



# CAMDEN

## COUNTY MUNICIPAL

JOINT INSURANCE FUND

### MEETING AGENDA OCTOBER 23, 2023 – 1:00 PM

MEETING BEING HELD ELECTRONICALLY

<https://permainc.zoom.us/j/95170098951>

ALSO TELEPHONICALLY AT:

1-929-205-6099

Meeting ID: 951 7009 8951

#### 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 October 10, 2023.
2. Filing advance written and electronic notice of this meeting with the Clerk/Administrator of each member municipality on October 10, 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: OCTOBER 23, 2023**

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- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2023 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES:** September 25, 2023 Open Minutes ..... **Appendix I**

- CORRESPONDENCE – None**

**REPORTS**

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
Executive Director's Report ..... **Page 1**
  
- TREASURER – Elizabeth Pigliacelli**  
Monthly Vouchers - Resolution Nos. 23-23..... **Page 18**  
Treasurer’s Report..... **Page 20**  
Monthly Reports ..... **Page 21**
  
- ATTORNEY – Joseph Nardi, Esquire**
  
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report ..... **Page 27**
  
- UNDERWRITING MANAGER – Conner Strong & Buckelew**  
Cyber Risk Management Compliance – Version 2 - As of September, 2023 ..... **Page 30**
  
- MANAGED CARE – Medlogix**  
Monthly Report ..... **Page 39**
  
- CLAIMS SERVICE – AmeriHealth Casualty**  
Subrogation Report..... **Page 41**

- 
- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - NEXT MEETING: November 27, 2023 – Collingswood Sr. Community Center**
  - MEETING ADJOURNED**

# Camden County Municipal Joint Insurance Fund

2 Cooper Street  
Camden, NJ 08102

Date: October 23, 2023

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- 2024 Budget** – The proposed 2024 Budget appears on **Page 3**. The Executive Committee held a budget workshop Zoom meeting on October 18th to review the proposed budget. The Committee is recommending that the budget be introduced, totaling \$19,316,736 which represents an 8.42% increase over last year’s budget.

The Committee also reviewed the available dividend calculation and is recommending the release of \$500,000 from Closed Years accounts. The EJIF is releasing a dividend to the Camden Fund in the amount of \$216,983. Enclosed is **Resolution 23-22** authorizing the release of a dividend representing a total of \$716,983. (**Page 4**)

- Motion to introduce the 2024 Budget for the Camden County Municipal Joint Insurance Fund and schedule a Public Hearing for November 27, 2023.**
- Motion to adopt Resolution 23-22 authorizing the release of a dividend in the amount of \$716,983 from the EJIF and Closed Years Account, subject to state approval.**
- 2024 RFQ – Fair & Open Process** – The Fund office has received responses from an advertised RFQ for all fund positions. A summary report was sent to the Executive Committee under sperate cover. The Contracts Committee will be meeting to make a recommendation to the executive committee in the next few weeks.
- D2 Cyber Security Status Report** – D2’s monthly report has been sent as a separate attachment. The 3<sup>rd</sup> quarter campaign is currently running and D2 has reported high phishing rates were found for several members, D2 will be reaching out to members to confirm if these were false positive results. D2 also has rolled out Penetration Testing as new service that is provided by the Cyber JIF.
- NJ Cyber JIF:** The Cyber JIF met on October 19<sup>th</sup>, a report on that meeting will be included 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 at <https://njmel.org/employment-practices-risk-control-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 6** 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 7** 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 28<sup>th</sup> is full; however, another session has been added for December 1<sup>st</sup> at the Moorestown Town Center.
- ❑ **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 were 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, October 18<sup>th</sup> at the Forsgate Country Club. Commissioner Wolk’s reports will appear in next month’s agenda.
  - ❑ **Power of Collaboration:** Enclosed on **Page 8** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights how the MEL Safety Institute (MSI) provides training that meets the needs and work schedules of MEL/JIF members. Training for 2023 are on target to exceed last year’s record of 70,000.
  - ❑ **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 9 & 10**.

**Due Diligence Reports:**

<b>Financial Fast Track</b> - <i>provided quarterly</i>	
<b>Loss Ratio Analysis</b>	<b>Page 11</b>
<b>Loss Time Accident Frequency</b>	<b>Page 12</b>
<b>POL/EPL Compliance Report</b>	<b>Page 14</b>
<b>Fund Commissioners</b>	<b>Page 15</b>
<b>Regulatory Affairs Checklist</b>	<b>Page 16</b>
<b>RMC Agreements</b>	<b>Page 17</b>



CAMDEN MUNICIPAL JOINT INSURANCE FUND					
2024 PROPOSED BUDGET		Loss Fund Confidence at LOW to MID MIX PR, GL & AL MID WC			
APPROPRIATIONS		CHANGE			
I. Claims and Excess Insurance		Annualized 2023	Projected 2024	\$	%
<b>Claims</b>					
1	Property	840,000	1,032,500	192,500	22.92%
2	Liability	1,732,000	1,903,000	171,000	9.87%
3	Auto	579,000	617,500	38,500	6.65%
4	Workers' Comp.	3,965,000	4,111,000	146,000	3.68%
5	Workers' Comp. Pension	195,000		(195,000)	-100.00%
6					
7	<b>Subtotal - Claims</b>	<b>7,311,000</b>	<b>7,664,000</b>	<b>353,000</b>	<b>4.83%</b>
<b>8 Premiums</b>					
9	Crime	19,916	20,256	340	1.71%
10	Environmental Fund	468,542	470,317	1,775	0.38%
11	Cyber JIF	433,063	443,107	10,044	2.32%
12	MEL	3,125,342	3,274,611	149,269	4.78%
13	MEL Property	1,444,808	2,141,632	696,824	48.23%
14	<b>SubTotal Premiums</b>	<b>5,491,671</b>	<b>6,349,923</b>	<b>858,252</b>	<b>15.63%</b>
15	<b>Total Loss Fund</b>	<b>12,802,671</b>	<b>14,013,923</b>	<b>1,211,252</b>	<b>9.46%</b>
16					
<b>17 II. Expenses, Fees &amp; Contingency</b>					
18					
19	Claims Adjustment	529,972	540,571	10,599	2.00%
20	Managed Care	142,869	145,726	2,857	2.00%
21	Loss Fund Management	80,310	81,916	1,606	2.00%
22	Litigation Management	47,888	48,846	958	2.00%
23	Safety Director	190,342	194,149	3,807	2.00%
24	Law Enforcement Service	18,561	18,932	371	2.00%
25	Right to Know	48,940	49,919	979	2.00%
26	CDL Drug Testing Monitor	37,286	38,032	746	2.00%
27	Safety Incentive Program	47,354	48,301	947	2.00%
28	MEL Safety Institute	103,622	104,875	1,253	1.21%
29	Administration	442,655	451,508	8,853	2.00%
30	Actuary	59,541	60,732	1,191	2.00%
31	Auditor	26,653	27,186	533	2.00%
32	Attorney	26,073	26,594	521	2.00%
33	Treasurer	26,394	26,922	528	2.00%
34	Payroll Auditor	20,490	21,947	1,457	7.11%
35	Property Appraisals	0	40,000	40,000	0.00%
36	Underwriting Manager	14,936	15,235	299	2.00%
37	Police Accreditation	19,374	19,374	0	0.00%
38	Cyber Security Training	52,066	0	(52,066)	-100.00%
39	Postage	3,112	3,112	0	0.00%
40	Printing	3,299	3,299	0	0.00%
41	Telephone	1,245	1,245	0	0.00%
42	Meeting Expenses	2,055	2,055	0	0.00%
43	Director's Fee	18,380	18,380	0	0.00%
44	Optional Safety Award	38,000	38,000	0	0.00%
45	Misc. Expense & Contingency				
46	Contingency	27,058	27,058	0	0.00%
47	EPL Training	23,537	23,537	0	0.00%
48					
49	<b>Total Fund Exp &amp; Contingency</b>	<b>2,052,012</b>	<b>2,077,451</b>	<b>25,439</b>	<b>1.24%</b>
50	Risk Managers	948,087	1,027,109	79,022	8.33%
51					
52	<b>Total JIF Excl POL/EPL</b>	<b>15,802,770</b>	<b>17,118,483</b>	<b>1,315,713</b>	<b>8.33%</b>
<b>53 XL POL/EPL Premiums</b>					
54	POL/EPL Premium	1,803,775	1,973,334	169,559	9.40%
55	Land Use Liability	88,911	93,024	4,113	4.63%
56	RMC Fees	120,810	131,895	11,085	9.18%
57	<b>Total POL/EPL Premiums</b>	<b>2,013,496</b>	<b>2,198,253</b>	<b>184,757</b>	<b>9.18%</b>
58	<b>Total JIF Incl POL/EPL</b>	<b>17,816,266</b>	<b>19,316,736</b>	<b>1,500,470</b>	<b>8.42%</b>

