



# CAMDEN

## COUNTY MUNICIPAL

JOINT INSURANCE FUND

### MEETING AGENDA JANUARY 22, 2024 – 5:00 PM

MEETING BEING HELD ELECTRONICALLY

<https://permainc.zoom.us/j/97512074287>

ALSO TELEPHONICALLY AT:

929-205-6099

Meeting ID: 975 1207 4287

**\* \* \* SPECIAL NOTE \* \* \***

**THIS MEETING SHALL SERVE AS THE 2024 REORGANIZATION MEETING OF THE FUND. ALL FUND COMMISSIONERS ARE ENCOURAGED TO ATTEND.**

### 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 January 20, 2022.
2. Filing advance written and electronic notice of this meeting with the Clerk/Administrator of each member municipality on January 11, 2022.
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, 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: JANUARY 22, 2024**  
**5:00 P.M.**

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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:** November 27, 2023 and December 28, 2023 Open Minutes.... **Appendix I**

- ☐ **CORRESPONDENCE - None**

**ADJOURN MEETING**

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Chair vacated - Chairman Mevoli asks Executive Director to run meeting

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- ☐ **ROLL CALL OF ALL CAMDEN JIF FUND COMMISSIONERS TO CONFIRM QUORUM**
- ☐ **ELECTION OF OFFICERS, FIVE-MEMBER EXECUTIVE COMMITTEE & THREE ALTERNATES**

.Nominating Committee Report..... **Page 1**

.Executive Director - asks for nominations and conducts election

**ATTORNEY SWEARS IN OFFICERS AND EXECUTIVE COMMITTEE**

- ☐ **MEETING OF EXECUTIVE COMMITTEE CALLED TO ORDER**
- ☐ **ROLL CALL OF 2024 EXECUTIVE COMMITTEE**

**REPORTS**

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
  - .Executive Director's Report ..... **Page 2**
- ☐ **TREASURER – Elizabeth Pigliacelli**
  - .Dividend Vouchers - Resolution 24-9 ..... **Page 43**
  - .January Vouchers - Resolution 24-10 ..... **Page 45**
  - .Monthly Reports – November & December.....**Page 47**
- ☐ **ATTORNEY – Joseph Nardi, Esquire**
  - .2024 Defense Panel, Resolution 24-11..... **Page 60**
- ☐ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**
  - .Monthly Report and Agenda..... **Page 65**

**☐ UNDERWRITING MANAGER – Conner Strong & Buckelew**

.Monthly Certificate Holding report 10/22/23 to 11/22/23 .....	<b>Page 69</b>
.Monthly Certificate Holding report 11/22/23 to 12/22/23 .....	<b>Page 77</b>
.Cyber Risk Management Compliance –As of November 28, 2023 .....	<b>Page 83</b>

**☐ MANAGED CARE – Consolidated Services Group**

.Monthly Report.....	<b>Page 85</b>
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**☐ CLAIMS SERVICE – AmeriHealth Casualty**

.Monthly Subrogation Reports .....	<b>Page 87</b>
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**☐ OLD BUSINESS**

**☐ NEW BUSINESS**

**☐ PUBLIC COMMENT**

**☐ NEXT MEETING – February 26, 2024 – TBD**

**☐ MEETING ADJOURNED**

# **CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

## ***NOMINATING COMMITTEE REPORT***

### **YEAR 2024**

<b>Michael Mevoli</b>	<b>Chairman</b>	<b>Borough of Brooklawn</b>
<b>Mayor James Maley</b>	<b>Secretary</b>	<b>Borough of Collingswood</b>
<b>Joseph Wolk</b>	<b>Executive Committee</b>	<b>Borough of Mt. Ephraim</b>
<b>Louis DiAngelo</b>	<b>Executive Committee</b>	<b>Borough of Bellmawr</b>
<b>Terry Shannon</b>	<b>Executive Committee</b>	<b>Borough of Barrington</b>
<b>Joseph Gallagher</b>	<b>Executive Committee</b>	<b>Winslow Township</b>
<b>David Taraschi</b>	<b>Executive Committee</b>	<b>Borough of Audubon</b>
<b>Alternates</b>		
<b>Gary Passanante</b>	<b>Executive Committee 1st Alternate</b>	<b>Borough of Somerdale</b>
<b>Edward Hill</b>	<b>Executive Committee 2nd Alternate</b>	<b>Borough of Lawnside</b>
<b>Kenneth Cheeseman</b>	<b>Executive Committee 3rd Alternate</b>	<b>Borough of Laurel Springs</b>

## Camden County Municipal Joint Insurance Fund

2 Cooper Street  
Camden, NJ 08102

Date: January 22, 2024

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 Reorganization Resolutions

**Fund Professional Service Agreements:** In August 2023, the board authorized the advertisement of RFQ's for all Professional positions in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et Seq. Enclosed on **Page 4** is Resolution **24-1** reflecting the appointments and establishing compensation for Fund Year 2024.

### ☐ Motion to Approve Resolution 24-1 Appointing Fund Professionals

Reorganization Resolution 24-2 through 24-8 by Consent Motion:

<b>.Resolution 24-2</b> Designation of Banking Manager	Page 6
<b>.Resolution 24-3</b> Establishment of a Fiscal Management Plan	Page 7
<b>.Resolution 24-4</b> Establishment Public Meeting Procedures	Page 12
<b>.Resolution 24-5</b> Establishment a Fund Records Program	Page 13
<b>.Resolution 24-6</b> Authorization of Executive Committee Compensation	Page 14
<b>.Resolution 24-7</b> 2024 Risk Management Plan	Page 15
<b>.Resolution 24-8</b> Placement of POL/EPL Coverage	Page 24

### ☐ Motion to Adopt Resolutions 24-2 through 24-8

- ☐ **Committee Appointments:** The Fund has eight standing committees. Enclosed is the Chairs list of the committee appointments for 2024, as well as a brief description of their charges. You are encouraged to volunteer to serve in the upcoming year. **(Page 25)**
- ☐ **Residual Claims Fund 2024 Reorganization Meeting:** The Residual Claims Fund's 2024 Reorganization meeting was held on January 8, 2024 at Forsgate. Enclosed is a copy of Commissioner Wolk's report on the meeting. **(Appendix II)**
- ☐ **E-JIF 2024 Reorganization Meeting:** The E-JIF 2024 Reorganization meeting was held on January 8, 2024 at Forsgate. Enclosed is Commissioner Wolk's report on the meeting. **(Appendix II)**
- ☐ **MEL 2024 Reorganization Meeting:** The MEL 2024 Reorganization meeting was held on January 8, 2024 at Forsgate. Enclosed is a copy of Commissioner Wolk's report on the meeting. **(Appendix II)**

- ❑ **NJ Cyber JIF:** The New Jersey Cyber Risk Management Fund conducted its public hearing on the 2024 budget on November 20<sup>th</sup> via Zoom. Enclosed is a copy of Commissioner Wolk’s report on the meeting – with adopted budget attached. The Cyber JIF also met on December 28<sup>th</sup> to consider excess limits, including an excess sub-limit for “social engineering”. Enclosed is Commissioner Wolk’s report on the meeting (**Appendix II**)

The NJ Cyber JIF website now has a Secure Documents page where members can obtain checklists, incident response plan and other secure information. Registration information appears on **page 27**.

- ❑ **Cyber Security Status Report:** D2 Cyber Security will be rolling out the 2024 training and phishing programs in mid-February. The Cyber Security Program is now under the jurisdiction of the NJ Cyber JIF. D2’s year end report showing the status of each member will be distributed at the Fund meeting and discussed during closed session. **Page 28**
- ❑ **2023/2024 Elected Officials Seminar:** The MEL’s Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. The course has been uploaded into the MEL’s Learning Management System. Enclosed on **Page 29** are directions to access the program.
- ❑ **2024 Assessment Bills:** The 2024 Assessments will be mailed and emailed to all member entities the week of the 22<sup>nd</sup> . First Installment payments are due by **February 29, 2024**.
- ❑ **Safety Incentive Program – Optional Safety Award** – As a reminder, the 2023 Optional Safety Award was sent to member entities for reimbursement of safety related items or training. The deadline to return all paperwork and vouchers was the end of the year but we will accept them for the next few months. The notice appears on **Pages 30 & 31**.
- ❑ **Power of Collaboration:** Included on **page 32** is the latest in a series of advertisements to appear in the League Magazine. The ad highlights the **new version** of the MEL app to be downloaded. Be sure to download the new MEL app to receive important news, updates and links to safety related resources.

❑ **Due Diligence Reports:**

❖ <b>Financial Fast Track Report</b>	<i>Distributed Quarterly</i>
❖ <b>Expected Loss Ratio Analysis</b>	Page 33&34
❖ <b>Lost Time Accident Frequency Reports</b>	Page 35-38
❖ <b>EPL Compliance Report</b>	Page 39
❖ <b>Fund Commissioners</b>	Page 40
❖ <b>2023 Fund Year Regulatory Checklist</b>	Page 41
❖ <b>RMC Agreements</b>	Page 42

## RESOLUTION NO. 24-1

### CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND (Hereinafter referred to as the "FUND")

#### APPOINTING CERTAIN PROFESSIONALS AND SERVICE ORGANIZATIONS

**WHEREAS**, the FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et. seq.); and

**WHEREAS**, The FUND finds it necessary and appropriate to obtain certain professional services and other extraordinary and other unspecifiable services, as defined in the Local Public Contracts Law, (N.J.S.A. 40A-11 et. seq.).

**WHEREAS**, the Fund resolved to award certain professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.; and

**WHEREAS**, the Fund is desirous to appoint and/or re-appoint the Fund Professionals – noted below – to three year terms (*unless otherwise specified*) commencing on January 1, 2024; and

**NOW, THEREFORE BE IT RESOLVED** by the Fund's Governing Body that the contracts for the following professionals be appointed for 2024:

- I. **PERMA Risk Management Services** is hereby appointed as **Administrator**, Bradford Stokes is appointed as Executive Director, Joseph Hrubash as Deputy Executive Director and Karen Read as Account Manager and all as agent for process of services. 2024 fee - \$543,915.00. **Fund Year 2024 is the first of a three-year term.**
- II. **Mr. Joseph Nardi, Esq. of Brown & Connery, LLP** is hereby appointed as **Fund Attorney** and shall receive a retainer for administrative services, legal research and legal opinions. In addition, Brown & Connery, LLP. shall provide **Litigation Management Services**. 2024 Fee - \$75,440.00. **Contract term to be one year.**
- III. **Elizabeth Pigliacelli** is hereby appointed as **Fund Treasurer**. 2024 Fee - \$26,922.00. **Contract term to be one year.**
- IV. **Citizens Bank** is hereby appointed as **Banking Manager** at an earning rate based on a combined average balance of \$20,000,000 of participating joint insurance funds.
- V. **Bowman & Company** is hereby appointed as **Fund Auditor**. 2024 Fee - \$27,186.00 **Contract term to be one year.**
- VI. **Bowman & Company** is hereby appointed as **Fund Payroll Auditor**. 2024 Fee - \$21,946.34 **Contract term to be one year.**
- VII. **AmeriHealth Casualty Inc.** is hereby appointed as the **Claims Administrator** for the FUND to adjust all claims for current and prior Fund Years. 2024 Fee \$535,632.00. **Fund Year 2024 is the first of a three-year term.**
- VIII. **The Actuarial Advantage** is hereby appointed as **Actuary** for the FUND. 2024 Fee - \$60,732.00. **Fund Year 2024 is the first of a three-year term.**

- IX. **J.A. Montgomery Risk Control** is hereby appointed **Loss Control Consultant** and for **Right to Know Training Services** to the FUND. 2024 Fee \$270,959. **Fund Year 2024 is the first of a three-year term.**
- X. **Conner Strong & Buckelew** is hereby appointed **Underwriting Manager** for the FUND. 2024 Fee - \$15,420.00. **Fund Year 2024 is the first of a three-year term.**
- XI. **Interstate Mobile Care** is hereby appointed as the **Fund CDL Drug & Alcohol Monitor** for the FUND. 2024 Fee – \$38,032.00. **Contract term to be one year.**
- XII. **Medlogix** is hereby appointed as the **Fund Managed Care Provider** for the FUND. 2024 Fee - \$142,744.58. **Fund Year 2024 is the first of a three-year term.**

All professionals and service organizations appointed pursuant to this Resolution shall serve the Fund for three year term unless otherwise specified from the adoption of this Resolution or until a successor shall be appointed and qualified, in accordance with the fees, terms and conditions of the Professional Services Contract(s) which will be entered into, a copy of which will be on file in the Fund office, located at 2 Cooper Street, Camden, NJ 08102.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

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CHAIRMAN

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SECRETARY

**RESOLUTION NO. 24-2**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
DESIGNATION OF BANKING MANAGER**

**WHEREAS**, the Camden County Municipal Joint Insurance Fund (hereinafter the Fund), finds it necessary for the proper conduct and order of business that official depositories for the Fund be designated and named; and

**WHEREAS**, Citizens Bank for banking services - at an earnings rate based on a combined average balance of \$20,000,000 of participating joint insurance funds which will earn base of 4.20% as of 7/1/2023 plus 80% beta on Federal Fund Target Rate increase / decrease when utilizing the fully (FDIC) insured sweep product for the funds - is hereby proposed by the Board of Fund Commissioners as the official designated depository in accord with N.J.S.A. 40A:11-5-15.1(f)

**NOW, THEREFORE, BE IT RESOLVED**, by the Camden County Municipal Joint Insurance Fund, that Citizens Bank for banking services - at an earnings rate based on a combined average balance of \$20,000,000 of participating joint insurance funds which will earn base of 4.20% as of 7/1/2023 plus 80% beta on Federal Fund Target Rate increase / decrease when utilizing the fully (FDIC) insured sweep product for the funds-is hereby approved by the Board of Fund Commissioners as the official designated depository in accord with N.J.S.A. 40A:11-5-15.1(f) and that sums so deposited may be withdrawn upon a check, draft or order of the Board of Fund Commissioners; and

**BE IT FURTHER RESOLVED** that a certified copy of this Resolution, duly executed, be delivered to the proper officers of Citizens Bank.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY

**RESOLUTION NO. 24-3**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**  
(hereafter referred to as “THE FUND”)

**ESTABLISHING A FISCAL MANAGEMENT PLAN**

**FOR THE 2024 FUND YEAR**

**WHEREAS,** The FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et.seq.); and

**WHEREAS,** The FUND is subject to the requirements contained within the Local Fiscal Affairs Law (N.J.S.A. 40A-5, et.seq.) ; and

**NOW, THEREFORE BE IT RESOLVED,** The FUND’s Governing Body hereby appoints the following professionals for the 2024 Fund Year:

**I** The following financial institutions are hereby declared as The FUND’s Official Depositories:

Citizens Bank

**II.** All funds for Administrative Expenses, Reinsurance, Dividends and Miscellaneous Expenses, shall be withdrawn from the Official named Depository by check, wire or ACH which shall bear the signatures and/or electronic approvals of at least two (2) of the following persons, duly authorized pursuant to this Resolution

Michael Mevoli	CHAIR
M. James Maley, Jr.	SECRETARY
Elizabeth Pigliacelli	TREASURER
Terry Shannon	COMMISSIONER

**III.** All funds for Claims payments shall be withdrawn from the Official Depository(ies) by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this Resolution.

**Michael Sullivan**  
**Juan Lopez**

**IV.** The Cash and Investment Policy attached herewith, shall be adopted.

- V. The rate of interest assessed by the Fund, for delinquent assessments shall
  - a. For the first 30 days - 0%
  - b. For the 31 to 60 days - the rate paid by the N.J. Cash Management Fund rate plus (2) percent.
  - c. For 61+ days – 10% percent per annum.
- VI. The assessment due dates are February 29, 2024 for the first installment and June 15, 2023 for the second installment.
- VII. Cherry Hill Township and the City of Camden operate on a fiscal calendar year beginning July 1 and ending June 30. Cherry Hill & Camden’s assessment due dates are February 29, 2024 for the first installment and July 31, 2023 for the second installment.
- VIII. Certifying and Approval Officer for all FUND expenses shall be the FUND’s Executive Director and/or the Account Manager so designated by the Executive Director.
- IX. Adjustments to Risk Management Fees in the amount of \$150 or less that are as a result of seminar credits will be waived.
- X. FOR WIRE TRANSFERS – that the FUND does hereby require that Investors Bank obtain voice confirmation prior to executing wire transfers to external accounts from the Fund Treasurer.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

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CHAIRMAN

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SECRETARY

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**2024 CASH MANAGEMENT AND INVESTMENT POLICY**

1.) **Cash Management and Investment Objectives**

The Camden County Municipal Joint Insurance Fund (hereinafter referred to as the FUND) objectives in this area are:

- a) Preservation of capital.
- b) Adequate safekeeping of assets.
- c) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e) Maximization of total return, consistent with risk levels specified herein.
- f) Investment of assets in accordance with State and Federal Laws and Regulations.
- g) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i) Stability in the value of the FUND's economic surplus.

2.) **Permissible Investments**

Investments shall be limited to investments authorized under N.J.S.A. 40A:5-15.1 Joint Insurance Funds and Chapter 38, Joint Insurance Funds, Subchapter 1. Investments 5:38-1.1, 5:38-1.2 and 5:38-1.3 of the New Jersey Administrative Code.

3.) **Authorized Depositories**

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA). Specifically authorized depositories include but are not limited to:

Citizens Bank

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Board. Such asset managers shall be discretionary trustees of the FUND.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall identify the investment that is the most advantageous to the fund, unless otherwise directed by the FUND. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Funds portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-16.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims impress accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

**RESOLUTION NO. 24-4**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
(hereafter the “FUND”)  
ESTABLISHING PUBLIC MEETING PROCEDURES**

**WHEREAS**, the FUND must establish meeting procedures for Fund Year 2024, and

- I. **THEREFORE BE IT RESOLVED**, by the Commissioners of the Camden County Municipal Joint Insurance Fund that the Fund shall hold public meetings during the year 2024 at on the fourth Monday of each month (unless otherwise noted) at 5:00 p.m.

February 26, 2024	TBD	5:00 PM
March 25, 2024	Zoom	5:00 PM
April 22, 2024	Bellmawr Fire Company	5:00 PM
May 27, 2024	Zoom	5:00 PM
June 24, 2024	TBD	5:00 PM
July 22, 2024	Zoom	5:00 PM
August 26, 2024	Zoom	5:00 PM
September 23, 2024	Brooklawn Senior Center	5:00 PM
October 28, 2024	Zoom	5:00 PM
November 25, 2024	Collingswood Sr. Community Center	5:00 PM
January 27, 2025	Zoom	5:00 PM

- II. In addition, the Camden County Municipal Joint Insurance Fund Claims Committee will meet to discuss pending litigation and claims on the Friday before the fourth Monday of every month at 10AM via Zoom.
- III. During the Public Comments portion of the meeting, any one person may address the Chairperson for a maximum of five (5) minutes; once a particular topic has been addressed by a member of the public, subsequent comments on that same topic by other people is limited to a maximum of two (2) minutes; and speakers are required to state their names and addresses.
- IV. The following is hereby designated the official newspaper (s) of the Fund:  
Courier Post, Cherry Hill, NJ. In addition, the Camden JIF’s webpage is designated for official notices at [www.camdenmunicipaljif.org](http://www.camdenmunicipaljif.org)
- V. The FUND Secretary or designated assistant shall provide notice of any and all meetings, including special or emergency meetings, to each official newspaper and shall issue all official notices required to be published in at least one of the official newspapers.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY

**RESOLUTION NO. 24-5**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**(Hereinafter the “FUND”)**

**ESTABLISHING A FUND RECORDS PROGRAM**

**WHEREAS:** The FUND must establish a formal record retention program for the 2024 fund year.

**NOW, THEREFORE BE IT RESOLVED,** by the FUND’s Governing Body that:

- I. James Maley, Fund Secretary,** is hereby designated as custodian of the FUND records, which shall be kept at the office of the Fund Administrator, located at 2 Cooper Street, Camden, NJ 08102
- II. The Account Manager** designated by the Executive Director is hereby designated as **Assistant Fund Secretary.**
- III. The records of the FUND** shall be retained in accordance with the municipal records retention schedule as promulgated by the New Jersey Division of Archives and Records Management, and/or otherwise specified by the New Jersey Department of Insurance and Community Affairs.
- IV. Each fund professional and service organization** shall have the duty and obligation to maintain such records as are entrusted to him/her and to relinquish such records to the Fund Secretary upon termination of services or otherwise upon request.

