



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA

NOVEMBER 27, 2023 – 5:00 PM

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

OPEN PUBLIC MEETINGS ACT

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

1. Sending advance written notice to the Courier Post for publication on November 7, 2023.
2. Filing advance written and electronic notice of this meeting with the Clerk/Administrator of each member municipality on November 7, 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: NOVEMBER 27, 2023**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2023 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES:** October 23, 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. 23-25..... **Page 19**
Treasurer’s Report..... **Page 21**
Monthly Reports **Page 22**

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report **Page 28**

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Certificate of Insurance Report..... **Page 31**
Cyber Risk Management Compliance – Version 2 - As of September 2023 **Page 36**

- MANAGED CARE – Medlogix**
Monthly Report **Page 38**

- CLAIMS SERVICE – AmeriHealth Casualty**
Subrogation Report..... **Page 39**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - NEXT MEETING: January 22, 2024 – Via Zoom**
 - MEETING ADJOURNED**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: November 27, 2023

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

❑ **2024 Budget** – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2024 in the amount of \$19,316,736 that represents an 8.42% increase over last year’s budget. The budget increased \$523 since introduction as the Fund’s underwriting data was refreshed in Origami resulting in a revised budget amount of \$19,317,259. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality/entity. **(Page 4)**

- ❑ **Motion to open the Public Hearing on the 2024 Budget**
- ❑ **Discussion of Budget & Assessments**
- ❑ **Motion to close the Public Hearing**
- ❑ **Motion to adopt the 2024 Budget & Certify Assessments**

Two versions of proposed assessments are included on pages 5 & 6; one with an JIF & EJIF dividend and one with an EJIF dividend only.

❑ **2023 Dividend** – At last month’s meeting, the Board authorized a \$500,000 JIF dividend along with the EJIF’s dividend of \$218,264 pending state approval. As discussed, the Department of Banking & Insurance (DOBI) has expressed concerns with JIF’s seeking permission on dividends as most JIF’s have seen their surplus decrease over the past several years. As of the mailing of this agenda we have not heard back from DOBI. The EJIF has not received a communication back yet either on their request for their dividend. An update will be provided at the meeting.

Once we have a final decision on the dividends, the Fund Office will send out a memorandum to all members entitled to a dividend, an option to receive a credit or a check.

❑ **2024 RFQ – Fair & Open Process** – As reported at last month’s meeting, we received multiple responses for Claims Administrator and Managed Care services. The Contracts Committee is making the recommendation to stay with our incumbent firms for a 3-year period. Re-Appointments of all professional positions will take place at our January meeting.

- ❑ **D2 Cyber Security Status Report** – D2’s monthly report has been sent as a separate attachment. The 4th quarter campaign is about to conclude and D2 has reported high phishing rates were found for several members. D2 will be reaching out to those members to confirm if these were false positives.

D2 has rolled out Penetration Testing as new service that is provided by the Cyber JIF; we will be reaching out to members to confirm their points of contacts for this new service.

- ❑ **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/> . A little over one-half of the members have completed the program and have sent in their checklists.

- ❑ **MEL, RCF, EJIF & Cyber JIF Representative** - The fund should elect its representative to the MEL, RCF, EJIF & Cyber JIFs for the 2024 Fund Year.

- ❑ **Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2024 representative to the Municipal Excess Liability Joint Insurance Fund.**

- ❑ **Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2024 representative to the Residual Claims Fund Joint Insurance Fund.**

- ❑ **Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2024 representative to the Environmental Joint Insurance Fund.**

- ❑ **Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2024 representative to the Cyber Risk Management Joint Insurance Fund**

- ❑ **RCF 2019 Fund Year Rollover** – The Residual Claims Fund board adopted a resolution accepting the transfer of member JIF’s Fund Year 2019. Enclosed on **Page 7** is **Resolution 23-24** authorizing the transfer of the Camden JIF’s 2019 claim liabilities to the RCF.

- ❑ **Motion to Approve Resolution 23-24 Authorizing the Transfer of Fund Year 2018 to the RCF**

- ❑ **NJ Cyber JIF** - The Cyber JIF met on November 20th, a report on that meeting will be sent out via email.

- ❑ **MEL Meeting** – The MEL met at the League of Municipalities Convention. Commissioner Wolk’s report will be sent out via email.

- ❑ **Police Accreditation Grants** – Last month, the JIF awarded a Police Accreditation Grant to the Borough of Lindenwold. They join Gloucester Twp, Collingswood, Gloucester City, Haddon Twp & Voorhees as recipients of the Camden JIF’s grant. The JIF reimburses members 25% of the cost of Accreditation.
- ❑ **Microsoft Teams** – The Fund Office is expected to eliminate the use of the Zoom application for meetings and webinars. Microsoft Teams will become the default option for audio & video conferencing beginning in January.
- ❑ **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 the importance and priority the MEL has placed on risk control and safety training.
- ❑ **Safety Incentive Program – Optional Safety Award** – The notice for the 2023 Optional Safety Award was 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:

Financial Fast Track	Page 11
Loss Ratio Analysis	Page 12
Loss Time Accident Frequency	Page 13
POL/EPL Compliance Report	Page 15
Fund Commissioners	Page 16
Regulatory Affairs Checklist	Page 17
RMC Agreements	Page 18

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	\$	%
Claims					
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	Subtotal - Claims	7,311,000	7,664,000	353,000	4.83%
8	Premiums				
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	3,276,230	150,888	4.83%
13	MEL Property	1,444,808	2,141,632	696,824	48.23%
14	SubTotal Premiums	5,491,671	6,351,542	859,871	15.66%
15	Total Loss Fund	12,802,671	14,015,542	1,212,871	9.47%
16					
17	II. Expenses, Fees & Contingency				
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 Mangement	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	Total Fund Exp & Contingency	2,052,012	2,077,451	25,439	1.24%
50	Risk Managers	948,087	1,027,212	79,125	8.35%
51					
52	Total JIF Excl POL/EPL	15,802,770	17,120,205	1,317,435	8.34%
53	XL POL/EPL Premiums				
54	POL/EPL Premium	1,803,775	1,972,587	168,812	9.36%
55	Land Use Liability	88,911	92,644	3,733	4.20%
56	RMC Fees	120,810	131,823	11,013	9.12%
57	Total POL/EPL Premiums	2,013,496	2,197,054	183,558	9.12%
58	Total JIF Incl POL/EPL	17,816,266	19,317,259	1,500,993	8.42%