**RESOLUTION OF THE CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND  
AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS SURPLUS**

**WHEREAS**, N.J.A.C. 11:15-2.21 provides that a FUND may seek approval from the Commissioner of Insurance for a refund of excess monies from any FUND year upon compliance with certain requirements; and

**WHEREAS**, the FUND has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations, and the financial integrity of the FUND; and

**WHEREAS**, the Executive Committee has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Committee of the Camden County Municipal Joint Insurance Fund, As Follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund, which has been completed for not less than twenty-four months. Based upon this requirement and the closure of old Fund Years, surplus monies in the Closed Year Accounts are eligible for refunds.

2. The Fund Commissioners have balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. It is the conclusion of the Board of Fund Commissioners that the following amount can be refunded at this time:

Closed Year Account	\$500,000.00
<u>EJIF Dividend</u>	<u>\$216,983.00</u>
<b>Total</b>	<b>\$716,983.00</b>

3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Department of Insurance and the Department of Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the approval of Actuarial Advantage (Fund Actuary) expressed in its Actuarial Report valued as of December 31, 2022 and Auditor's Report of the Historical Operating Results as of December 31, 2022. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.

5. The FUND Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, provided, however, the FUND Treasurer shall deduct any outstanding balances without regard for Fund year, upon receipt of written documentation of approval or acquiescence of these refunds from the Department of Insurance and the Department of Community Affairs.

Said refunds shall be made to the municipalities which were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

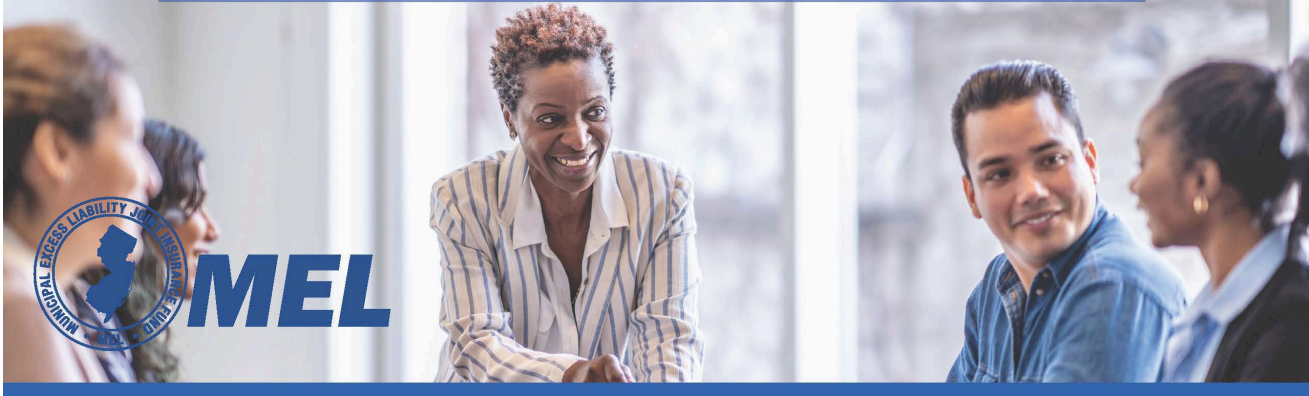
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Chairman

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Secretary

# 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	<b>MEL Risk Management for Managers &amp; Supervisors</b>	11 a.m. - 12:30 p.m.
Sept. 12th	<b>MEL Risk Management for Managers &amp; Supervisors</b>	9 a.m. - 10:30 a.m.
Sept. 27th	<b>MEL Risk Management for Managers &amp; Supervisors</b>	9 a.m. - 10:30 a.m.
October 2nd	<b>MEL Risk Management for Managers &amp; Supervisors</b>	6:30 p.m. - 8 p.m.
October 13th	<b>MEL Risk Management for Managers &amp; Supervisors</b>	9 a.m. - 10:30 a.m.
October 24th	<b>MEL Risk Management for Managers &amp; Supervisors</b>	9 a.m. - 10:30 a.m.
October 25th	<b>MEL Risk Management for Managers &amp; Supervisors</b>	6:30 p.m. - 8 p.m.
November 6th	<b>MEL Risk Management for Managers &amp; Supervisors</b>	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 Training Makes the Safety Difference and Reduces Cost

The MEL Safety Institute (MSI) provides training that meets the needs and work schedules of MEL/JIF members. Trainings for 2023 are on target to exceed last year's record of 70,000.

## THE RESULT:

Lost-time accident rates for MEL/JIF members are the lowest among municipal employees – a direct benefit measured in reduced workers' compensation costs.



**MEL**

THE POWER OF  
COLLABORATION

[njmel.org](http://njmel.org)

## Training Is Extensive and Easy to Access

**MSI LIVE** includes online interactive and in-person instructor-led courses on safety and risk control including those designed for law enforcement officers.

**MSI NOW** offers 200 live streaming training videos available from the MEL website at any time on demand.

### Law Enforcement Training and Fire Service Training and Support

Law enforcement training, video briefings, bulletins addressing essential topics and risk analysis are available on the MEL website. A separate section for Fire and EMS services includes model policies, forms and checklists, safety bulletins, briefings and training videos.

### The MSI Leadership Academy

The MSI Leadership Academy provides training designed to strengthen leadership performance. Courses are available in virtual and in-person options.

### MSI EXPO

Members can enroll in nine essential training programs offered on one day at a single location and fulfill essential training requirements.

### MEL Leadership Skills for Supervisors

This two-day training program provides interactive learning opportunities to improve team performance and manage organizational stress. Two hour Zoom sessions are also available.

### Risk Management

The Annual Elected Officials Risk Management Seminar is available online. The MEL has added a webinar titled Public Officials - What You Need to Know to provide a regulatory and safety overview for newly appointed public officials and JIF leaders.

### Bulletins and Video Briefings

Safety bulletins and video briefings are released throughout the year.

For more information regarding training, contact the MEL Safety Institute 732-735-5213.

