Yes		Yes	\$ 2,500	\$ 2,500					0%		
WOODLYNNE	Yes		Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		

**Camden JIF
2023 FUND COMMISSIONERS**

MEMBER	FUND COMMISSIONER	ALTERNATE COMMISSIONER
Audubon	David Taraschi	Rob Jakubowski
Audubon Park	M. Larry Pennock	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard V. Wilkinson	Rick Miller
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden City	Damon Burke	
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill	Erin Knoedler	Ari Messinger
Cherry Hill Fire District	John Foley	John Mulholland
Chesilhurst	M. Jamila Odom-Garnett	
Clementon	Jenai Johnson	
Collingswood	M. James Maley	Cassandra Duffey
Gibbsboro	Glenn Werner	Amy Troxel
Gloucester City	Brian Morrell	
Gloucester Township	Tom Cardis	
Haddon Heights	David Taraschi	
Haddon Twp	James Mulroy	
Haddonfield	Kevin Roche	Sharon McCullough
Hi-Nella	Phyllis Twisler	
Laurel Springs	Ken Cheeseman	
Lawnside	Edward Hill	Angelique Rankins
Lindenwold	Craig Wells	Dawn Thompson
Magnolia	Steve Whalen	
Medford Lakes	Dr. Robert J. Burton	
Merchantville	Edward Brennan	
Mt. Ephraim	Joseph Wolk	
Oaklyn	Bonnie Taft	Greg Bradley
Pennsauken Township	Elizabeth Peddicord	Timothy Killion
Pine Hill	Patricia Hendricks	
Runnemede	Eleanor Kelly	Nick Kappatos
Somerdale	M. Gary Passanante	
Tavistock	Terry Shannon	
Voorhees	Stephen J. Steglick	Jason Ravitz
Winslow	Joseph Gallagher	
Winslow Township Fire Dist. #1	Lorraine Azzarano	Marc Rigberg
Woodlynne	Joseph Chukwueke	

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2023 as of September 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 September 18, 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	08/30/23	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	8/28/2023	8/28/2023	12/31/23
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. 23-21

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

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

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

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

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

FUND YEAR CLOSED

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003250			
003250	MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND	JIF ACTIVITY 7/16/20-6/30/23	810.80
			810.80
		Total Payments FY CLOSED	810.80

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003251			
003251	COMPSERVICES, INC.	GLOUCESTER TWP CLAIM SERVICES 9/23	1,291.67
003251	COMPSERVICES, INC.	CLAIMS ADMIN FEE 09/23	39,797.33
003251	COMPSERVICES, INC.	CHERRY HILL CLAIM SERVICES 9/23	2,458.33
			43,547.33
003252			
003252	INTERSTATE MOBILE CARE INC.	DRUG/ALC. TESTING 8/23 INV 18384	3,753.00
003252	INTERSTATE MOBILE CARE INC.	DRUG/ALCOHOL TEST. INV 18383 8/23	140.00
			3,893.00
003253			
003253	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 09/23	17,408.58
			17,408.58
003254			
003254	CITY OF CAMDEN	2023 OPTIONAL SAFETY AWARD	1,000.00
			1,000.00
003255			
003255	PERMA RISK MANAGEMENT SERVICES	POSTAGE 08/23	49.15
003255	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 09/23	43,580.42
			43,629.57
003256			
003256	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 9/23	4,961.75
			4,961.75
003257			
003257	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT- INV 322935 8/23	2,847.00
003257	BROWN & CONNERY, LLP	ATTORNEY FEES FOR AUG 2023	2,172.75
003257	BROWN & CONNERY, LLP	ATTORNEY EXPENSES- AUGUST 2023	26.60
			5,046.35
003258			
003258	ELIZABETH PIGLIACELLI	TREASURER FEE 9/23	2,199.50
			2,199.50
003259			
003259	MAGNOLIA BOROUGH	2023 OPTIONAL SAFETY AWARD	1,000.00
			1,000.00