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
2024 Assessments

Assessment if 2023 Dividend applied as Credit

Member	2023 A	TOTAL 2024 B	CHANGE \$ C	CHANGE % D	Closed Year Option 500K	TOTAL 2024 REVISED	CHANGE \$	CHANGE %
					2023 Dividend			
AUDUBON	423,731	459,268	35,537	8.39%	22,343	438,925	13,194	3.11%
AUDUBON PARK	38,333	41,753	3,420	8.92%	1,761	39,992	1,659	4.33%
BARRINGTON	344,276	372,313	28,037	8.14%	17,728	354,585	10,309	2.99%
BELLMAWR	648,807	703,182	54,375	8.38%	38,117	667,065	18,258	2.81%
BERLIN BOROUGH	466,250	504,569	38,319	8.22%	21,985	482,584	16,334	3.50%
BERLIN TOWNSHIP	506,394	542,122	35,728	7.06%	19,414	522,708	16,314	3.22%
BROOKLAWN	176,339	190,721	14,382	8.16%	10,039	180,682	4,343	2.46%
CHESILHURST	112,613	121,349	8,736	7.76%	5,568	115,781	3,168	2.81%
CLEMENTON	280,518	304,634	24,116	8.60%	13,622	291,012	10,494	3.74%
COLLINGSWOOD	799,059	860,504	61,445	7.69%	40,638	819,866	20,807	2.60%
GIBBSBORO	106,491	115,539	9,048	8.50%	4,889	110,850	4,359	4.09%
GLOUCESTER	844,395	914,549	70,154	8.31%	49,047	865,502	21,107	2.50%
HADDON	670,673	726,901	56,228	8.38%	33,172	693,729	23,066	3.44%
HADDON HEIGHTS	291,775	313,536	21,761	7.46%	6,644	308,892	15,117	5.18%
HADDONFIELD	577,063	624,480	47,417	8.22%	35,169	589,311	12,248	2.12%
HI-NELLA	48,666	52,299	3,633	7.47%	2,599	49,700	1,034	2.12%
LAUREL SPRINGS	138,976	149,441	10,465	7.53%	6,728	142,713	3,737	2.69%
LAWNSIDE	214,348	235,643	21,295	9.93%	10,336	225,307	10,959	5.11%
LINDENWOLD	701,857	761,693	59,836	8.53%	35,952	725,741	23,884	3.40%
MAGNOLIA	263,657	285,210	21,553	8.17%	13,522	271,688	8,031	3.05%
MEDFORD LAKES	217,240	234,861	17,621	8.11%	12,321	222,540	5,300	2.44%
MERCHANTVILLE	208,419	225,664	17,245	8.27%	11,892	213,772	5,353	2.57%
MOUNT EPHRAIM	257,595	276,949	19,354	7.51%	12,931	264,018	6,423	2.49%
OAKLYN	252,643	274,030	21,387	8.47%	11,080	262,950	10,307	4.08%
PINE HILL	329,405	353,234	23,829	7.23%	15,709	337,525	8,120	2.47%
RUNNEMEDE	370,174	398,556	28,382	7.67%	18,583	379,973	9,799	2.65%
SOMERDALE	269,038	291,634	22,596	8.40%	13,260	278,374	9,336	3.47%
VOORHEES	1,370,041	1,486,296	116,255	8.49%	60,124	1,426,172	56,131	4.10%
WINSLOW	1,257,020	1,363,594	106,574	8.49%	71,335	1,292,259	35,239	2.80%
WOODLYNNE	106,485	115,493	9,008	8.46%	4,324	111,169	4,684	4.40%
CAMDEN CITY	707,060	769,866	62,806	8.88%	-	769,866	62,806	8.88%
CHERRY HILL	1,418,672	1,542,152	123,480	8.70%	52,357	1,489,795	71,123	5.01%
GLOUCESTER TWP	1,099,110	1,206,059	106,949	9.73%	-	1,206,059	106,949	9.73%
PENNSAUKEN	916,654	996,223	79,569	8.68%	-	996,223	79,569	8.68%
TAVISTOCK	14,433	15,638	1,205	8.35%	754	14,884	451	3.12%
CAMDEN PARKING AUTHORITY	307,430	334,898	27,468	8.93%	11,299	323,599	16,169	5.26%
CHERRY HILL FIRE DISTRICT	772,056	844,529	72,473	9.39%	33,489	811,040	38,984	5.05%
WINSLOW TOWNSHIP FIRE DISTRICT #1	288,570	307,875	19,305	6.69%	279	307,596	19,026	6.59%
FORMER MEMBERS					1,454			
Totals:	17,816,266	19,317,257	1,500,991	8.42%	718,264	18,600,447	784,181	4.40%

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
2024 Assessments

Assessment if 2023 Dividend applied as Credit

Member	2023 A	TOTAL 2024 B	CHANGE	CHANGE	EJIF ONLY OK	TOTAL 2024 REVISED	CHANGE	CHANGE
			\$ C	% D	2023 Dividend		\$	%
AUDUBON	423,731	459,268	35,537	8.39%	7,121	452,147	28,416	6.71%
AUDUBON PARK	38,333	41,753	3,420	8.92%	816	40,937	2,604	6.79%
BARRINGTON	344,276	372,313	28,037	8.14%	4,988	367,327	23,051	6.70%
BELLMAWR	648,807	703,182	54,375	8.38%	11,814	691,368	42,561	6.56%
BERLIN BOROUGH	468,250	504,569	38,319	8.22%	5,940	498,629	32,379	6.94%
BERLIN TOWNSHIP	506,394	542,122	35,728	7.06%	5,773	536,349	29,955	5.92%
BROOKLAWN	176,339	190,721	14,382	8.16%	2,847	187,874	11,535	6.54%
CHESILHURST	112,613	121,349	8,736	7.76%	1,788	119,563	6,950	6.17%
CLEMENTON	280,518	304,634	24,116	8.60%	3,815	300,819	20,301	7.24%
COLLINGSWOOD	799,059	860,504	61,445	7.69%	11,303	849,201	50,142	6.28%
GIBBSBORO	106,491	115,539	9,048	8.50%	1,460	114,079	7,588	7.13%
GLOUCESTER	844,395	914,549	70,154	8.31%	13,274	901,275	56,880	6.74%
HADDON	670,673	726,901	56,228	8.38%	9,718	717,183	46,510	6.93%
HADDON HEIGHTS	291,775	313,536	21,761	7.46%	6,482	307,054	15,279	5.24%
HADDONFIELD	577,063	624,480	47,417	8.22%	11,719	612,761	35,698	6.19%
HI-NELLA	48,666	52,299	3,633	7.47%	809	51,490	2,824	5.80%
LAUREL SPRINGS	138,976	149,441	10,465	7.53%	2,036	147,405	8,429	6.07%
LAWNSIDE	214,348	235,643	21,295	9.93%	2,785	232,858	18,510	8.64%
LINDENWOLD	701,857	761,693	59,836	8.53%	12,410	749,283	47,426	6.76%
MAGNOLIA	263,657	285,210	21,553	8.17%	4,074	281,136	17,479	6.63%
MEDFORD LAKES	217,240	234,861	17,621	8.11%	4,347	230,514	13,274	6.11%
MERCHANTVILLE	208,419	225,664	17,245	8.27%	4,004	221,660	13,241	6.35%
MOUNT EPHRAIM	257,595	276,949	19,354	7.51%	3,798	273,153	15,558	6.04%
OAKLYN	252,643	274,030	21,387	8.47%	3,439	270,591	17,948	7.10%
PINE HILL	329,405	353,234	23,829	7.23%	4,657	348,577	19,172	5.82%
RUNNEMEDE	370,174	398,556	28,382	7.67%	5,140	393,416	23,242	6.28%
SOMERDALE	269,038	291,634	22,596	8.40%	3,624	288,010	18,972	7.05%
VOORHEES	1,370,041	1,486,296	116,255	8.49%	18,277	1,468,019	97,978	7.15%
WINSLOW	1,257,020	1,363,594	106,574	8.48%	24,565	1,339,029	82,009	6.52%
WOODLYNNE	106,485	115,493	9,008	8.46%	1,644	113,849	7,364	6.92%
CAMDEN CITY	707,060	769,866	62,806	8.88%	-	769,866	62,806	8.88%
CHERRY HILL	1,418,672	1,542,152	123,480	8.70%	19,816	1,522,336	103,664	7.31%
GLOUCESTER TWP	1,099,110	1,206,059	106,949	9.73%	-	1,206,059	106,949	9.73%
PENNSAUKEN	916,654	996,223	79,569	8.68%	-	996,223	79,569	8.68%
TAVISTOCK	14,433	15,638	1,205	8.35%	221	15,417	984	6.82%
CAMDEN PARKING AUTHORITY	307,430	334,898	27,468	8.93%	1,543	333,355	25,925	8.43%
CHERRY HILL FIRE DISTRICT	772,056	844,529	72,473	9.39%	801	843,728	71,672	9.28%
WINSLOW TOWNSHIP FIRE DISTRICT #1	288,570	307,875	19,305	6.69%	-	307,875	19,305	6.69%
FORMER MEMBERS					1,422			
Totals:	17,816,266	19,317,257	1,500,991	8.42%	218,264	19,100,415	1,284,149	7.21%