**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**

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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](mailto:bstokes@permainc.com) or Karen Read at 856-552-4712 or [kread@permainc.com](mailto: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 &amp; 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	57	MONTH	56	MONTH	45	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-23		31-Aug-23		30-Sep-22	
PROPERTY	722,242	1,210,255	167.57%	100.00%	167.57%	100.00%	171.89%	100.00%
GEN LIABILITY	1,674,299	2,600,011	155.29%	96.96%	155.21%	96.90%	120.25%	94.71%
AUTO LIABILITY	387,682	277,795	71.66%	95.43%	71.63%	95.15%	33.61%	91.45%
WORKER'S COMP	3,672,619	3,388,233	92.26%	99.80%	92.17%	99.77%	95.26%	99.20%
TOTAL ALL LINES	6,456,842	7,476,293	115.79%	98.83%	115.72%	98.77%	106.61%	97.66%
NET PAYOUT %	\$5,811,773		90.01%					

**FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	45	MONTH	44	MONTH	33	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-23		31-Aug-23		30-Sep-22	
PROPERTY	710,000	733,304	103.28%	100.00%	103.28%	100.00%	99.07%	100.00%
GEN LIABILITY	1,692,081	968,314	57.23%	94.71%	53.87%	94.32%	47.09%	88.03%
AUTO LIABILITY	397,295	806,658	203.04%	91.45%	203.02%	91.05%	173.37%	85.26%
WORKER'S COMP	3,527,720	3,418,537	96.90%	99.20%	72.39%	99.12%	74.51%	97.46%
TOTAL ALL LINES	6,327,096	5,926,812	93.67%	97.60%	79.11%	97.43%	76.14%	94.45%
NET PAYOUT %	\$4,593,280		72.60%					

**FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	33	MONTH	32	MONTH	21	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-23		31-Aug-23		30-Sep-22	
PROPERTY	718,669	864,724	120.32%	100.00%	122.19%	100.00%	125.81%	98.04%
GEN LIABILITY	1,681,349	550,531	32.74%	88.03%	30.22%	87.24%	11.24%	75.57%
AUTO LIABILITY	446,457	165,825	37.14%	85.26%	37.14%	84.53%	22.62%	71.98%
WORKER'S COMP	3,528,173	2,753,207	78.03%	97.46%	76.05%	97.19%	76.65%	90.74%
TOTAL ALL LINES	6,374,648	4,334,286	67.99%	94.40%	66.44%	94.00%	61.16%	86.25%
NET PAYOUT %	\$3,038,746		47.67%					

**FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	21	MONTH	20	MONTH	9	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-23		31-Aug-23		30-Sep-22	
PROPERTY	812,040	1,057,291	130.20%	98.04%	133.04%	97.72%	76.47%	68.00%
GEN LIABILITY	1,666,133	93,987	5.64%	75.57%	6.44%	74.17%	2.80%	36.00%
AUTO LIABILITY	604,621	407,272	67.36%	71.98%	67.36%	70.26%	59.59%	35.00%
WORKER'S COMP	3,820,056	3,143,964	82.30%	90.74%	77.94%	89.50%	38.22%	33.00%
TOTAL ALL LINES	6,902,850	4,702,514	68.12%	86.30%	66.24%	85.08%	36.04%	38.02%
NET PAYOUT %	\$2,713,395		39.31%					

**FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	9	MONTH	8	MONTH	-3	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-23		31-Aug-23		30-Sep-22	
PROPERTY	840,000	837,348	99.68%	68.00%	80.94%	61.00%	N/A	N/A
GEN LIABILITY	1,706,985	36,019	2.11%	36.00%	2.05%	30.00%	N/A	N/A
AUTO LIABILITY	570,755	47,692	8.36%	35.00%	5.44%	30.00%	N/A	N/A
WORKER'S COMP	4,160,000	1,097,774	26.39%	33.00%	21.84%	26.00%	N/A	N/A
TOTAL ALL LINES	7,277,740	2,018,833	27.74%	37.90%	22.73%	31.29%	N/A	N/A
NET PAYOUT %	\$896,032		12.31%					

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

		September 30, 2023		
	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>TOTAL</b>
	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>RATE *</b>
<b>FUND</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>2023 - 2021</b>
Monmouth County	0.48	0.98	1.01	0.85
Camden County	0.95	1.52	1.44	1.34
Ocean County	0.99	1.24	1.82	1.39
Suburban Metro	1.01	1.66	1.55	1.44
Bergen County	1.11	1.53	1.59	1.44
Gloucester, Salem, Cumberland	1.20	1.41	2.00	1.58
Burlington County Municipal JIF	1.29	1.38	1.37	1.35
Suburban Municipal	1.33	1.26	1.85	1.50
Morris County	1.41	1.24	1.59	1.41
Professional Municipal Manager	1.53	1.62	1.54	1.56
NJ Utility Authorities	1.58	1.40	2.08	1.69
Atlantic County Municipal JIF	1.84	2.20	2.04	2.05
NJ Public Housing Authority	1.89	1.90	1.53	1.76
Central New Jersey	1.89	2.12	1.56	1.85
South Bergen County	2.14	2.37	2.08	2.20
<b>AVERAGE</b>	<b>1.38</b>	<b>1.59</b>	<b>1.67</b>	<b>1.56</b>

Camden County JOINT INSURANCE FUND									
2023 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF September 30, 2023									
MEMBER_ID	MEMBER	# CLAIMS ** FOR * 9/30/2023	Y.T.D. LOST TIME ACCIDENTS	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2023 - 2021	
1	88 Audubon Park	0	0	0.00	0.00	0.00	1 Audubon Park	0.00	
2	89 Barrington	0	0	0.00	1.80	2.60	2 Barrington	1.64	
3	93 Brooklawn	0	0	0.00	2.67	0.00	3 Brooklawn	0.95	
4	94 Chesilhurst	0	0	0.00	0.00	0.00	4 Chesilhurst	0.00	
5	95 Clementon	0	0	0.00	1.59	0.00	5 Clementon	0.59	
6	97 Gibbsboro	0	0	0.00	2.94	0.00	6 Gibbsboro	1.09	
7	98 Gloucester City	0	0	0.00	0.00	0.71	7 Gloucester City	0.26	
8	99 Haddon	0	0	0.00	0.73	1.48	8 Haddon	0.83	
9	100 Haddon Heights Borough	0	0	0.00	0.00	0.00	9 Haddon Heights Borou	0.00	
10	102 Hi-Nella	0	0	0.00	0.00	0.00	10 Hi-Nella	0.00	
11	103 Laurel Springs	0	0	0.00	2.74	0.00	11 Laurel Springs	0.98	
12	104 Lawnside	0	0	0.00	3.10	1.47	12 Lawnside	1.66	
13	105 Lindenwold	0	0	0.00	5.48	0.90	13 Lindenwold	2.33	
14	106 Magnolia	0	0	0.00	1.70	0.83	14 Magnolia	0.95	
15	107 Medford Lakes	0	0	0.00	0.00	1.75	15 Medford Lakes	0.65	
16	108 Merchantville	0	0	0.00	0.00	2.86	16 Merchantville	1.02	
17	109 Mount Ephraim	0	0	0.00	1.89	3.57	17 Mount Ephraim	2.03	
18	111 Pine Hill	0	0	0.00	1.82	3.48	18 Pine Hill	1.95	
19	116 Winslow Township Fire Distri	0	0	0.00	0.00	0.00	19 Winslow Township Fire	0.00	
20	117 Woodlynne	0	0	0.00	0.00	0.00	20 Woodlynne	0.00	
21	451 Tavistock	0	0	0.00	0.00	0.00	21 Tavistock	0.00	
22	565 Camden Parking Authority	0	0	0.00	7.84	3.08	22 Camden Parking Autho	4.09	
23	96 Collingswood	1	1	0.80	1.23	1.00	23 Collingswood	1.03	
24	584 Cherry Hill Fire District	0	1	0.85	4.18	5.41	24 Cherry Hill Fire District	3.76	
25	101 Haddonfield	1	1	1.13	0.00	0.85	25 Haddonfield	0.61	
26	564 Cherry Hill	2	4	1.26	0.69	0.63	26 Cherry Hill	0.82	
27	91 Berlin Borough	1	1	1.35	1.01	0.99	27 Berlin Borough	1.09	
28	112 Runnemede	0	1	1.35	0.00	1.03	28 Runnemede	0.74	
29	87 Audubon	0	1	1.54	1.13	2.40	29 Audubon	1.69	
30	113 Somerdale	0	1	1.61	1.10	0.00	30 Somerdale	0.82	
31	115 Winslow	2	3	1.70	1.77	0.87	31 Winslow	1.43	
32	92 Berlin Township	0	1	1.74	2.68	0.00	32 Berlin Township	1.43	
33	90 Bellmawr	1	2	1.99	2.32	1.85	33 Bellmawr	2.04	
34	114 Voorhees	0	4	2.38	2.59	4.04	34 Voorhees	3.05	
35	110 Oaklyn	1	2	4.20	0.00	0.00	35 Oaklyn	1.13	
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:			9	23	0.95	1.52	1.44	1.34	
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		September 30, 2022		0.86					