003260				
003260	BOROUGH OF HADDONFIELD	2023 OPTIONAL SAFETY AWARD	1,000.00	1,000.00
003261				
003261	BERLIN TOWNSHIP	2023 OPTIONAL SAFETY AWARD	1,000.00	1,000.00
003262				
003262	DAVID TARASCHI	3RD QTR MEETING ATTENDANCE 2023	450.00	450.00
003263				
003263	M. JAMES MALEY	3RD QTR MEETING ATTENDANCE 2023	450.00	450.00
003264				
003264	JOSEPH WOLK	3RD QTR MEETING ATTENDANCE 2023	450.00	450.00
003265				
003265	KENNETH CHEESEMAN	3RD QTR MEETING ATTENDANCE 2023	450.00	450.00
003266				
003266	MICHAEL MEVOLI	3RD QTR MEETING ATTENDANCE 2023	450.00	450.00
003267				
003267	TERRY SHANNON	3RD QTR MEETING ATTENDANCE 2023	450.00	450.00
003268				
003268	JOSEPH GALLAGHER	3RD QTR MEETING ATTENDANCE 2023	450.00	450.00
003269				
003269	GARY PASSANANTE	3RD QTR MEETING ATTENDANCE 2023	450.00	450.00
003270				
003270	EDWARD H. HILL	3RD QTR MEETING ATTENDANCE 2023	450.00	450.00
003271				
003271	COURIER POST	ACCT CHL 083028 # 0005797672 8/16/23	77.30	77.30
003272				
003272	GLOUCESTER CITY	2023 OPTIONAL SAFETY AWARD	1,000.00	1,000.00
003273				
003273	MEDLOGIX LLC	WC MAN CARE SERVICE CHERRY HILL 9/23	1,083.00	
003273	MEDLOGIX LLC	WC MANAGED CARE SERVICE 09/23	10,801.12	11,884.12
003274				
003274	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 09/23	1,245.00	1,245.00
003275				
003275	ACCESS	DEPT 409 10427866 8/31/23 FOR SEPT	124.98	124.98
003276				
003276	LOUIS DIANGELO	3RD QTR MEETING ATTENDANCE 2023	450.00	450.00
003277				
003277	OAKLYN BOROUGH	2023 OPTIONAL SAFETY AWARD	995.61	995.61
		Total Payments FY 2023		144,513.09

TOTAL PAYMENTS ALL FUND YEARS 145,323.89

Chairperson

Attest:

_____ **Dated:** _____

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

Treasurer

September 25, 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 August 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 SEPTEMBER:** Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for August totaled \$55,064.75.

- **RECEIPT ACTIVITY FOR August:**

Deductible	\$37,141.14	
Recovery	<u>7,976.25</u>	
Total Receipts		<u>\$45,117.39</u>

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

- **CLAIM ACTIVITY FOR August:**

Property Liability Claims	\$ 155,423.78	
Workers Compensation Claims	106,080.18	
Administration Expense	<u>136,747.38</u>	
Total Claims/Expenses		<u>\$398,251.34</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$24,338,628.17 to a closing balance of \$24,035,518.70 showing a decrease of \$353,133.95

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: August

	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	TOTAL
OPEN BALANCE	(83,982.68)	5,406,458.84	1,419,960.98	8,550,515.65	(263,828.98)	(64,242.78)	(36,937.94)	829,619.85	8,570,235.49	10,829.71	24,338,628.14
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	3,605.25	6,433.20	0.00	4,371.00	0.00	0.00	0.00	0.00	0.00	24,954.24	39,363.69
Invest Pymnts	1,233.96	13,816.04	3,702.79	21,524.14	0.00	0.00	0.00	0.00	21,573.78	0.00	61,850.71
Invest Adj	16.25	181.93	48.76	283.40	0.00	0.00	0.00	0.00	284.06	0.00	814.40
Subtotal Invest	1,250.21	13,997.97	3,751.55	21,807.54	0.00	0.00	0.00	0.00	21,857.84	0.00	62,665.11
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,753.70	0.00	5,753.70
TOTAL	4,855.46	20,431.17	3,751.55	26,178.54	0.00	0.00	0.00	0.00	27,611.54	24,954.24	107,782.50
EXPENSES											
Claims Transfers	13,805.20	127,296.61	14,746.97	101,866.11	0.00	0.00	0.00	0.00	0.00	4,214.07	261,928.96
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	(425.00)	0.00	0.00	0.00	0.00	0.00	0.00	145,388.03	0.00	144,963.03
TOTAL	13,805.20	126,871.61	14,746.97	101,866.11	0.00	0.00	0.00	0.00	145,388.03	4,214.07	406,891.99
END BALANCE	(92,932.42)	5,300,018.40	1,408,965.56	8,474,828.08	(263,828.98)	(64,242.78)	(36,937.94)	829,619.85	8,452,459.00	31,569.88	24,039,518.65