RESOLUTION NO. 23-24

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
TRANSFER 2019 FUND YEAR TO THE
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interest of the member local units and joined the Residual Claims Fund.

NOW, THEREFORE, BE IT RESOLVED that the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks.

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>Member Fund S.I.R.</u>
2019	WC/GL/AL & PROPERTY	Varies

BE IT FURTHER RESOLVED that the actual transfer of claim liabilities to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/31/23

Attest:

MICHAEL MEVOLI
Chairperson

M. JAMES MALEY, JR.
Secretary



RISK CONTROL AND SAFETY TRAINING

A Major MEL Priority

Now in its 21st year, the MEL Safety Institute (MSI) includes 26 full-time, experienced staff dedicated to delivering the risk control and safety training programs needed by MEL/JIF members.

MSI provides live and virtual instructor led training in more than 70 critical safety subjects to over 72,000 employees in MEL/JIF member communities throughout New Jersey.

Throughout the year, over 1,750 risk control visits, onsite risk management, and leadership training sessions are conducted for police command staff and supervisors.

The MSI Team includes the experienced professionals needed to ensure that MEL/JIF members have access to the full range of risk control consultation, training and inspection support they need, including:

- 7 certified safety professionals
- 10 certified playground safety inspectors
- 5 retired police chiefs with over 120 years law enforcement experience
- 3 former fire chiefs with fire service training experience
- Full and part-time certified trainers in over 70 subject areas, experts on OSHA and PEOSH compliance and a dedicated "Right to Know" compliance team

Over 350 JIF leaders have already signed up for the MEL Leadership Academy, initiated this year to provide a multi-year training program focused on strengthening safety leadership performance.

THE RESULT: Lost time accident rates of MEL/JIF member communities are the lowest among municipal employees in New Jersey with dramatic impact on workers compensation cost.

**FOR MORE INFORMATION REGARDING TRAINING,
CONTACT THE MEL SAFETY INSTITUTE 732-735-5213.**



"The MEL MSI Team is committed to provide the tools and professional support needed to maintain safe workplaces and strengthen the overall safety of the communities we serve."

PAUL SHIVES
MEL Safety Director



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

	3RD QUARTER	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	4,445,785	13,337,357	291,039,005	304,376,362
2. CLAIM EXPENSES				
Paid Claims	1,072,715	3,693,117	121,717,682	125,410,799
Case Reserves	538,404	450,626	8,681,353	9,131,979
IBNR	328,251	1,309,176	8,248,375	9,557,551
Recoveries	(17,444)	(100,398)	(1,127,223)	(1,227,621)
TOTAL CLAIMS	1,921,927	5,352,521	137,520,186	142,872,708
3. EXPENSES				
Excess Premiums	1,870,849	5,612,541	86,352,443	91,964,984
Administrative	750,950	2,295,015	51,696,773	53,991,788
TOTAL EXPENSES	2,621,798	7,907,556	138,049,216	145,956,772
4. UNDERWRITING PROFIT (1-2-3)	(97,940)	77,280	15,469,602	15,546,882
5. INVESTMENT INCOME	40,014	434,342	10,395,160	10,829,502
6. DIVIDEND INCOME	0	0	4,524,982	4,524,982
7. STATUTORY PROFIT (4+5+6)	(57,926)	511,622	30,389,744	30,901,366
8. DIVIDEND	0	0	24,156,475	24,156,475
9. RCF & MEL Additional Assessments	0	0	3,133,054	3,133,054
10. STATUTORY SURPLUS (7-8-9)	(57,926)	511,622	3,100,215	3,611,837

SURPLUS (DEFICITS) BY FUND YEAR

Closed	9,091	135,740	5,135,531	5,271,270
Aggregate Excess LFC	0	0	198,238	198,238
2019	112,083	528,841	(1,642,030)	(1,113,189)
2020	281,969	796,420	(574,938)	221,482
2021	(129,573)	(120,478)	(204,478)	(324,956)
2022	(29,490)	(517,767)	187,892	(329,875)
2023	(302,006)	(311,133)		(311,133)
TOTAL SURPLUS (DEFICITS)	(57,926)	511,622	3,100,215	3,611,837
TOTAL CASH				23,852,028

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	110,390,152	110,390,152
FUND YEAR 2019				
Paid Claims	115,730	605,744	5,296,155	5,901,899
Case Reserves	15,557	(681,586)	2,346,106	1,664,520
IBNR	(243,101)	(420,493)	750,287	329,794
Aggregate Excess	-	0	0	0
Recoveries	1,968	2,044	(88,278)	(86,235)
TOTAL FY 2019 CLAIMS	(109,846)	(494,292)	8,304,269	7,809,978
FUND YEAR 2020				
Paid Claims	284,479	714,715	3,949,388	4,664,103
Case Reserves	(270,556)	(567,541)	1,593,225	1,025,684
IBNR	(273,039)	(794,482)	1,564,307	769,825
Recoveries	(19,412)	(102,442)	(676,522)	(778,964)
TOTAL FY 2020 CLAIMS	(278,528)	(749,749)	6,430,398	5,680,649
FUND YEAR 2021				
Paid Claims	51,820	282,838	2,767,819	3,050,657
Case Reserves	163,240	293,438	1,002,101	1,295,540
IBNR	(93,988)	(401,860)	1,963,619	1,561,759
Recoveries	-	0	0	0
TOTAL FY 2021 CLAIMS	121,072	174,417	5,733,539	5,907,956
FUND YEAR 2022				
Paid Claims	188,920	1,199,033	1,509,177	2,708,210
Case Reserves	143,591	283,513	1,705,605	1,989,119
IBNR	(295,934)	(939,659)	3,447,046	2,507,387
Recoveries	-	0	0	0
TOTAL FY 2022 CLAIMS	36,577	542,887	6,661,829	7,204,716
FUND YEAR 2023				
Paid Claims	431,767	890,786		890,786
Case Reserves	486,572	1,122,801		1,122,801
IBNR	1,234,313	3,865,670		3,865,670
Recoveries	-	0		0
TOTAL FY 2023 CLAIMS	2,152,652	5,879,258		5,879,258
COMBINED TOTAL CLAIMS	1,921,927	5,352,521	137,520,186	142,872,708

