



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA

FEBRUARY 26, 2024 – 5:00 PM

BERLIN BOROUGH MUNICIPAL BUILDING
59 South White Horse Pike
Berlin, NJ 08009

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 30, 2024.
2. Filing advance written and electronic notice of this meeting with the Clerk/Administrator of each member municipality on January 30, 2024.
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: FEBRUARY 26, 2024**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **FLAG SALUTE - MOMENT OF SILENCE**
- ☐ **ROLL CALL OF 2024 EXECUTIVE COMMITTEE**
- ☐ **APPROVAL OF MINUTES:** January 22, 2024 Open Minutes **Appendix I**

- ☐ **CORRESPONDENCE – None**

REPORTS

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's Report **Page 1**
 - ☐ **TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 24-13 February Bills **Page 14**
Treasurer’s Report..... **Page 16**
Monthly Reports **Page 17**
 - ☐ **ATTORNEY – Joseph Nardi, Esquire**
 - ☐ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report **Page 23**
 - ☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 26**
Cyber Risk Management Compliance –As of January 30, 2024..... **Page 32**
 - ☐ **MANAGED CARE – Medlogix**
Monthly Report **Page 34**
 - ☐ **CLAIMS SERVICE – AmeriHealth Casualty**
Monthly Subrogation Report..... **Page 35**
-

- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
- ☐ **MEETING ADJOURNED**
- ☐ **NEXT MEETING: March 25, 2024**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: February 26, 2024

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **NJ Cyber JIF Training Kickoff:** D2 CyberSecurity kicked off the new phishing and training campaign under the direction of the NJ Cyber JIF. Employees have been invited to the training and are expected to complete it by June 30th. D2 will be providing quarterly reports on training and phishing progress. The 2023 fourth quarter final D2 report will be discussed in closed session.
- ☐ **NJ Cyber JIF Reimbursement** - The Cyber JIF decided in 2023 to reimburse the costs for any member JIF that had a Training & Phishing contract in force that would expire after the NJ Cyber JIF commenced their training program. The NJ Cyber JIF training program went into effect September 1, 2023. Therefore, the Camden JIF is being reimbursed for their training costs for the period of September through December 31, 2023. Camden will be reimbursed \$8,230.65.
- ☐ **May's Meeting Date** – May's meeting date was inadvertently listed for Memorial Day; when the holiday falls on a meeting day, we typically move the meeting up one week.
 - ☐ **Motion to schedule the May meeting to May 20th**
- ☐ **Property Appraisals** – As discussed last year, the MEL has mandated that all JIFs look at procuring a vendor to perform property appraisals and collecting Construction, Occupancy, Protection and Exposure characteristics (COPE) information for owned properties valued at \$500,000 and above. The property insurance companies were arbitrarily increasing certain location of values that they felt were less than 80% of value, by 3%, resulting in a 4-5% increase overall. The last time the JIF performed property appraisal was in 2016 (except for recent new members).
 - ☐ **Motion To Authorize Release of a Property Appraiser RFP for the Fund as mandated by the MEL for Properties Valued at \$500,000 and above.**

- ❑ **2024 PRIMA Conference** – In the past, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Nashville from June 5-9. Resolution 24-12 authorizing travel expense is on **Page 3**. Please see this link for information on the conference <https://conference.primacentral.org/2024/welcome.cfm>

❑ Motion to Adopt Resolution 24-12 Authorizing Conference Attendance

- ❑ **Safety Incentive Program – Optional Safety Award** – This is a final reminder for members to submit documentation for the 2023 Optional Safety Award. 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 March 15th. The notice appears on **Pages 4 & 5**.
- ❑ **2024 MEL, MR HIF & NJCE JIF Educational Seminar:** The 14th annual seminar will be conducted virtually on two half-day sessions: Friday, April 19th and Friday, April 26th from 9AM to 12PM. The seminar is expected to qualify for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

Enclosed on **page 6** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine that highlights the educational seminar.