REPORT STATUS SECTION

Report Month: August

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

XXX

- 0.05

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS

CAMDEN MUNICIPAL JOINT INSURANCE FUND

ALL FUND YEARS COMBINED

CURRENT MONTH August

CURRENT FUND YEAR 2023

Description:	Investors Operating-58892	Investors Prop & Liab Claims-	Investors WC Claims-58905	Wilmington Trust - 5884	JCMI	
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investm	\$24,338,628.17	5,369,101.00 -	31,795.46	47,039.36	-	18,954,283.27
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 - discou	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$814.39	\$0.00	\$0.00	\$0.00	\$0.00	\$814.39
5 Interest Paid - Cash Inst	\$55,064.75	\$18,665.13	\$1,094.75	\$92.14	\$0.00	\$35,212.73
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$6,785.99	\$0.00	\$0.00	\$0.00	\$0.00	\$6,785.99
8 Net Investment Income	\$62,665.13	\$18,665.13	\$1,094.75	\$92.14	\$0.00	\$42,813.11
9 Deposits - Purchases	\$306,621.35	\$45,117.39	\$155,423.78	\$106,080.18	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$668,395.95	-\$398,251.34	-\$155,423.78	-\$106,080.18	\$0.00	-\$8,640.65
Ending Cash & Investment	\$24,039,518.70	\$5,034,632.18	-\$30,700.71	\$47,131.50	\$0.00	\$18,988,455.73
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$430,178.62	\$203,055.70	\$158,786.49	\$68,336.43	\$0.00	\$0.00
(Less Deposits in Transit)	-\$152,946.05	-\$297,954.60	\$158,649.37	-\$13,640.82	\$0.00	\$0.00
Balance per Bank	\$24,316,751.27	\$4,939,733.28	\$286,735.15	\$101,827.11	\$0.00	\$18,988,455.73

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

Month	August								
Current Fund Year	2023								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	358,391.40	13,805.20	3,605.25	368,591.35	368,591.35	0.00	0.00	0.00
	Liability	10,630.15	13,673.83	0.00	24,303.98	24,309.98	(6.00)	0.00	(6.00)
	Auto	10,517.15	10,164.35	0.00	20,681.50	20,681.50	0.00	0.00	(0.00)
	Workers Comp	240,722.48	49,595.92	0.00	290,318.40	290,318.42	(0.02)	(0.02)	0.00
	Cherry Hill	17,858.62	4,128.07	24,649.24	(2,662.55)	(2,502.57)	(159.98)	(159.98)	(0.00)
	Total	638,119.80	91,367.37	28,254.49	701,232.68	701,398.68	(166.00)	(160.00)	(6.00)
2022	Property	889,956.26	0.00	0.00	889,956.26	889,956.26	(0.00)	(0.00)	0.00
	Liability	45,762.96	6,265.80	0.00	52,028.76	52,028.76	0.00	0.00	0.00
	Auto	107,986.08	0.00	0.00	107,986.08	107,986.08	0.00	0.00	0.00
	Workers Comp	1,545,323.63	31,562.17	4,361.00	1,572,524.80	1,572,524.80	0.00	0.00	0.00
	Cherry Hill	(766.92)	86.00	224.00	(904.92)	(904.92)	(0.00)	(0.00)	0.00
	Total	2,588,262.01	37,913.97	4,585.00	2,621,590.98	2,621,590.98	(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	136,643.04	6,299.40	0.00	142,942.44	142,942.44	0.00	0.00	0.00
	Auto	101,309.67	1,053.00	0.00	102,362.67	102,362.67	(0.00)	(0.00)	0.00
	Workers Comp	2,048,687.90	9,621.25	0.00	2,058,309.15	2,061,023.15	(2,714.00)	(2,714.00)	0.00
	Cherry Hill	(10,561.11)	0.00	0.00	(10,561.11)	(10,561.11)	0.00	0.00	0.00
	Total	3,011,241.53	16,973.65	0.00	3,028,215.18	3,030,930.18	(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	637,334.57	20,480.00	0.00	657,814.57	657,814.57	0.00	0.00	0.00
	Auto	442,300.85	3,529.62	0.00	445,830.47	445,830.47	0.00	0.00	0.00
	Workers Comp	2,749,280.97	9,111.00	10.00	2,758,381.97	2,758,722.98	(341.01)	(341.01)	0.00
	Cherry Hill	(1,183.51)	0.00	81.00	(1,264.51)	(1,264.51)	0.00	0.00	0.00
	Total	4,463,180.55	33,120.62	91.00	4,496,210.17	4,496,855.18	(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	1,758,243.80	80,577.58	6,433.20	1,832,388.18	1,832,388.18	0.00	266.00	(266.00)
	Auto	262,697.35	0.00	0.00	262,697.35	262,697.35	0.00	0.00	0.00
	Workers Comp	2,501,762.58	1,975.77	0.00	2,503,738.35	2,503,829.85	(91.50)	(91.50)	0.00
	Cherry Hill	(2,774.50)	0.00	0.00	(2,774.50)	(2,774.50)	0.00	0.00	0.00
	Total	5,725,184.36	82,553.35	6,433.20	5,801,304.51	5,801,396.01	(91.50)	174.50	(266.00)
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		16,425,988.25	261,928.96	39,363.69	16,648,553.52	16,652,171.03	(3,617.51)	(3,345.51)	(272.00)