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.
Fund Year 2020 Claims reflect anticipated recoverable amounts from the MEL of \$859,905 (Paid: \$710,114, Reserves: \$149,791)

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	58	MONTH	57	MONTH	46	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-23		30-Sep-23		31-Oct-22	
PROPERTY	722,242	1,210,255	167.57%	100.00%	167.57%	100.00%	171.89%	100.00%
GEN LIABILITY	1,674,299	2,606,762	155.69%	97.02%	155.29%	96.96%	122.26%	95.07%
AUTO LIABILITY	387,682	277,795	71.66%	95.69%	71.66%	95.43%	61.12%	91.84%
WORKER'S COMP	3,672,619	3,388,543	92.27%	99.83%	92.26%	99.80%	94.10%	99.28%
TOTAL ALL LINES	6,456,842	7,483,355	115.90%	98.87%	115.79%	98.83%	108.13%	97.82%
NET PAYOUT %	\$5,867,039		90.87%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	46	MONTH	45	MONTH	34	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-23		30-Sep-23		31-Oct-22	
PROPERTY	710,000	733,304	103.28%	100.00%	103.28%	100.00%	98.69%	100.00%
GEN LIABILITY	1,692,081	954,956	56.44%	95.07%	57.23%	94.71%	50.53%	88.77%
AUTO LIABILITY	397,295	795,070	200.12%	91.84%	203.04%	91.45%	151.91%	85.94%
WORKER'S COMP	3,527,720	2,532,139	71.78%	99.28%	72.53%	99.20%	74.11%	97.68%
TOTAL ALL LINES	6,327,096	5,015,470	79.27%	97.76%	80.08%	97.60%	75.45%	94.82%
NET PAYOUT %	\$3,894,489		61.55%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	34	MONTH	33	MONTH	22	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-23		30-Sep-23		31-Oct-22	
PROPERTY	718,669	861,371	119.86%	100.00%	120.32%	100.00%	124.45%	98.69%
GEN LIABILITY	1,681,349	579,515	34.47%	88.77%	32.74%	88.03%	11.24%	76.91%
AUTO LIABILITY	446,457	170,725	38.24%	85.94%	37.14%	85.26%	22.62%	73.57%
WORKER'S COMP	3,528,173	2,770,512	78.53%	97.68%	78.03%	97.46%	73.60%	91.80%
TOTAL ALL LINES	6,374,648	4,382,122	68.74%	94.77%	67.99%	94.40%	59.32%	87.37%
NET PAYOUT %	\$3,059,674		48.00%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	22	MONTH	21	MONTH	10	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-23		30-Sep-23		31-Oct-22	
PROPERTY	812,040	1,059,289	130.45%	98.69%	130.20%	98.04%	87.35%	76.00%
GEN LIABILITY	1,666,133	93,987	5.64%	76.91%	5.64%	75.57%	2.82%	42.00%
AUTO LIABILITY	604,621	405,205	67.02%	73.57%	67.36%	71.98%	58.48%	40.00%
WORKER'S COMP	3,820,056	3,157,926	82.67%	91.80%	82.30%	90.74%	38.57%	42.00%
TOTAL ALL LINES	6,902,850	4,716,407	68.33%	87.42%	68.12%	86.30%	37.42%	45.82%
NET PAYOUT %	\$2,761,793		40.01%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	10	MONTH	9	MONTH	-2	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-23		30-Sep-23		31-Oct-22	
PROPERTY	840,000	913,629	108.77%	76.00%	99.68%	68.00%	N/A	N/A
GEN LIABILITY	1,706,985	65,648	3.85%	42.00%	2.11%	36.00%	N/A	N/A
AUTO LIABILITY	570,755	58,668	10.28%	40.00%	8.36%	35.00%	N/A	N/A
WORKER'S COMP	4,160,000	1,611,296	38.73%	42.00%	26.39%	33.00%	N/A	N/A
TOTAL ALL LINES	7,277,740	2,649,242	36.40%	45.77%	27.74%	37.90%	N/A	N/A

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

		October 31, 2023		
	2023	2022	2021	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2023 - 2021
Monmouth County	0.50	0.98	0.99	0.84
Camden County	1.00	1.52	1.44	1.34
Suburban Metro	1.08	1.66	1.59	1.46
Ocean County	1.18	1.24	1.84	1.43
Suburban Municipal	1.19	1.26	1.85	1.45
Burlington County Municipal JIF	1.22	1.38	1.37	1.33
Gloucester, Salem, Cumberland	1.23	1.41	2.00	1.57
Bergen County	1.24	1.55	1.59	1.48
Morris County	1.39	1.27	1.60	1.42
NJ Utility Authorities	1.48	1.44	2.08	1.67
Professional Municipal Managet	1.51	1.74	1.54	1.60
NJ Public Housing Authority	1.70	2.01	1.53	1.75
Atlantic County Municipal JIF	1.97	2.22	2.04	2.08
Central New Jersey	2.09	2.17	1.56	1.93
South Bergen County	2.22	2.37	2.11	2.23
AVERAGE	1.40	1.61	1.68	1.57