Records and files not required to support current operations, but which must otherwise be retained, shall be stored in the record retention facility, located at Allstate Business Archives, 24 Beckwith Avenue, Paterson, New Jersey. The FUND’s Executive Director shall coordinate the archive process and shall insure that all records are properly indexed and accessible.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION AUTHORIZING COMPENSATION BE MADE TO  
EXECUTIVE COMMITTEE FOR MEETING ATTENDANCE AT  
EXECUTIVE COMMITTEE MEETINGS**

**WHEREAS**, the Camden County Municipal Joint Insurance Fund is duly constituted as a Municipal Joint Insurance Fund pursuant N.J.S.A. 40:A:10 et seq: and

**WHEREAS**, an Amendment to the Bylaws of the Camden County Municipal Joint Insurance Fund was approved by the Executive Committee following a public hearing on November 25, 1991 and May 25, 1992; and

**WHEREAS**, pursuant to NJSA 40A:10-43, the Amendment was approved by the Governing Body of 75% of the participating municipalities;

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Committee of the Camden County Municipal Joint Insurance Fund that each regular and alternate member of the Executive Committee of the Camden County Municipal Joint Insurance Fund shall receive \$150 per Executive Committee meeting attended by said member not to exceed twelve meetings per year.

**BE IT FURTHER RESOLVED** that the Treasurer is hereby authorized to distribute payment as per monthly attendance sheet signed and dated by the Fund Secretary.

**BE IT FURTHER RESOLVED** that payment shall be made quarterly.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

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CHAIRMAN

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SECRETARY

## RESOLUTION NO. 24-7

### Camden County Municipal Joint Insurance Fund

(hereinafter the "Fund" or the "CAM JIF")

#### ESTABLISHING THE 2024 PLAN OF RISK MANAGEMENT

BE IT RESOLVED by the Fund's Commissioners that the 2024 Plan of Risk Management shall be:

Definitions:

"Commissioners" mean: The Board of Fund Commissioners or the Executive Committee thereof as appropriate

"Member" means: A local unit of government that has joined the Fund

"Sexual Abuse" means: An action brought pursuant to Section 1 of P.L. 1992, c.109 (C.2A:61B-1), paragraph (1) of subsection c. of section 1 of P.L.1959 (C.2A:53A-7) or section 1 of P.L.2005, c.264 (C.2A:53A-7.4)

## Section I – Coverage

### Insurance Coverages

The following coverages are provided to the Fund's members, effective January 1, 2024:

- Workers' Compensation
- Liability (including optional excess)
- Public Officials Liability / Employment Practices Liability (including optional excess)
- Optional Volunteer Directors & Officers Liability
- Crime
- Non-Owned Aircraft Liability
- Environmental Impairment Liability
- Cyber
- Property & Equipment Breakdown (effective December 31, 2023)
- Terrorism

### Limits of Coverage

Unless otherwise stated, all limits shown apply less any local member unit's SIRs/deductibles . All references to the "MEL" stand for the "Municipal Excess Liability Joint Insurance Fund". **Please note, the following is a general discussion of the coverages and limits provided via the Fund; however, the actual terms and conditions are defined in the policy documents and all issues shall be decided on such. Additional coverages, limits and conditions may apply. Please also note, deductibles may differ for individual members; please refer to your policy(ies) for full details.**

#### 1. Workers' Compensation

- Workers' Compensation: \$300,000
- Employer's Liability: \$300,000
- USL&H, Harbor Marine/Jones Act, Incidental Foreign Workers' Compensation, Communicable Disease:  
Per Person

- MEL Excess Limit: Statutory
- Employer's Liability Excess Limit: \$6,700,000

## 2. **Liability** *(includes General, Automobile, Employee Benefits and Law Enforcement Liability)*

- Fund Limit: \$300,000
- MEL Excess Limit: \$4,700,000
  - The \$3,000,000 layer excess of \$2,000,000 is subject to a 3,000,000 per local member unit annual aggregate (Automobile Liability is not aggregated)
- Sublimits: The following sublimits are part of, and not in addition to, the limits above:
  - Good Samaritan Liability: Included
  - Fungus or Spores: \$1,000,000
  - Disinfectants Release Hazard Coverage: \$1,000,000
  - Dam and Reservoir: \$5,000,000
    - a. \$5,000,000 per occurrence for any member entity owned dams defined as Class III or IV in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8;
    - b. Included for premises owned, occupied or controlled by the member entity on which a dam or reservoir is located, or from the operations conducted on such premises;
    - c. \$2,000,000 per occurrence for any member entity owned dam defined as Class I or II in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8; and
    - d. \$2,000,000 per occurrence for any Class III or IV member entity owned dam involved with a Class I or II member entity owned dam.
  - Sanitary/Storm Water System Sewerage Backup and/or Sanitary System Sewerage Backup, Escape or Release: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities
  - Subsidence: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities
  - Quasi Entities Coverage: \$5,000,000
  - Skateboard Facilities: \$5,000,000 Per Occurrence (where approved)
    - a. Subject to 20% member coinsurance of the first \$100,000
  - Riot, Civil Commotion or Mob Action: \$5,000,000 Per Occurrence
  - Failure to Supply Utility: \$5,000,000 Per Occurrence
  - Garagekeepers Liability: \$2,000,000 Per Occurrence
  - New Jersey Personal Injury Protection (NJ PIP): Statutory Minimum
  - New Jersey Uninsured/Underinsured Motorist (NJ UM/UIM): Statutory Minimum

## 3. **Optional Excess Liability Limit**

The MEL offers Optional Excess Liability Limits excess of the MEL Excess Limit.

- The following limits are the Optional Excess Limits:
  - \$2,000,000 (equals \$7,000,000 total);
  - \$5,000,000 (equals \$10,000,000 total);

- \$10,000,000 (equals \$15,000,000 total); and
- \$15,000,000 (equals \$20,000,000 total);

The MEL also offers Optional JIF Shared Aggregate Excess Liability coverage, with limits of \$10,000,000 from the MEL. This coverage is only available to members of the Fund who purchase all \$20,000,000 available to them from the Optional Excess Liability Limits.

- \$10,000,000 aggregate (equals \$30,000,000 total)

#### **4. Public Officials Liability / Employment Practices Liability**

Each local member unit is 100% commercially insured with Lexington Insurance Company for \$2,000,000 in the aggregate per member on a claims made and reported basis for each Fund year.

- Retentions and Coinsurance:
  - \$20,000 is the standard retention per claim and 20% of the first \$250,000 of the loss is the standard coinsurance, although other retentions and coinsurances may apply.
  - Local member units may qualify based on certain criteria to have options to purchase a lower retention and/or coinsurance contribution.
  - Members with adverse loss experience may be subject to higher retention and/or coinsurance.
  - Non-compliance with the MEL's EPL Risk Management Plan will result in a deductible of \$100,000 and copay of 20% of \$2,000,000

#### **5. Optional Excess Public Officials Liability / Employment Practices Liability**

The MEL offers Optional Excess Public Officials Liability / Employment Practices Liability limits excess of the local member units' primary \$2,000,000 Public Officials Liability / Employment Practices Liability policies with Lexington Insurance Company as follows:

- \$1,000,000 (equals \$3,000,000 total);
- \$2,000,000 (equals \$4,000,000 total);
- \$3,000,000 (equals \$5,000,000 total);
- \$4,000,000 (equals \$6,000,000 total); and
- \$8,000,000 (equals \$10,000,000 total).

#### **6. Optional Volunteer Directors & Officers Liability**

Volunteer Emergency Service Units have the option of adding Volunteer Directors & Officers Liability coverage to the Public Officials coverage. The coverage applies to the non-emergency activities of such entity. If elected, coverage will be included in the Public Officials Liability limits and subject to a \$1,000 deductible.

#### **7. Crime**

- The Fund provides Crime coverage with a limit of \$50,000 for: Loss of Assets, Credit Card Forgery, Loss of Employee Benefit Plan Assets and Public Employee Dishonesty
- The member deductible is \$2,500
- MEL Crime

- MEL Crime Excess: \$950,000 excess of the Fund Crime limit
- MEL Crime Statutory Position:
  - a. The MEL provides primary employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have applied and have been approved for coverage at a limit of \$1,000,000 per occurrence per position. The MEL can provide MEL Crime Statutory Position limits, based on underwriting and via endorsement, above \$1,000,000, matching the member's auditor's recommendation, but no more than \$2,000,000. Such additional limit is available upon request and approval by the MEL.
  - b. The deductible is \$1,000
- MEL Crime Excess Public Officials:
  - a. The MEL provides excess employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have not applied or have not been approved for coverage under the MELJIF Statutory Position Program at a limit of \$1,000,000
  - b. The deductible is the greater of the underlying bond/policy in place or the statutory limit required

#### **8. Non-Owned Aircraft Liability**

- \$5,000,000; and
- Medical Expense for each passenger: \$5,000
- The coverage is 100% commercially insured with Endurance

#### **9. Environmental Impairment Liability**

- Environmental Impairment Liability is provided to the Fund's local member units by the New Jersey Environmental Risk Management Fund (EJIF). Please refer to the EJIF's Plan of Risk Management.

#### **10. Cyber**

The Fund purchases Cyber insurance from the New Jersey Cyber Risk Management Fund

- Limits and Retention: Please contact your Risk Manager or the Cyber JIF

#### **11. Property & Equipment Breakdown**

- The Fund provides a \$100,000 limit per occurrence (Property & Time Element combined)
- The MEL provides a \$2,400,000 limit excess of the Fund's limit
- The MEL purchases additional excess property limits, as follows: \$125,000,000, including certain sublimits, including, but not limited, to:
  - Aggregate, Earth Movement: \$75,000,000
  - Aggregate, Flood (includes Storm Surge): \$75,000,000
    - a. Per Location, High Hazard Flood Zone: \$50,000,000
    - a. Aggregate : \$50,000,000
  - Named Storm: Included

- Vehicles: \$10,000,000
- Unmanned Aircraft Systems: \$100,000
- Member deductibles:
  - All Other: \$2,500
  - Automobile Physical Damage: \$2,500
  - Equipment Breakdown: \$5,000
  - SFHA Flood Maximum available NFIP limit, per location, regardless if member purchases it or not, but no less than \$500,000 building / \$500,000 contents (\$250,000 / \$100,000 for housing authorities and related non-profit buildings), but no more than the value of the building and contents.
  - Named Storm : \$2,500

## 12. Terrorism

Aggregate: \$125,000,000

## Individual Self-Insured Retentions

### Optional Individual Self-Insured Retentions:

1. Cherry Hill Township has a \$50,000 Deductible per occurrence for workers compensation. For workers' compensation, the Fund insures the \$250,000 excess of the \$50,000 town Deductible.
2. Gloucester Township has a \$500,000 retention per occurrence for workers compensation. The Fund insures \$100,000 excess of the \$500,000 retention. The Township also has a \$100,000 retention per occurrence for police professional liability. The Fund insures the \$200,000 excess of the town's retention.
3. Camden City has a \$2,000,000 retention per occurrence for workers compensation. The Fund has no excess coverage. The city also has a \$750,000 retention for General and Auto Liability. The Fund insures \$250,000 excess of the GL & AL \$750,000 retention. The city also has a \$100,000 retention for Property. The Fund insures \$100,000 excess of the \$100,000 property retention.
4. Pennsauken Township has a \$600,000 retention per occurrence for workers compensation. The Fund insures \$100,000 excess of the \$600,000 retention. The Township also has a \$50,000 retention per occurrence for police professional liability. The Fund insures the \$250,000 excess of the town's retention.

## Amount of Risk to be Retained by the Fund

Unless otherwise stated, all limits shown apply less any local member unit's SIRs/deductibles.

1. **Workers' Compensation:** \$300,000
2. **Liability:** \$300,000
  - NJ Uninsured/Underinsured Motorist: Statutory minimum
  - NJ Personal Injury Protection: \$250,000
3. **Optional Excess Liability Limit:** \$0

4. **Public Officials Liability / Employment Practices Liability:** \$0
5. **Optional Excess Public Officials Liability / Employment Practices Liability:** \$0
6. **Optional Volunteer Directors & Officers Liability:** \$0
7. **Crime:** \$50,000
  - MEL Crime Excess: None
  - MEL Crime Statutory Position: None
  - MEL Crime Excess Public Officials: None
8. **Non-Owned Aircraft Liability:** \$0
9. **Environmental Impairment Liability :** \$0
10. **Cyber:** \$0
11. **Property:** \$100,000
  - Equipment Breakdown: \$0
  - SFHA Flood: \$0
  - Named Storm: \$100,000
  - Unmanned Aircraft Systems (UAS):\$100,000
12. **Terrorism:** \$0

### **Commercial Insurance / Reinsurance Purchased**

The insurance/reinsurance listed below may contain sublimits, retentions and deductibles in addition to such already stated.

1. **Non-Owned Aircraft Liability:** The Fund purchases this coverage through the MEL
2. **Excess Property & Equipment Breakdown:** The Fund purchases this coverage from the MEL
3. **Excess Liability:** The Fund purchases this coverage from the MEL
4. **Excess Workers' Compensation:** The Fund purchases this coverage from the MEL
5. **Excess Crime:** The Fund purchases this coverage from the MEL
6. **Public Officials Liability / Employment Practices Liability:** The Fund purchases this coverage from Lexington Insurance Company
7. **Optional Volunteer Directors & Officers Liability:** The Fund purchases this coverage from Lexington Insurance Company
8. **Cyber:** The Fund purchases this coverage from the New Jersey Cyber Risk Management Fund
9. **Environmental Impairment Liability:** EJIF}
10. **Terrorism:** The Fund purchases this coverage from the MEL

## **Section II – Conditions**

### **The Amount of Unpaid Claims to be Established**

1. The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Fund expects the claims servicing company to set reserves at 85% accuracy. The Fund also establishes reserves recommended by the Fund's actuary for claims that have been incurred but not yet reported so that the Fund has adequate reserves to pay all claims and allocated loss adjusted expense liability.
2. Claims reserves are subject to regular review by the Fund's Executive Director/Administrator, Attorney, Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Fund.

### **The Method of Assessing Contributions to be Paid by Each Member of the Fund**

1. By November 15th of each year, the actuary computes the probable net cost for the upcoming Fund year by line of coverage and for each prior Fund year. The actuary includes all budget items in these computations. The annual assessment of each participating member is its pro rata share of the probable net cost of the upcoming Fund year for each line of coverage as computed by the actuary.
2. The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Commissioners also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Fund wide average increase plus a percentage selected by the Commissioners. The total amount of each member's annual assessment is certified by majority vote of the Commissioners at least one (1) month prior to the beginning of the next fiscal year.
3. The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
4. If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
5. The Commissioners may by majority vote levy upon the participating members additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating members by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.
6. Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Commissioners.
7. Sexual Abuse Liability Account: The Commissioners may establish a sexual abuse liability account. Reserves, IBNR, expenses, assets, assessments and other assets for this account shall be accounted for separately. After the end of the year before the Fund has finalized its year end accounting, the Commissioners may levy a supplementary assessment if the sexual abuse claims account is negative on a statutory basis.
8. At the discretion of the Commissioners, any supplemental assessments may be payable in equal installments for up to ten years. Deferred assessments shall become due and immediately payable if a member leaves the Fund.

### **Procedures Governing Loss Adjustment and Legal Expenses**

1. The Fund engages a claims service company to handle all claims, except for the JIF's POL/EPL and Volunteer D&O, which are handled by Summit Risk Services representing QBE Specialty Insurance Company. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Fund attorney, the MEL's attorney's office, as well as the claims department of the MEL's three major liability insurers/re-insurers (i.e. Munich Re for liability, and Safety National for workers' compensation). Every three years, the MEL's internal auditors also conduct an audit.
2. Each member is provided with a claims reporting procedure and appropriate forms.
3. In order to control workers' compensation medical costs, the Fund has engaged a managed care organization (MCO) whose procedures are integrated into the Fund's claims process.
4. To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in governmental claims. The performance of the defense attorneys is overseen by the Fund attorney, as well as the various firms which audit the claims adjusters.

## **Procedures for the Closure of Fund Years, including the Maintenance of All Relevant Accounting Records**

1. The Fund utilizes the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.
2. Upon the transfer of outstanding liabilities of a Fund year to the RCF, the Fund adopts a resolution closing that year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.
3. Each year, the Commissioners will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Banking and Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's governing body will consider an inter-year transfer from the closed Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.
4. In the event a member leaves the Fund, the Commissioners may assess the member's closed Fund Year account an amount not exceeding three (3) years stranded costs that the Fund incurs as a result of the member's withdraw. Stranded costs are those expenses incurred by the Fund that would otherwise have been paid from the withdrawing member's assessments had the member remained in the Fund. The dividend of any member that is no longer a member of the Fund and that member's share of the closed fund year account shall be held in escrow until the later of the tolling of the statute of limitations for all potential claims incurred during the membership period or the closure of all incurred claims by the Fund during the period of membership. A former member may apply to the Commissioners for a return of that member's remaining share of the closed Fund year account no sooner than when five (5) years have passed since the last Fund year in which the member participated has been closed. The Commissioners will decide on the former member's request after evaluating the likelihood of any additional assessments from the RCF.
5. All dividends from the RCF will be deposited in the closed Fund year account on a member by member basis.
6. The Fund will retain all records in accordance with the Fund's record retention program.

## **Assumptions and Methodology Upsed for the Calculation of Appropriate Reserve Requirements to be Established and Administered in Accordance with Sound Actuarial Principles**

1. The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.
2. The following is an overview of the two actuarial methods used to project the ultimate losses.
  - a. Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
  - b. Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

## **The Maximum Amount a Certifying and Approving Officer May Approve Pursuant to N.J.A.C. 11:15-2.22**

1. \$10,000 for General and automobile liability
2. \$7,500 for workers compensation
3. With the advance approval of the Fund Attorney, the certifying and approving officer may also pay provider bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.
4. \$50,000 Emergency Court House Authority upon the joint authorization of the Fund Attorney and Executive Director. Whenever this procedure is used, the claim shall be reported to the Commissioners at their next meeting.

**ADOPTED:**    *this \_\_\_\_ day of \_\_\_\_\_, 2024 by the Commissioners:*

**Camden County Municipal JOINT INSURANCE FUND**

\_\_\_\_\_  
Chairperson

\_\_\_\_\_  
Secretary

**RESOLUTION NO. 24-8**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE**

**RESOLUTION AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH  
LEXINGTON INSURANCE COMPANY FOR PRIMARY PUBLIC OFFICIALS/EMPLOYMENT  
PRACTICES LIABILITY**

**WHEREAS**, there is a need for public officials/employment practices coverage for the Camden County Municipal Joint Insurance Fund (FUND); and

**WHEREAS**, the Fund has sought and received proposals in accord with N.J.S.A. 19:44A-20.4 et. seq.; and

**WHEREAS**, the Underwriting Manager is recommending award to Lexington Insurance Company for primary public officials/employment practices liability coverage (inclusive of optional director's and officer's liability) in the amount not to exceed \$2,065,231.00 inclusive of commission; and

**WHEREAS**, the services qualify as an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b); and

**WHEREAS**, the certification of an Extraordinary Unspecifiable Service as demanded by to N.J.A.C. 5:34-2.1 et. seq. must be complied with and attached to this resolution; and

**WHEREAS**, Lexington Insurance Company will submit a Business Entity Disclosure Certification and a Political Contribution Disclosure form which certifies that Lexington Insurance Company has not made any reportable contributions to a political or candidate committee to the Fund in the previous one year, and that the contract will prohibit Lexington Insurance Company from making any reportable contributions through the term of the contract, and

**WHEREAS**, the Fund Administrator has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S.40A:11-1 et. Seq); and

**WHEREAS**, the Treasurer has certified that funds are available, subject to approval by the board of commissioners in the 2023 budget in the amount not to exceed \$2,065,231.00, inclusive of commission from:

**Line Item: POL/EPL Premium and Land Use Liability**

**NOW, THEREFORE, BE IT RESOLVED**, that the Camden County Municipal Joint Insurance Fund authorizes the Executive Director to enter into a contract with Lexington Insurance Company for the 2024 budget year for primary public officials/employment practices liability coverage in the amount of not to exceed \$2,065,231 inclusive of commission.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY

## JIF 2024 COMMITTEES LIST

**Audit:** Charged with meeting to review the scope of the audit and the audit finding and results.

Joseph Wolk, Chair, Mt. Ephraim Borough  
Terry Shannon, Barrington Borough  
David Taraschi, Audubon Borough  
Elizabeth Pigliacelli, Treasurer  
Dennis Skalkowski, Auditor  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes \*

**Executive Safety:** Review Fund's loss prevention/control programs and provides recommendations to the Executive Committee.