- ❑ **1st Installment Assessment Bills** – As a reminder the first installment assessment bill due date was extended to February 29th.
- ❑ **Elected Officials Training:** The MEL's Annual Elected Officials Seminar has been uploaded on the MEL Safety Institute. The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2023. The credit will continue to be extended to the member's municipal manager/administrator or authority executive director. Directions on how to access the course appear on **Page 7**

Due Diligence Reports:

| | |
|-------------------------------------|----------------------|
| Financial Fast Track | Page 8 |
| Loss Ratio Analysis | Page 9 |
| Loss Time Accident Frequency | <i>Not Available</i> |
| POL/EPL Compliance Report | Page 10 |
| Fund Commissioners | Page 11 |
| Regulatory Affairs Checklist | Page 12 |
| RMC Agreements | Page 13 |

| |
|-----------------------------|
| RESOLUTION NO. 24-12 |
|-----------------------------|

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

**RESOLUTION AUTHORIZING ADVANCED TRAVEL EXPENSES FOR
AUTHORIZED OFFICIAL TRAVEL**

WHEREAS, N.J.S.A. 40a:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel; and

WHEREAS, certain Commissioner(s) of the Camden County Municipal Joint Insurance Fund may need to travel to the PRIMA Conference on or about June 6, 2024 for the purpose of attending seminars on public entity risk management and pooling, and;

WHEREAS, the Treasurer has certified that funds are available from the 2024 miscellaneous contingency budget not to exceed \$4,000 per attending commissioner, and;

WHEREAS, the Commissioner(s) representing the Camden County Municipal Joint Insurance Fund will verify their expenses and any excess cash will be repaid to the Camden County Municipal Joint Insurance Fund along with a detailed bill of items or demand, and the certification of affidavit required by N.J.S.A. 40A:5-16 which will be submitted within 10 days after the completion of the travel for which the advance was made;

NOW THEREFORE BE IT RESOLVED, that the Treasurer is hereby instructed to make up to \$4,000 in advance or reimbursement payment for the attending Commissioners of the Camden County Municipal Joint Insurance Fund.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

MICHAEL MEVOLI, Chairperson

M. JAMES MALEY, JR., Secretary

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

Michael Mevoli, Chairman
M. James Maley, Secretary

Bradford C. Stokes, Executive Director

Date: August 16, 2023

Memo to: Camden County Municipal JIF Fund Commissioners

Subject: 2023 Safety Incentive Program – Optional Safety Award

Dear Fund Commissioner:

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

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

Yours truly,

Michael Mevoli

Michael Mevoli, Chairman
Camden County Municipal Joint Insurance Fund

cc: Governing Body, Safety Coordinators and Risk Managers

Optional Safety Award

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

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

Inadmissible Reimbursements

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

Reimbursement Instructions

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

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

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

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

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



AVAILABLE ONLINE AT NO COST TO MEMBERS

SAVE THE DATES

14th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY, APRIL 19 ▶ 9:00 AM – NOON

FRIDAY, APRIL 26 ▶ 9:00 AM – NOON

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals.

The seminar is expected to be eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contract Hours)
- Registered Public Purchasing Officials (RPPO)
- Qualified Purchasing Agents (QPA)

TO REGISTER

Visit njmel.org or email Jaine Testa at jainet@permainc.com

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**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

AGENDA

FRIDAY, APRIL 19

- Keynote Address
- Ethics
- Benefits Issues

FRIDAY, APRIL 26

- JIF Governance
- Status of Insurance Markets
- Legislative Issues
- Coverage Overview
- Claims Concerns
- Risk Control Update
- Cyber Update

THE POWER OF COLLABORATION

njmel.org



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.

CAMDEN COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF December 31, 2023

| | 4th QUARTER | YTD | PRIOR YEAR END | FUND BALANCE |
|--------------------------------------|------------------|-------------------|--------------------|--------------------|
| 1. UNDERWRITING INCOME | 4,425,540 | 17,762,897 | 291,039,005 | 308,801,902 |
| 2. CLAIM EXPENSES | | | | |
| Paid Claims | 1,187,543 | 4,880,660 | 121,717,682 | 126,598,341 |
| Case Reserves | (12,283) | 438,344 | 8,681,353 | 9,119,696 |
| IBNR | 75,489 | 1,384,665 | 8,248,375 | 9,633,040 |
| Recoveries | (15,260) | (115,657) | (1,127,223) | (1,242,881) |
| TOTAL CLAIMS | 1,235,489 | 6,588,010 | 137,520,186 | 144,108,197 |
| 3. EXPENSES | | | | |
| Excess Premiums | 1,754,880 | 7,367,421 | 86,352,443 | 93,719,864 |
| Administrative | 770,134 | 3,065,149 | 51,696,773 | 54,761,922 |
| TOTAL EXPENSES | 2,525,014 | 10,432,571 | 138,049,216 | 148,481,787 |
| 4. UNDERWRITING PROFIT (1-2-3) | 665,036 | 742,316 | 15,469,602 | 16,211,918 |
| 5. INVESTMENT INCOME | 692,718 | 1,127,061 | 10,395,160 | 11,522,221 |
| 6. DIVIDEND INCOME | 218,262 | 218,262 | 4,524,982 | 4,743,244 |
| 7. STATUTORY PROFIT (4+5+6) | 1,576,017 | 2,087,639 | 30,389,744 | 32,477,383 |
| 8. DIVIDEND | 468,262 | 468,262 | 24,156,475 | 24,624,737 |
| 9. RCF & MEL Additional Assessments | 0 | 0 | 3,133,054 | 3,133,054 |
| 10. STATUTORY SURPLUS (7-8-9) | 1,107,755 | 1,619,377 | 3,100,215 | 4,719,592 |