AUGUST							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	08/09/2023	27,714.91	425.00			28,139.91	
2	08/09/2023	43,658.60				43,658.60	
3	08/16/2023	16,849.48				16,849.48	
4	08/16/2023	18,870.95				18,870.95	
5	08/23/2023	41,995.96				41,995.96	
6	08/23/2023	59,193.06				59,193.06	
7	08/30/2023	5,879.01				5,879.01	
8	08/30/2023	15,895.94				15,895.94	
9	08/31/2023	17,805.23				17,805.23	
10	08/31/2023	13,640.82				13,640.82	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	261,503.96	425.00	-	-	261,928.96	
	Monthly Rpt	261,928.96				261,928.96	
	Variance	- 425.00	425.00	-	-	0.00	



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD

MX6F92185102 - CAMDEN CO JIF

08/31/2023

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 JCMI ACCOUNT	9.4563	18,988,455.73	0.00	18,988,455.73		0.00
99VVB5Y75		9.4563	18,988,455.73	0.00	18,988,455.73	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	
	08/01/2023	08/31/2023	01/01/2023	08/31/2023
NET ASSETS - BEGINNING OF PERIOD		18,954,283.27		18,616,986.32
		<u>18,954,283.27</u>		<u>18,616,986.32</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	35,212.73		258,257.06	
REALIZED GAIN/LOSS	0.00		-180,220.31	
UNREALIZED GAIN/LOSS-INVESTMENT	6,785.99		313,126.33	
ACCRETION/AMORTIZATION	814.39		-21.23	
TOTAL INVESTMENT INCOME		<u>42,813.11</u>		<u>391,141.85</u>
TOTAL RECEIPTS		<u>42,813.11</u>		<u>391,141.85</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	474.76		4,469.52	
INVESTMENT ADVISORY FEES	7,691.13		11,891.34	
CONSULTING	474.76		3,311.58	
TOTAL ADMINISTRATIVE EXPENSES		<u>8,640.65</u>		<u>19,672.44</u>
TOTAL DISBURSEMENTS		<u>8,640.65</u>		<u>19,672.44</u>
NET ASSETS - END OF PERIOD		<u><u>18,988,455.73</u></u>		<u><u>18,988,455.73</u></u>

Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: September 25, 2023

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

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

LOSS CONTROL SURVEYS

- Township of Haddon on August 3, 2023
- Borough of Lawnside on August 16, 2023

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Borough of Bellmawr on August 8, 2023
- Borough of Brooklawn on August 18, 2023
- Borough of Woodlynne on August 21, 2023