Michael Mevoli, Executive Committee Chairperson, Brooklawn Borough  
Mayor Gary Passanante, Somerdale Borough  
Louis DiAngelo, Bellmawr Borough  
Ken Cheeseman, Borough of Laurel Springs  
Cassandra Duffey, Collingswood Borough  
Brian Morrell, Gloucester City  
Thomas Merchel, Conner Strong & Buckelew  
Joseph Henry, Hardenbergh Insurance Group  
Jennifer Goldstein, Consolidated Services Group, Inc. / CHA  
Tracy Ware, AmeriHealth  
Jackie Cardenosa & Tom Reilly, JA Montgomery Consulting  
Joseph Nardi, JIF Attorney  
Bradford Stokes\*

**Coverage:** Charged evaluating potential exposures and questions of coverage and determines whether policy decision should be made by Executive Committee.

Mayor M. James Maley, Chair, Collingswood Borough  
Joseph Wolk, Mt. Ephraim Borough  
Terry Shannon, Barrington Borough  
Peter DiGiambattista Jr., RMC  
Thomas Merchel, Conner Strong & Buckelew  
Edward Cooney, Conner Strong & Buckelew  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes\*

**Nominating Committee:** Charged with review of candidates and selection of nominees for presentation in the event of an election of officer(s) or Executive Committee member(s)

Joseph Wolk, Chair – Mt. Ephraim Borough  
Louis DiAngelo, Bellmawr Borough  
Mayor M. James Maley, Collingswood Borough

**Strategic Planning:** This Committee is charged with long range strategies which should be pursued in order to insure the integrity, growth and viability of the Camden Fund.

Mayor M. James Maley, Chair, Collingswood Borough

Joseph Gallagher, Winslow Township  
Thomas Merchel, Conner Strong & Buckelew  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes\*

**Contracts Review:** This Committee is charged with reviewing professional service contracts and adequacy of scope of service. This Committee also meets every October to review and discuss the budget process for the following year.

Louis DiAngelo, Chair, Bellmawr Borough  
Terry Shannon, Barrington Borough  
James Maley, Collingswood Borough  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes\*

**Claims Review Committee:** This Committee reviews claims presented for consideration of payment by the Executive Committee. It also develops and recommends claim cost containment programs.

Louis DiAngelo, Bellmawr  
Terry Shannon, Barrington Borough  
Joseph Gallagher, Winslow Twp.  
David Taraschi, Borough of Audubon  
John Foley, Cherry Hill Fire District  
Ari Messinger, Cherry Hill Township  
Joseph Nardi, Esq., Fund Attorney  
Tracy Ware, AmeriHealth  
Doug Bushong, AmeriHealth  
Thomas Merchel, Conner Strong & Buckelew  
Jackie Cardenosa & Tom Reilly, J.A. Montgomery Risk Control  
Jennifer Goldstein, Medlogix  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes\*

**Marketing and Communications Committee:** This Committee is charged with developing a mechanism of communication between the membership and community.

Mayor M. James Maley, Collingswood  
David Taraschi, Audubon  
Ken Cheeseman, Laurel Springs  
Thomas Merchel, Conner Strong & Buckelew  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes\*

**\*Chairperson and Executive Director sit ex officio on all committees except nominating**



The **Cyber JIF** has created a Secure Documents page to allow members to access important information about our Cyber Risk Control Program. This includes checklists, framework and technology requirements, incident response plans, and deductible information.

To access these materials you must be a member of a MEL affiliated JIF and complete a form that can be found here:

**[cyberjif.org/registration](https://cyberjif.org/registration)**

**These are the steps:**

- 1** Complete the form - create a username/password
- 2** Click SUBMIT
- 3** A JIF Administrator will receive the form to review
- 4** If approved, the member will receive an email confirmation
- 5** Go to **Cyberjif.org** website and click LOGIN
- 6** Click the "Secure Documents" button
- 7** Once logged in, the "Secure Documents" page will also appear under the "Documents" top navigation bar on the website
- 8** If you click on the Secure Documents button, and you receive a "404 This Page Cannot Be Found" message, then you are **not** logged in.

For questions or issues please send an email to: [Stacey@princetonnc.com](mailto:Stacey@princetonnc.com).

## D2 Cybersecurity Training Report As of January 1, 2024

Town/Entity	Primary POC	Users	Users Added From Previous Month	Fully Trained	Previous Month's Training Progress	Current Month's Training Progress	Training Percent Change For The Month	2022 Q4 Phishing Results (% of Users Phished)	2023 Q1 Phishing Results (% of Users Phished)	2023 Q2 Phishing Results (% of Users Phished)	2023 Q3 Phishing Results (% of Users Phished)
Audubon	David Taraschi	34		34	100.00%	100.00%	0.00%	22%	0%	0%	0%
Audubon Park	Dawn Pennock	5		1	20.00%	20.00%	0.00%	0%	0%	0%	0%
Barrington	Terry Shannon	56		36	66.07%	66.07%	0.00%	4%	0%	53%	2%
Bellmawr	Francine Wright	43		33	76.74%	76.74%	0.00%	7%	0%	5%	5%
Berlin Borough	Charleen Santora	67		30	44.78%	44.78%	0.00%	0%	0%	6%	3%
Berlin Township	Mike Mangold	16		16	100.00%	100.00%	0.00%	0%	0%	6%	0%
Brooklawn	Ryan Giles	15		12	80.00%	80.00%	0.00%	0%	0%	0%	0%
Camden City	Damon Burke	278		265	95.32%	95.32%	0.00%	0%	0%	2%	4%
Camden City Parking Authority	Hassan Smith	7		3	42.86%	42.86%	0.00%	0%	0%	0%	0%
Cherry Hill	Ari Messenger	369		293	79.81%	79.81%	0.00%	5%	7%	3%	4%
Cherry Hill Fire District	Robin Goins	181		138	76.24%	76.24%	0.00%	9%	6%	3%	3%
Clementon	Jenai Johnson	40		27	67.50%	67.50%	0.00%	13%	0%	3%	0%
Collingswood	Cass Duffey	82		79	96.34%	96.34%	0.00%	14%	4%	6%	11%
Gibbsboro	Amy Troxel	27		17	62.96%	62.96%	0.00%	0%	0%	15%	0%
Gloucester City	Brian Morrell	98		90	91.84%	91.84%	0.00%	7%	1%	12%	69%
Gloucester Township	Paul D'Amore	260		249	95.96%	95.96%	0.00%	7%	8%	5%	6%
Haddon Heights	Kelly Santosusso	35		24	68.57%	68.57%	0.00%	0%	3%	3%	3%
Haddon Twp	Dawn Pennock	40		35	87.50%	87.50%	0.00%	11%	5%	5%	8%
Laurel Springs	Ken Cheeseman	12		12	100.00%	100.00%	0.00%				4%
Lawnside	Angelique Rankins	11		6	54.55%	54.55%	0.00%	0%	0%	0%	0%
Lindenwold	Craig Wells	101		81	80.20%	80.20%	0.00%	8%	0%	8%	8%
Magnolia	Jenai Johnson	33		20	60.61%	60.61%	0.00%	3%	1%	5%	0%
Merchantville	Denise Brouse	51		26	51.96%	51.96%	0.00%	6%	0%	0%	0%
Mount Ephraim	Terry Shannon	12		12	100.00%	100.00%	0.00%	13%	11%	5%	2%
Oaklyn	Bonnie Taft	29		29	100.00%	100.00%	0.00%	8%	0%	67%	17%
Pennsauken Township	Shakir Ali	274		191	69.71%	69.71%	0.00%	11%	4%	11%	0%
Pine Hill	John Greer	37		34	91.89%	91.89%	0.00%	26%	11%	24%	5%
Runnemede	Eleanor Kelly	115		61	54.78%	54.78%	0.00%	13%	3%	5%	76%
Somerdale	Gary Passanante	34		25	75.00%	75.00%	0.00%	0%	0%	0%	1%
Voorhees	Mario DiNatale	303		168	55.78%	55.78%	0.00%	9%	0%	0%	0%
Winslow	Jennifer Conway	150		150	100.00%	100.00%	0.00%			54%	5%
Winslow Township Fire Dist No1	Lorraine Sacco	109		101	92.66%	92.66%	0.00%	2%	5%	7%	66%
Woodlynne	Joseph Chukwueke	17		6	35.29%	35.29%	0.00%	2%	8%	9%	64%
Woodlynne	Joseph Chukwueke	17		6	35.29%	35.29%	0.00%	0%	0%	12%	6%



This seminar is designed to provide a general understanding of the legal principles pertaining to governmental operations. Municipal elected officials, authority commissioners, and a member's COO (i.e. municipal manager/administrator or executive director) who completes this course by May 2024 may qualify for a \$250 credit (capped at approx. 5% of MEL assessment) in their local unit 2024 assessment.

#### Login to LMS

1. Click to access the [MSI Learning Management System](#).
2. If you have previously taken MSI classes, enter your username and password.
3. If you are new or do not know your username/password, check with your Training Administrator, or call the MSI Help Line at (866) 661-5120.
4. Click the **Request Training button** on the top right of your **Home Screen**.
5. Select the check box to the right of the course **2023-2024 Elected Officials Risk Management Seminar**.
6. Scroll to the bottom of the page to submit your selection.
7. The course now shows in the **Assigned** section of your **Home Screen**.
8. Click the program name to launch the course.
9. Upon completion of the course, a screen with your **Certificate of Completion** will appear and can be printed.
10. The course and certificate will now appear in the **Completed** section of your Home Screen. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

If you have questions or need assistance, contact the **Andrea Felip at 856-552-4740** or [afelip@jamontgomery.com](mailto:afelip@jamontgomery.com).

**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](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:

<b>SAFETY ITEM SUGGESTIONS</b>	<b>SAFETY TRAINING SUGGESTIONS</b>
<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



## THE FREE NJ MEL APP IS AVAILABLE

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Easy access to essential and timely information about safety, risk management, and training needed to ensure community safety and regulatory compliance.

#### KEY FEATURES

- Important news and regulatory updates
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#### AND PLEASE NOTE...

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**Camden Joint Insurance Fund**  
**CLAIMS MANAGEMENT REPORT**  
**EXPECTED LOSS RATIO ANALYSIS**

**FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited Incurred Current	59 Actual	MONTH TARGETED	58 Actual	MONTH TARGETED	47 Actual	MONTH TARGETED
			30-Nov-23		31-Oct-23		30-Nov-22	
PROPERTY	722,242	1,210,255	167.57%	100.00%	167.57%	100.00%	171.89%	100.00%
GEN LIABILITY	1,674,299	2,607,218	155.72%	97.06%	155.69%	97.02%	139.19%	95.40%
AUTO LIABILITY	387,682	277,795	71.66%	95.94%	71.66%	95.69%	112.58%	92.21%
WORKER'S COMP	3,672,619	3,365,807	91.65%	99.86%	92.27%	99.83%	94.00%	99.34%
TOTAL ALL LINES	6,456,842	7,461,075	115.55%	98.91%	115.90%	98.87%	115.55%	97.97%
NET PAYOUT %	\$5,891,469		91.24%					

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

	Budget	Limited Incurred Current	47 Actual	MONTH TARGETED	46 Actual	MONTH TARGETED	35 Actual	MONTH TARGETED
			30-Nov-23		31-Oct-23		30-Nov-22	
PROPERTY	710,000	733,304	103.28%	100.00%	103.28%	100.00%	98.69%	100.00%
GEN LIABILITY	1,692,081	884,551	52.28%	95.40%	56.44%	95.07%	50.90%	89.48%
AUTO LIABILITY	397,295	795,350	200.19%	92.21%	200.12%	91.84%	151.91%	86.58%
WORKER'S COMP	3,527,720	2,533,767	71.82%	99.34%	71.78%	99.28%	74.12%	97.90%
TOTAL ALL LINES	6,327,096	4,946,972	78.19%	97.92%	79.27%	97.76%	75.55%	95.18%
NET PAYOUT %	\$3,919,457		61.95%					

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

	Budget	Limited Incurred Current	35 Actual	MONTH TARGETED	34 Actual	MONTH TARGETED	23 Actual	MONTH TARGETED
			30-Nov-23		31-Oct-23		30-Nov-22	
PROPERTY	718,669	861,371	119.86%	100.00%	119.86%	100.00%	123.78%	99.33%
GEN LIABILITY	1,681,349	653,943	38.89%	89.48%	34.47%	88.77%	13.51%	78.18%
AUTO LIABILITY	446,457	170,725	38.24%	86.58%	38.24%	85.94%	22.62%	75.06%
WORKER'S COMP	3,528,173	2,770,844	78.53%	97.90%	78.53%	97.68%	72.85%	92.71%
TOTAL ALL LINES	6,374,648	4,456,883	69.92%	95.13%	68.74%	94.77%	59.42%	88.39%
NET PAYOUT %	\$3,085,212		48.40%					

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

	Budget	Limited Incurred Current	23 Actual	MONTH TARGETED	22 Actual	MONTH TARGETED	11 Actual	MONTH TARGETED
			30-Nov-23		31-Oct-23		30-Nov-22	
PROPERTY	812,040	1,064,512	131.09%	99.33%	130.45%	98.69%	95.37%	86.00%
GEN LIABILITY	1,666,133	112,092	6.73%	78.18%	5.64%	76.91%	2.55%	49.00%
AUTO LIABILITY	604,621	405,205	67.02%	75.06%	67.02%	73.57%	61.51%	45.00%
WORKER'S COMP	3,820,056	3,210,711	84.05%	92.71%	82.67%	91.80%	47.89%	52.00%
TOTAL ALL LINES	6,902,850	4,792,519	69.43%	88.44%	68.33%	87.42%	43.73%	54.66%
NET PAYOUT %	\$2,801,733		40.59%					

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

	Budget	Limited Incurred Current	11 Actual	MONTH TARGETED	10 Actual	MONTH TARGETED	-1 Actual	MONTH TARGETED
			30-Nov-23		31-Oct-23		30-Nov-22	
PROPERTY	840,000	1,015,844	120.93%	86.00%	108.77%	76.00%	N/A	N/A
GEN LIABILITY	1,706,985	77,485	4.54%	49.00%	3.85%	42.00%	N/A	N/A
AUTO LIABILITY	570,755	64,512	11.30%	45.00%	10.28%	40.00%	N/A	N/A
WORKER'S COMP	4,160,000	1,816,459	43.66%	52.00%	38.73%	42.00%	N/A	N/A
TOTAL ALL LINES	7,277,740	2,974,299	40.87%	54.67%	36.40%	45.77%	N/A	N/A
NET PAYOUT %	\$1,190,635		16.36%					

**Camden Joint Insurance Fund**  
**CLAIMS MANAGEMENT REPORT**  
**EXPECTED LOSS RATIO ANALYSIS**

**FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited Incurred Current	60 Actual	MONTH TARGETED	59 Actual	MONTH TARGETED	48 Actual	MONTH TARGETED
			31-Dec-23		30-Nov-23		31-Dec-22	
PROPERTY	722,242	1,210,255	167.57%	100.00%	167.57%	100.00%	171.89%	100.00%
GEN LIABILITY	1,674,299	2,826,958	168.84%	97.10%	155.72%	97.06%	139.25%	95.70%
AUTO LIABILITY	387,682	277,795	71.66%	96.17%	71.66%	95.94%	112.58%	92.58%
WORKER'S COMP	3,672,619	3,253,346	88.58%	99.88%	91.65%	99.86%	96.40%	99.40%
TOTAL ALL LINES	6,456,842	7,568,353	117.21%	98.95%	115.55%	98.91%	116.93%	98.10%
NET PAYOUT %	\$6,202,536		96.06%					

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

	Budget	Limited Incurred Current	48 Actual	MONTH TARGETED	47 Actual	MONTH TARGETED	36 Actual	MONTH TARGETED
			31-Dec-23		30-Nov-23		31-Dec-22	
PROPERTY	710,000	733,304	103.28%	100.00%	103.28%	100.00%	98.46%	100.00%
GEN LIABILITY	1,692,081	889,067	52.54%	95.70%	52.28%	95.40%	50.76%	90.15%
AUTO LIABILITY	397,295	795,350	200.19%	92.58%	200.19%	92.21%	174.06%	87.18%
WORKER'S COMP	3,527,720	3,485,900	98.81%	99.40%	71.82%	99.34%	74.12%	98.10%
TOTAL ALL LINES	6,327,096	5,903,621	93.31%	98.05%	78.19%	97.92%	76.88%	95.50%
NET PAYOUT %	\$4,681,045		73.98%					

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

	Budget	Limited Incurred Current	36 Actual	MONTH TARGETED	35 Actual	MONTH TARGETED	24 Actual	MONTH TARGETED
			31-Dec-23		30-Nov-23		31-Dec-22	
PROPERTY	718,669	861,371	119.86%	100.00%	119.86%	100.00%	123.61%	100.00%
GEN LIABILITY	1,681,349	659,502	39.22%	90.15%	38.89%	89.48%	11.53%	79.39%
AUTO LIABILITY	446,457	170,725	38.24%	87.18%	38.24%	86.58%	22.62%	76.44%
WORKER'S COMP	3,528,173	2,762,934	78.31%	98.10%	78.53%	97.90%	72.98%	93.51%
TOTAL ALL LINES	6,374,648	4,454,532	69.88%	95.45%	69.92%	95.13%	58.95%	89.32%
NET PAYOUT %	\$3,150,153		49.42%					

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

	Budget	Limited Incurred Current	24 Actual	MONTH TARGETED	23 Actual	MONTH TARGETED	12 Actual	MONTH TARGETED
			31-Dec-23		30-Nov-23		31-Dec-22	
PROPERTY	812,040	1,064,512	131.09%	100.00%	131.09%	99.33%	106.81%	95.24%
GEN LIABILITY	1,666,133	117,093	7.03%	79.39%	6.73%	78.18%	3.64%	60.18%
AUTO LIABILITY	604,621	405,205	67.02%	76.44%	67.02%	75.06%	64.70%	51.17%
WORKER'S COMP	3,820,056	3,149,238	82.44%	93.51%	84.05%	92.71%	49.75%	64.07%
TOTAL ALL LINES	6,902,850	4,736,047	68.61%	89.37%	69.43%	88.44%	46.65%	65.67%
NET PAYOUT %	\$2,851,106		41.30%					

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

	Budget	Limited Incurred Current	12 Actual	MONTH TARGETED	11 Actual	MONTH TARGETED	0 Actual	MONTH TARGETED
			31-Dec-23		30-Nov-23		31-Dec-22	
PROPERTY	840,000	1,083,799	129.02%	95.24%	120.93%	86.00%	N/A	N/A
GEN LIABILITY	1,706,985	84,361	4.94%	60.18%	4.54%	49.00%	N/A	N/A
AUTO LIABILITY	570,755	71,227	12.48%	51.17%	11.30%	45.00%	N/A	N/A
WORKER'S COMP	4,160,000	1,879,210	45.17%	64.07%	43.66%	52.00%	N/A	N/A
TOTAL ALL LINES	7,277,740	3,118,597	42.85%	65.75%	40.87%	54.67%	N/A	N/A
NET PAYOUT %	\$1,390,964		19.11%					

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

			November 30, 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	0.83
Camden County		0.94	1.55	1.44	1.33
Suburban Municipal		1.15	1.26	1.85	1.43
Burlington County Municipal JIF		1.16	1.38	1.55	1.37
Ocean County		1.16	1.32	1.84	1.45
Bergen County		1.19	1.55	1.59	1.45
Suburban Metro		1.22	1.66	1.59	1.50
Gloucester, Salem, Cumberland		1.25	1.44	2.05	1.60
Morris County		1.39	1.27	1.60	1.42
NJ Utility Authorities		1.39	1.44	2.08	1.64
NJ Public Housing Authority		1.61	2.01	1.53	1.72
Professional Municipal Manager		1.63	1.74	1.74	1.70
Central New Jersey		2.00	2.17	1.56	1.90
Atlantic County Municipal JIF		2.01	2.22	1.91	2.04
South Bergen County		2.28	2.37	2.11	2.25
AVERAGE		1.39	1.62	1.70	1.58
* NOTE: lost days may include claims with reserves - where claimant may not yet have had lost time					