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**  
**EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund**  
**Data Valued As of : October 19, 2023**

<b>Total Participating Members</b>	<b>38</b>	<b>38</b>
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	POL							01/01/23	Deductible	Co-Insurance
				Deductible	Deductible									
AUDUBON	Yes		Yes	\$ 2,500	\$ 2,500				0%			\$ 2,500	20% of \$1,000,000	
AUDUBON PARK	Yes		Yes	\$ 2,500	\$ 2,500				0%			\$ 2,500	20% of \$1,000,000	
BARRINGTON	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
BELLMAWR	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
BERLIN BOROUGH	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 100K			\$ 20,000	20% of \$1,000,000	
BERLIN TOWNSHIP	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
BROOKLAWN	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	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
CAMDEN PARKING AUTHORITY	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
CHERRY HILL	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
CHERRY HILL FIRE DISTRICT	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
CHESILHURST	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
CLEMENTON	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
COLLINGSWOOD	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
GIBBSBORO	Yes		Yes	\$ 5,000	\$ 5,000				20% of 1st 100K			\$ 5,000	20% of \$1,000,000	
GLOUCESTER	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
GLOUCESTER TWP	Yes		Yes	\$ 100,000	\$ 100,000				20% of 1st 250K			\$ 100,000	20% of \$1,000,000	
HADDON	Yes		Yes	\$ 10,000	\$ 10,000				20% of 1st 100K			\$ 10,000	20% of \$1,000,000	
HADDON HEIGHTS	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
HADDONFIELD	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
HI-NELLA	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
LAUREL SPRINGS	Yes		Yes	\$ 20,000	\$ 20,000				0%			\$ 20,000	20% of \$1,000,000	
LAWN SIDE	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
LINDENWOLD	Yes		Yes	\$ 5,000	\$ 5,000				0%			\$ 5,000	20% of \$1,000,000	
MAGNOLIA	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
MEDFORD LAKES	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
MERCHANTVILLE	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
MOUNT EPHRAIM	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
OAKLYN	Yes		Yes	\$ 2,500	\$ 2,500				0%			\$ 2,500	20% of \$1,000,000	
PENNSAUKEN	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
PINE HILL	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
RUNNEMEDE	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
SOMERDALE	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
TAVISTOCK	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
VOORHEES	Yes		Yes	\$ 7,500	\$ 7,500				20% of 1st 100K			\$ 7,500	20% of \$1,000,000	
WINSLOW	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
WINSLOW TOWNSHIP FIRE DEPARTMENT	Yes		Yes	\$ 2,500	\$ 2,500				0%			\$ 2,500	20% of \$1,000,000	
WOODLYNNE	Yes		Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			\$ 20,000	20% of \$1,000,000	

**Camden JIF  
2023 FUND COMMISSIONERS**

<b>MEMBER</b>	<b>FUND COMMISSIONER</b>	<b>ALTERNATE COMMISSIONER</b>
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 October 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 MUNICIPAL JOINT INSURANCE FUND				
2023 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
As of October 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. 23-23**

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

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

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

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

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

**FUND YEAR 2022**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003293			
003293	CITY OF CAMDEN	2022 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
		<b>Total Payments FY 2022</b>	<b>1,000.00</b>

**FUND YEAR 2023**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003223			
003223	COMPSERVICES, INC.	VOID AND REISSUE	-1,291.67
003223	COMPSERVICES, INC.	VOID AND REISSUE	-39,797.33
003223	COMPSERVICES, INC.	VOID AND REISSUE	-2,458.33
			<b>-43,547.33</b>
003237			
003237	COMPSERVICES, INC.	VOID AND REISSUE	-1,291.67
003237	COMPSERVICES, INC.	VOID AND REISSUE	-39,797.33
003237	COMPSERVICES, INC.	VOID AND REISSUE	-2,458.33
			<b>-43,547.33</b>
003278			
003278	COMPSERVICES, INC.	CHERRY HILL CLAIM SERVICES 8/23	2,458.33
003278	COMPSERVICES, INC.	CLAIMS ADMIN FEE 08/23	39,797.33
003278	COMPSERVICES, INC.	GLOUCESTER TWP CLAIM SERVICES 8/23	1,291.67
003278	COMPSERVICES, INC.	CLAIMS ADMIN FEE 07/23	39,797.33
003278	COMPSERVICES, INC.	CHERRY HILL CLAIM SERVICES 7/23	2,458.33
003278	COMPSERVICES, INC.	GLOUCESTER TWP CLAIM SERVICES 7/23	1,291.67
			<b>87,094.66</b>
003279			
003279	BOROUGH OF LINDENWOLD	POLICE ACCREDITATION REIMB. 2023	15,008.86
			<b>15,008.86</b>
003280			
003280	COMPSERVICES, INC.	GLOUCESTER TWP CLAIM SERVICES 10/23	1,291.67
003280	COMPSERVICES, INC.	CLAIMS ADMIN FEE 10/23	39,797.33
003280	COMPSERVICES, INC.	CHERRY HILL CLAIM SERVICES 10/23	2,458.33
			<b>43,547.33</b>
003281			
003281	INTERSTATE MOBILE CARE INC.	DRUG/ALC. TEST 9/23 INV 18439	40.00
003281	INTERSTATE MOBILE CARE INC.	DRUG/ALC. TESTING 9/23 INV 18438 CAMDEN	3,765.00
			<b>3,805.00</b>



003282				
003282	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 10/23	17,408.58	
			<b>17,408.58</b>	
003283				
003283	APPLIEDINFO PARTNERS, INC.	2ND HALF CYBERSECURITY TRAIN. 7/23	17,382.00	
			<b>17,382.00</b>	
003284				
003284	PERMA RISK MANAGEMENT SERVICES	POSTAGE 09/23	45.71	
003284	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 10/23	43,580.42	
			<b>43,626.13</b>	
003285				
003285	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 10/23	4,961.75	
			<b>4,961.75</b>	
003286				
003286	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT- INV 324237 9/23	2,847.00	
003286	BROWN & CONNERY, LLP	ATTORNEY FEES FOR SEPT 2023	2,172.75	
003286	BROWN & CONNERY, LLP	ATTORNEY EXPENSES- 09/23 INV 324237	70.74	
			<b>5,090.49</b>	
003287				
003287	ELIZABETH PIGLIACELLI	TREASURER FEE 10/23	2,199.50	
			<b>2,199.50</b>	
003288				
003288	MICHAEL MEVOLI	REIMB 1/2 MEETING EXP. 9/25/23	161.76	
			<b>161.76</b>	
003289				
003289	MEDLOGIX LLC	WC MAN CARE SERVICE CHERRY HILL 10/23	1,083.00	
003289	MEDLOGIX LLC	WC MANAGED CARE SERVICE 10/23	10,801.12	
			<b>11,884.12</b>	
003290				
003290	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 10/23	1,245.00	
			<b>1,245.00</b>	
003291				
003291	ACCESS	DEPT 409 INV 10480724 9/30/23 FOR OCT	128.74	
			<b>128.74</b>	
003292				
003292	M & C INSURANCE AGENCY, INC.	RMC- 2ND HALF 2023 CAMDEN PARK. AUTH	9,223.00	
003292	M & C INSURANCE AGENCY, INC.	RMC- 2ND HALF 2023 BOR. LAWNSIDE	6,430.00	
			<b>15,653.00</b>	
		<b>Total Payments FY 2023</b>	<b>182,102.26</b>	
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>183,102.26</b>	

\_\_\_\_\_  
Chairperson

Attest:

\_\_\_\_\_  
Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

October 23, 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 September 30, 2023 for Fund Years 2019, 2020, 2021, 2022 and 2023. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

Net Investment Income received or accrued for September totaled \$54,799.40.