MEETINGS ATTENDED

- Claims Committee Meeting on August 25, 2023
- Fund Commissioners Meeting on August 28, 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

- Beach & Swimming Site Closures Best Practices
- Road, Signs, & Walkway Program Best Practices
- MSA Altair PID Gas Detector Notice
- Low-Speed Vehicles Best Practices
- Animal Carcass Disposal Best Practices
- Lifeguards - Lightning Best Practices

MSI FIRE & EMS

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

MSI LAW ENFORCEMENT

- Crossing Guard Program Resources

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
Berline Twp.	3
Camden City	6
Cherry Hill	3
Chesilhurst	1
Clementon	3
Collingswood	3
Gibbsboro	6
Gloucester Twp.	10
Haddon	5
Haddon Heights	4
Haddonfield	2
Laurel Springs	3
Lindenwold	1
Magnolia	1
Oaklyn	2

MSI NOW	
Pine Hill	1
Winslow	3

MSI LIVE

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

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

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

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

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

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

Camden County 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
Morris County	13%	29%	58%	4%	38%	58%
Camden County	11%	21%	68%	11%	21%	68%
NJ Utility Authorities	11%	22%	68%	5%	27%	68%
NJ Public Housing Authority	10%	44%	46%	8%	45%	47%
Suburban Metro	0%	38%	62%	0%	38%	62%
Ocean County	6%	0%	94%	3%	3%	94%
Bergen County	5%	18%	76%	3%	21%	76%
South Bergen County	4%	22%	74%	4%	22%	74%
Suburban Municipal	0%	30%	70%	0%	30%	70%
Professional Municipal Management	0%	60%	40%	0%	60%	40%
Monmouth County	0%	15%	85%	0%	15%	85%
Central New Jersey	0%	25%	75%	0%	25%	75%
Total #	31	104	277	19	115	278
Total %	7.5%	25.2%	67%	4.6%	27.9%	67%

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	Incomplete	Incomplete
Camden County	Audubon Park	Incomplete	Incomplete
Camden County	Barrington		
Camden County	Bellmawr		
Camden County	Berlin Borough	Incomplete	Incomplete
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	Incomplete	Incomplete
Camden County	Gloucester City		
Camden County	Gloucester Township	Approved	Approved
Camden County	Haddon	Incomplete	Incomplete
Camden County	Haddon Heights Borough	Approved	Approved
Camden County	Haddonfield	Incomplete	Incomplete
Camden County	Hi-Nella		
Camden County	Laurel Springs		
Camden County	Lawnside	Incomplete	Incomplete
Camden County	Lindenwold		
Camden County	Magnolia		
Camden County	Medford Lakes		
Camden County	Merchantville		
Camden County	Mount Ephraim		
Camden County	Oaklyn	Approved	Approved
Camden County	Pennsauken		
Camden County	Pine Hill		
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	Incomplete	Incomplete

Prior MEL Cyber Program Compliance – “Grandfathered” Status

Member	Approval Status - Tier 1	Approval Status - Tier 2	Approval Status - Tier 3
Audubon	Approved	Approved	Approved
Audubon Park	Approved	Approved	Approved
Barrington			
Bellmawr			
Berlin Borough	Approved	Approved	Approved
Berlin Township	Approved	Approved	Approved
Brooklawn			
Camden City			
Camden Parking Authority	Approved	Approved	Approved
Cherry Hill			
Cherry Hill Fire District			
Chesilhurst	Incomplete	Incomplete	Incomplete
Clementon	Approved	Approved	Incomplete
Collingswood	Approved	Approved	Approved
Gibbsboro	Incomplete	Incomplete	Incomplete
Gloucester City	Approved	Approved	Approved
Gloucester Township			
Haddon	Approved	Incomplete	Incomplete
Haddon Heights Borough	Approved	Approved	Incomplete
Haddonfield	Approved	Approved	Incomplete
Hi-Nella			
Laurel Springs	Approved	Approved	Approved
Lawnside	Approved	Approved	Approved
Lindenwold	Approved	Approved	Incomplete
Magnolia	Incomplete	Incomplete	Incomplete
Medford Lakes			
Merchantville	Approved	Approved	Approved
Mount Ephraim	Approved	Approved	Approved
Oaklyn	Approved	Approved	Approved
Pennsauken			
Pine Hill	Incomplete	Incomplete	Incomplete
Runnemede			
Somerdale			
Tavistock			