Camden County JOINT INSURANCE FUND									
2023 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
		DATA VALUED AS OF			November 30, 2023				
		# CLAIMS	Y.T.D.	2023	2022	2021			TOTAL
		** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	* 11/30/2023	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		1.55
3	93 Brooklawn	0	0	0.00	2.67	0.00	3 Brooklawn		0.90
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		0.56
6	99 Haddon	0	0	0.00	0.73	1.48	6 Haddon		0.79
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		0.92
10	104 Lawnside	0	0	0.00	3.10	1.47	10 Lawnside		1.57
11	106 Magnolia	0	0	0.00	1.70	0.83	11 Magnolia		0.90
12	107 Medford Lakes	0	0	0.00	0.00	1.75	12 Medford Lakes		0.61
13	108 Merchantville	0	0	0.00	0.00	2.86	13 Merchantville		0.96
14	109 Mount Ephraim	0	0	0.00	1.89	3.57	14 Mount Ephraim		1.91
15	111 Pine Hill	0	0	0.00	1.82	3.48	15 Pine Hill		1.84
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		3.91
20	96 Collingswood	0	1	0.66	0.62	1.00	20 Collingswood		0.78
21	584 Cherry Hill Fire District	0	1	0.69	4.18	5.41	21 Cherry Hill Fire District		3.55
22	98 Gloucester City	0	1	0.82	0.00	0.71	22 Gloucester City		0.49
23	101 Haddonfield	0	1	0.92	0.00	0.85	23 Haddonfield		0.58
24	105 Lindenwold	0	1	1.01	5.48	0.90	24 Lindenwold		2.51
25	564 Cherry Hill	0	4	1.03	0.69	0.63	25 Cherry Hill		0.77
26	91 Berlin Borough	0	1	1.10	1.01	0.99	26 Berlin Borough		1.03
27	112 Runnemede	0	1	1.10	1.01	1.03	27 Runnemede		1.04
28	87 Audubon	0	1	1.26	1.13	2.40	28 Audubon		1.59
29	113 Somerdale	0	1	1.31	1.10	0.00	29 Somerdale		0.78
30	32 Berlin Township	0	1	1.43	2.68	0.00	30 Berlin Township		1.35
31	90 Bellmawr	0	2	1.63	2.32	1.85	31 Bellmawr		1.93
32	115 Winslow	0	4	1.86	2.22	0.87	32 Winslow		1.64
33	114 Voorhees	0	4	1.95	2.59	4.04	33 Voorhees		2.88
34	110 Oaklyn	0	2	3.44	0.00	0.00	34 Oaklyn		1.06
35	97 Gibbsboro	1	2	6.61	2.94	0.00	35 Gibbsboro		3.08
36	692 Gloucester Township	**	0	0			36 Gloucester Township		0.00
37	695 Camden City	**	0	0			37 Camden City		0.00
38	724 Pennsauken	**	0	0			38 Pennsauken		0.00
Totals:		1	28	0.94	1.55	1.44			1.33
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2022 Loss Time Accident Frequency as of		November 30, 2022		1.11					

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

		December 31, 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	0.52	1.00	0.99	0.84
Camden County	1.05	1.55	1.41	1.34
Suburban Municipal	1.05	1.26	1.85	1.39
Burlington County Municipal JIF	1.16	1.38	1.55	1.37
Ocean County	1.20	1.37	1.84	1.47
Bergen County	1.11	1.55	1.59	1.42
Suburban Metro	1.19	1.66	1.63	1.49
Gloucester, Salem, Cumberland	1.27	1.41	2.05	1.59
Morris County	1.37	1.28	1.62	1.42
NJ Utility Authorities	1.41	1.44	2.08	1.64
NJ Public Housing Authority	1.53	2.01	1.53	1.69
Professional Municipal Manager	1.49	1.74	1.74	1.66
Central New Jersey	1.96	2.17	1.56	1.89
Atlantic County Municipal JIF	1.88	2.22	1.91	2.00
South Bergen County	2.22	2.35	2.08	2.21
<b>AVERAGE</b>	<b>1.36</b>	<b>1.63</b>	<b>1.70</b>	<b>1.56</b>
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Camden County JOINT INSURANCE FUND									
2023 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF				December 31, 2023					
MEMBER_ID	MEMBER	# CLAIMS FOR * 12/31/2023	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	1.51	
3	93 Brooklawn	0	0	0.00	2.67	0.00	3 Brooklawn	0.88	
4	94 Chesilhurst	0	0	0.00	0.00	0.00	4 Chesilhurst	0.00	
5	99 Haddon	0	0	0.00	0.73	1.48	5 Haddon	0.77	
6	100 Haddon Heights Borough	0	0	0.00	0.00	0.00	6 Haddon Heights Borou	0.00	
7	102 Hi-Nella	0	0	0.00	0.00	0.00	7 Hi-Nella	0.00	
8	103 Laurel Springs	0	0	0.00	2.74	0.00	8 Laurel Springs	0.90	
9	104 Lawnside	0	0	0.00	3.10	1.47	9 Lawnside	1.52	
10	106 Magnolia	0	0	0.00	1.70	0.83	10 Magnolia	0.87	
11	107 Medford Lakes	0	0	0.00	0.00	1.75	11 Medford Lakes	0.60	
12	108 Merchantville	0	0	0.00	0.00	2.86	12 Merchantville	0.94	
13	109 Mount Ephraim	0	0	0.00	1.89	3.57	13 Mount Ephraim	1.86	
14	111 Pine Hill	0	0	0.00	1.82	3.48	14 Pine Hill	1.79	
15	116 Winslow Township Fire Distri	0	0	0.00	0.00	0.00	15 Winslow Township Fire	0.00	
16	117 Woodlynne	0	0	0.00	0.00	0.00	16 Woodlynne	0.00	
17	451 Tavistock	0	0	0.00	0.00	0.00	17 Tavistock	0.00	
18	565 Camden Parking Authority	0	0	0.00	7.84	3.08	18 Camden Parking Autho	3.82	
19	96 Collingswood	0	1	0.60	0.62	1.00	19 Collingswood	0.76	
20	98 Gloucester City	0	1	0.75	0.00	0.71	20 Gloucester City	0.48	
21	101 Haddonfield	0	1	0.84	0.00	0.85	21 Haddonfield	0.56	
22	105 Lindenwold	0	1	0.93	5.48	0.90	22 Lindenwold	2.44	
23	91 Berlin Borough	0	1	1.01	1.01	0.99	23 Berlin Borough	1.00	
24	112 Runnemede	0	1	1.01	1.01	1.03	24 Runnemede	1.02	
25	564 Cherry Hill	1	5	1.18	0.69	0.42	25 Cherry Hill	0.75	
26	113 Somerdale	0	1	1.20	1.10	0.00	26 Somerdale	0.76	
27	584 Cherry Hill Fire District	1	2	1.27	4.18	5.41	27 Cherry Hill Fire District	3.66	
28	92 Berlin Township	0	1	1.31	2.68	0.00	28 Berlin Township	1.31	
29	95 Clementon	1	1	1.64	1.59	0.00	29 Clementon	1.08	
30	114 Voorhees	0	4	1.79	2.59	4.04	30 Voorhees	2.80	
31	115 Winslow	1	5	2.13	2.22	0.87	31 Winslow	1.74	
32	90 Bellmawr	1	3	2.24	2.32	1.85	32 Bellmawr	2.12	
33	87 Audubon	1	2	2.31	1.13	2.40	33 Audubon	1.93	
34	110 Oaklyn	0	2	3.15	0.00	0.00	34 Oaklyn	1.03	
35	97 Gibbsboro	0	2	6.06	2.94	0.00	35 Gibbsboro	3.00	
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:		6	34	1.05	1.55	1.41		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		December 31, 2022		1.11					

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND										
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund										
Data Valued As of :		January 17, 2024								
Total Participating Members		38		38						
Complaint				35						
Percent Compliant				92.11%						

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	Kelly Santosusso
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	Ray Woods
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 Sacco	Marc Rigberg
Woodlynne	Joseph Chukwueke	

**Camden County Municipal Joint Insurance Fund**  
**Annual Regulatory Filing Check List**  
**Year 2023 as of December 31, 2023**

	<b><u>Item</u></b>	<b><u>Filing Status</u></b>
<input type="checkbox"/>	<b>Budget</b>	<b>Filed</b>
<input type="checkbox"/>	<b>Assessments</b>	<b>Filed</b>
<input type="checkbox"/>	<b>Actuarial Certification</b>	<b>Filed</b>
<input type="checkbox"/>	<b>Reinsurance Policies</b>	<b>Filed by UW Manager</b>
<input type="checkbox"/>	<b>Fund Commissioners</b>	<b>Filed</b>
<input type="checkbox"/>	<b>Fund Officers</b>	<b>Filed</b>
<input type="checkbox"/>	<b>Renewal Resolutions</b>	<b>Filed</b>
<input type="checkbox"/>	<b>New Members</b>	<b>Pennsauken</b>
<input type="checkbox"/>	<b>Withdrawals</b>	<b>Pine Valley</b>
<input type="checkbox"/>	<b>2022 Risk Management Plan</b>	<b>Filed</b>
<input type="checkbox"/>	<b>2022 Cash Management Plan</b>	<b>Filed</b>
<input type="checkbox"/>	<b>2022 Risk Manager Contracts</b>	<b>Collected</b>
<input type="checkbox"/>	<b>2022 Certification of Professional Contracts</b>	<b>Filed</b>
<input type="checkbox"/>	<b>Unaudited Financials</b>	<b>Filed</b>
<input type="checkbox"/>	<b>Annual Audit</b>	<b>Filed</b>
<input type="checkbox"/>	<b>State Comptroller Audit Filing</b>	<b>Filed</b>
<input type="checkbox"/>	<b>Ethics Filing</b>	<b>On Line Filing</b>

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2024 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
As of January 17, 2024				
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		12/29/23	12/31/24
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	HARDENBERGH INSURANCE GROUP	01/09/24		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	1/12/2024	1/12/2024	12/31/24
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	1/14/2024	1/14/2024	12/31/24
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. 24-9

### CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND DIVIDENDS LIST – JANUARY 2024

**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.

#### FUND YEAR CLOSED

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003358			
003358	AUDUBON BOROUGH	VOIDED	-14,732.00
			-14,732.00
003358			
003358	AUDUBON BOROUGH	2023 DIVIDEND	14,732.00
			14,732.00
003359			
003359	BARRINGTON BOROUGH	2023 DIVIDEND	11,357.00
			11,357.00
003360			
003360	GIBBSBORO BOROUGH	2023 DIVIDEND	3,074.00
			3,074.00
003361			
003361	GLOUCESTER CITY	2023 DIVIDEND	31,161.00
			31,161.00
003362			
003362	LINDENWOLD BOROUGH	2023 DIVIDEND	24,181.00
			24,181.00
003363			
003363	MEDFORD LAKES BOROUGH	2023 DIVIDEND	8,334.00
			8,334.00
003364			
003364	MOUNT EPHRAIM BOROUGH	2023 DIVIDEND	8,364.00
			8,364.00
003365			
003365	PINE HILL BOROUGH	2023 DIVIDEND	10,182.00
			10,182.00
003366			
003366	RUNNEMEDE BOROUGH	2023 DIVIDEND	11,862.00
			11,862.00
003367			
003367	TAVISTOCK BOROUGH	2023 DIVIDEND	488.00
			488.00
003368			
003368	CHESILHURST BOROUGH	2023 DIVIDEND	3,677.00
			3,677.00
003369			
003369	LAWNSIDE BOROUGH	2023 DIVIDEND	6,560.00
			6,560.00
003370			
003370	WOODLYNNE BOROUGH	2023 DIVIDEND	2,984.00
			2,984.00
003371			
003371	MERCHANTVILLE BOROUGH	2023 DIVIDEND	7,948.00
			7,948.00

003372			
003372	CAMDEN PARKING AUTHORITY	2023 DIVIDEND	6,421.00
			<b>6,421.00</b>
003373			
003373	CHERRY HILL FIRE DISTRICT	2023 DIVIDEND	17,145.00
			<b>17,145.00</b>
003374			
003374	HADDONFIELD BOROUGH	2023 DIVIDEND	23,444.00
			<b>23,444.00</b>
		<b>Total Payments FY CLOSED</b>	<b>177,182.00</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>177,182.00</b>

\_\_\_\_\_  
**Chairperson**

**Attest:**

\_\_\_\_\_  
**Secretary**

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

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

\_\_\_\_\_  
**Treasurer**

# RESOLUTION NO. 24-10

## CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST - JANUARY 2024

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.

### FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003340			
003340	INTERSTATE MOBILE CARE INC.	DRUG/ALC. TESTING 12/23 INV 18617	3,996.00
003340	INTERSTATE MOBILE CARE INC.	DRUG/ALC. TESTING 12/23 INV 18615	280.00
			<b>4,276.00</b>
003341			
003341	BOROUGH OF CLEMENTON	2023 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
003342			
003342	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/23	68.33
			<b>68.33</b>
003343			
003343	BROWN & CONNERY, LLP	LITIGATION MGMT -INV 330042 12/23	1,755.00
003343	BROWN & CONNERY, LLP	ATTORNEY FEES INV 330042 12/23	2,172.75
003343	BROWN & CONNERY, LLP	ATTORNEY EXPENSES- INV 330042 12/23	50.00
			<b>3,977.75</b>
003344			
003344	HI-NELLA BOROUGH	2023 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
003345			
003345	WINSLOW FIRE DISTRICT	2023 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
003346			
003346	CAMDEN CITY PARKING AUTHORITY	2023 OPTIONAL SAFETY AWARD	998.89
			<b>998.89</b>
		<b>Total Payments FY 2023</b>	<b>12,320.97</b>

### FUND YEAR 2024

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003347			
003347	MUNICIPAL EXCESS LIABILITY JIF	FPB Q1 2024	4,188.25
			<b>4,188.25</b>
003348			
003348	NJ CYBER RISK MANAGEMENT FUND	CYBER- 1ST HALF 2024	221,553.50
			<b>221,553.50</b>
003349			
003349	MUNICIPAL EXCESS LIABILITY JIF	MEL-PROPERTY 1ST QTR 2024	863,485.25
003349	MUNICIPAL EXCESS LIABILITY JIF	MEL 1ST QTR 2024	496,284.75
			<b>1,359,770.00</b>
003350			
003350	COMPSERVICES, INC.	CLAIM SER. GLOUCESTER-2401-81 01/24	1,291.67
003350	COMPSERVICES, INC.	CLAIMS ADMIN FEE 01/24 INV 2401-81	40,886.00
003350	COMPSERVICES, INC.	CHERRY HILL CLAIM SERV. 01/24 # 2401-81	2,458.33
			<b>44,636.00</b>

003351			
003351	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 01/24	18,036.83
			<b>18,036.83</b>
003352			
003352	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 01/24	45,326.25
			<b>45,326.25</b>
003353			
003353	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 01/24	5,061.00
			<b>5,061.00</b>
003354			
003354	ELIZABETH PIGLIACELLI	TREASURER FEE 01/24	2,242.50
			<b>2,242.50</b>
003355			
003355	MUNICIPAL EXCESS LIABILITY JIF	MSI 1ST QTR 2024	21,790.00
			<b>21,790.00</b>
003356			
003356	MEDLOGIX LLC	WC MAN CARE SERVICE CHERRY HILL 01/24	1,083.00
003356	MEDLOGIX LLC	WC MANAGED CARE SERVICE 01/24	10,812.38
			<b>11,895.38</b>
003357			
003357	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 01/24	1,285.00
			<b>1,285.00</b>
		<b>Total Payments FY 2024</b>	<b>1,735,784.71</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>1,748,105.68</b>

\_\_\_\_\_  
Chairperson

Attest:

\_\_\_\_\_  
Secretary

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

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

\_\_\_\_\_  
Treasurer

January 22, 2024

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 December 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 DECEMBER: Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.
- INVESTMENT INCOME:  
Net Investment Income received or accrued for December totaled \$303,112.81.

• RECEIPT ACTIVITY FOR December:	
Deductible	\$21,964.63
Recovery	<u>14,531.15</u>
Total Receipts	<u>\$36,495.78</u>

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

• CLAIM ACTIVITY FOR December:	
Property Liability Claims	\$ 461,950.12
Workers Compensation Claims	227,908.21
Administration Expense	<u>1,299,558.33</u>
Total Claims/Expenses	<u>\$1,989,416.66</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$23,747,197.09 to a closing balance of \$22,088,689.12 showing a decrease of \$1,658,507.97

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: November											
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	TOTAL
OPEN BALANCE	(171,324.11)	5,165,440.50	1,415,271.53	8,318,729.65	(179,306.16)	(43,304.35)	(17,585.01)	1,039,218.95	8,273,739.01	(327.17)	23,800,552.84
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	30,619.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36,261.85	66,881.66
Invest Pymnts	5,266.34	77,045.36	21,142.76	119,517.19	0.00	0.00	0.00	0.00	118,870.80	0.00	341,842.45
Invest Adj	26.66	389.98	107.02	604.98	0.00	0.00	0.00	0.00	601.70	0.00	1,730.34
Subtotal Invest	5,293.00	77,435.34	21,249.78	120,122.17	0.00	0.00	0.00	0.00	119,472.50	0.00	343,572.79
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,363.10	0.00	9,363.10
TOTAL	35,912.81	77,435.34	21,249.78	120,122.17	0.00	0.00	0.00	0.00	128,835.60	36,261.85	419,817.55
EXPENSES											
Claims Transfers	109,677.29	56,116.69	7,467.67	135,076.17	0.00	0.00	0.00	0.00	0.00	21,964.63	330,302.45
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140,786.33	0.00	140,786.33
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,084.55	0.00	2,084.55
TOTAL	109,677.29	56,116.69	7,467.67	135,076.17	0.00	0.00	0.00	0.00	142,870.88	21,964.63	473,173.33
END BALANCE	(245,088.59)	5,186,759.15	1,429,053.64	8,303,775.65	(179,306.16)	(43,304.35)	(17,585.01)	1,039,218.95	8,259,703.73	13,970.05	23,747,197.06
REPORT STATUS SECTION											
Report Month: November											
						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	November					
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	\$23,800,552.86	4,866,058.70	- 28,350.15	47,582.87	-	18,915,261.44
Opening Interest Accrua	\$0.00	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$1,730.33	\$0.00	\$0.00	\$0.00	\$0.00	\$1,730.33
5 Interest Paid - Cash Inst	\$53,197.76	\$15,828.23	\$1,161.33	\$474.74	\$0.00	\$35,733.46
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$288,644.71	\$0.00	\$0.00	\$0.00	\$0.00	\$288,644.71
8 Net Investment Income	\$343,572.80	\$15,828.23	\$1,161.33	\$474.74	\$0.00	\$326,108.50
9 Deposits - Purchases	\$406,547.21	\$76,244.76	\$173,261.65	\$157,040.80	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$803,475.78	-\$471,088.78	-\$173,261.65	-\$157,040.80	\$0.00	-\$2,084.55
Ending Cash & Investment	\$23,747,197.09	\$4,487,042.91	-\$27,188.82	\$48,057.61	\$0.00	\$19,239,285.39
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$596,458.54	\$160,551.54	\$330,985.00	\$104,922.00	\$0.00	\$0.00
(Less Deposits in Transit)	-\$313,278.80	-\$297,954.60	-\$10,864.40	-\$4,459.80	\$0.00	\$0.00
Balance per Bank	\$24,030,376.83	\$4,349,639.85	\$292,931.78	\$148,519.81	\$0.00	\$19,239,285.39