- **RECEIPT ACTIVITY FOR September:**

Assessment	\$441,438.00
Deductible	4,214.07
Recovery	<u>40,794.60</u>
Total Receipts	<u>\$486,446.67</u>

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

- **CLAIM ACTIVITY FOR September:**

Property Liability Claims	\$ 252,235.20
Workers Compensation Claims	198,780.12
Administration Expense	<u>145,323.89</u>
Total Claims/Expenses	<u>\$596,339.21</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$24,039,518.70 to a closing balance of \$23,852,028.70 showing a decrease of \$187,490.00

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: September**

	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	TOTAL
OPEN BALANCE	(92,932.42)	5,285,828.38	1,408,965.56	8,474,828.08	(263,828.98)	(64,242.78)	(36,937.94)	829,619.85	8,466,649.02	31,569.88	24,039,518.65
<b>RECEIPTS</b>											
Assessments	20,844.67	42,570.89	14,236.83	103,230.74	46,934.70	11,626.91	10,746.49	116,388.34	74,858.42	0.00	441,438.00
Refunds	40,794.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,214.07	45,008.67
Invest Pymnts	(1,530.53)	(17,307.43)	(4,654.40)	(26,953.04)	0.00	0.00	0.00	0.00	(26,927.01)	0.00	(77,372.41)
Invest Adj	36.04	407.50	109.59	634.61	0.00	0.00	0.00	0.00	634.00	0.00	1,821.74
Subtotal Invest	(1,494.49)	(16,899.93)	(4,544.81)	(26,318.43)	0.00	0.00	0.00	0.00	(26,293.01)	0.00	(75,550.67)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>60,144.78</b>	<b>25,670.96</b>	<b>9,692.02</b>	<b>76,912.31</b>	<b>46,934.70</b>	<b>11,626.91</b>	<b>10,746.49</b>	<b>116,388.34</b>	<b>48,565.41</b>	<b>4,214.07</b>	<b>410,896.00</b>
<b>EXPENSES</b>											
Claims Transfers	140,661.73	108,914.28	2,659.19	181,791.19	0.00	0.00	0.00	0.00	0.00	16,988.93	451,015.32
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145,323.89	0.00	145,323.89
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,046.78	0.00	2,046.78
<b>TOTAL</b>	<b>140,661.73</b>	<b>108,914.28</b>	<b>2,659.19</b>	<b>181,791.19</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>147,370.67</b>	<b>16,988.93</b>	<b>598,385.99</b>
<b>END BALANCE</b>	<b>(173,449.37)</b>	<b>5,202,585.06</b>	<b>1,415,998.40</b>	<b>8,369,949.20</b>	<b>(216,894.28)</b>	<b>(52,615.87)</b>	<b>(26,191.44)</b>	<b>946,008.19</b>	<b>8,367,843.75</b>	<b>18,795.02</b>	<b>23,852,028.66</b>

**REPORT STATUS SECTION**

**XXX**

(\$0.04)

**Report Month: September**

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

<b>SUMMARY OF CASH AND INVESTMENT INSTRUMENTS</b>					
<b>CAMDEN MUNICIPAL JOINT INSURANCE FUND</b>					
<b>ALL FUND YEARS COMBINED</b>					
<b>CURRENT MONTH</b>	September				
<b>CURRENT FUND YEAR</b>	2023				
	Description:	Investors Operating-58892	Investors Prop & Liab Claims-58910	Investors WC Claims-58905	
	ID Number:				
	Maturity (Yrs)				
	Purchase Yield:				
	TOTAL for All Accts & instruments				
<b>Opening Cash &amp; Investm</b>	\$24,039,518.70	5,034,632.18	- 30,700.71	47,131.50	
<b>Opening Interest Accrua</b>	\$0.00	-	-	-	
1	Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00
3	on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$1,821.73	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Inst	\$54,799.40	\$18,627.01	\$1,170.89	\$451.37
6	Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	-\$132,171.81	\$0.00	\$0.00	\$0.00
8	Net Investment Income	-\$75,550.68	\$18,627.01	\$1,170.89	\$451.37
9	Deposits - Purchases	\$937,461.99	\$486,446.67	\$252,235.20	\$198,780.12
10	(Withdrawals - Sales)	-\$1,049,401.31	-\$596,339.21	-\$252,235.20	-\$198,780.12
	Ending Cash & Investment	\$23,852,028.70	\$4,943,366.65	-\$29,529.82	\$47,582.87
	Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$775,080.76	\$259,983.01	\$423,843.80	\$91,253.95
	(Less Deposits in Transit)	-\$339,922.57	-\$297,954.60	-\$25,432.65	-\$16,535.32
	Balance per Bank	\$24,287,186.89	\$4,905,395.06	\$368,881.33	\$122,301.50

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

Month		September							
Current Fund Year		2023							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	368,591.35	140,661.73	7,611.42	501,641.66	501,641.66	0.00	0.00	0.00
	Liability	24,303.98	0.00	0.00	24,303.98	24,303.98	0.00	0.00	0.00
	Auto	20,681.50	658.59	0.00	21,340.09	21,340.09	0.00	0.00	0.00
	Workers Comp	290,318.40	53,182.16	0.00	343,500.56	343,660.58	(160.02)	(0.02)	(160.00)
	Cherry Hill	(2,662.55)	11,875.93	4,128.07	5,085.31	5,085.29	0.02	(159.98)	160.00
	<b>Total</b>	<b>701,232.68</b>	<b>206,378.41</b>	<b>11,739.49</b>	<b>895,871.60</b>	<b>896,031.60</b>	<b>(160.00)</b>	<b>(160.00)</b>	<b>0.00</b>
2022	Property	889,956.26	0.00	19,797.51	870,158.75	870,158.75	(0.00)	(0.00)	0.00
	Liability	52,028.76	1,743.87	0.00	53,772.63	53,772.63	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	1,572,524.80	103,767.96	0.00	1,676,292.76	1,676,292.76	(0.00)	0.00	(0.00)
	Cherry Hill	(904.92)	2,908.50	86.00	1,917.58	1,917.58	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>2,621,590.98</b>	<b>108,420.33</b>	<b>19,883.51</b>	<b>2,710,127.80</b>	<b>2,710,127.80</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>(0.00)</b>
2021	Property	735,162.03	0.00	13,385.67	721,776.36	721,777.36	(1.00)	(1.00)	0.00
	Liability	142,942.44	13,261.41	0.00	156,203.85	156,203.85	0.00	0.00	0.00
	Auto	102,362.67	779.00	0.00	103,141.67	103,141.67	(0.00)	(0.00)	0.00
	Workers Comp	2,058,309.15	10,607.81	0.00	2,068,916.96	2,071,630.96	(2,714.00)	(2,714.00)	0.00
	Workers Comp	(10,561.11)	1,721.00	0.00	(8,840.11)	(8,840.11)	0.00	0.00	0.00
	<b>Total</b>	<b>3,028,215.18</b>	<b>26,369.22</b>	<b>13,385.67</b>	<b>3,041,198.73</b>	<b>3,043,913.73</b>	<b>(2,715.00)</b>	<b>(2,715.00)</b>	<b>0.00</b>
2020	Property	635,447.67	0.00	0.00	635,447.67	635,751.67	(304.00)	(304.00)	0.00
	Liability	657,814.57	85,105.94	0.00	742,920.51	742,920.51	0.00	0.00	(0.00)
	Auto	445,830.47	1,124.10	0.00	446,954.57	446,954.57	0.00	0.00	0.00
	Workers Comp	2,758,381.97	11,548.88	0.00	2,769,930.85	2,770,271.86	(341.01)	(341.01)	0.00
	Cherry Hill	(1,264.51)	0.00	0.00	(1,264.51)	(1,264.51)	0.00	0.00	0.00
	<b>Total</b>	<b>4,496,210.17</b>	<b>97,778.92</b>	<b>0.00</b>	<b>4,593,989.09</b>	<b>4,594,634.10</b>	<b>(645.01)</b>	<b>(645.01)</b>	<b>(0.00)</b>
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	1,832,388.18	8,803.06	0.00	1,841,191.24	1,841,191.24	0.00	0.00	0.00
	Auto	262,697.35	97.50	0.00	262,794.85	262,794.85	0.00	0.00	0.00
	Workers Comp	2,503,738.35	2,684.38	0.00	2,506,422.73	2,506,514.23	(91.50)	(91.50)	0.00
	Cherry Hill	(2,774.50)	483.50	0.00	(2,291.00)	(2,291.00)	0.00	0.00	0.00
	<b>Total</b>	<b>5,801,304.51</b>	<b>12,068.44</b>	<b>0.00</b>	<b>5,813,372.95</b>	<b>5,813,464.45</b>	<b>(91.50)</b>	<b>(91.50)</b>	<b>0.00</b>
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
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>		<b>16,648,553.52</b>	<b>451,015.32</b>	<b>45,008.67</b>	<b>17,054,560.17</b>	<b>17,058,171.68</b>	<b>(3,611.51)</b>	<b>(3,611.51)</b>	<b>(0.00)</b>

SEPTEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	09/06/23	1,390.16				1,390.16	
2	09/06/23	61,007.28				61,007.28	
3	09/07/23	16,025.83				16,025.83	
4	09/13/23	16,660.53				16,660.53	
5	09/13/23	136,128.09				136,128.09	
6	09/20/23	8,812.07				8,812.07	
7	09/20/23	36,570.53				36,570.53	
8	09/27/23	51,980.63				51,980.63	
9	09/27/23	80,472.23				80,472.23	
10	09/30/23	16,535.32				16,535.32	
11	09/30/23	25,432.65				25,432.65	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	451,015.32	-	-	-	451,015.32	
	Monthly Rpt	451,015.32				451,015.32	
	Variance	-	-	-	-	-	



Asset and Accrual Detail - By Asset type

Report ID: IACS0017

Base Currency: USD

MX6F92185102 - CAMDEN CO JIF

09/30/2023

Status: FINAL

Shares/Par Security ID	Description Link Ref	Price Local/Base	Cost Local/Base	Net Income Receivable Local/Base	Market Value Local/Base	Percent Of Total	Net Unrealized Gain/Loss Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCFI ACCOUNT	9.4076	18,890,609.00	0.00	18,890,609.00		0.00
99VVB5Y75		9.4076	18,890,609.00	0.00	18,890,609.00	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	
	09/01/2023	09/30/2023	01/01/2023	09/30/2023
<b>NET ASSETS - BEGINNING OF PERIOD</b>		18,988,455.73		18,616,986.32
		<u>18,988,455.73</u>		<u>18,616,986.32</u>
<b>RECEIPTS</b>				
<b>INVESTMENT INCOME</b>				
INTEREST	34,550.13		292,807.19	
REALIZED GAIN/LOSS	0.00		-180,220.31	
UNREALIZED GAIN/LOSS-INVESTMENT	-132,171.81		180,954.52	
ACCRETION/AMORTIZATION	1,821.73		1,800.50	
<b>TOTAL INVESTMENT INCOME</b>		<u>-95,799.95</u>		<u>295,341.90</u>
<b>TOTAL RECEIPTS</b>		<u>-95,799.95</u>		<u>295,341.90</u>
<b>DISBURSEMENTS</b>				
<b>ADMINISTRATIVE EXPENSES</b>				
TRUSTEE/CUSTODIAN	472.33		4,941.85	
INVESTMENT ADVISORY FEES	1,102.12		12,993.46	
CONSULTING	472.33		3,783.91	
<b>TOTAL ADMINISTRATIVE EXPENSES</b>		<u>2,046.78</u>		<u>21,719.22</u>
<b>TOTAL DISBURSEMENTS</b>		<u>2,046.78</u>		<u>21,719.22</u>
<b>NET ASSETS - END OF PERIOD</b>		<u><u>18,890,609.00</u></u>		<u><u>18,890,609.00</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:** October 23, 2023

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

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

### *LOSS CONTROL SURVEYS*

- Township of Pennsauken on September 5, 2023
- Borough of Pine Hill on September 5, 2023
- Borough of Laurel Springs on September 19, 2023
- Borough of Collingswood on September 21, 2023
- Borough of Haddon Heights on September 21, 2023
- Borough of Hi-Nella on September 26, 2023

### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

- No Law Enforcement Loss Control Surveys for the month.

### *LAW ENFORCEMENT COMMAND STAFF TRAINING*

- Risk Management for Police Command Staff Training, September 28, 2023

### *MEETINGS ATTENDED*

- Claims Committee Meeting on September 13, 2023
- County Police Chiefs Meeting on September 13, 2023
- Executive Committee Meeting on September 25, 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***

- National Preparedness Month Best Practices
- Arc Flash Best Practices
- Generac Portable Generator, Honda Motor, & Stihl Chainsaw
- Post Storm Clean-Up & Recovery Operations Best Practices
- 2024 Department of Homeland Security Threat Assessment
- Hayride Best Practices

***MSI FIRE & EMS***

- Stress Management Strategies for the Fire Service

***MSI LAW ENFORCEMENT***

- No Law Enforcement for the month of September.

***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.

<b>MSI NOW</b>	
<b>Municipality</b>	<b>Number of Videos</b>
Audubon	1
Barrington	4
Berlin Twp.	5
Camden City	4
Cherry Hill	2
Clementon	1
Collingswood	1
Gibbsboro	8
Gloucester Twp.	5
Lindenwold	1
Magnolia	1

MSI NOW	
Oaklyn	2
Runnemedede	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@iamontgomery.com](mailto:afelip@iamontgomery.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
4LQBH	Camden County Municipal JIF	Borough of Audubon	RE: Rental Contract #7317  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 Rental Contract #7317 for rental of stump grinder, equipment value \$86,373.	Vermeer North Atlantic	7 Maple Avenue		Lumberton,	NJ	08048	09/22/2023	Commercial General Liability
											Excess Liability
											Property
FQVSC	Camden County Municipal JIF	Borough of Haddon Heights	RE: Use of Facilities with respects to use of facilities at the Camden County Regional Training Center.	Camden County Emergency Regional Training Center	420 Woodbury-Turnersville Road		Blackwood	NJ	08012	09/06/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
FQVTE	Camden County Municipal JIF	Winslow Township	RE: Cops & Bobbers  The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of property/facilities at Winslow Wildlife Management Area located on Blue Anchor Road and Oak Pond for the Township's Cops & Bobbers Fishing Event.	State of NJ, NJDEP,	NJ Div Fish & Wildlife Bureau of Land Dev	PO Box 420	Trenton	NJ	08625	09/07/2023	Automobile Liability          Commercial General Liability Excess Liability Workers Compensation and Employers' Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
G2W8H	Camden County Municipal JIF	Borough of Berlin	RE: S#E30321226	Hale Trailer Brake and Wheel	551 Cooper ROad		West Berlin	NJ	08091	09/19/2023	Automobile Liability
			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 a 2003 Markline Office Trailer, S#E30321226, value \$16,500.								Commercial General Liability
											Excess Liability
											Property
											Workers Compensation and Employers' Liability
G3858	Camden County Municipal JIF	City of Camden	RE: Use of Von Nieda Park	Camden County Board of Commissioners	520 Market Street		Camden	NJ	08102	09/07/2023	Automobile Liability
			The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of Von Nieda Park for events sponsored by the City of Camden.								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
											Public Officials Liability
											Workers Compensation and Employers' Liability
OTIUY	Camden County Municipal JIF	Borough of Bellmawr	Evidence of insurance with respects to the use of facilities for training by the Bellmawr Fire Department.	Hyde Park Apartments/Morgan Properties	430 W Browning Road		Bellmawr	NJ	08031	08/25/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability
OTIVI	Camden County Municipal JIF	Cherry Hill Fire District (BOFC District #13)	Evidence of insurance with respects to the use of property for training.	Marlton Plaza	2005 Route 70		Cherry Hill	NJ	08003	08/28/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability

COIID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
P5J4G	Camden County Municipal JIF	Township of Gloucester	<p>Re: Use of Facilities- 1481 Blackwood Clementon Road</p> <p>The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities by the Gloucester Township Police Department for special response team training. Training Location: 1481 Blackwood Clementon Rd, Clementon, NJ 08021</p>	Site Development, LLC	14000 Horizon Way, Suite 100		Mt. Laurel	NJ	08053	09/14/2023	<p>Automobile Liability</p> <p>Commercial General Liability</p> <p>Excess Liability</p> <p>Property</p> <p>Workers Compensation and Employers' Liability</p>



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
P5J79	Camden County Municipal JIF	Borough of Collingswood	RE: Equipment for the Collingswood Foundation of the Arts  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 unscheduled rental equipment for the Collingswood Foundation of the Arts.	Rentex, Inc.	110 Shawmut Road	Unit 8	Canton	MA	02021	08/24/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Property
											Workers Compensation and Employers' Liability

# Camden County JIF Cyber Compliance



Level 1: Minimum Security

Level 2: Advanced Security

MEL Cyber Page: <https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/>

JIF	Minimum			Advanced		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Professional Municipal Management	20%	60%	20%	0%	80%	20%
Morris County	20%	36%	44%	7%	49%	44%
NJ Public Housing Authority	17%	54%	29%	13%	58%	29%
<b>Camden County</b>	<b>16%</b>	<b>24%</b>	<b>61%</b>	<b>16%</b>	<b>24%</b>	<b>61%</b>
NJ Utility Authorities	15%	35%	50%	8%	42%	50%
Ocean County	10%	0%	90%	3%	6%	90%
Monmouth County	10%	15%	76%	7%	17%	76%
Suburban Municipal	10%	50%	40%	10%	50%	40%
Bergen County	8%	32%	61%	3%	37%	61%
South Bergen County	4%	35%	61%	4%	35%	61%
Suburban Metro	0%	62%	38%	0%	62%	38%
Central New Jersey	0%	38%	63%	0%	38%	63%
<b>Total #</b>	<b>52</b>	<b>141</b>	<b>219</b>	<b>32</b>	<b>161</b>	<b>219</b>
<b>Total %</b>	<b>12.6%</b>	<b>34.2%</b>	<b>53%</b>	<b>7.8%</b>	<b>39.1%</b>	<b>53%</b>

## 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	Incomplete	Incomplete
Camden County	Cherry Hill		
Camden County	Cherry Hill Fire District		
Camden County	Chesilhurst	Incomplete	Incomplete
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	Approved	Approved
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	Approved	Approved
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



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





**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%
September	\$213,021.61	\$88,462.57	\$124,559.04	58.47%
<b>TOTAL 2023</b>	<b>\$2,342,039.70</b>	<b>\$994,024.72</b>	<b>\$1,348,014.98</b>	<b>57.56%</b>

**Monthly & YTD Summary:**

PPO Statistics	September	YTD
Bills	137	1,637
PPO Bills	125	1,524
PPO Bill Penetration	91.24%	93.10%
PPO Charges	\$195,855.90	\$2,216,168.13
Charge Penetration	91.94%	94.63%

**Savings History:**

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Reductions	%
<b>TOTAL 2022</b>	<b>\$3,443,490.89</b>	<b>\$1,675,899.91</b>	<b>\$1,767,590.98</b>	<b>51.33%</b>
<b>TOTAL 2021</b>	<b>\$2,341,455.56</b>	<b>\$1,215,725.78</b>	<b>\$1,125,729.78</b>	<b>48.08%</b>
<b>TOTAL 2020</b>	<b>\$3,160,515.05</b>	<b>\$1,697,689.83</b>	<b>\$1,462,825.22</b>	<b>46.28%</b>
<b>TOTAL 2019</b>	<b>\$3,042,329.21</b>	<b>\$1,379,303.91</b>	<b>\$1,663,025.30</b>	<b>54.66%</b>
<b>TOTAL 2018</b>	<b>\$2,845,780.35</b>	<b>\$1,441,081.52</b>	<b>\$1,404,698.83</b>	<b>49.36%</b>
<b>TOTAL 2017</b>	<b>\$1,803,457.88</b>	<b>\$879,858.84</b>	<b>\$923,599.04</b>	<b>51.21%</b>
<b>TOTAL 2016</b>	<b>\$2,534,730.41</b>	<b>\$1,393,859.39</b>	<b>\$1,140,871.02</b>	<b>45.01%</b>
<b>TOTAL 2015</b>	<b>\$2,642,806.56</b>	<b>\$1,379,391.36</b>	<b>\$1,263,415.20</b>	<b>47.81%</b>
<b>TOTAL 2014</b>	<b>\$2,462,610.10</b>	<b>\$1,290,804.11</b>	<b>\$1,171,805.99</b>	<b>47.58%</b>
<b>TOTAL 2013</b>	<b>\$2,350,634.69</b>	<b>\$1,046,355.16</b>	<b>\$1,304,279.53</b>	<b>55.49%</b>
<b>TOTAL 2012</b>	<b>\$3,492,188.94</b>	<b>\$1,551,241.48</b>	<b>\$1,940,947.46</b>	<b>55.58%</b>
<b>TOTAL 2011</b>	<b>\$3,001,784.51</b>	<b>\$1,383,535.61</b>	<b>\$1,618,248.90</b>	<b>53.91%</b>



## Camden County Municipal JIF

### 2nd Quarter 2023 - Workers' Comp Injury Review

**Claims Reported:**

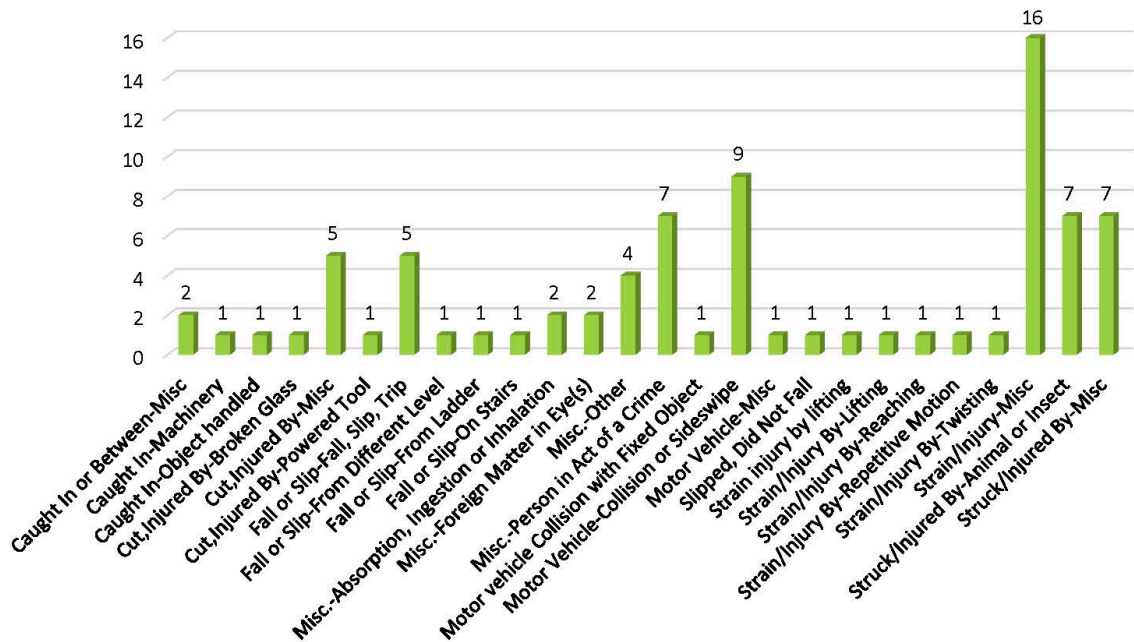
<u>2023</u>	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2023
Report Only	34	23	29		86
Medical Treatment	81	42	52		175
<b>Total FROI's</b>	<b>115</b>	<b>65</b>	<b>81</b>		<b>261</b>