SURPLUS (DEFICITS) BY FUND YEAR

| | | | | |
|---------------------------------|------------------|------------------|--------------------|--------------------|
| Closed | (76,346) | 59,394 | 5,135,531 | 5,194,925 |
| Aggregate Excess LFC | 0 | 0 | 198,238 | 198,238 |
| 2019 | (7,426) | 521,415 | (1,642,030) | (1,120,615) |
| 2020 | 197,713 | 994,133 | (574,938) | 419,195 |
| 2021 | 108,460 | (12,018) | (204,478) | (216,495) |
| 2022 | 352,318 | (165,450) | 187,892 | 22,442 |
| 2023 | 533,035 | 221,902 | | 221,902 |
| TOTAL SURPLUS (DEFICITS) | 1,107,755 | 1,619,377 | 3,100,215 | 4,719,592 |
| TOTAL CASH | | | | 22,088,688 |

CLAIM ANALYSIS BY FUND YEAR

| | | | | |
|---------------------------------|------------------|------------------|--------------------|--------------------|
| TOTAL CLOSED YEAR CLAIMS | 0 | 0 | 110,390,152 | 110,390,152 |
| FUND YEAR 2019 | | | | |
| Paid Claims | 387,095 | 992,839 | 5,296,155 | 6,288,994 |
| Case Reserves | (298,702) | (980,289) | 2,346,106 | 1,365,818 |
| IBNR | (39,594) | (460,087) | 750,287 | 290,200 |
| Aggregate Excess | - | 0 | 0 | 0 |
| Recoveries | - | 2,044 | (88,278) | (86,235) |
| TOTAL FY 2019 CLAIMS | 48,799 | (445,492) | 8,304,269 | 7,858,777 |
| FUND YEAR 2020 | | | | |
| Paid Claims | 104,962 | 819,677 | 3,949,388 | 4,769,065 |
| Case Reserves | (106,884) | (674,425) | 1,593,225 | 918,800 |
| IBNR | (127,148) | (921,630) | 1,564,307 | 642,677 |
| Recoveries | (15,260) | (117,701) | (676,522) | (794,223) |
| TOTAL FY 2020 CLAIMS | (144,330) | (894,078) | 6,430,398 | 5,536,319 |
| FUND YEAR 2021 | | | | |
| Paid Claims | 101,721 | 384,559 | 2,767,819 | 3,152,377 |
| Case Reserves | 8,839 | 302,278 | 1,002,101 | 1,304,379 |
| IBNR | (123,956) | (525,816) | 1,963,619 | 1,437,803 |
| Recoveries | - | 0 | 0 | 0 |
| TOTAL FY 2021 CLAIMS | (13,396) | 161,021 | 5,733,539 | 5,894,560 |
| FUND YEAR 2022 | | | | |
| Paid Claims | 122,421 | 1,321,455 | 1,509,177 | 2,830,631 |
| Case Reserves | (124,673) | 158,840 | 1,705,605 | 1,864,445 |
| IBNR | (226,340) | (1,165,999) | 3,447,046 | 2,281,047 |
| Recoveries | - | 0 | 0 | 0 |
| TOTAL FY 2022 CLAIMS | (228,592) | 314,295 | 6,661,829 | 6,976,124 |
| FUND YEAR 2023 | | | | |
| Paid Claims | 471,343 | 1,362,130 | | 1,362,130 |
| Case Reserves | 509,137 | 1,631,939 | | 1,631,939 |
| IBNR | 592,527 | 4,458,197 | | 4,458,197 |
| Recoveries | - | 0 | | 0 |
| TOTAL FY 2023 CLAIMS | 1,573,008 | 7,452,266 | | 7,452,266 |
| COMBINED TOTAL CLAIMS | 1,235,489 | 6,588,010 | 137,520,186 | 144,108,197 |