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

Month		November							
Current Fund Year		2023							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid November	Monthly Recoveries November	Calc. Net Paid Thru November	TPA Net Paid Thru November	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	520,034.28	104,696.54	15,952.42	608,778.40	608,778.40	0.00	0.00	(0.00)
	Liability	30,433.91	3,784.76	0.00	34,218.67	34,218.67	0.00	0.00	0.00
	Auto	28,517.34	1,493.31	0.00	30,010.65	30,010.65	0.00	0.00	0.00
	Workers Comp	428,376.79	61,308.51	0.00	489,685.30	489,773.32	(88.02)	4,486.30	(4,574.32)
	Cherry Hill	26,884.00	19,215.40	33,674.62	12,424.78	12,424.76	0.02	0.02	(0.00)
	<b>Total</b>	<b>1,034,246.32</b>	<b>190,498.52</b>	<b>49,627.04</b>	<b>1,175,117.80</b>	<b>1,175,205.80</b>	<b>(88.00)</b>	<b>4,486.32</b>	<b>(4,574.32)</b>
2022	Property	870,392.75	4,980.75	14,667.39	860,706.11	860,706.11	(0.00)	(0.00)	0.00
	Liability	55,527.52	737.76	0.00	56,265.28	56,265.28	0.00	0.00	0.00
	Auto	115,080.60	0.00	0.00	115,080.60	115,080.60	0.00	0.00	0.00
	Workers Comp	1,702,497.98	49,419.51	0.00	1,751,917.49	1,751,917.49	(0.00)	455.00	(455.00)
	Cherry Hill	(190.92)	270.00	800.00	(720.92)	(720.92)	(0.00)	(0.00)	(0.00)
	<b>Total</b>	<b>2,743,307.93</b>	<b>55,408.02</b>	<b>15,467.39</b>	<b>2,783,248.56</b>	<b>2,783,248.56</b>	<b>(0.00)</b>	<b>455.00</b>	<b>(455.00)</b>
2021	Property	718,424.74	0.00	0.00	718,424.74	718,425.74	(1.00)	(1.00)	0.00
	Liability	175,240.27	17,725.80	0.00	192,966.07	192,966.07	0.00	0.00	(0.00)
	Auto	103,141.67	371.00	0.00	103,512.67	103,512.67	(0.00)	(0.00)	0.00
	Workers Comp	2,074,244.40	9,077.84	0.00	2,083,322.24	2,085,885.51	(2,563.27)	(2,714.00)	150.73
	Workers Comp	(8,924.61)	150.73	1,787.23	(10,561.11)	(10,410.38)	(150.73)	0.00	(150.73)
	<b>Total</b>	<b>3,062,126.47</b>	<b>27,325.37</b>	<b>1,787.23</b>	<b>3,087,664.61</b>	<b>3,090,379.61</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	750,355.50	14,197.24	0.00	764,552.74	764,552.74	0.00	0.00	0.00
	Auto	447,640.57	5,603.36	0.00	453,243.93	453,243.93	0.00	0.00	0.00
	Workers Comp	2,779,948.84	12,785.85	0.00	2,792,734.69	2,793,075.70	(341.01)	(341.01)	0.00
	Cherry Hill	(1,264.51)	54.00	0.00	(1,210.51)	(1,210.51)	0.00	0.00	0.00
	<b>Total</b>	<b>4,612,128.07</b>	<b>32,640.45</b>	<b>0.00</b>	<b>4,644,768.52</b>	<b>4,645,413.53</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	1,873,382.99	19,671.13	0.00	1,893,054.12	1,893,054.12	(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	2,529,979.82	2,484.46	0.00	2,532,464.28	2,532,555.78	(91.50)	(91.50)	0.00
	Cherry Hill	(2,774.50)	2,274.50	0.00	(500.00)	(500.00)	0.00	0.00	0.00
	<b>Total</b>	<b>5,868,638.29</b>	<b>24,430.09</b>	<b>0.00</b>	<b>5,893,068.38</b>	<b>5,893,159.88</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>17,320,447.08</b>	<b>330,302.45</b>	<b>66,881.66</b>	<b>17,583,867.87</b>	<b>17,587,407.38</b>	<b>(3,539.51)</b>	<b>1,489.81</b>	<b>(5,029.32)</b>

NOVEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	11/08/23	37,513.95				37,513.95	
2	11/08/23	100,091.20				100,091.20	
3	11/16/23	45,270.00				45,270.00	
4	11/16/23	34,211.59				34,211.59	
5	11/21/23	22,053.14				22,053.14	
6	11/21/23	21,349.94				21,349.94	
7	11/29/23	6,744.82				6,744.82	
8	11/29/23	47,743.91				47,743.91	
9	11/30/23	4,459.80				4,459.80	
10	11/30/23	10,864.10				10,864.10	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	330,302.45	-	-	-	330,302.45	
	Monthly Rpt					-	
	Variance	330,302.45	-	-	-	330,302.45	

CAMDEN MUNICIPAL JOINT INSURANCE FUND											
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED											
Current Fund Year: 2023											
Month Ending: December											
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	TOTAL
OPEN BALANCE	(245,088.59)	5,186,759.15	1,429,053.64	8,303,775.65	(179,306.16)	(43,304.35)	(17,585.01)	1,039,218.95	8,259,703.73	13,970.05	23,747,197.06
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	14,531.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21,964.63	36,495.78
Invest Pymnts	3,597.54	68,666.40	18,946.81	105,521.21	0.00	0.00	0.00	0.00	104,961.16	0.00	301,693.12
Invest Adj	16.93	323.12	89.16	496.55	0.00	0.00	0.00	0.00	493.92	0.00	1,419.68
Subtotal Invest	3,614.47	68,989.52	19,035.97	106,017.76	0.00	0.00	0.00	0.00	105,455.08	0.00	303,112.80
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	18,145.62	68,989.52	19,035.97	106,017.76	0.00	0.00	0.00	0.00	105,455.08	21,964.63	339,608.58
EXPENSES											
Claims Transfers	169,262.34	288,546.26	4,141.52	204,197.35	0.00	0.00	0.00	0.00	0.00	23,710.86	689,858.33
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	160,107.02	0.00	160,107.02
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,148,151.21	0.00	0.00	1,148,151.21
TOTAL	169,262.34	288,546.26	4,141.52	204,197.35	0.00	0.00	0.00	1,148,151.21	160,107.02	23,710.86	1,998,116.56
END BALANCE	(396,205.31)	4,967,202.41	1,443,948.09	8,205,596.06	(179,306.16)	(43,304.35)	(17,585.01)	(108,932.26)	8,205,051.79	12,223.82	22,088,689.08
REPORT STATUS SECTION											
Report Month: December											
						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	December					
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	\$23,747,197.09	4,487,042.91	- 27,188.82	48,057.61	-	19,239,285.39
Opening Interest Accrua	\$0.00	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$1,419.68	\$0.00	\$0.00	\$0.00	\$0.00	\$1,419.68
5 Interest Paid - Cash Inst	\$53,993.87	\$14,568.49	\$1,471.05	\$533.86	\$0.00	\$37,420.47
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$247,699.26	\$0.00	\$0.00	\$0.00	\$0.00	\$247,699.26
8 Net Investment Income	\$303,112.81	\$14,568.49	\$1,471.05	\$533.86	\$0.00	\$286,539.41
9 Deposits - Purchases	\$726,354.11	\$36,495.78	\$461,950.12	\$227,908.21	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$2,687,974.89	-\$1,989,416.66	-\$461,950.12	-\$227,908.21	\$0.00	-\$8,699.90
Ending Cash & Investment	\$22,088,689.12	\$2,548,690.52	-\$25,717.77	\$48,591.47	\$0.00	\$19,517,124.90
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$1,931,759.61	\$1,452,338.31	\$407,785.90	\$71,635.40	\$0.00	\$0.00
(Less Deposits in Transit)	-\$375,743.58	-\$297,954.60	-\$71,514.16	-\$6,274.82	\$0.00	\$0.00
Balance per Bank	\$23,644,705.15	\$3,703,074.23	\$310,553.97	\$113,952.05	\$0.00	\$19,517,124.90

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
CAMDEN MUNICIPAL JOINT INSURANCE FUND									
Month		December							
Current Fund Year		2023							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid December	Monthly Recoveries December	Calc. Net Paid Thru December	TPA Net Paid Thru December	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	608,778.40	143,170.45	14,531.15	737,417.70	739,667.10	(2,249.40)	0.00	(2,249.40)
	Liability	34,218.67	9,970.50	0.00	44,189.17	44,189.17	0.00	0.00	0.00
	Auto	30,010.65	4,141.52	0.00	34,152.17	34,152.17	0.00	0.00	0.00
	Workers Comp	489,685.30	56,685.26	0.00	546,370.56	546,370.58	(0.02)	(88.02)	88.00
	Cherry Hill	12,424.78	11,647.36	19,215.40	4,856.74	4,856.72	0.02	0.02	(0.00)
	<b>Total</b>	<b>1,175,117.80</b>	<b>225,615.09</b>	<b>33,746.55</b>	<b>1,366,986.34</b>	<b>1,369,235.74</b>	<b>(2,249.40)</b>	<b>(88.00)</b>	<b>(2,161.40)</b>
2022	Property	860,706.11	26,091.89	0.00	886,798.00	886,798.00	(0.00)	(0.00)	0.00
	Liability	56,265.28	0.00	0.00	56,265.28	56,265.28	0.00	0.00	0.00
	Auto	115,080.60	0.00	0.00	115,080.60	115,080.60	0.00	0.00	0.00
	Workers Comp	1,751,917.49	20,569.99	0.00	1,772,487.48	1,772,487.48	(0.00)	(0.00)	0.00
	Cherry Hill	(720.92)	2,260.00	270.00	1,269.08	1,269.08	0.00	(0.00)	0.00
	<b>Total</b>	<b>2,783,248.56</b>	<b>48,921.88</b>	<b>270.00</b>	<b>2,831,900.44</b>	<b>2,831,900.44</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2021	Property	718,424.74	0.00	0.00	718,424.74	718,425.74	(1.00)	(1.00)	0.00
	Liability	192,966.07	13,078.22	0.00	206,044.29	206,044.29	0.00	0.00	0.00
	Auto	103,512.67	0.00	0.00	103,512.67	103,512.67	(0.00)	(0.00)	0.00
	Workers Comp	2,083,322.24	42,923.19	0.00	2,126,245.43	2,129,110.16	(2,864.73)	(2,563.27)	(301.46)
	Workers Comp	(10,561.11)	8,939.00	150.73	(1,772.84)	(1,772.84)	(0.00)	(150.73)	150.73
	<b>Total</b>	<b>3,087,664.61</b>	<b>64,940.41</b>	<b>150.73</b>	<b>3,152,454.29</b>	<b>3,155,320.02</b>	<b>(2,865.73)</b>	<b>(2,715.00)</b>	<b>(150.73)</b>
2020	Property	635,447.67	0.00	0.00	635,447.67	635,751.67	(304.00)	(304.00)	0.00
	Liability	764,552.74	9,798.00	0.00	774,350.74	774,350.74	0.00	0.00	0.00
	Auto	453,243.93	0.00	0.00	453,243.93	453,243.93	0.00	0.00	0.00
	Workers Comp	2,792,734.69	27,241.54	0.00	2,819,976.23	2,820,317.24	(341.01)	(341.01)	0.00
	Cherry Hill	(1,210.51)	0.00	54.00	(1,264.51)	(1,264.51)	0.00	0.00	0.00
	<b>Total</b>	<b>4,644,768.52</b>	<b>37,039.54</b>	<b>54.00</b>	<b>4,681,754.06</b>	<b>4,682,399.07</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	1,893,054.12	255,699.54	0.00	2,148,753.66	2,148,753.66	(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	2,532,464.28	56,777.37	0.00	2,589,241.65	2,589,333.15	(91.50)	(91.50)	0.00
	Cherry Hill	(500.00)	864.50	2,274.50	(1,910.00)	(1,910.00)	0.00	0.00	0.00
	<b>Total</b>	<b>5,893,068.38</b>	<b>313,341.41</b>	<b>2,274.50</b>	<b>6,204,135.29</b>	<b>6,204,226.79</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>17,583,867.87</b>	<b>689,858.33</b>	<b>36,495.78</b>	<b>18,237,230.42</b>	<b>18,243,082.06</b>	<b>(5,851.64)</b>	<b>(3,539.51)</b>	<b>(2,312.13)</b>

DECEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	12/6/2023	49,066.99				49,066.99	
2	12/6/2023	296,340.73				296,340.73	
3	12/13/2023	31,907.36				31,907.36	
4	12/13/2023	102,212.70				102,212.70	
5	12/20/2023	34,437.03				34,437.03	
6	12/20/2023	59,638.35				59,638.35	
7	12/27/2023	2,641.52				2,641.52	
8	12/27/2023	35,916.97				35,916.97	
9	12/31/2023	6,274.52				6,274.52	
10	12/31/2023	71,422.16				71,422.16	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	689,858.33	-	-	-	689,858.33	
	Monthly Rpt	689,858.33				689,858.33	
	Variance	- 0.00	-	-	-	- 0.00	



# Asset and Accrual Detail - By Asset type

Report ID: IACS0017

Base Currency: USD

Status: FINAL

MX6F92185102 - CAMDEN CO JIF

11/30/2023

Shares/Par		Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref		Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
					Local/Base			Local/Base
UNIT OF PARTICIPATION								
U.S. DOLLAR								
UNITED STATES								
2,008,018.741		MEL JCM1 ACCOUNT	9.5812	19,239,285.39	0.00	19,239,285.39		0.00
99VVB5Y75			9.5812	19,239,285.39	0.00	19,239,285.39	100.00	0.00



BNY MELLON

MX6F92185102 - CAMDEN CO JIF

**Statement of Change in Net Assets**  
**Market Value**

Report ID: IGLS0002

Base Currency: USD

Status: FINAL

		11/30/2023		Fiscal Year To Date	
		Current Period			
		11/01/2023	11/30/2023	01/01/2023	11/30/2023
NET ASSETS - BEGINNING OF PERIOD			18,915,261.44		18,616,986.32
			<u>18,915,261.44</u>		<u>18,616,986.32</u>
RECEIPTS					
INVESTMENT INCOME					
INTEREST	35,733.46			364,922.96	
REALIZED GAIN/LOSS	0.00			-180,220.31	
UNREALIZED GAIN/LOSS-INVESTMENT	288,644.71			457,897.22	
ACCRETION/AMORTIZATION	1,730.33			5,552.42	
			<u>326,108.50</u>		<u>648,152.29</u>
			<u>326,108.50</u>		<u>648,152.29</u>
DISBURSEMENTS					
ADMINISTRATIVE EXPENSES					
TRUSTEE/CUSTODIAN	481.05			5,895.85	
INVESTMENT ADVISORY FEES	1,122.45			15,219.46	
CONSULTING	481.05			4,737.91	
			<u>2,084.55</u>		<u>25,853.22</u>
			<u>2,084.55</u>		<u>25,853.22</u>
			<u>19,239,285.39</u>		<u>19,239,285.39</u>



# Asset and Accrual Detail - By Asset type

Report ID: IACS0017  
Base Currency: USD  
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

12/31/2023

Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
				Local/Base			Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCMI ACCOUNT	9.7196	19,517,124.90	0.00	19,517,124.90		0.00
99VVB5Y75		9.7196	19,517,124.90	0.00	19,517,124.90	100.00	0.00



MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets  
Market Value

Report ID: IGLS0002  
Base Currency: USD  
Status: FINAL

		Current Period		Fiscal Year To Date	
		12/01/2023	12/31/2023	01/01/2023	12/31/2023
NET ASSETS - BEGINNING OF PERIOD			19,239,285.39		18,616,986.32
			19,239,285.39		18,616,986.32
RECEIPTS					
INVESTMENT INCOME					
INTEREST	37,420.47			402,343.43	
REALIZED GAIN/LOSS	-5,083.23			-185,303.54	
UNREALIZED GAIN/LOSS-INVESTMENT	252,782.49			710,679.71	
ACCRETION/AMORTIZATION	1,419.68			6,972.10	
TOTAL INVESTMENT INCOME			286,539.41		934,691.70
TOTAL RECEIPTS			286,539.41		934,691.70
DISBURSEMENTS					
ADMINISTRATIVE EXPENSES					
TRUSTEE/CUSTODIAN	488.00			6,383.85	
INVESTMENT ADVISORY FEES	7,723.90			22,943.36	
CONSULTING	488.00			5,225.91	
TOTAL ADMINISTRATIVE EXPENSES			8,699.90		34,553.12
TOTAL DISBURSEMENTS			8,699.90		34,553.12
NET ASSETS - END OF PERIOD			19,517,124.90		19,517,124.90

**RESOLUTION NO. 24-11**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
APPOINTING APPROVED COUNSEL**

**WHEREAS**, the Camden County Municipal Joint Insurance Fund is responsible for providing a defense to certain claims brought against its members in accordance with the Fund's coverage documents; and

**WHEREAS**, in order to appoint defense counsel, a law firm must be on the approved counsel list of the Camden County Municipal Joint Insurance Fund to defend any members of the Fund; and

**WHEREAS**, the Camden County Municipal Joint Insurance Fund appoints firms to the panel in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.;

**WHEREAS**, responses were received in the Fund office,

**WHEREAS**, the law firms attached to this resolution have been proposed as Counsel for the Camden County Municipal Joint Insurance Fund for the year 2024 and have been reviewed and recommended by the Fund's Attorney,

**NOW, THEREFORE BE IT RESOLVED**, by the Fund Commissioners of the Camden County Municipal Joint Insurance Fund that the law firms attached to this resolution be and the same are hereby appointed as the approved counsel for the Camden County Municipal Joint Insurance Fund for the year 2024.

**BE IT FURTHER RESOLVED** by the Fund Commissioners of the Fund that the following fee schedule for Defense Attorney's for 2024 is established:

1. Third Party Liability cases - \$195/hour
2. Workers Compensation cases - \$140/hour
3. Litigation Expense and paralegal charges - \$75/hour

**BE IT FURTHER RESOLVED** that the Chairperson and Secretary of the Fund are hereby authorized to execute this resolution;

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

\_\_\_\_\_  
Chairperson

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

## BROWN & CONNERY, LLP

ATTORNEYS AT LAW  
360 HADDON AVENUE  
WESTMONT, NEW JERSEY 08108  
(856) 854-8900  
FAX (856) 858-4967

Joseph M. Nardi, III, Esquire  
[jnardi@brownconnery.com](mailto:jnardi@brownconnery.com)

January 10, 2024

[BSTOKES@PERMAINC.COM](mailto:BSTOKES@PERMAINC.COM)

Bradford Stokes, Vice President  
Senior Account Executive  
PERMA Risk Management Services.  
P.O. Box 99106  
Camden, NJ 08101

**Re: Camden County Municipal Joint Insurance Fund  
Defense Panel for 2024  
Our File No. 97-0715**

Dear Mr. Stokes:

I recommend the following law firms to be presented for approval by the Executive Committee of the Camden County Municipal Joint Insurance Fund for defense of litigated matters for the period from January 1, 2024 through December 31, 2024:

Matthew B. Wieliczko, Esquire  
Zeller & Wieliczko, LLP  
120 Haddontowne Court #2  
Cherry Hill, New Jersey 08034  
856-428-6600

Francis X. Donnelly, Esquire  
Mayfield, O'Mara, Donnelly & Petrycki  
2201 Executive Building  
Route 38, Suite 300  
Cherry Hill, NJ 08002  
856-667-2600

John M. Palm, Esquire  
Law Office of John M. Palm, LLC  
High Ridge Commons, Suite 101  
200 Haddonfield Berlin Road  
Gibbsboro, NJ 08026  
856-783-5461

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**BROWN & CONNERY, LLP**

**Bradford Stokes, Account Executive**

**January 10, 2024**

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Stuart A. Platt, Esquire  
The Platt Law Group, P.C.  
40 Berlin Road  
Stratford, New Jersey 08084  
856-784-1555

Burchard S. Martin, Esquire  
Martin, Gunn & Martin, P.A.  
216 Haddon Avenue, Suite 420  
P.O. Box 358  
Westmont, NJ 08108  
856-858-0900

Charles Shimberg, Esquire  
Shimberg & Friel, P.C.  
20 Brace Road, Suite 350  
Cherry Hill, NJ 08034  
856-857-0700

Salvatore J. Siciliano, Esquire  
Siciliano & Associates, LLC  
2 Kings Highway West  
Haddonfield, NJ 08033  
856-795-0500

Brenton C. Owens, Esquire  
Kent/McBride  
1040 Kings Highway North, Suite 600  
Cherry Hill, NJ 08034  
856-667-3113  
(Worker's Compensation)

John C. Gillespie, Esquire  
Parker McCay, PA  
9000 Midlantic Drive, #300  
Mt. Laurel, NJ 08054  
856-596-8900

Jay J. Blumberg, Esquire  
Christopher Wolk, Esquire  
Blumberg & Wolk, LLC  
158 Delaware Street  
Woodbury, NJ 08096

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**BROWN & CONNERY, LLP**

**Bradford Stokes, Account Executive**

**January 10, 2024**

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856-848-7472

Christopher J. Saracino, Esquire  
Pietras, Saracino, Smith & Meeks, LLP  
270 N. Elmwood Road, Suite H-100  
Marlton, New Jersey 08053  
856-761-3773  
(Workers' Compensation)

Timothy R. Bieg, Esquire  
Madden & Madden, P.A.  
108 Kings Highway East – Suite 200  
Haddonfield, New Jersey 08033  
856-428-9520

William T. Freeman, Esquire  
Brown & Connery  
20 Tanner Street  
Haddonfield, NJ 08033  
856-428-8310  
(Workers' Compensation)

James R. Birchmeier, Esquire  
Birchmeier & Powell, LLC  
P.O. Box 582  
Tuckahoe, NJ 08250-0582  
856-848-7091

Vincent Sarubbi, Esquire  
Archer  
1025 Laurel Oak Road  
Voorhees, NJ 08043  
856-795-2121

Richard K. Tavani, Esquire  
Bennett Bricklin & Saltzburg, LLC  
6000 Sagemore Drive, Suite 6103  
Marlton, NJ 08053-3900  
856-751-5285  
(Workers Compensation)

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**BROWN & CONNERY, LLP**

**Bradford Stokes, Account Executive**

**January 10, 2024**

**Page 4**

John Geaney, Esquire  
Capehart Scatchard  
8000 Midlantic Drive, Suite 300S  
Mt. Laurel, NJ 08054-5016  
856-234-6800  
(Defense Attorney & Workers Compensation)

Adam S. Malamut, Esquire  
Malamut & Associates  
457 Haddonfield Road, Suite 500  
Cherry Hill, NJ 08002  
856-424-1808

Christopher J. O'Connell, Esquire  
Sweeney & Sheehan  
Sentry Office Plaza  
216 Haddon Avenue, Suite 300  
Haddon Township, NJ 08108  
856-869-5600

Jeffrey S. Craig, Esquire  
Cockerill, Craig & Moore, LLC  
58 Euclid Street  
Woodbury, NJ 08096  
856-795-2220

Please present the foregoing list to the Executive Committee for consideration at the reorganization meeting scheduled for January 22, 2024.