Camden County JOINT INSURANCE FUND									
2023 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF October 31, 2023									
			# CLAIMS	Y.T.D.	2023	2022	2021		TOTAL
MEMBER_ID	MEMBER	**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME		RATE
		*	*****	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	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	1.60
3	93 Brooklawn		0	0	0.00	2.67	0.00	3 Brooklawn	0.93
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	0.57
6	99 Haddon		0	0	0.00	0.73	1.48	6 Haddon	0.81
7	100 Haddon Heights Borough		0	0	0.00	0.00	0.00	7 Haddon Heights Borou	0.00
8	102 Hi-Nella		0	0	0.00	0.00	0.00	8 Hi-Nella	0.00
9	103 Laurel Springs		0	0	0.00	2.74	0.00	9 Laurel Springs	0.95
10	104 Lawnside		0	0	0.00	3.10	1.47	10 Lawnside	1.61
11	106 Magnolia		0	0	0.00	1.70	0.83	11 Magnolia	0.92
12	107 Medford Lakes		0	0	0.00	0.00	1.75	12 Medford Lakes	0.63
13	108 Merchantville		0	0	0.00	0.00	2.86	13 Merchantville	0.99
14	109 Mount Ephraim		0	0	0.00	1.89	3.57	14 Mount Ephraim	1.97
15	111 Pine Hill		0	0	0.00	1.82	3.48	15 Pine Hill	1.89
16	116 Winslow Township Fire Distri		0	0	0.00	0.00	0.00	16 Winslow Township Fire	0.00
17	117 Woodlynne		0	0	0.00	0.00	0.00	17 Woodlynne	0.00
18	451 Tavistock		0	0	0.00	0.00	0.00	18 Tavistock	0.00
19	565 Camden Parking Authority		0	0	0.00	7.84	3.08	19 Camden Parking Autho	4.00
20	96 Collingswood		0	1	0.72	0.62	1.00	20 Collingswood	0.80
21	584 Cherry Hill Fire District		0	1	0.76	4.18	5.41	21 Cherry Hill Fire District	3.65
22	98 Gloucester City		1	1	0.90	0.00	0.71	22 Gloucester City	0.51
23	101 Haddonfield		0	1	1.01	0.00	0.85	23 Haddonfield	0.60
24	105 Lindenwold		1	1	1.11	5.48	0.90	24 Lindenwold	2.58
25	564 Cherry Hill		0	4	1.13	0.69	0.63	25 Cherry Hill	0.79
26	91 Berlin Borough		0	1	1.21	1.01	0.99	26 Berlin Borough	1.06
27	112 Runnemede		0	1	1.21	1.01	1.03	27 Runnemede	1.08
28	87 Audubon		0	1	1.39	1.13	2.40	28 Audubon	1.64
29	113 Somerdale		0	1	1.45	1.10	0.00	29 Somerdale	0.80
30	92 Berlin Township		0	1	1.57	2.68	0.00	30 Berlin Township	1.39
31	90 Bellmawr		0	2	1.79	2.32	1.85	31 Bellmawr	1.98
32	115 Winslow		1	4	2.04	1.77	0.87	32 Winslow	1.54
33	114 Voorhees		0	4	2.14	2.59	4.04	33 Voorhees	2.96
34	97 Gibbsboro		1	1	3.64	2.94	0.00	34 Gibbsboro	2.12
35	110 Oaklyn		0	2	3.78	0.00	0.00	35 Oaklyn	1.09
36	632 Gloucester Township	**	0	0				36 Gloucester Township	0.00
37	635 Camden City	**	0	0				37 Camden City	0.00
38	724 Pennsauken	**	0	0				38 Pennsauken	0.00
Totals:			4	27	1.00	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			October 31, 2022		1.11				

Members With 2024 EPL Checklist Submitted

MEL	JIF	Name	Checklist Received	Date Received
087	CAM	Audubon	Y	10/24/2023
088	CAM	Audubon Park		
089	CAM	Barrington	Y	11/21/2023
090	CAM	Bellmawr		
091	CAM	Berlin Borough	Y	9/14/2023
092	CAM	Berlin Township	Y	10/31/2023
093	CAM	Brooklawn	Y	10/31/2023
695	CAM	Camden City	Y	10/23/2023
565	CAM	Camden Parking Authority		
564	CAM	Cherry Hill		
584	CAM	Cherry Hill Fire District		
094	CAM	Chesilhurst		
095	CAM	Clementon	Y	11/1/2023
096	CAM	Collingswood	Y	11/8/2023
097	CAM	Gibbsboro		
098	CAM	Gloucester City	Y	10/23/2023
692	CAM	Gloucester Township		
099	CAM	Haddon	Y	11/1/2023
100	CAM	Haddon Heights Borough		
101	CAM	Haddonfield		
102	CAM	Hi-Nella		
103	CAM	Laurel Springs	Y	10/17/2023
104	CAM	Lawnside		
105	CAM	Lindenwold	Y	11/1/2023
106	CAM	Magnolia	Y	10/31/2023
107	CAM	Medford Lakes	Y	11/16/2023
108	CAM	Merchantville		
109	CAM	Mount Ephraim		
110	CAM	Oaklyn	Y	8/8/2023
724	CAM	Pennsauken		
111	CAM	Pine Hill	Y	10/10/2023
112	CAM	Runnemede	Y	11/10/2023
113	CAM	Somerdale		
451	CAM	Tavistock	Y	11/6/2023
114	CAM	Voorhees		
115	CAM	Winslow	Y	11/13/2023
116	CAM	Winslow Township Fire District #1 Fire District		
117	CAM	Woodlynne		

**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 November 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 November 20, 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. 23-25

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

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

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

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

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

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003294			
003294	COMPSERVICES, INC.	GLOUCESTER TWP CLAIM SERVICES 11/23	1,291.67
003294	COMPSERVICES, INC.	CLAIMS ADMIN FEE 11/23 INV 2311-81	39,797.33
003294	COMPSERVICES, INC.	CHERRY HILL CLAIM SERV. 11/23 # 2311-81	2,458.33
			43,547.33
003295			
003295	BOROUGH OF HADDON HEIGHTS	2023 OPTIONAL SAFETY AWARD	992.50
			992.50
003296			
003296	INTERSTATE MOBILE CARE INC.	DRUG/ALC. TESTING 10/23	3,996.00
003296	INTERSTATE MOBILE CARE INC.	DRUG/ALC. TEST 10/23 INV 18504	70.00
			4,066.00
003297			
003297	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 11/23	17,408.58
			17,408.58
003298			
003298	PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/23	74.14
003298	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 11/23	43,580.42
			43,654.56
003299			
003299	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 11/23	4,961.75
			4,961.75
003300			
003300	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT -INV 326639 10/23	2,515.50
003300	BROWN & CONNERY, LLP	ATTORNEY FEES FOR OCT 2023	2,172.75
003300	BROWN & CONNERY, LLP	ATTORNEY EXPENSES-10/23 INV 326639	3.80
			4,692.05
003301			
003301	ELIZABETH PIGLIACELLI	TREASURER FEE 11/23	2,199.50
			2,199.50
003302			
003302	BOROUGH OF COLLINGSWOOD	2023 OPTIONAL SAFETY AWARD	1,000.00
			1,000.00
003303			
003303	HADDON TOWNSHIP	2023 OPTIONAL SAFETY AWARD	1,000.00
			1,000.00
003304			
003304	MEDLOGIX LLC	WC MAN CARE SERVICE CHERRY HILL 11/23	1,083.00
003304	MEDLOGIX LLC	WC MANAGED CARE SERVICE 11/23	10,801.12
			11,884.12
003305			
003305	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 11/23	1,245.00
			1,245.00

003306			
003306	GANNETT NEW YORK-NJ LOCALIQ	ACCT 1122589 INV 5965282 10/27/23	43.33
003306	GANNETT NEW YORK-NJ LOCALIQ	ACCT 1122589 INV 5965282 10/15/23	41.61
			84.94
003307			
003307	M & C INSURANCE AGENCY, INC.	RMC- 2ND HALF 2023 CAMDEN PARK. AUTH	9,223.00
003307	M & C INSURANCE AGENCY, INC.	RMC- 2ND HALF 2023 BOR. LAWSIDE	6,430.00
			15,653.00
003292			
003292	M & C INSURANCE AGENCY, INC.	VOID AND REISSUE	-9,223.00
003292	M & C INSURANCE AGENCY, INC.	VOID AND REISSUE	-6,430.00
			-15,653.00
		Total Payments FY 2023	136,736.33
		TOTAL PAYMENTS ALL FUND YEARS	136,736.33

Chairperson

Attest:

_____ **Dated:** _____

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

Treasurer

November 27, 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 October 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 NOVEMBER: Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.