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.
Fund Year 2020 Claims reflect anticipated recoverable amounts from the MEL of \$859,905 (Paid: \$725,374, Reserves: \$134,531)

| Camden Joint Insurance Fund | | | | | | | | |
|--|-------------|------------------|-----------|----------------|-----------|----------------|------------|----------------|
| CLAIMS MANAGEMENT REPORT | | | | | | | | |
| EXPECTED LOSS RATIO ANALYSIS | | | | | | | | |
| | | | | | | | | |
| FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION | | | | | | | | |
| | Budget | Limited Incurred | 61 Actual | MONTH TARGETED | 60 Actual | MONTH TARGETED | 49 Actual | MONTH TARGETED |
| | | Current | 31-Jan-24 | | 31-Dec-23 | | 31-Jan-23 | |
| PROPERTY | 722,242 | 1,210,255 | 167.57% | 100.00% | 167.57% | 100.00% | 171.89% | 100.00% |
| GEN LIABILITY | 1,674,299 | 2,816,645 | 168.23% | 97.12% | 168.84% | 97.10% | 147.89% | 95.99% |
| AUTO LIABILITY | 387,682 | 277,795 | 71.66% | 96.39% | 71.66% | 96.17% | 133.34% | 92.93% |
| WORKER'S COMP | 3,672,619 | 3,245,202 | 88.36% | 99.90% | 88.58% | 99.88% | 94.92% | 99.46% |
| TOTAL ALL LINES | 6,456,842 | 7,549,897 | 116.93% | 98.98% | 117.21% | 98.95% | 119.57% | 98.23% |
| NET PAYOUT % | \$6,233,070 | | 96.53% | | | | | |
| | | | | | | | | |
| FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION | | | | | | | | |
| | Budget | Limited Incurred | 49 Actual | MONTH TARGETED | 48 Actual | MONTH TARGETED | 37 Actual | MONTH TARGETED |
| | | Current | 31-Jan-24 | | 31-Dec-23 | | 31-Jan-23 | |
| PROPERTY | 710,000 | 733,304 | 103.28% | 100.00% | 103.28% | 100.00% | 98.46% | 100.00% |
| GEN LIABILITY | 1,692,081 | 879,180 | 51.96% | 95.99% | 52.54% | 95.70% | 52.60% | 90.78% |
| AUTO LIABILITY | 397,295 | 794,675 | 200.02% | 92.93% | 200.19% | 92.58% | 194.99% | 87.77% |
| WORKER'S COMP | 3,527,720 | 3,482,787 | 98.73% | 99.46% | 98.81% | 99.40% | 75.18% | 98.27% |
| TOTAL ALL LINES | 6,327,096 | 5,889,946 | 93.09% | 98.18% | 93.31% | 98.05% | 79.28% | 95.80% |
| NET PAYOUT % | \$4,717,072 | | 74.55% | | | | | |
| | | | | | | | | |
| FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION | | | | | | | | |
| | Budget | Limited Incurred | 37 Actual | MONTH TARGETED | 36 Actual | MONTH TARGETED | 25 Actual | MONTH TARGETED |
| | | Current | 31-Jan-24 | | 31-Dec-23 | | 31-Jan-23 | |
| PROPERTY | 718,669 | 861,446 | 119.87% | 100.00% | 119.86% | 100.00% | 123.12% | 100.00% |
| GEN LIABILITY | 1,681,349 | 681,623 | 40.54% | 90.78% | 39.22% | 90.15% | 13.52% | 80.55% |
| AUTO LIABILITY | 446,457 | 174,135 | 39.00% | 87.77% | 38.24% | 87.18% | 23.41% | 77.72% |
| WORKER'S COMP | 3,528,173 | 2,746,518 | 77.85% | 98.27% | 78.31% | 98.10% | 75.09% | 94.20% |
| TOTAL ALL LINES | 6,374,648 | 4,463,721 | 70.02% | 95.75% | 69.88% | 95.45% | 60.65% | 90.10% |
| NET PAYOUT % | \$3,289,308 | | 51.60% | | | | | |
| | | | | | | | | |
| FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION | | | | | | | | |
| | Budget | Limited Incurred | 25 Actual | MONTH TARGETED | 24 Actual | MONTH TARGETED | 13 Actual | MONTH TARGETED |
| | | Current | 31-Jan-24 | | 31-Dec-23 | | 31-Jan-23 | |
| PROPERTY | 812,040 | 1,078,315 | 132.79% | 100.00% | 131.09% | 100.00% | 140.73% | 95.63% |
| GEN LIABILITY | 1,666,133 | 121,349 | 7.28% | 80.55% | 7.03% | 79.39% | 3.83% | 62.24% |
| AUTO LIABILITY | 604,621 | 401,559 | 66.42% | 77.72% | 67.02% | 76.44% | 66.23% | 54.16% |
| WORKER'S COMP | 3,820,056 | 3,050,454 | 79.85% | 94.20% | 82.44% | 93.51% | 59.57% | 70.13% |
| TOTAL ALL LINES | 6,902,850 | 4,651,676 | 67.39% | 90.14% | 68.61% | 89.37% | 56.25% | 69.83% |
| NET PAYOUT % | \$2,898,223 | | 41.99% | | | | | |
| | | | | | | | | |
| FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION | | | | | | | | |
| | Budget | Limited Incurred | 13 Actual | MONTH TARGETED | 12 Actual | MONTH TARGETED | 1 Actual | MONTH TARGETED |
| | | Current | 31-Jan-24 | | 31-Dec-23 | | 31-Jan-23 | |
| PROPERTY | 840,000 | 1,137,136 | 135.37% | 95.63% | 129.02% | 95.24% | 3.83% | 6.00% |
| GEN LIABILITY | 1,706,985 | 84,963 | 4.98% | 62.24% | 4.94% | 60.18% | 0.01% | 1.00% |
| AUTO LIABILITY | 570,755 | 73,249 | 12.83% | 54.16% | 12.48% | 51.17% | 0.26% | 1.00% |
| WORKER'S COMP | 4,160,000 | 1,808,370 | 43.47% | 70.13% | 45.17% | 64.07% | 0.96% | 0.50% |
| TOTAL ALL LINES | 7,277,740 | 3,103,718 | 42.65% | 69.97% | 42.85% | 65.75% | 1.01% | 1.29% |
| NET PAYOUT % | \$0 | | 0.00% | | | | | |
| | | | | | | | | |
| FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION | | | | | | | | |
| | Budget | Limited Incurred | 1 Actual | MONTH TARGETED | 0 Actual | MONTH TARGETED | -11 Actual | MONTH TARGETED |
| | | Current | 31-Jan-24 | | 31-Dec-23 | | 31-Jan-23 | |
| PROPERTY | 1,054,175 | 18,360 | 1.74% | 6.00% | 0.00% | 0.00% | N/A | N/A |
| GEN LIABILITY | 1,882,179 | 5,001 | 0.27% | 1.00% | 0.00% | 0.00% | N/A | N/A |
| AUTO LIABILITY | 631,745 | 200 | 0.03% | 1.00% | 0.00% | 0.00% | N/A | N/A |
| WORKER'S COMP | 4,149,455 | 112,119 | 2.70% | 0.50% | 0.00% | 0.00% | N/A | N/A |
| TOTAL ALL LINES | 7,717,554 | 135,680 | 1.76% | 1.41% | 0.00% | 0.00% | N/A | N/A |
| NET PAYOUT % | \$1,520,122 | | 19.70% | | | | | |

| MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND | | | | | | | | | | | | |
|--|---------------|---------------------|-----------|----------------|----------------|--------------------|-------------|-------------|-----------------|------------|--------------------|--|
| EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund | | | | | | | | | | | | |
| Data Valued As of : February 16, 2024 | | | | | | | | | | | | |
| Total Participating Members | | 38 | 38 | | | | | | | | | |
| Complaint | | | 37 | | | | | | | | | |
| Percent Compliant | | | 97.37% | | | | | | | | | |
| | | | | 01/01/24 | 2024 | Amended Deductible | Revised EPL | Revised POL | Co-Insurance | Land Use | | |
| Member Name | EPL Program ? | Checklist Submitted | Compliant | EPL Deductible | POL Deductible | Date | Deductible | Deductible | 01/01/24 | Deductible | Co-Insurance | |
| AUDUBON | Yes | Yes | Yes | \$ 2,500 | \$ 2,500 | | | | 0% | \$ 2,500 | 20% of \$1,000,000 | |
| AUDUBON PARK | Yes | Yes | Yes | \$ 2,500 | \$ 2,500 | | | | 0% | \$ 2,500 | 20% of \$1,000,000 | |
| BARRINGTON | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |
| BELLMAWR | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |
| BERLIN BOROUGH | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 100K | \$ 20,000 | 20% of \$1,000,000 | |
| BERLIN TOWNSHIP | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |
| BROOKLAWN | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 01/01/24 | | | 0% | \$ 20,000 | 20% of \$1,000,000 | |
| CAMDEN CITY | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |
| CAMDEN PARKING AUTHORITY | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |
| CHERRY HILL | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |
| CHERRY HILL FIRE DISTRICT | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |
| CHESILHURST | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |
| CLEMENTON | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |
| COLLINGSWOOD | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |
| GIBBSBORO | Yes | Yes | Yes | \$ 5,000 | \$ 5,000 | | | | 20% of 1st 100K | \$ 5,000 | 20% of \$1,000,000 | |
| GLOUCESTER | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |
| GLOUCESTER TWP | Yes | Yes | Yes | \$ 100,000 | \$ 100,000 | | | | 20% of 1st 250K | \$ 100,000 | 20% of \$1,000,000 | |
| HADDON | Yes | Yes | Yes | \$ 10,000 | \$ 10,000 | | | | 20% of 1st 100K | \$ 10,000 | 20% of \$1,000,000 | |
| HADDON HEIGHTS | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |
| HADDONFIELD | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |
| HI-NELLA | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |
| LAUREL SPRINGS | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 0% | \$ 20,000 | 20% of \$1,000,000 | |
| LAWNSIDE | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |
| LINDENWOLD | Yes | Yes | Yes | \$ 5,000 | \$ 5,000 | | | | 0% | \$ 5,000 | 20% of \$1,000,000 | |
| MAGNOLIA | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |
| MEDFORD LAKES | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |
| MERCHANTVILLE | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |
| MOUNT EPHRAIM | Yes | No | No | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |
| OAKLYN | Yes | Yes | Yes | \$ 2,500 | \$ 2,500 | | | | 0% | \$ 2,500 | 20% of \$1,000,000 | |
| PENNSAUKEN | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |
| PINE HILL | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |
| RUNNEMEDE | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |
| SOMERDALE | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |
| TAVISTOCK | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |
| VOORHEES | Yes | Yes | Yes | \$ 7,500 | \$ 7,500 | | | | 20% of 1st 100K | \$ 7,500 | 20% of \$1,000,000 | |
| WINSLOW | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |
| WINSLOW TOWNSHIP FIRE DEPT | Yes | Yes | Yes | \$ 2,500 | \$ 2,500 | | | | 0% | \$ 2,500 | 20% of \$1,000,000 | |
| WOODYLYNNE | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 | |