I also recommend approval of the hourly rate for defense counsel for third party liability cases to remain at \$195.00 and for Workers' Compensation cases to remain at \$140.00 and for reimbursement of litigation expenses incurred by the defense counsel. I recommend that the hourly rate for paralegal services remain at \$75.00 for all cases.

Thank you for your consideration. If you have any questions, please do not hesitate to contact me.

Very truly yours,  
**BROWN & CONNERY, LLP**

  
Joseph M. Nardi, III

JMN/ck

cc: Michael Mevoli, Chairman (Via Email)  
Karen Read (Via Email)

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# SAFETY DIRECTOR REPORT

**Camden County Municipal Joint Insurance Fund**

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers

**FROM:** Keith Hummel, JIF Safety Director

**DATE:** January 23, 2024

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

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

*LOSS CONTROL SURVEYS – Nov & Dec*

- Borough of Mt. Ephraim on November 1, 2023
- Township of Voorhees on November 2, 2023
- Borough of Audubon Park on November 6, 2023
- Township of Winslow on November 13, 2023
- Borough of Bellmawr on November 13, 2023
- City of Camden Parking Authority on December 6, 2023
- Borough of Clementon on December 6, 2023
- Township of Pennsauken on December 5, 2023
- Township of Gloucester on December 12, 2023

*LAW ENFORCEMENT LOSS CONTROL SURVEYS – Nov & Dec*

- Borough of Runnemede on November 27, 2023
- No Law Enforcement Surveys for the month of December

#### ***MEETINGS ATTENDED – Nov & Dec***

- 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 – Nov***

- Space Heater Best Practices
- Winter Ice Activities Best Practices
- Rip Current- Resources & Best Practices
- High Visibility Apparel Guidance & Best Practices
- Temporary Ice-Skating Rinks Best Practices

#### ***MSI SAFETY DIRECTOR – Dec***

- Holiday Depression & Stress
- Winter Slip & Falls Prevention Best Practices
- Black Bear Best Practices
- Sanitation & Recycling Reducing Musculoskeletal Injuries Best Practices
- Crane Truck Regulations

#### ***MSI FIRE & EMS – Nov & Dec***

- Traffic Controls During Roadway Incidents
- No Fire & Ems for the month of December

#### ***MSI LAW ENFORCEMENT – Nov & Dec***

- No Law Enforcement for the month of November.
- No Law Enforcement for the month of December

***MSI NOW - Nov***

[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
Berlin	3
Camden City	7
Cherry Hill	11
Collingswood	1
Haddon	1
Lindenwold	1
Pine Hill	4
Winslow	5

***MSI NOW - Dec***

[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
Camden City	8
Cherry Hill	5
Chesilhurst	2
Clementon	2
Collingswood	4
Gibbsboro	16
Merchantville	1
Pennsauken	1
Pine Hill	4
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@jamontgomery.com](mailto:afelip@jamontgomery.com).

## Conner Strong - Report by Insured

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
4LSMR	Camden County Municipal JIF	Borough of Collingswood	RE: Overt Surveillance Equipment  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 to the pole attachment license agreement for overt surveillance equipment throughout the Borough of Collingswood.	PSE&G	80 Park Plaza		Newark	NJ	07102	11/08/2023	11/08/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
4M408	Camden County Municipal JIF	Borough of Bellmawr	Evidence of insurance with respects to the Borough demoing a Weiler P385B Paver for a paving project.	Asphalt Care Equipment Incorporated	2765 Galloway Road		Bensalem	PA	19020	11/22/2023	11/22/2023	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	Last Share Date	Initial Share Date	PolicyType
4M4BB	Camden County Municipal JIF	Borough of Oaklyn	Evidence of Insurance with respects to the use of range by the Oaklyn Police Department.	South Jersey Shooting Club, LLC	840 Piney Hollow Road		Winslow	NJ	08095	11/13/2023	11/13/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
4M4ML	Camden County Municipal JIF	Borough of Bellmawr	RE: 2023 Dodge Durango, vin #1C4RDJFG3PC638743  Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of a 2023 Dodge Durango, vin #1C4RDJFG3PC638743, valued at \$38,636.	KS StateBank and/or Its Assigns	PO Box 69		Manhattan	KS	66505	11/09/2023	11/08/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Property
												Workers Compensation and Employers' Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
FQVFJ	Camden County Municipal JIF	Township of Voorhees	RE: All Leased/Rented Equipment by the Named Insured Foley Inc., 833 Centennial Avenue, Piscataway NJ 08855.  Foley Inc. is included as Additional Insured as respects to General Liability and Loss Payee as respects to Leased/Rented Equipment as required by written contract.	Foley, Inc.	833 Centennial Avenue		Piscataway	NJ	08855	11/07/2023	10/23/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Property
												Workers Compensation and Employers' Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
FQY87	Camden County Municipal JIF	Borough of Audubon	RE: Use of Facilities	Elvin Rodriguez	PO Box 3102		Cherry Hill	NJ	08034	11/06/2023	11/06/2023	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 Audubon Fire Department's use of facilities for fire drill training. Location: 152 W. Atlantic Avenue, Audubon, NJ 08106									Commercial General Liability
												Excess Liability
FQYLH	Camden County Municipal JIF	Borough of Haddon Heights	Evidence of Insurance with respects to the use of shooting range by the Haddon Heights Police Department at 840 Piney Hollow Road, Winslow, NJ 08095	South Jersey Shooting Club, LLC	840 Piney Hollow Road		Winslow	NJ	08095	11/22/2023	11/22/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Property
												Workers Compensation and Employers' Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
G37FH	Camden County Municipal JIF	Township of Cherry Hill	RE: Contract #: 065196  Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of: (1) 2023 JD 744 P-Tier 4WD Loader Serial Number: X06706 Value: \$640,469.00 Contract #: 065196	JESCO, Inc.	1790 Route 38		Lumberton	NJ	08048	10/23/2023	10/23/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Property
												Workers Compensation and Employers' Liability
OTLCT	Camden County Municipal JIF	Borough of Oaklyn	Evidence of insurance with respects to the use of the South Jersey Shooting Club range by the Oaklyn Police Department.	JHW Real Estate, LLC	298 Kresson Gibbsboro Road		Voorhees	nj	08043	11/13/2023	11/13/2023	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	Last Share Date	Initial Share Date	PolicyType
P5ILN	Camden County Municipal JIF	Township of Cherry Hill	RE: Contract #: 065197  Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of: (1) 2023 JD 310 P Backhoe Loader Serial Number: X02877 Value: \$201,975.00 Contract #: 065197	JESCO, Inc.	1790 Route 38		Lumberton	NJ	08048	10/24/2023	10/24/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Property
												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	Last Share Date	Initial Share Date	PolicyType
P5IPG	Camden County Municipal JIF	Cherry Hill Fire District (BOFC District #13)	RE: Use of Property at NJ State Park  Certificate holder and The New Jersey Water Supply Authority (770 Bear Tavern Road, West Trenton, NJ 08628) are Additional Insured with respects to the use of property at NJ State Park - D&R Canal Scudder's Falls, 1100 River Road, Ewing Twp, NJ 08628, for training.	State of NJ Dept. of Environmental Protection	Division of Parks and Forestry	c/o Bulls Island Recreation Area	2185 Daniel Bray Highway, Stockton	NJ	08559	11/01/2023	10/30/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
P5LC3	Camden County Municipal JIF	Borough of Berlin	Evidence of Insurance as respects the Borough of Berlin's Department of Public Works.	NJ Dept of Environmental Protection	401 E. State Street	7th Floor, East Wing	Trenton	NJ	08609	11/10/2023	11/10/2023	Cyber

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	Last Share Date	Initial Share Date	PolicyType
P5LJE	Camden County Municipal JIF	Township of Cherry Hill	RE: Rental of a 2024 MAC Trailer  Hale Trailer Brake & Wheel, Inc. ATIMA is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of 2024 MAC Trailer #: A017161 / Serial #: 5MAMN4525RW076 353	Hale Trailer Brake & Wheel, Inc.	P.O. Box 1400		Voorhees	NJ	08043	11/20/2023	11/16/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Property
												Workers Compensation and Employers' Liability

## 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	Last Share Date	Initial Share Date	PolicyType
4LS1A	Camden County Municipal JIF	Borough of Haddon Heights	Evidence of Insurance with respects to the use of shooting range by the Haddon Heights Police Department at 840 Piney Hollow Road, Winslow, NJ 08095	JHW Real Estate, LLC	298 Kresson Gibbsboro Road		Voorhees	NJ	08043	11/28/2023	11/28/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Property
												Workers Compensation and Employers' Liability
4LS5R	Camden County Municipal JIF	Cherry Hill Fire District (BOFC District #13)	Evidence of Insurance with respects to the following vehicle: 2023 Ford E450/AEV Ambulance, vin #1FDXE4FN8PDD25133.	To Whom it May Concern				Y_	me":	12/07/2023	12/07/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Property
												Workers Compensation and Employers' Liability
4M408	Camden County Municipal JIF	Borough of Bellmawr	Evidence of insurance with respects to the Borough demoing a Weiler P385B Paver for a paving project.	Asphalt Care Equipment Incorporated	2765 Galloway Road		Bensalem	PA	19020	11/22/2023	11/22/2023	Automobile Liability
												Commercial General Liability
												Excess 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	Last Share Date	Initial Share Date	PolicyType
												Workers Compensation and Employers' Liability
4M5K7	Camden County Municipal JIF	Cherry Hill Fire District (BOFC District #13)	Evidence of Insurance with respects to the following vehicle: 2023 Ford E450/AEV Ambulance, vin #1FDXE4FN7PDD21591.		To Whom it May Concern			Y_	me":	12/13/2023	12/13/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Property
												Workers Compensation and Employers' Liability
FQNAO	Camden County Municipal JIF	Borough of Medford Lakes		Burlington County Board of Commissioners	Attn: Insurance & Risk Management	49 Rancocas Road, PO Box 6000	Mt. Holly	NJ	08060	12/05/2023	07/19/2023	Automobile Liability
												Commercial General Liability
												Crime
												Excess Liability
												Property
												Workers Compensation and Employers' Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			RE: Shared Services Agreement  The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Shared Services Agreement.	Burlington County Board of Commissioners	Attn: Insurance & Risk Management	49 Rancocas Road, PO Box 6000	Mt. Holly	NJ	08060	12/05/2023	07/19/2023	Automobile Liability
												Commercial General Liability
												Crime
												Excess Liability
												Property
												Workers Compensation and Employers' Liability
FQYLH	Camden County Municipal JIF	Borough of Haddon Heights	Evidence of Insurance with respects to the use of shooting range by the Haddon Heights Police Department at 840 Piney Hollow Road, Winslow, NJ 08095	South Jersey Shooting Club, LLC	840 Piney Hollow Road		Winslow	NJ	08095	11/22/2023	11/22/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Property
												Workers Compensation and Employers' Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
G2NMC	Camden County Municipal JIF	Borough of HI-Nella	RE: Dodge Charger, vin #2C3CDXBG0LH203 205 The Certificate Holder Is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of a 2020 Dodge Charger, vin #2C3CDXBG0LH203 205, valued at \$23,384	Ford Motor Credit Company LLC	1 American Rd MD7500		Dearborn	MI	48126	12/07/2023	07/19/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Property
												Workers Compensation and Employers' Liability
OTAFS	Camden County Municipal JIF	Township of Cherry Hill		Township of Cherry Hill	820 Mercer Street		Cherry Hill	NJ	08003	12/05/2023	07/19/2023	Crime
												Statutory Bond

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	Last Share Date	Initial Share Date	PolicyType
			Evidence of Insurance as respects to Statutory Bond Coverage for Carol L. Redmond - Tax Collector, effective 01/01/07 with a \$2M Limit; Mona Noyes - Library Treasurer, effective 12/12/12; and Michelle L. Samalonis - Treasurer/CFO, effective 05/22/2018 with a \$1.5M Limit.	Township of Cherry Hill	820 Mercer Street		Cherry Hill	NJ	08003	12/05/2023	07/19/2023	Crime
												Statutory Bond
P5AFC	Camden County Municipal JIF	Borough of Bellmawr		Borough of Bellmawr	21 East Browning Road	PO Box 368	Bellmawr	NJ	08099	12/21/2023	07/19/2023	Crime
												Statutory Bond
			Evidence of Insurance as respects to Statutory Bond Coverage for Tina Johnson - Utility Collector, effective 01/01/2008; and Stephanie Sago - Tax Collector, effective 01/01/2023.	Borough of Bellmawr	21 East Browning Road	PO Box 368	Bellmawr	NJ	08099	12/21/2023	07/19/2023	Crime
												Statutory Bond

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	Last Share Date	Initial Share Date	PolicyType
P5LP9	Camden County Municipal JIF	Winslow Township	RE: 2024 Dodge Durango  Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the leased vehicle per Schedule #8362607: 2024 Dodge Durango, Value: \$42,365.00	Ford Motor Credit Company	1 American Road, MD 7500		Dearborn	MI	48126	12/07/2023	12/07/2023	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
Morris County	31%	24%	44%	11%	44%	44%
Suburban Municipal	30%	30%	40%	20%	40%	40%
NJ Public Housing Authority	28%	42%	29%	22%	49%	29%
Bergen County	21%	18%	61%	5%	34%	61%
Camden County	21%	21%	58%	21%	21%	58%
NJ Utility Authorities	20%	31%	49%	14%	38%	49%
Professional Municipal Management	20%	60%	20%	0%	80%	20%
Suburban Metro	15%	54%	31%	8%	62%	31%
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%
Central New Jersey	0%	38%	63%	0%	38%	63%
Total #	82	114	216	50	146	216
Total %	19.9%	27.7%	52%	12.1%	35.4%	52%

### 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



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	Woodlynne	Approved	Approved





**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%
November	\$109,920.40	\$48,401.51	\$61,518.89	55.97%
December	\$184,019.43	\$128,957.81	\$55,061.62	29.92%
<b>TOTAL 2023</b>	<b>\$2,895,155.50</b>	<b>\$1,279,978.81</b>	<b>\$1,615,176.69</b>	<b>55.79%</b>

**Monthly & YTD Summary:**

PPO Statistics	November	December	YTD
Bills	168	129	2,101
PPO Bills	165	110	1,950
PPO Bill Penetration	98.21%	85.27%	92.81%
PPO Charges	\$105,463.37	\$164,094.14	\$2,720,763.50
Charge Penetration	95.95%	89.17%	93.98%

**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

### 4<sup>th</sup> Quarter 2023 - Workers' Comp Injury Review

#### Claims Reported:

##### 2023

Report Only  
Medical Treatment  
Total FROI's

1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2023
34	23	29	31	117
81	42	52	57	232
115	65	81	88	349

##### 2022

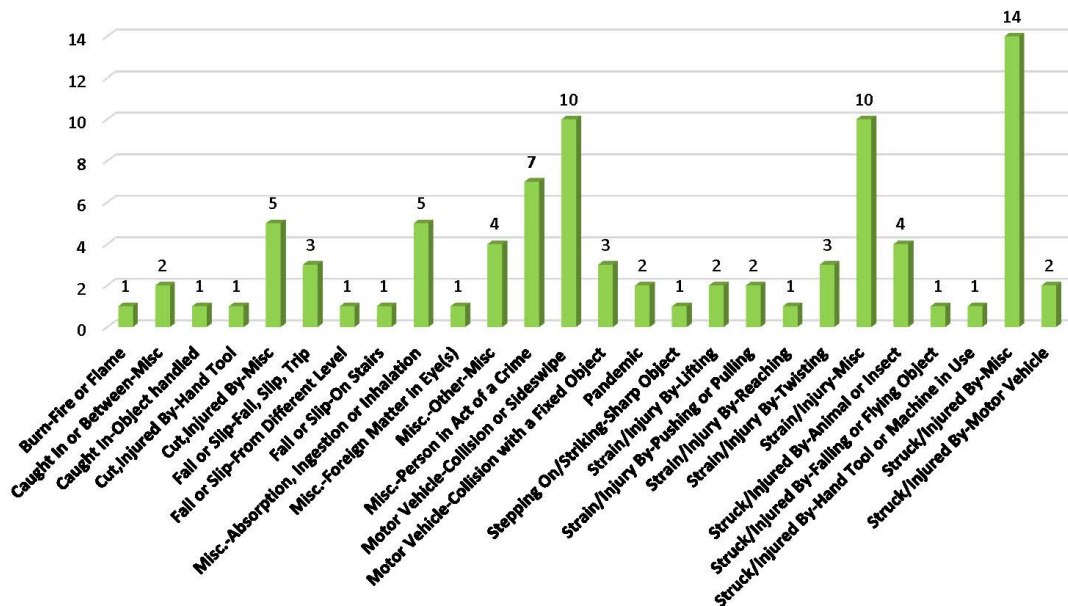
Report Only  
Medical Treatment  
Total FROI's

1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2022
40	21	41	26	128
139	69	71	54	333
179	90	112	80	461

#### Claim Statistics:

- 21 Open and treating cases; 5 remain out-of-work; 6 Released to TD/ 6 Accommodated; 10 RTW FD
- 12 Employees had Lost Time (more than 7 days out of work)

#### Total Injuries by Type





**CAMJIF WC Subrogation Report 12/2023**

<u>Month to Date</u>	<u>Year to Date (2023)</u>
\$61,169.74	\$206,830.11



**CAMJIF Liability Subrogation Report 12/2023**

<u>Month to Date</u>	<u>Year to Date</u>
\$12,281.75	\$237,477.10

CAMJIF Liability Subrogation Report 12/2023

Claim Number	Claimant Number	Loss Date	Transaction Date	Transaction Type	Transaction Amount
0000023352	001	4/6/23	12/20/23	RECOVERY	8,221.97
0000023865	001	8/29/23	12/20/23	RECOVERY	4,059.78

## ***APPENDIX I – MINUTES***

**November 27, 2023 and  
December 28, 2023**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
NOVEMBER 27, 2023  
COLLINGSWOOD 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	Absent

**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>Tracy Ware</b>
Safety Director	J.A. Montgomery Risk Control <b>Harry Earle</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  
Kevin Roche, Haddonfield  
Damon Burke, City of Camden  
Ari Messinger, Cherry Hill Twp  
Glenn Werner, Gibbsboro

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Jaclyn Lindsey	Conner Strong & Buckelew
Don Sciolaro	PIA
Roger Leonard	Leonard-O'Neill Insurance
Terry Mason	M&C Insurance
Danielle Colaianne	Hardenbergh Insurance
Walt Eife	Waypoint Insurance
Peter DiGiambattista	Acrisure

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF OCTOBER 23, 2023**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF OCTOBER 23, 2023**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE: NONE**

**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**

Motion:	Commissioner Maley
Second:	Commissioner Wolk
Vote:	Unanimous

**Discussion of Budget & Assessments:** Executive Director said this is the third review of the budget and briefly reviewed the 2024 budget. Claims are up 4.83%, premiums increased by 9.47%, fund expenses and contingency increased by 1.24% and overall a total increase for 2024 budget is 8.42%. The second tough year in a row as the increase last year was 8.50%. The market does seem to be getting better according to the underwriting office and hopefully we will get back to lower increase next year. Executive Director asked if there were any questions or comments on the 2024 Budget. With none being heard a motion to close the public hearing was in order.