- INVESTMENT INCOME:

Net Investment Income received or accrued for October totaled \$46,032.78.

- RECEIPT ACTIVITY FOR October:

Assessment	\$353,530.00
Deductible	16,988.93
Recovery	<u>4,126.62</u>
Total Receipts	<u>\$374,645.60</u>

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

- CLAIM ACTIVITY FOR October:

Property Liability Claims	\$ 100,907.37
Workers Compensation Claims	186,095.09
Administration Expense	<u>183,102.26</u>
Total Claims/Expenses	<u>\$470,104.72</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$23,852,028.70 to a closing balance of \$23,800,552.86 showing a decrease of \$51,475.84

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: October

	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	TOTAL
OPEN BALANCE	(173,449.37)	5,202,585.06	1,415,998.40	8,369,949.20	(216,894.28)	(52,615.87)	(26,191.44)	946,008.19	8,367,843.75	18,795.02	23,852,028.66
RECEIPTS											
Assessments	16,693.66	34,093.32	11,401.71	82,673.36	37,588.12	9,311.52	8,606.44	93,210.76	59,951.11	0.00	353,530.00
Refunds	3,351.62	500.00	275.00	0.00	0.00	0.00	0.00	0.00	0.00	16,988.93	21,115.55
Invest Pymnts	675.57	9,865.78	2,704.95	15,384.39	0.00	0.00	0.00	0.00	15,380.52	0.00	44,011.21
Invest Adj	31.03	453.18	124.24	706.66	0.00	0.00	0.00	0.00	706.48	0.00	2,021.59
Subtotal Invest	706.60	10,318.96	2,829.19	16,091.05	0.00	0.00	0.00	0.00	16,087.00	0.00	46,032.80
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	20,751.88	44,912.28	14,505.90	98,764.41	37,588.12	9,311.52	8,606.44	93,210.76	76,038.11	16,988.93	420,678.35
EXPENSES											
Claims Transfers	18,626.62	67,047.98	15,232.77	149,983.97	0.00	0.00	0.00	0.00	0.00	36,111.12	287,002.46
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,049.45	0.00	2,049.45
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	183,102.26	0.00	183,102.26
TOTAL	18,626.62	67,047.98	15,232.77	149,983.97	0.00	0.00	0.00	0.00	185,151.71	36,111.12	472,154.17
END BALANCE	(171,324.11)	5,180,449.36	1,415,271.53	8,318,729.65	(179,306.16)	(43,304.35)	(17,585.01)	1,039,218.95	8,258,730.15	(327.17)	23,800,552.84

REPORT STATUS SECTION

XXX

Report Month: October

Balance Differences

Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are equal	\$0.00
Accrual Balances:	Accrual Balances are equal	\$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	October					
CURRENT FUND YEAR	2023					
Description:	Investors Operating-58892	Investors Prop & Liab Claims-58910	Investors WC Claims-58905	Wilmington Trust - 5884	JCMI	
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investm	\$23,852,028.70	4,943,366.65 -	29,529.82	47,582.87	-	18,890,609.00
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	\$2,021.59	\$0.00	\$0.00	\$0.00	\$0.00	\$2,021.59
5 Interest Paid - Cash Inst	\$55,713.20	\$18,151.22	\$1,179.67	\$0.00	\$0.00	\$36,382.31
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$11,702.01	\$0.00	\$0.00	\$0.00	\$0.00	-\$11,702.01
8 Net Investment Income	\$46,032.78	\$18,151.22	\$1,179.67	\$0.00	\$0.00	\$26,701.89
9 Deposits - Purchases	\$661,648.01	\$374,645.55	\$100,907.37	\$186,095.09	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$759,156.63	-\$470,104.72	-\$100,907.37	-\$186,095.09	\$0.00	-\$2,049.45
Ending Cash & Investment	\$23,800,552.86	\$4,866,058.70	-\$28,350.15	\$47,582.87	\$0.00	\$18,915,261.44
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$596,662.72	\$156,797.01	\$337,300.87	\$102,564.84	\$0.00	\$0.00
(Less Deposits in Transit)	-\$357,800.86	-\$297,954.60	-\$14,476.41	-\$45,369.85	\$0.00	\$0.00
Balance per Bank	\$24,039,414.72	\$4,724,901.11	\$294,474.31	\$104,777.86	\$0.00	\$18,915,261.44

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

Month		October							
Current Fund Year		2023							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid October	Monthly Recoveries October	Calc. Net Paid Thru October	TPA Net Paid Thru October	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	501,641.66	18,392.62	0.00	520,034.28	520,034.28	0.00	0.00	(0.00)
	Liability	24,303.98	6,629.93	500.00	30,433.91	30,433.91	0.00	0.00	0.00
	Auto	21,340.09	7,452.25	275.00	28,517.34	28,517.34	0.00	0.00	0.00
	Workers Comp	343,500.56	84,876.23	0.00	428,376.79	423,890.49	4,486.30	(160.02)	4,646.32
	Cherry Hill	5,085.31	33,674.62	11,875.93	26,884.00	26,883.98	0.02	0.02	0.00
	Total	895,871.60	151,025.65	12,650.93	1,034,246.32	1,029,760.00	4,486.32	(160.00)	4,646.32
2022	Property	870,158.75	234.00	0.00	870,392.75	870,392.75	(0.00)	(0.00)	0.00
	Liability	53,772.63	1,754.89	0.00	55,527.52	55,527.52	0.00	0.00	0.00
	Auto	107,986.08	7,094.52	0.00	115,080.60	115,080.60	0.00	0.00	0.00
	Workers Comp	1,676,292.76	26,205.22	0.00	1,702,497.98	1,702,042.98	455.00	(0.00)	455.00
	Cherry Hill	1,917.58	800.00	2,908.50	(190.92)	(190.92)	(0.00)	(0.00)	0.00
	Total	2,710,127.80	36,088.63	2,908.50	2,743,307.93	2,742,852.93	455.00	(0.00)	455.00
2021	Property	721,776.36	0.00	3,351.62	718,424.74	718,425.74	(1.00)	(1.00)	0.00
	Liability	156,203.85	19,036.42	0.00	175,240.27	175,240.27	0.00	0.00	0.00
	Auto	103,141.67	0.00	0.00	103,141.67	103,141.67	(0.00)	(0.00)	0.00
	Workers Comp	2,068,916.96	5,327.44	0.00	2,074,244.40	2,076,958.40	(2,714.00)	(2,714.00)	0.00
	Workers Comp	(8,840.11)	1,636.50	1,721.00	(8,924.61)	(8,924.61)	0.00	0.00	0.00
	Total	3,041,198.73	26,000.36	5,072.62	3,062,126.47	3,064,841.47	(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	742,920.51	7,434.99	0.00	750,355.50	750,355.50	0.00	0.00	0.00
	Auto	446,954.57	686.00	0.00	447,640.57	447,640.57	0.00	0.00	0.00
	Workers Comp	2,769,930.85	10,017.99	0.00	2,779,948.84	2,780,289.85	(341.01)	(341.01)	0.00
	Cherry Hill	(1,264.51)	0.00	0.00	(1,264.51)	(1,264.51)	0.00	0.00	0.00
	Total	4,593,989.09	18,138.98	0.00	4,612,128.07	4,612,773.08	(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	1,841,191.24	32,191.75	0.00	1,873,382.99	1,873,382.99	0.00	0.00	0.00
	Auto	262,794.85	0.00	0.00	262,794.85	262,794.85	0.00	0.00	0.00
	Workers Comp	2,506,422.73	23,557.09	0.00	2,529,979.82	2,530,071.32	(91.50)	(91.50)	0.00
	Cherry Hill	(2,291.00)	0.00	483.50	(2,774.50)	(2,774.50)	0.00	0.00	0.00
	Total	5,813,372.95	55,748.84	483.50	5,868,638.29	5,868,729.79	(91.50)	(91.50)	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TO TAL	17,054,560.17	287,002.46	21,115.55	17,320,447.08	17,318,957.27	1,489.81	(3,611.51)	5,101.32

OCTOBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	10/04/23	20,160.60				20,160.60	
2	10/11/23	30,285.61				30,285.61	
3	10/11/23	58,474.31				58,474.31	
4	10/18/23	7,691.26				7,691.26	
5	10/18/23	25,151.98				25,151.98	
6	10/25/23	20,265.39				20,265.39	
7	10/25/23	65,127.05				65,127.05	
8	10/31/23	14,476.41				14,476.41	
9	10/31/23	45,369.85				45,369.85	
10						-	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	287,002.46	-	-	-	287,002.46	
	Monthly Rpt					-	
	Variance	287,002.46	-	-	-	287,002.46	



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD

MX6F92185102 - CAMDEN CO JIF

10/31/2023

Status: FINAL

Shares/Par Security ID	Description Link Ref	Price Local/Base	Cost Local/Base	Net Income Receivable Local/Base	Market Value Local/Base	Percent Of Total	Net Unrealized Gain/Loss Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCFI ACCOUNT	9.4199	18,915,261.44	0.00	18,915,261.44		0.00
99VVB5Y75		9.4199	18,915,261.44	0.00	18,915,261.44	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	
	10/01/2023	10/31/2023	01/01/2023	10/31/2023
NET ASSETS - BEGINNING OF PERIOD		18,890,609.00		18,616,986.32
		<u>18,890,609.00</u>		<u>18,616,986.32</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	36,382.31		329,189.50	
REALIZED GAIN/LOSS	0.00		-180,220.31	
UNREALIZED GAIN/LOSS-INVESTMENT	-11,702.01		169,252.51	
ACCRETION/AMORTIZATION	2,021.59		3,822.09	
TOTAL INVESTMENT INCOME		<u>26,701.89</u>		<u>322,043.79</u>
TOTAL RECEIPTS		<u>26,701.89</u>		<u>322,043.79</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	472.95		5,414.80	
INVESTMENT ADVISORY FEES	1,103.55		14,097.01	
CONSULTING	472.95		4,256.86	
TOTAL ADMINISTRATIVE EXPENSES		<u>2,049.45</u>		<u>23,768.67</u>
TOTAL DISBURSEMENTS		<u>2,049.45</u>		<u>23,768.67</u>
NET ASSETS - END OF PERIOD		<u><u>18,915,261.44</u></u>		<u><u>18,915,261.44</u></u>



Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: November 27, 2023

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

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

LOSS CONTROL SURVEYS

- Borough of Lindenwold on October 4, 2023
- Township of Haddon on October 5, 2023
- Township of Winslow on October 6, 2023
- Borough of Gibbsboro on October 10, 2023
- Borough of Brooklawn on October 11, 2023
- Borough of Mt. Ephraim on October 12, 2023
- Borough of Oaklyn on October 16, 2023
- Borough of Barrington on October 19, 2023
- Borough of Mt. Ephraim on October 25, 2023
- Borough of Collingswood on October 25, 2023
- Township of Berlin on October 27, 2023
- Borough of Chesilhurst on October 30, 2023

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Borough of Woodlynne on October 17, 2023

MEETINGS ATTENDED

- Claims Committee Meeting on October 20, 2023
- County Police Chiefs Meeting on October 17, 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

- Ladder Best Practices
- Brush Collection Best Practices
- Mobile Work Zone Temporary Traffic Control Best Practices
- Youth Coach Best Practices
- Dog Park Best Practices
- Leaf Collection Best Practices

MSI FIRE & EMS

- Patient Lifting & Moving Best Practices
- Routines Build Resiliency
- Non-Fire Fighters on Fire Apparatus Best Practices

MSI LAW ENFORCEMENT

- No Law Enforcement for the month of October.

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
Barrington	3
Berlin Township	5
Camden City	3
Cherry Hill	25
Collingswood	3
Gibbsboro	7
Gloucester City	14
Haddon Twp.	8
Haddon Heights	2

MSI NOW	
Lindenwold	2
Magnolia	3
Oaklyn	1
Pine Hill	4
Runnemedede	1
Winslow	2

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.

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
OTHNN	Camden County Municipal JIF	Borough of Collingswood	Evidence of Insurance with respects to the use of fuel pump station at 713 Atlantic Ave, Collingswood, NJ for commodity resale.	Audubon Mutual Housing Corporation	20 Road C #1		Audubon	NJ	08106	10/13/2023	Automobile Liability Commercial General Liability Excess Liability Property Workers Compensation and Employers' Liability
OTJEA	Camden County Municipal JIF	Borough of Collingswood	RE: Use of Premises 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 premises by the Borough's Odyssey of the Mind Team during the current calendar year.	County of Camden	Camden Co. Board of Commissioners	520 Market Street	Camden	NJ	08102	10/04/2023	Automobile Liability Commercial General Liability Excess Liability Workers Compensation and Employers' Liability

Camden County JIF Cyber Compliance



Level 1: Minimum Security

Level 2: Advanced Security

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

JIF	Minimum			Advanced		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Suburban Municipal	30%	30%	40%	20%	40%	40%
Morris County	22%	33%	44%	7%	49%	44%
Bergen County	21%	18%	61%	5%	34%	61%
NJ Public Housing Authority	21%	50%	29%	17%	54%	29%
Professional Municipal Management	20%	60%	20%	0%	80%	20%
Camden County	18%	24%	58%	18%	24%	58%
NJ Utility Authorities	16%	34%	50%	9%	41%	50%
Monmouth County	10%	15%	76%	7%	17%	76%
Ocean County	10%	0%	90%	3%	6%	90%
South Bergen County	9%	30%	61%	4%	35%	61%
Suburban Metro	8%	62%	31%	0%	69%	31%
Central New Jersey	0%	38%	63%	0%	38%	63%
Total #	67	128	217	39	156	217
Total %	16.3%	31.1%	53%	9.5%	37.9%	53%

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	Approved	Approved
Camden County	Cherry Hill	Incomplete	Incomplete
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	Woodlynn	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%
October	\$259,175.97	\$108,594.77	\$150,581.20	58.10%
TOTAL 2023	\$2,601,215.67	\$1,102,619.49	\$1,498,596.18	57.61%