**Camden JIF
2024 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 | 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 2024 as of February 1, 2024

| | <u>Item</u> | <u>Filing Status</u> |
|--------------------------|---|---------------------------------|
| <input type="checkbox"/> | Budget | Filed |
| <input type="checkbox"/> | Assessments | Filed |
| <input type="checkbox"/> | Actuarial Certification | Filed |
| <input type="checkbox"/> | Reinsurance Policies | UW Manager Filing |
| <input type="checkbox"/> | Fund Commissioners | Filed |
| <input type="checkbox"/> | Fund Officers | Filed |
| <input type="checkbox"/> | Renewal Resolutions | Filed |
| <input type="checkbox"/> | New Members | None |
| <input type="checkbox"/> | Withdrawals | None |
| <input type="checkbox"/> | 2024 Risk Management Plan | Filed |
| <input type="checkbox"/> | 2024 Cash Management Plan | Filed |
| <input type="checkbox"/> | 2024 Risk Manager Contracts | In process of collecting |
| <input type="checkbox"/> | 2024 Certification of Professional Contracts | Filed |
| <input type="checkbox"/> | Unaudited Financials | To be Filed |
| <input type="checkbox"/> | Annual Audit | To be Filed |
| <input type="checkbox"/> | State Comptroller Audit Filing | To be Filed |
| <input type="checkbox"/> | Ethics Filing | On Line Filing |

| CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND | | | | |
|--|--------------------------------|---------------------|--------------------|--------------------|
| 2024 RISK MANAGEMENT CONSULTANTS AGREEMENTS | | | | |
| As of February 16, 2024 | | | | |
| MUNICIPALITY | RISK MANAGEMENT CONSULTANT | Resolution Received | Agreement Received | Contract Term date |
| AUDUBON | HARDENBERGH INSURANCE GROUP | 02/19/24 | | 12/31/24 |
| AUDUBON PARK | ASSOCIATED INSURANCE PARTNERS | 2/8/2024 | 2/8/2024 | 12/31/24 |
| BARRINGTON | CONNER STRONG & BUCKELEW | | 1/31/2024 | 12/31/24 |
| BELLMAWR | CONNER STRONG & BUCKELEW | | | 12/31/23 |
| BERLIN BOROUGH | EDGEWOOD ASSOCIATES | 01/26/24 | 01/26/24 | 12/31/24 |
| BERLIN TOWNSHIP | CONNER STRONG & BUCKELEW | 2/6/2024 | 02/06/24 | 12/31/24 |
| BROOKLAWN | CONNER STRONG & BUCKELEW | | 01/30/24 | 12/31/24 |
| CHERRY HILL | CONNER STRONG & BUCKELEW | 2/12/2024 | | 12/31/24 |
| CHERRY HILL FIRE DISTRICT | CONNER STRONG & BUCKELEW | 6/21/2023 | 6/21/2023 | 12/31/25 |
| CHESILHURST | EDGEWOOD ASSOCIATES | | | 12/31/23 |
| CAMDEN CITY | CONNER STRONG & BUCKELEW | 2/5/2024 | 2/5/2024 | 12/31/24 |
| CITY OF CAMDEN PARKING AUTHORITY | M&C INSURANCE AGENCY | | | 12/31/23 |
| CLEMENTON | HARDENBERGH INSURANCE GROUP | 02/13/24 | 02/13/24 | 12/31/24 |
| COLLINGSWOOD | CONNER STRONG & BUCKELEW | | 12/29/23 | 12/31/24 |
| GIBBSBORO | LEONARD O'NEIL INSURANCE GROUP | | | 12/31/23 |
| GLOUCESTER CITY | CONNER STRONG & BUCKELEW | 2/8/2024 | 2/8/2024 | 12/31/24 |
| GLOUCESTER TOWNSHIP | CONNER STRONG & BUCKELEW | 1/19/2023 | 3/2/2023 | 12/31/25 |
| HADDON | WAYPOINT INSURANCE SERVICES | | | 12/31/23 |
| HADDONFIELD | PROFESSIONAL INSURANCE ASSC. | | | 12/31/23 |
| HADDON HEIGHTS | HARDENBERGH INSURANCE GROUP | 01/09/24 | | 12/31/24 |
| HI-NELLA | CONNER STRONG & BUCKELEW | 08/30/23 | 02/24/23 | 12/31/25 |
| LAUREL SPRINGS | HARDENBERGH INSURANCE GROUP | 02/13/24 | 02/13/24 | 12/31/24 |
| LAWN SIDE | M&C INSURANCE AGENCY | 03/20/23 | 03/20/23 | 03/01/24 |
| LINDENWOLD | HARDENBERGH INSURANCE GROUP | 02/19/24 | | 12/31/24 |
| MAGNOLIA | CONNER STRONG & BUCKELEW | | | 12/31/23 |
| MEDFORD LAKES | CONNER STRONG & BUCKELEW | 02/02/24 | 2/2/2024 | 12/31/24 |
| MERCHANTVILLE | CONNER STRONG & BUCKELEW | | 1/30/2024 | 12/31/24 |
| MOUNT EPHRIAM | CONNER STRONG & BUCKELEW | | | 12/31/23 |
| OAKLYN | CONNER STRONG & BUCKELEW | 1/29/2024 | 1/29/2024 | 12/31/24 |
| PENNSUAKEN | CONNER STRONG & BUCKELEW | 2/8/2024 | 2/8/2024 | 12/31/24 |
| PINE HILL | HARDENBERGH INSURANCE GROUP | | | 12/31/23 |
| RUNNEMEDE | CONNER STRONG & BUCKELEW | 02/15/23 | 1/30/2024 | 12/31/24 |
| SOMERDALE | CONNER STRONG & BUCKELEW | | 1/30/2024 | 12/31/24 |
| TAVISTOCK | CONNER STRONG & BUCKELEW | 5/12/2023 | 2/7/2023 | 12/31/25 |
| VOORHEES | CONNER STRONG & BUCKELEW | | | 12/31/23 |
| WINSLOW | CONNER STRONG & BUCKELEW | 2/16/2024 | 2/16/2024 | 12/31/24 |
| WINSLOW TOWNSHIP FIRE DISTRICT | CONNER STRONG & BUCKELEW | 1/14/2024 | 1/14/2024 | 12/31/24 |
| WOODLYNNE | ASSOCIATED INSURANCE PARTNERS | 2/8/2024 | 2/8/2024 | 12/31/24 |
| Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet. | | | | |

RESOLUTION NO. 24-13

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST – FEBRUARY 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.