**Motion to close the Public Hearing**

Motion:	Commissioner Gallagher
Second:	Commissioner Wolk
Roll Call Vote:	9 Ayes, 0 Nays

## **Motion to adopt the 2024 Budget & Certify Assessments**

Motion:	Commissioner Taraschi
Second:	Commissioner Wolk
Roll Call Vote:	9 Ayes, 0 Nays

Two versions of proposed assessments are included on pages 5 & 6; one with an JIF & EJIF dividend and one with an EJIF dividend only. Executive Director as discussed last month the Department of Insurance are taking a hard line on approving a dividend release. The fund office just heard from the DOBI on our dividend filing and we have a conference call schedule with them tomorrow at 11:00 am so we will have more news after that meeting. A decision can be made after that meeting on how to proceed with the dividend.

**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 4<sup>th</sup> 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. Commission Shannon said the towns really need to get their IT people involved to roll out the additional information for the compliance but they did not budget for that in 2023 and the towns are over budget in 2023 for IT so this can not be authorized until January under their new budget.

**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 Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2024 representative to the Municipal Excess Liability Joint Insurance Fund.**

Motion: Commissioner Taraschi  
Second: Commissioner Gallagher  
Vote: Unanimous

**Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2024 representative to the Residual Claims Fund Joint Insurance Fund.**

Motion: Commissioner Taraschi  
Second: Commissioner Gallagher  
Vote: Unanimous

**Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2024 representative to the Environmental Joint Insurance Fund.**

Motion: Commissioner Taraschi  
Second: Commissioner Gallagher  
Vote: Unanimous

**Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2024 representative to the Cyber Risk Management Joint Insurance Fund**

Motion: Commissioner Taraschi  
Second: Commissioner Gallagher  
Vote: Unanimous

**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 2019 to the RCF**

Motion: Commissioner Taraschi  
Second: Commissioner Shannon  
Vote: Unanimous

**NJ Cyber JIF** - The Cyber JIF met on November 20<sup>th</sup>, 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 and Mt. Ephraim 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. Executive Director said the JIF will work with the HIF to use the same platform in January and possible keep Zoom since the meeting was advertised that way last year.

**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** – 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 Financial Fast Track as of September 30, 2023 and said there was a dip of \$58,000 in the reserves overall \$3.6 million in surplus which is up approximately \$500,000 from this time last year. Expected Loss Ratio Analysis for September where the actuary projected 46% with the JIF below at 36% so this year is trending very well. On the Lost Time Accident Frequency, we are the second lowest at 1% compared to other MEL member JIFs. The EPL POL Checklist report shows about half of the checklists have been submitted and Audubon Park was received today and a few other members are in the pipeline. Hopefully we will be back to 100% as in prior years.

Executive Director's Report Made Part of Minutes.

**TREASURER:**

**Approving Payment of Resolution 23-25 November 2023 Vouchers**

<b>TOTAL 2023</b>	<b>\$136,736.33</b>
<b>TOTAL</b>	<b>\$136,736.33</b>

**Approving Payment of Supplemental Bills List Resolution 23-26**

<b>TOTAL 2023</b>	<b>\$4,050.00</b>
<b>TOTAL</b>	<b>\$4,050.00</b>

**MOTION TO APPROVE THE NOVEMBER 2023 VOUCHERS RESOLUTIONS 23-25 AND 23-26**

Motion:	Commissioner Maley
Second:	Commissioner DiAngelo
Roll Call Vote:	9 Ayes - 0 Nays

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

<b>Closed</b>	<b>.00</b>
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<b>2019</b>	151,025.65
<b>2020</b>	36,088.63
<b>2021</b>	26,000.36
<b>2022</b>	18,138.98
<b>2023</b>	55,748.84
<b>TOTAL</b>	<b>287,002.46</b>

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

Motion: Commissioner Maley  
 Second: Commissioner Wolk  
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi discussed a claim involving a one car accident in Winslow Township which was finally resolved by a Motion for Summary Judgement both attorneys did a very good job. A second case out of Chesilhurst with regard to a police officer that was terminated and under charges arising out of his activities in Camden County and this excessive force case was settled with the work of our attorneys negotiating a very reasonable settlement.

**SAFETY DIRECTOR:**

Law Enforcement Risk Control Consultant Harry Earle reviewed the Safety Directors report on pages 28-30 of the agenda. Mr. Earle introduced new JA Montgomery Law Enforcement Risk Control consultant Jay Prettyman and announced John Saville will be retiring at the of 2023.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

The Certificate of Insurance reports start on page 31 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 October 2023 where there was a savings of 58.10% for October and YTD Savings of 57.61%.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Claims Manager Tracy Ware discussed the subrogation report enclosed on page 39 of the agenda.

**MOTION TO GO INTO EXECUTIVE SESSION**

Motion: Commissioner Taraschi  
 Second: Commissioner Passanante  
 Vote: Unanimous

## **MOTION TO GO INTO OPEN SESSION**

Motion:	Commissioner DiAngelo
Second:	Commissioner Taraschi
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 Gallagher
Roll Call Vote:	9 Ayes, 0 Nays

**OLD BUSINESS: NONE**

**NEW BUSINESS: NONE**

**PUBLIC COMMENT: NONE**

## **MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
Second:	Commissioner Passanante
Vote:	Unanimous

**MEETING ADJOURNED: 5:37 PM**

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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
DECEMBER 28, 2023  
ELECTRONICALLY  
AT 11:00 AM**

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, Brandon Tracy Crystal Chuck, Jennifer Conicella</b>
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Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
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Claims Service	CompServices
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Safety Director	J.A. Montgomery Risk Control <b>John Saville, Robert Garish</b>
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Treasurer	<b>Elizabeth Pigliacelli</b>
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Managed Care	Consolidated Services Group
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Underwriting Manager	Conner Strong & Buckelew
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**FUND COMMISSIONERS PRESENT:**

Jamila Bremmer, Chesilhurst  
Bonnie Taft, Oaklyn Borough  
Lorraine Sacco, Winslow Township Fire District  
Elizabeth Peddicord, Pennsauken Twp  
Damon Burke, City of Camden  
Ari Messinger, Cherry Hill Twp  
Millard Wilkenson, Berlin Borough  
Michelle Miller, Borough of Somerdale

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Jaclyn Lindsey	Conner Strong & Buckelew
Frank Covelli	PIA
Don Sciolaro	PIA
Roger Leonard	Leonard-O'Neill Insurance
Terry Mason	M&C Insurance
Danielle Colaianne	Hardenbergh Insurance
Chris Roselli	Hardenbergh Insurance
Walt Eife	Waypoint Insurance
Peter DiGiambattista	Actisure

**CORRESPONDENCE:** NONE

**2023 Dividend** – As expected, correspondence was received from the NJ Department of Banking and Insurance (DOBI) regarding the request to release a \$500,000 closed year dividend. (Page 1) DOBI noted a recent decline in the Fund's surplus plus increased claims activity. Recognizing these concerns but also looking at an 8.42% budget increase, the Executive Committee has decided to reduce the dividend in half to \$250,000. (Resolution 23-27 - Page 3)

Executive Director said as expected the Department of Banking and Insurance noted some concerns with our surplus and increased claims activity. The dividend request was for \$500,000 and the DOBI did not decline the request but said this is the decision of the Executive Committee. After, review we thought that perhaps cutting the request in half to \$250,000. Recognizing the concerns that DOBI has, and also recognizing the concerns of an 8.50% increase in the budget. So the prudent thing to do would be to meet somewhere in the middle which will give some relief to the members. Executive Director asked if there were any questions and in response to Commissioner Passanante, Executive Director said we definitely think our investment income is going to come up once we had settled with investments made we were locked in at lower rates. Now we are realizing when we sell the bonds and bands, we are getting a much higher yield so that is certainly going to improve. Looking back at the loses with Covid costing us \$2.5 million the MEL had added assessment with the RCF to the total of \$3 million so right there is \$5 million. Executive Director said they feel confident that things are coming back, and the renewal went a little better and we are seeing some progress with property still very volatile. There is some light at the end of the tunnel and certainly hope that we will withstand this a little bit more and not have to dip into the dividend as much.

**.Motion to Amend Resolution 23-22 to revise the dividend amount to \$250,000**

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

Revised Assessments with the \$250K Closed Year & EJIF Dividend appear on page 5.

**Gloucester Township MUA** – The Gloucester Township MUA (GTMUA) is being dissolved and is being merged into the Township. MUA employees are already covered by the Township for workers comp; the Township would like to insure the property locations and vehicles under the JIF. Total property value is \$24,441,071 & vehicles are valued at \$4,784,535. Executive Director said the primary duties are maintaining the sewer collection system in Gloucester Township, they have no treatment it all goes to the CCMUA and they also collect recycling. This will be effective January 1, 2024. They are currently paying around \$151,000 for this insurance and our estimate would be \$138,000 for a savings of \$12,000 for the Township and we do not feel it will be much of a burden with their loss history being very good. Executive Director asked if there were any questions or concerns. With none being heard a motion to approve coverage was in order.

**Motion to Extend property & liability coverage to Gloucester Township for former GTMUA’s properties & vehicles**

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

**1st Assessment Billing Due Date** – Due to not hearing back from the State until recently on the dividend, the 1st assessment bills will not be available until the first week in January. In order to give our members time to process the payments, we are suggesting that we extend the due date to February 29th.

**Motion to extend the 1st assessment due date to February 29, 2024**

Motion: Commissioner Wolk  
Second: Commissioner Shannon  
Vote: Unanimous

**EPL POL Checklists** - Executive Director said there are still about eight members who have not turned in their EPL Checklists that are due by December 31, 2024. If they do not submit their checklist their deductible will increase to \$100,000 until it is received. Please contact the Fund Office as soon as possible with the status of your checklist or if you need any further assistance.

**TREASURER:**

**Approving Payment of Resolution 23-28 December 2023 Vouchers**

<b>TOTAL 2023</b>	\$1,299,558.33
<b>TOTAL</b>	<b>\$1,299,558.33</b>

**MOTION TO APPROVE THE DECEMBER 2023 VOUCHERS RESOLUTION 23-28**

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

Treasurer's Report Made Part of Minutes.

**ATTORNEY: None**

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

Chairman Mevoli said the Claims Committee held a Zoom Phone meeting on Friday, where all claims were reviewed and discussed and minutes that would normally be reviewed in the Executive Session. 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:** Safety Director John Saville said this was his last meeting and would like to say it has been a pleasure working with everyone over the past sixteen years. Chairman Mevoli said it was a pleasure to work with John Saville and have a safe wonderful retirement.

**PUBLIC COMMENT: NONE**

**MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
Second:	Commissioner Cheeseman
Vote:	Unanimous

**MEETING ADJOURNED: 11:28 AM**

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

## **APPENDIX II**

### **MEL, EJIF, RCF & Cyber JIF Minutes**



## Municipal Excess Liability Residual Claims Fund

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

January 8, 2024

Memo to: Board of Fund Commissioners  
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: RCF 2024 Reorganization Meeting

**Executive Committee Nominations:** Although the RCF conducts its meetings as a Board of Commissioners, regulations require the election of an Executive Committee. Below is a listing of the 2024 Executive Committee and Alternates.

2024 Executive Committee
Megan Champney Kweselait, Suburban Municipal, Chairperson
Steve Rovell, Suburban Metro, Secretary
Paul Tomasko, Bergen JIF
Tom Nolan, Monmouth JIF
Joseph Wolk, Camden JIF
Brian Bigler, NJUA JIF
Sherry Sims, NJPHA JIF

Alternates - Executive Committee
Veronica Laureigh, Ocean JIF
William Northgrave, Central JIF
Meghan Jack, Burlco JIF
Brian McNeilly, Morris JIF
Michael Razze, TRICO JIF
Gregory Franz, South Bergen JIF
John Clarke, MEL JIF
Susan Danson, PMM JIF
TBD - Atlantic JIF

**RCF Claims Committee:** The following commissioners were submitted to serve on the 2024 RCF Claims Committee:

RCF Claims Committee
Megan Champney Kweselait, Suburban Municipal, Chairperson
Steve Rovell, Secretary

Sherry Sims, NJPHA JIF
Veronica Laureigh, Ocean JIF
Gregory Franz, South Bergen JIF
Brian McNeilly, Morris JIF

**Reorganizational Resolutions:** The Board adopted the following resolutions as part of the reorganization process:

**Resolution 1-24 Appointing Fund Depository:** The RCF Board awarded a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44A –20.4 et. seq. appointing Citizens Bank, (formerly Investors Bank) as the Fund’s Banking Manager.

**Resolution 2-24 Fiscal Management Plan:** Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; establishing a wire transfer procedure; and certifying Approval Officer for all Fund expenses. In addition to the Chair, Secretary and Treasurer, Commissioner Greg Franz was designated as the additional RCF Commissioner signatory.

**Resolution 3-24 Public Meeting Procedures:** The Board of Fund Commissioners confirmed the following meeting schedule:

2024 Meeting Schedule & 2025 Reorganization		
Friday March 22, 2024	Forsgate Country Club	10:30 am
Friday June 10, 2024	Forsgate Country Club	10:30 am
Friday September 9, 2024	Forsgate County Club	10:30 am
Wednesday October 16, 2024	Forsgate County Club	10:30 am
Thursday January 6, 2025	Forsgate County Club	10:30 am

The RCF Claims Committee will meet on the same day as the Board of Fund Commissioners / Executive Committee at the above listed locations at 9:30AM before the Fund meeting with the exception of the March meeting. The RCF Claims Committee will also meet at 9:30AM on March 6, May 7, July 18 and December 4, 2024 and will be held via teleconference.

The Fund’s newspaper is The Star Ledger (Newark). In addition, the MEL’s webpage is designated for official notices – [www.njmel.org](http://www.njmel.org).

**Resolution 4-24 Remote Meeting Procedures:** The Board adopted a resolution establishing procedures for including public comment during a remote meeting.

**Resolution 5-24 Fund Records:** The Board confirmed the establishment of a Fund Records program appointing the Fund Secretary as custodian of records and Account Manager as Assistant Fund Secretary.

**Resolution 6-24 Risk Management Plan:** The Board adopted the 2024 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

**RCF Professional Agreements:** A memorandum outlined the renewal of the RCF professional contracts for the 2024 fund year and the dollar amounts associated with the contracts.

**Annual Commissioner Retreat:** The Board of Fund Commissioners Annual Retreat will be changing this year and current planning is to combine the retreat with the MEL Educational Forum. More information will be shared once the details have been planned.

**Claims Committee:** The Claims Review Committee met on October 18, 2023 and December 6, 2023 and met the morning of the Commissioner's meeting.

**Next Meeting:** The next meeting of the RCF will be March 22, 2024 at 10:30 AM at Forsgate Country Club.



**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: November 8, 2023

TO: Board of Fund Commissioners  
Camden County Municipal Joint Insurance Fund

FROM: Commissioner Joseph Wolk

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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**2023 DIVIDEND:** The EJIF 2023 dividend distribution of \$2,500,000, approved by the Executive Committee at the September meeting, was reviewed by the Department of Banking and Insurance and they noted a slight difference in the amount of surplus available for return in certain years. This resulted in minor adjustments to amounts released from the selected years. The total amount for distribution remains the same at \$2,500,000 and the Executive Committee adopted resolution #28-23 which approved the adjusted total amounts by fund year. The resolution will then be forwarded to the State for final approval.

**APPOINTMENT OF EXCESS CARRIER** – The Executive Committee adopted Resolution #29-23 appointing Ascot Specialty Insurance Company as the E-JIF Excess Carrier for Fund Year 2024.

**NOMINATING COMMITTEE-** The Nominating Committee will meet to discuss the 2024 slate. Their recommended slate will be presented at the Fund's January reorganization meeting.

**MEMBERSHIP PRESENTATION:** On October 18, 2023 the Executive Director, Fund Attorney, Underwriting Manager and Environment Engineer gave a presentation of EJIF services to the Atlantic JIF to discuss possible membership.

**2024 MEETING PLATFORM** – The Fund office will be using Microsoft Teams as the default option for audio or video conferencing beginning January 2024.

**NEXT MEETING:** The next meeting of the EJIF will be the 2024 Reorganization and will follow the MEL change to Monday, January 8, 2024, at the same time and location.



**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: December 14, 2023

TO: Board of Fund Commissioners  
Camden County Municipal Joint Insurance Fund

FROM: Commissioner Joseph Wolk

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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**NEW JIF MEMBERSHIP:** The Atlantic JIF accepted the EJIF's offer of membership effective January 1, 2024. A motion was unanimously carried by the Board to approve the Atlantic JIF as a full member a of the New Jersey Environmental Joint Insurance Fund effective January 1, 2024.

**2024 BUDGET REVISION:** With the addition of the Atlantic JIF effective January 1, 2024 a revised 2024 budget was presented and adopted. The revised budget will be filed with NJ DOBI and NJ DCA.

**NEXT MEETING:** The next meeting of the EJIF will be the 2024 Reorganization scheduled for Monday, January 8, 2024, at 10:50 AM at the Forsgate County Club.



**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: January 8, 2024

TO: Board of Fund Commissioners  
Camden County Municipal Joint Insurance Fund

FROM: Commissioner Joseph Wolk

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

---

**2024 REORGANIZATION-** The election of the slate was confirmed. Below is a listing of the 2024 Executive Committee and the 2024 Fund Professionals.

Position	JIF	Fund Commissioner	Member
Chairman	Morris	Brian McNeilly	Stanhope
Secretary	Ocean	Veronica Laureigh	Lacey Twp.
Executive Committee	Burlco	Meghan Jack	Riverside
	Monmouth	Thomas Nolan	Brielle
	Camden	Joe Wolk	Mount Ephraim
	South Bergen	Greg Franz	Edgewater
	NJUA	Bernie Rutkowski	Toms River MUA
	Suburban Municipal	Megan Champney	Summit City
Alternates:			
1.	Bergen	Paul Tomasko	Alpine
2.	Central	William Northgrave	Edison Twp.
3.	Suburban Metro	Steve Rovell	Belleville
4.	Trico	Michael Razze	Pittman
5.	PMM	Susan Danson	Maple Shade
6.	Atlantic	TBD	

**REORGANIZATIONAL RESOLUTIONS** – The Resolutions necessary to undertake the 2024 Reorganization of the Fund were reviewed and adopted by the Board.

**REVISED 2024 BUDGET AND RELATED 2024 PROFESSIONAL FEE AMENDMENTS** – A revised 2024 budget to reflect the changes in membership to the local JIF's for 2024 was adopted by the Fund Commissioners. The E-JIF added 5 new members for the 2024 Fund Year. As a result of the changes in membership and subsequently the budget, the contract amounts for certain professionals were also amended.

**2024 STANDING COMMITTEES** - Five standing committees were established for the 2024 Fund year. The five (5) committees are Coverage committee, Rules & Contracts committee, Budget & Finance committee, Nominating committee, and Claims committee.

**DOBI RESPONSE TO 2023 DIVIDEND DISTRIBUTION** – The Fund received a letter from DOBI in December 2023 approving the 2023 dividend distribution. The letter included topics of possible concern and requested the Board meet for discussion. The Board met in December and will take the topics in consideration going forward for 2024.

**2024 MEETING SCHEDULE:**

2024 Meeting Schedule		
March 22, 2024	Forsgate Country Club	10:50 am
June 10, 2024	Forsgate Country Club	10:50 am
September 9, 2024	Forsgate Country Club	10:50 am
October 16, 2024	Forsgate Country Club	10:50 am
November 13, 2024	Virtual	9:30 am
January 6, 2025	Forsgate Country Club	10:50 am



## Municipal Excess Liability Joint Insurance Fund

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

**Date:** November 15, 2023  
**To:** Board of Fund Commissioners  
Camden County Municipal Joint Insurance Fund  
**From:** Commissioner Joseph Wolk  
**Subject:** November MEL Report

**2024 Rate Table & Budget:** Following a public hearing, the Board of Fund Commissioners adopted the enclosed 2024 Rate Table and Budget.

Executive Director submitted a copy of the correspondence to the newly appointed Commissioner of DOBI outlining various matters impacting Joint Insurance Funds and their member entities.

**2024 Excess Renewals:** Underwriting Manager is still marketing and negotiating the 2024 renewals. MEL Board authorized the Reinsurance Committee, comprised of the MEL Chair & Secretary, MEL Executive Director, the local JIF Executive Directors, Underwriting Manager, Actuary and Attorney to negotiate with excess carriers and enter into the required agreements for excess insurance. Underwriting Manager will also be working with the Qualified Purchasing Agent (QPA) to meet filing requirements with the Comptroller's Office.