Monthly & YTD Summary:

PPO Statistics	October	YTD
Bills	167	1,804
PPO Bills	151	1,675
PPO Bill Penetration	90.42%	92.85%
PPO Charges	\$235,037.86	\$2,451,205.99
Charge Penetration	90.69%	94.23%

Savings History:

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



CAMJIF Liability Subrogation Report 10/2023

Month to Date	Year to Date 2023
\$4,126.42	\$194,575.54



CAMJIF Subrogation Report 10/2023

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

APPENDIX I – MINUTES

October 23, 2023 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
OCTOBER 23, 2023
ELECTRONICALLY
AT 5:00 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF 2023 EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

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

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Jamila Bremmer, Chesilhurst
Bonnie Taft, Oaklyn Borough
Brian Morrell, Gloucester City
Kevin Roche, Haddonfield
Elenore Kelly, Runnemede
Lorraine Sacco, Winslow Township Fire District
Elizabeth Peddicord, Pennsauken Twp
Bonnie Ridolfino, City of Camden
Ari Messinger, Cherry Hill Twp

RISK MANAGEMENT CONSULTANTS PRESENT:

Jaelyn Lindsey Conner Strong & Buckelew
Katie Walters Conner Strong & Buckelew
Frank Covelli PIA
Don Sciolaro PIA
Roger Leonard Leonard-O’Neill Insurance
Terry Mason M&C Insurance
Danielle Colaianni Hardenbergh Insurance
Chris Roselli Hardenbergh Insurance
Walt Eife Waypoint Insurance
Peter DiGiambattista Acrisure

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF SEPTEMBER 25, 2023

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF SEPTEMBER 25, 2023

Motion: Commissioner Wolk
Second: Commissioner DiAngelo
Vote: Unanimous

CORRESPONDENCE: NONE

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.

Executive Director reported a revised budget was sent earlier today which is \$1,199 lower than the budget discussed on October 18th. Origami was recharged and it adjusted a few of the numbers. Executive Director reviewed the budget and said at the meeting last week the loss funds were discussed in depth. Please note the workers comp pension which was appropriated at \$195,000 has been taken out as it was realized the pension offset affected the MEL and the RCF but not on the local JIF level so there is confidence that number can be removed. Overall, the loss funds are at 4.83%. The MEL property is up 48% they trended all our property values this year that is a pretty severe increase of 48%. There is money appropriated for property appraisals next year and hopefully some of those will be adjusted down. Overall, the premiums are at 9.46% increase, professional fees are at 2% of note we did add \$40,000 for property appraisals and took out cyber security training of \$52,000 which is now covered by the Cyber JIF. On the POL EPL Premiums there is a JIF wide increase of 9% and the Camden JIF is at 9.36% but some

JIFs are up in the 15-16% range because of their losses. The Camden JIF is very good on that line of coverage at 9.36%. Executive Director said the overall budget is at 8.42% in the amount of \$19,315,537.

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)** Executive Director said as it was discussed JIFs south of here did apply to the Department of Banking and Insurance and they recommended they did not approve their dividend. However, the JIF did go ahead and issued the dividend. DOBI did not say they could not do it, they only recommended they do not issue the dividend. Executive Director said the Camden JIF will request approval from the State and see how they respond. If the dividends are applied as a credit the increase will go down to 4.39%.

Executive Director said the Camden JIF has a surcharge program in place if the loss ratio is over a certain percentage for three of the last five years a surcharge is imposed. There are four members in the Camden JIF that will be getting a surcharge for about \$23,0000. That money is transferred back to the other members as a credit so the four members will be notified. Executive Director said when he first started there were 10 or 12 members that were getting surcharges so now that it is down to four it is great. With no questions being heard a motion to introduce the budget and schedule the public hearing for November 27, 2023, was in order.

Motion to introduce the 2024 Budget for the Camden County Municipal Joint Insurance Fund and schedule a Public Hearing for November 27, 2023.

Motion:	Commissioner Shannon
Second:	Commissioner Gallagher
Vote:	10 Ayes, 0 Nays

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.

Motion:	Commissioner Shannon
Second:	Commissioner Gallagher
Vote:	10 Ayes, 0 Nays

Chairman Mevoli said it was a nice job by the professionals. It was a tough but good budget that was out of our hands.

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 3rd 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.

Executive Directors said the cyber report for the third quarter was sent out and noted that there were some irregular clarities in it that 4 or 5 towns are up in the 60% range. D2 is going to be reaching

out to those members to see if there is a problem with the reporting and will keep everyone posted on that. Executive Director was happy to report that Haddonfield is on board now and they have completed the first round of the cyber phishing training went out and we are happy to take them off the list. Still waiting to hear back from Chesilhurst, Hi-Nella and Medford Lakes.

NJ Cyber JIF: The Cyber JIF met on October 19th, a report on that meeting will be included in next month's agenda. Executive Director said the Cyber JIF introduced the 2024 budget with only a 2% increase which is great news. The Cyber JIF also approved reimbursing the JIFs that have current contracts as we do with D2 so that return of premium should be coming back to us shortly.

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 28th is full; however, another session has been added for December 1st 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. Executive Director provided an update and said we received four member renewals back and the Borough of Woodlynne is the only one outstanding and we are looking forward to that paperwork coming in shortly.

Residual Claims Fund, EJIF & MEL – The RCF, EJIF & MEL all met on Wednesday, October 18th 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 – 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 September where the actuary projected 38% with the JIF below at 28% so this year is trending very well. On the Lost Time Accident Frequency, we are going to check into that if you look at the per member report it shows down 9 lost time accidents in a month which we do not believe is correct so we will check on that and report back next month. The EPL POL Compliance will be updated next month. The checklists have been trickling in but with the training still in progress some members are waiting to send in their checklists.

Executive Director's Report Made Part of Minutes.

TREASURER:

Approving Payment of Resolution 23-23 October 2023 Vouchers

TOTAL 2022	\$1,000.00
TOTAL 2023	\$182,102.26
TOTAL	\$183,102.26

MOTION TO APPROVE THE OCTOBER 2023 VOUCHERS RESOLUTIONS 23-23

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

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

Closed	.00
2019	12,068.44
2020	97,778.92
2021	26,369.22
2022	108,420.33
2023	206,378.41
TOTAL	451,015.32

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

Motion: Commissioner Shannon
Second: Commissioner Wolk
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 27 of the agenda. Mr. Saville reported hopefully members are taking advantage of the new learning management system and finding it easy to navigate. However, if members are having any difficulties, there is training on the new system as well as a bulletin of frequently asked questions.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate of Insurance reports start on page 30 of the agenda and the Cyber Compliance Report is on page 36 and Grandfathered status report on the prior program is show no page 37.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for September 2023 where there was a savings of 58.47% for September and YTD Savings of 57.56%. Ms. Goldstein reviewed the 2nd Quarter 2023 Workers Comp Injury Review Report.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Manager Gladys Driggins discussed the subrogation report enclosed on page 41 of the agenda.

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner Taraschi
Second: Commissioner Cheeseman
Vote: Unanimous

MEETING ADJOURNED: 5:28 PM

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