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%
August	\$309,542.68	\$100,568.92	\$208,973.76	67.51%
TOTAL 2023	\$2,129,018.09	\$905,562.15	\$1,223,455.94	57.47%

Monthly & YTD Summary:

PPO Statistics	August	YTD
Bills	135	1,500
PPO Bills	125	1,399
PPO Bill Penetration	92.59%	93.27%
PPO Charges	\$298,770.68	\$2,020,312.23
Charge Penetration	96.52%	94.89%

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 08/2023

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

APPENDIX I – MINUTES

August 28, 2023 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
AUGUST 28, 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, Keith Hummel, Harry Earl
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
Ari Messinger, Cherry Hill Township
Damon Burke, Camden City
Winslow Township Fire District

RISK MANAGEMENT CONSULTANTS PRESENT:

Raymond Corry	Leonard O'Neill Insurance Group
Walt Eife	Waypoint Insurance
Jaclyn Lindsey	Conner Strong & Buckelew
Don Sciolaro	PIA
Frank Covelli	PIA
Mark von der Tann	Edgewood Associates
Peter DiGiambattista	Acrisure
Terry Mason	M&C Insurance
Christopher Powell	Hardenbergh Insurance
Danielle Colaianni	Hardenbergh Insurance
Chris Roselli	Hardenbergh Insurance

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JULY 24, 2023

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JULY 24, 2023

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

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. Executive Director said the Cyber JIF did meet last Friday and has appointed D2 CyberSecurity as the JIF's new cyber technician for all members and hopefully it will be a smooth transition this fall.

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. Executive Director said another session is in the process of being scheduled for November 1st in Moorestown and that information will be forthcoming.

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. Executive Director said 80% of our members have shown decent progress in completing their schedules in Origami. Risk Managers are working with members in completing this task. The deadline is September 1st and the Executive Director asked members to continue working to complete the schedules as soon as possible.

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. Executive Director asked the towns to return their renewal documents as soon as possible.

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 – 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 showing a pretty good quarter ending June 30, 2023 with an increase over \$513,000, some reserve cases went down, IBNR increased slightly, showing a \$3.6 million surplus with over \$26 million in cash. Executive Director also reviewed the Expected Loss Ratio Analysis for July where the actuary projected 25% with the

JIF below at 20% this time last year the JIF was at 30% so this year is trending fairly well. On the Lost Time Accident Frequency, the July 31, 2023 report at 0.69 which is a fantastic number. The by member reports shows one less lost time accidents during this claim period and a total of 13 for the year. The EPL POL Compliance shows all members at 100% compliance and that will be updated as the checklist start coming in. 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 23-20 August 2023 Vouchers

TOTAL 2023	\$136,747.38
TOTAL	\$136,747.38

MOTION TO APPROVE THE AUGUAT 2023 VOUCHERS RESOLUTIONS 23-20

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

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

Closed	.00
2019	28,024.66
2020	153,670.11
2021	23,584.26
2022	71,552.66
2023	185,890.69
TOTAL	462,722.38

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF JULY 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 25 of the agenda. Mr. Saville reported the new Learning Management system is up and running hopefully everyone has found it easier to navigate. The entry level driver train the trainer programs were

launched in April. The training requirements changed in July of this year and updates were made to the program. Anyone that attended the program thus far should have received a link for the new information and changes in the presentation so they will have the most up to date information.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 6/22/23 to 7/22/23 was included in the agenda on pages 28 – 23. Executive Director reviewed the Cyber Compliance report on page 34 of the agenda and said the Camden JIF is the highest in compliance and the individual breakdown appears on page 35. There was discussion at the Cyber JIF meeting on Friday, to possibly extend the deadline for compliance to July 1, 2024. We will keep members informed if that decision is made.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for July 2023 where there was a savings of 54.7% for July and YTD Savings of 55.76%.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Manager Gladys Driggins discussed the subrogation report enclosed on page 37 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: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	Unanimous

MEETING ADJOURNED: 5:18 PM

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