**Origami:** The MEL's contract with Origami includes a predetermined amount of support hours for each year (May to May). This year, a lot of hours were exhausted since PERMA's claims team worked extensively with Origami to link primary to excess claims to provide accurate claims information to strengthen our claims data analytics as well as to improve our data for marketing. Enclosed is a charge order to add more hours at a cost of \$22,500. Last month, the board approved a statement of work to begin to download Public Officials/Employment Practices claim data from Summit Risk. Board of Commissioners approved the amendment.

**Second Actuarial Analysis:** At the September meeting, the Board accepted the recommendation of the Management Committee to conduct a second actuarial analysis by Actuarial Advisors Inc. for a fee not to exceed \$30,000. MEL Board of Commissioners adopted a resolution to memorialize the appointment.

PERMA staff met with Actuarial Advisors Inc. on October 19, 2023 to outline the information needed in order to begin the review.

**RCF Report:** The RCF met on October 18th and adopted their 2024 budget and voted to accept member JIFs' transfer of Fund Year 2019 claim liabilities. Commissioner Clarke submitted a report on the meeting. In addition, the board adopted a resolution authorizing the transfer of MEL 2019 liabilities valued as of December 31, 2023.

Board elected Commissioner John Clark as its 2024 representative to the Municipal Excess Liability Residual Claims Fund. The RCF will meet next on Monday January 8, 2024 at 10:30AM.

**Joint Cash Management & Investment Program (JCMI):** The JCMI Operating Committee has put together a “Banking Best Practices” memorandum providing guidance for members to manage the growing fraud risk. Memorandum will be distributed to members this month. These Best Practices are expected to be included the Cyber JIF’s Risk Management Program.

**Marketing Committee:** This committee met on October 19, 2023; Meeting minutes distributed for information.

**Safety & Education Committee:** This committee met on October 27, 2023; meeting minutes distributed for information.

The MEL’s Mobile App has not been available for a few months due to a problem with Apple. Princeton Strategic Communications (PSC) has been working on resolving this issue & believes it will be available very soon.

**Coverage Committee:** This committee met on November 2, 2023; the meeting minutes for information. Coverage Committee appointed a task force to review the MEL’s limits for crime coverage.

**Legislative Committee:** This committee is scheduled to meet on November 15, 2023 at 11:00AM at the Sheraton Hotel, Atlantic City. For information, a copy of a resolution drafted by the Fund office and was submitted to the NJ State League of Municipalities (NJSLOM) at their request. The resolution outlines the various matters impacting joint insurance funds and their member entities.

**Claims Committee:** This committee met on October 18, 2023; minutes of these meetings were sent to the full MEL Board separately from the agenda.

**Cyber JIF:** The Cyber JIF met on October 19, 2023 to introduce the 2024 budget and schedule a public hearing for November 20, 2023. Meeting minutes distributed for information.

**2023/2024 Elected Officials Seminar:** The MEL’s Annual Elected Officials Seminar will focus on Local Government Risk Management. A seminar is scheduled to take place during the NJSLOM conference on November 15, 2023 at **2:00PM** in Room 303 of the AC Convention Center.

**Power of Collaboration:** Enclosed in the agenda 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. Supported by a dedicated staff of experienced professionals, the MEL Safety Institute (MSI) – now in its 21st year – provides MEL JIF members with essential training, onsite risk management and more.

**2024 Meeting Dates:** As a reminder, the following 2024 dates were presented at last month’s meeting for consideration. With the exception of the March and November, all meetings will be held at the Forsgate Country Club in Monroe, NJ at 11:15AM.

Monday January 8, 2024

March – To be Determined

Monday June 10, 2023

Monday September 9, 2024

Wednesday October 16, 2024

Wednesday November 20, 2024

As previously discussed, the MEL's Sub-Committee Charters include a requirement that committees report annually to the Board. This has historically been met by expanding the March meeting into an Annual Retreat.

A meeting of the Management Committee will be scheduled to consider various options for sub-committees to deliver an annual report on their activities.

#### **NEW BUSINESS:**

David Grubb, Executive Director of the Municipal Excess Liability Joint Insurance Fund since 1990 announced that he is stepping down; Joseph Hrubash succeeds him as the Executive Director (Joe has been serving as co-Executive Director). Fund Commissioners expressed their appreciation for Mr. Grubb's leadership and contributions with a standing ovation. Mr. Grubb added that he will assume the title MEL Executive Director Emeritus and will also continue to serve as Executive Director to the Bergen County Municipal Joint Insurance Fund and will remain active with MEL affairs through that role and through Perma's administration.

Chairwoman Joy Tozzi: Chairwoman expressed her appreciation for the support of the MEL Board of Fund Commissioner and MEL Fund Professionals throughout her two-year tenure as the MEL Chair.



## Municipal Excess Liability Joint Insurance Fund

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

**Date:** Monday January 8, 2024

**To:** Board of Fund Commissioners  
Camden County Municipal Joint Insurance Fund

**From:** Commissioner Joseph Wolk

**Subject:** MEL 2024 Reorganization

**2024 Reorganization:** The MEL conducted its annual Reorganization, electing Chair, Secretary, Executive Committee and Alternates.

CHAIRMAN	Paul Tomasko	Bergen
SECRETARY	John Clarke	NJPHA
EXECUTIVE COMMITTEE		
	Charles Cuccia	Sub Metro
	Joseph Wolk	Camden
	Tom Nolan	Monmouth
	Greg Franz	South Bergen
	Bernard Rutkowski	NJUA
ALTERNATES		
	Veronica Laureigh	Ocean
	William Northgrave	Central
	Megan Champney-Kwesela	Sub Muni
	Meghan Jack	Burlco
	Adam Brewer	Morris
	Jim Ulrich	NJSI
	Robert McFarland	First Responders
	Michael Razze	Trico
	Joy Tozzi	Mid-Jersey
	Susan Danson	PMM
	To Be Determined	Atlantic
	To Be Determined	PAIC

Chairman Tomasko extended the Board's appreciation to Thomas Merchel from the PMM JIF who no longer serves as Fund Commissioner.

Charman Tomasko also extended the Board's appreciation to Joy Tozzi for her 2 years of serving as Fund Chairwoman. Chairman Tomasko said Ms. Tozzi served energetically and with great dedication.

Chairman Tomasko next thanked David Grubb. Mr. Grubb announced in November that he was stepping down as the Executive Director of the Municipal Excess Liability Joint Insurance Fund. Chairman Tomasko read a resolution into the record identifying all the efforts performed by Mr. Grubb in bringing about the formation of the Joint Insurance Funds and the Municipal Excess Liability Joint Insurance Fund in particular. Board of Fund Commissioners and Fund Professionals rose in a standing ovation in appreciation and in acknowledgement of all that Mr. Grubb has done for New Jersey Municipalities, Utility Authorities, First Responders and Housing Authorities as well as the state's taxpayers.

Mr. Grubb thanked everyone and said the success of the JIFs and the MEL has always been a cooperative effort involving Fund Professionals, Risk Management Consultants, Elected Officials, Administrators & Managers and all the employees that have been implementing and following safety programs. Mr. Grubb also said he was confident that his successors and Fund Professionals will be able to take over from here but also noted that he is not retiring; he will still be serving as Executive Director for the Bergen JIF and will still be involved in the JIF movement. Fred Semrau, who himself succeeded John Dorsey in his role, said it is often said that 3 or 4 people will play a role in your career and added that Mr. Grubb certainly served in that role for him.

#### **❑ 2024 Standing Committees Chairpersons**

Management Committee	Paul Tomasko
Marketing Committee	Joy Tozzi
Coverage Committee	John Clarke
Investment Committee	Adam Brewer
Legislative Committee	Charles Cuccia
Nominating Committee	Jim Ulrich
Safety & Education Committee	Bernard Rutkowski
Audit Committee	Adam Brewer
Claims Review Committee	Megan Champney-Kweselait

The Board of Fund Commissioner then reorganized for Fund year 2024 and adopted the resolutions noted below.

- Resolution #1-24 Fiscal Management Plan – Adam Brewer as extra Fund Commissioner Signatory
- Resolution #2-24 Designation of Meeting Dates & Designation of Official Newspapers
- Resolution #3-24 Designation of Secretary as Custodian of Records
- Resolution #4-24 2024 Remote Meeting Procedures/Public Access
- Resolution #6-24 Designation of Investors as Official Depository
- Resolution #6-24 2024 Plan of Risk Management. Plan updated to reflect changes resulting from the renewal.
- Resolution #7-24 Appointing Fund Professionals
- Resolution #8-24 Authorizing agreement with The Canning Group as QPA
- Resolution #9-24 Appointment of Special Legal Counsel - Thomas J. Germinario, Esq.
- Resolution #10-24 Appointment of Special Legal Counsel – Matthew Giacobbe, Esq.
- Resolution #11-24 Appointment of Special Legal Counsel – Craig Domelewski, Esq.
- Resolution #12-24 Authorizing Extension of Award CC#19-02 LaMendola & Associates as Mgmt. & Supervisory Training
- Resolution #13-24 Authorizing Extension of Award CC#19-03 to Acrisure as Marketing Consultant
- Resolution #14-24 Authorizing Extension of Award CC#19-04 to Princeton Strategic Communications Group as Marketing Manager

Resolution #16-24 Award Equipment Breakdown to Chubb  
Resolution #17-24 Award Excess Workers' Compensation to Safety National  
Resolution #18-24 Award Excess Property Program to various carriers for 40 layers  
Resolution #19-24 Award Non-owned Aircraft Liability to Endurance  
Resolution #20-24 Award Optional Excess Liability, Optional Shared Aggregate and Optional Public Officials/Employment Practices to Munich and Chubb

- ❑ **2024 Membership:** Effective January 1<sup>st</sup> the following public entities have joined these MEL-affiliated joint insurance funds (JIFs):

- Roselle Park & Kenilworth – Suburban Municipal JIF
- Rahway & North Brunswick – Central Jersey JIF
- Delanco Sewerage Authority – NJUA JIF

Gloucester BOFC #6 (First Responders); Corbin City & Egg Harbor Township (Atlantic JIF) and East Greenwich (Trico) have elected not to renew membership.

- ❑ **Reinsurance Committee:** Reinsurance Committee met with the Underwriting Manager on December 21<sup>st</sup> and December 28<sup>th</sup> to review the 2024 renewal and to consider options on the property program and the crime coverage. Copies of the Underwriting Manager's report to the committee as well as minutes of both meetings were submitted for information.

Executive Director's office worked with the Underwriting Manager on preparing resolutions confirming the placement of the excess property program – with up to 20 carriers, optional excess liability and public officials/employment practices liability, excess workers' compensation and non-owned aircraft liability.

Underwriting Manager said it was a difficult renewal process but that, ultimately, he was able to place the excess policies, for \$4,000,000 less than budgeted. As noted in Reinsurance Committee reports, the Fund was then able to reduce its exposure with the property program through a buy down of the 10% quota share and to purchase an aggregate deductible. The Fund will still be considering increasing an option to purchase excess social engineering limits.

- ❑ **Banking Services RFP:** The Joint Cash Management & Investment Program (JCMI) Operating Committee issued an RFP for Banking Services. Due date for responses 2:00PM on January 17, 2024. Commissioner Cuccia said a bidders' conference was held during which, we emphasized cyber security measures.
- ❑ **Emergency Restoration Vendors:** The Fund's QPA has prepared RFQ 24-01 to reissue Requests for Emergency Restoration Vendors. The MEL qualifies Service Providers that provide emergency cleanup and restoration services to assist members in securing these services during an emergency. RFQ will be issued following the meeting.

- ❑ **MEL Committee Reports:**

- ❑ **Safety & Education Committee:** Committee is scheduled to meet on February 9, 2024 at 10:30AM.

- ❑ **Coverage Committee:** This committee last met on November 2, 2023. Coverage Committee appointed a sub-committee to review the MEL's limits for crime coverage.

- ❑ **Legislative Committee:** This committee last met on November 15, 2023 at 11:00AM; minutes of that meeting were submitted for information. Mr. Bent said 2 bills of

concern to the MEL were not voted on during the lame duck session – concerning plaintiff attorney fees in workers’ compensation – but he expects the bill will be likely be reintroduced in 2024.

- ❑ **Claims Committee:** This committee last met on December 6, 2023; minutes of these meetings are sent to the full MEL Board separately from the agenda.
- ❑ **2023/2024 Elected Officials Seminar:** The MEL’s Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. Credits for attendees have been applied to the billing. The course has now been uploaded into the MEL’s Learning Management System. Directions to access the program were submitted.
- ❑ **Residual Claims Fund (RCF):** The RCF scheduled its 2024 Reorganization meeting for Monday January 8, 2024 at 10:30AM in the Forsgate Country Club, Monroe NJ. Commissioner John Clarke is the designated MEL representative for the 2024 Fund Year.
- ❑ **Cyber JIF:** The Cyber JIF met on December 28<sup>th</sup> to consider excess limits, including an excess sub-limit for “social engineering”. Report on the meeting distributed for information.
- ❑ **Police Accreditation Grants:** Executive Director distributed a copy of the E-Lert issued by the New Jersey State Association of Chiefs of Police announcing that they have received a grant to assist law enforcement agencies in achieving accreditation. Safety Director’s office will be doing a bulletin to announce to members.

#### 2024 MEL Meeting Schedule

March 22, 2024 (Friday)	Forsgate Country Club	11:15 am
June 10, 2024 (Monday)	Forsgate Country Club	11:15 am
September 9, 2024 (Monday)	Forsgate Country Club	11:15 am
October 16, 2024 (Wed)	Forsgate Country Club	11:15 am
November 20, 2024 (Wed)	Sheraton Hotel, Atlantic City	12:30 pm
January 6, 2025 (Monday)	Forsgate Country Club	11:15 am



## NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

**Date:** Monday, November 20, 2023

**To:** Board of Fund Commissioners  
Camden County Municipal Joint Insurance Fund

**From:** Commissioner Joseph Wolk

**2024 Budget:** The Public Hearing for the NJ Cyber JIF 2024 proposed budget and assessments was held, and the enclosed budget was reviewed and adopted by the Board of Fund Commissioners.

**Training / Phishing and External Scanning Update** – D2 launched phishing exercises and external vulnerability scanning for members that submitted email and IP addresses.

**Cyber Website Members Only** - The Members Only login on the Cyber JIF website was launched in early November.

**Joint Cash Management & Investment Program (JCMI):** The MEL's JCMI Operating Committee has put together a "Banking Best Practices" memorandum providing guidance for members to manage the growing fraud risk. The MEL Board of Fund Commissioners recommended it be included in the Cyber JIF's Risk Management Program and a motion was passed to include it.

**2024 Meeting Platform** – 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 or video conferencing beginning January 2024.

**Next Meeting:** The next meeting will be the 2024 Reorganization. The Cyber JIF has been meeting virtually on the third Thursday. Following that, the Board voted to hold the reorganization meeting on January 18, 2024, at 2:00 PM. The Board deemed it would be adequate to meet every other month in 2024.

# Cyber Risk Management Fund

## Adopted FY2024 Budget

	Annualized FY2023		Adopted FY2024		Change	
					\$	%
<b><u>Claims Fund</u></b>						
1 Retained Claims	\$	2,379,986	\$	2,447,086	\$ 67,100	2.82%
2 Excess Insurance	\$	1,915,883	\$	1,954,201	\$ 38,318	2.00%
3 Loss Fund Contingency	\$	151,269	\$	151,269	\$ -	0.00%
4 <b>Total Claims Fund</b>	\$	<b>4,447,138</b>	\$	<b>4,552,556</b>	\$ 105,418	2.37%
5						
<b><u>Expenses</u></b>						
7 Risk Control Services						
8 Cyber Training/Phishing/Testing	\$	622,227	\$	634,672	\$ 12,445	2.00%
9 External Scanning	\$	274,083	\$	279,565	\$ 5,482	2.00%
10 Consulting	\$	60,710	\$	61,924	\$ 1,214	2.00%
11 Local JIF Coordination	\$	151,771	\$	154,806	\$ 3,035	2.00%
12 <b>Sub Total Risk Control</b>	\$	<b>1,108,791</b>	\$	<b>1,130,967</b>	\$ 22,176	2.00%
13 Administration						
14 Executive Director	\$	125,000	\$	127,500	\$ 2,500	2.00%
15 Deputy Ex Director	\$	50,000	\$	51,000	\$ 1,000	2.00%
16 Planning Consultant	\$	30,000	\$	30,600	\$ 600	2.00%
17 Attorney	\$	50,000	\$	51,000	\$ 1,000	2.00%
18 Underwriting Manager	\$	50,000	\$	51,000	\$ 1,000	2.00%
19 Treasurer	\$	25,000	\$	25,500	\$ 500	2.00%
20 Actuary	\$	25,000	\$	25,500	\$ 500	2.00%
21 Auditor	\$	25,000	\$	25,500	\$ 500	2.00%
22 Claims Adjuster	\$	25,000	\$	25,500	\$ 500	2.00%
23 QPA	\$	15,000	\$	15,300	\$ 300	2.00%
24						
25 <b>Sub Total Administration</b>	\$	<b>420,000</b>	\$	<b>428,400</b>	\$ 8,400	2.00%
26						
27 General Contingency	\$	347,170	\$	336,919	\$ (10,251)	-2.95%
28						
29 <b>Total Expenses &amp; Contingency</b>	\$	<b>1,875,961</b>	\$	<b>1,896,286</b>	\$ 20,325	1.08%
30						
31 <b>Total Budget</b>	\$	<b>6,323,099</b>	\$	<b>6,448,842</b>	\$ 125,743	1.99%



**NEW JERSEY CYBER RISK MANAGEMENT FUND**

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

**Date:** Thursday, December 28, 2023

**To:** Board of Fund Commissioners  
Camden County Municipal Joint Insurance Fund

**From:** Commissioner Joseph Wolk

**Excess Insurance Options.** The Underwriting Manager presented two options to obtain additional excess insurance for 2024 coverage for cyber liability including cybercrime (social engineering) to the Board of Fund Commissioners. The current limits reflected in the 2024 budget purchased from Cowbell is \$3 million per claim/\$6 million annual aggregate per member JIF. The Board passed a motion to purchase additional excess insurance for 2024. The additional excess option is for \$2 million per claim/\$4 million annual aggregate shared by all member JIFs. This option includes an additional \$500,000 of excess cybercrime (social engineering). The additional coverage is effective 1/1/24.

**Next Meeting:** The next meeting will be the 2024 Reorganization and is scheduled for January 18, 2024, at 2:00 PM via Teams audio/video teleconference.

	2023 Cyber	2022 Cyber		
	JIF Assessment	MEL Assessment	Difference	% Increase
Atlantic	\$ 458,830	\$ 291,100	\$ 167,730	57.62%
Bergen	\$ 443,252	\$ 272,650	\$ 170,602	62.57%
Burlco	\$ 318,167	\$ 200,900	\$ 117,267	58.37%
Camden	\$ 433,403	\$ 272,650	\$ 160,753	58.96%
Central	\$ 194,474	\$ 107,625	\$ 86,849	80.70%
First Responders	\$ 263,967	\$ 158,169	\$ 105,798	66.89%
Monmouth	\$ 456,097	\$ 294,175	\$ 161,922	55.04%
Morris	\$ 529,773	\$ 322,875	\$ 206,898	64.08%
Ocean	\$ 356,737	\$ 222,425	\$ 134,312	60.39%
PMM	\$ 53,975	\$ 28,700	\$ 25,275	88.07%
South Bergen	\$ 278,336	\$ 165,025	\$ 113,311	68.66%
Suburban Municipal	\$ 119,065	\$ 71,750	\$ 47,315	65.94%
Suburban Metro	\$ 129,547	\$ 78,925	\$ 50,622	64.14%
Mid Jersey	\$ 143,863	\$ 57,516	\$ 86,347	150.13%
NJ PHA	\$ 795,522	\$ 559,650	\$ 235,872	42.15%
NJ Self Insurer's	\$ 60,627	\$ 35,875	\$ 24,752	69.00%
NJUA	\$ 576,000	\$ 347,477	\$ 228,523	65.77%
Trico	\$ 433,405	\$ 272,650	\$ 160,755	58.96%
PAIC	\$ 227,820	\$ 100,653	\$ 127,167	126.34%
	6,272,860	3,860,790	2,412,070	62.48%