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

**Claim Statistics:**

- 23 Open and treating cases; 9 remain out-of-work; 11 Released to TD/ 5 Accommodated; 3 RTW FD
- 13 Employees had Lost Time (more than 7 days out of work)

**Total Injuries by Type**





CAMJIF Liability Subrogation Report 09/2023

Month To Date  
\$40,794.60

Year to Date 2023  
\$190,448.92



**CAMJIF WC Subrogation Report 09/2023**

<u>Month to Date</u>
\$0.00

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

***APPENDIX I – MINUTES***

**September 25, 2023 Meeting**



**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
SEPTEMBER 25, 2023  
MEETING HELD AT BROOKLAWN COMMUNITY CENTER  
AT 5:00 PM**

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

**PLEDGE OF ALLEGIANCE  
MOMENT OF SILENCE OBSERVED**

**ROLL CALL OF 2023 EXECUTIVE COMMITTEE:**

Michael Mevoli, Chairman	Borough of Brooklawn	Present	
M. James Maley, Secretary			Borough of Collingswood 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 <b>Bradford Stokes, Karen A. Read</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	CompServices <b>Gladys Driggins</b>
Safety Director	J.A. Montgomery Risk Control <b>John Saville</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

Bonnie Taft, Oaklyn Borough  
Brian Morrell, Gloucester City  
Kevin Roche, Haddonfield

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Jaclyn Lindsey	Conner Strong & Buckelew
Don Sciolaro	PIA
Roger Leonard	Leonard-O’Neill Insurance
Terry Mason	M&C Insurance
Danielle Colaianni	Hardenbergh Insurance

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF AUGUST 28, 2023**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF AUGUST 28, 2023**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE:** NONE

**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. Executive Director said the Fund received multiple responses for Managed Care for our incumbent Medlogix along with AmeriHealth, First MCO and Qual Lynx. There were two responses for Claims Administration from AmeriHealth and Qual Lynx. Responses received from all other positions were received from the incumbents unopposed. Attorney Nardi said there were a number of responses on the defense panel many of whom the Camden JIF has been using in the past and some up to twenty years.

Executive Director said because of the number of responses the Perma claims team will be doing an analysis of those and then we will schedule a Contracts Committee meeting in the next couple of weeks or so to review.

**D2 Cyber Security Status:** Last month we reported that D2’s contract with the Camden JIF had expired with the end of the 2<sup>nd</sup> 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. Executive Director said last month we stated the contract ran out with D2 but that was not the case the contract is in effect until February. D2 sent out an erroneous email stating that the contract was over but it is in effect until February 2024. Third training will resume shortly so everyone will be received an email shortly.

Executive Director said the Cyber JIF appointed D2 Cybersecurity to take over the training so it will be a seamless transition and the Camden JIF will not have to go through submitting the employee list and whiteboarding. The Camden JIF will be reimbursed for a portion of the contract amount of \$16,000 from the Cyber JIF. The reimbursement may be half of the contract amount but that has not been determined yet, but we will push for the limits. The only additional training is the external scanning which will go into effect almost immediately.

**NJ Cyber JIF:** The Cyber JIF met on August 25<sup>th</sup>; 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](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.

4. 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.*
5. 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).
6. 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 28<sup>th</sup> is full; however, another session has been added for November 1<sup>st</sup> 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 25<sup>th</sup> with an August 31<sup>st</sup> 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. Executive Director said the MEL is looking at a 17% increase and that will have a trickle down on our local JIF budget. The MEL is taking into consideration financial situation all the municipalities are in and is doing their best. More information will be forthcoming. In response to Chairman Mevoli, Executive Director said there was a serious cyber attack on a municipality in

Monmouth County and it is a growing problem which is all the more reason to have the cyber training.

**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 16<sup>th</sup>.

**DUE DILIGENCE REPORTS** – Included in the agenda were due diligence reports as follows: The Financial Fast Track, Pure Loss Ratio Report, Claims Analysis by Fund Year, Claims Activity Report, Lost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report. Executive Director reviewed the Expected Loss Ratio Analysis for August where the actuary projected 31% with the JIF below at 23% this time last year the JIF was at 30% so this year is trending fairly well. On the Lost Time Accident Frequency, the August 31, 2023 report at 0.65 which is a fantastic number. The per member reports shows one lost time accidents during this claim period and a total of 14 for the year. The EPL POL Compliance we do not have any checklist completed thus far due to the Police Command staff training once that is completed checklists will start coming in.

Executive Director's Report Made Part of Minutes.

**TREASURER:**

Treasurer stated there was a correction to her report in the closing balance which should read \$24,039,518.00.

**Approving Payment of Resolution 23-21 September 2023 Vouchers**

<b>CLOSED</b>	\$810.80
<b>TOTAL 2023</b>	\$144,513.38
<b>TOTAL</b>	<b>\$145,323.89</b>

**MOTION TO APPROVE THE SEPTEMBER 2023 VOUCHERS RESOLUTIONS 23-21**

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

**Confirmation of August 2023 Claims Payments/Certification of Claims Transfers:**

<b>Closed</b>	.00
<b>2019</b>	82,553.35
<b>2020</b>	33,120.62
<b>2021</b>	16,973.65
<b>2022</b>	37,913.97
<b>2023</b>	91,367.37
<b>TOTAL</b>	<b>261,928.96</b>

**MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF AUGUST 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:** Attorney Nardi said he had a follow up to the Executive Director’s report on EPL the deadline is November 1<sup>st</sup> and in the past we know we have had that extended and there is a second training for the Police Office Command Staff the end of October there is a possibility it may be extended but it may not be as long as it was in the past. Please go through the procedures to get the check list in and have the resolutions approved in October.

**SAFETY DIRECTOR:**

Assistant Public Sector Director John Saville reviewed the Safety Directors report on page 26 of the agenda. Mr. Saville reported the there is another Safety Expo in Camden County on September 27<sup>th</sup> at the Emergency Training Center in Blackwood. CDL Training was changed as of July 10<sup>th</sup> this year and links were sent to the employees that already took the training to provide the updated program.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

The Cyber Compliance report on page 29 of the agenda and said the Camden JIF is the highest in compliance and the individual breakdown appears on page 30 and Grandfathered status report on the prior program page 31.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for August 2023 where there was a savings of 67.5% for July and YTD Savings of 57.47%.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Claims Manager Gladys Driggins discussed the subrogation report enclosed on page 33 of the agenda. The balance of the Claims Administrator’s report was for closed session.

**MOTION TO GO INTO EXECUTIVE SESSION:**

Motion: Commissioner Taraschi  
Second: Commissioner DiAngelo  
Vote: Unanimous

**MOTION TO GO INTO OPEN SESSION:**

Motion: Commissioner Shannon  
Second: Commissioner Cheeseman  
Vote: Unanimous

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

Chairman Mevoli apologized for the incident on the Zoom call last month and said since this is a public meeting we ask that everyone identifies themselves when calling into the meeting by giving your name, company and phone number. The zoom number is going to change as well.

**MOTION TO ADJOURN:**

Motion: Commissioner Taraschi  
Second: Commissioner Shannon  
Vote: Unanimous

**MEETING ADJOURNED: 5:38 PM**

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