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> |
|---------------------|---------------------------------|-------------------------------|-----------------------|
| 003375 | | | |
| 003375 | TOWNSHIP OF GLOUCESTER | 2023 OPTIONAL SAFETY AWARD | 1,000.00 |
| | | | 1,000.00 |
| 003376 | | | |
| 003376 | PERMA RISK MANAGEMENT SERVICES | 2023 AATRIX 1099 FILING | 44.20 |
| | | | 44.20 |
| 003377 | | | |
| 003377 | ASSETWORKS RISK MANAGEMENT INC. | 2023 VALUATION UPDATE SERVICE | 1,200.00 |
| | | | 1,200.00 |
| 003378 | | | |
| 003378 | AUDUBON BOROUGH | 2023 OPTIONAL SAFETY AWARD | 1,000.00 |
| | | | 1,000.00 |
| | | Total Payments FY 2023 | 3,244.20 |

FUND YEAR 2024

| <u>Check Number</u> | <u>Vendor Name</u> | <u>Comment</u> | <u>Invoice Amount</u> |
|---------------------|---|---|-----------------------|
| 003379 | | | |
| 003379 | APEX INSURANCE AGENCY C/O LEXINGTON INSURANCE | POL/EPL 1ST INSTALL 2024 | 1,013,388.50 |
| | | | 1,013,388.50 |
| 003380 | | | |
| 003380 | COMPSERVICES, INC. | CLAIM SER. GLOUCESTER-2402-81 02/24 | 1,291.67 |
| 003380 | COMPSERVICES, INC. | CLAIMS ADMIN FEE 02/24 INV 2402-81 | 40,886.00 |
| 003380 | COMPSERVICES, INC. | CHERRY HILL CLAIM SERV. 02/24 # 2402-81 | 2,458.33 |
| | | | 44,636.00 |
| 003381 | | | |
| 003381 | INTERSTATE MOBILE CARE INC. | DRUG/ALC. TESTING 01.24 INV 18670 | 4,401.00 |
| 003381 | INTERSTATE MOBILE CARE INC. | DRUG/ALC. TESTING 01/24 INV 18669 | 117.00 |
| | | | 4,518.00 |
| 003382 | | | |
| 003382 | J.A. MONTGOMERY RISK CONTROL | SAFETY DIRECTOR 02/24 | 18,036.83 |
| | | | 18,036.83 |
| 003383 | | | |
| 003383 | PERMA RISK MANAGEMENT SERVICES | POSTAGE 01/24 | 72.63 |
| 003383 | PERMA RISK MANAGEMENT SERVICES | EXECUTIVE DIRECTOR FEE 02/24 | 45,326.25 |
| | | | 45,398.88 |
| 003384 | | | |
| 003384 | THE ACTUARIAL ADVANTAGE | ACTUARIAL CONSULTING FEE 02/24 | 5,061.00 |
| | | | 5,061.00 |
| 003385 | | | |
| 003385 | BROWN & CONNERY, LLP | LITIGATION MGMT -INV 332452 01/24 | 2,574.00 |
| 003385 | BROWN & CONNERY, LLP | ATTORNEY FEES INV 332452 01/24 | 2,216.16 |
| 003385 | BROWN & CONNERY, LLP | ATTORNEY EXPENSES- INV 332452 01/24 | 4.37 |
| | | | 4,794.53 |

| | | | | |
|--------|---------------------------------------|--|---------------------|--|
| 003386 | | | | |
| 003386 | ELIZABETH PIGLIACELLI | TREASURER FEE 02/24 | 2,242.50 | |
| | | | 2,242.50 | |
| 003387 | | | | |
| 003387 | MEDLOGIX LLC | MAN. CARE SERVICE CHERRY HILL 02/24 | 1,083.00 | |
| 003387 | MEDLOGIX LLC | WC MANAGED CARE SERVICE 02/24 | 10,812.38 | |
| | | | 11,895.38 | |
| 003388 | | | | |
| 003388 | CONNER STRONG & BUCKELEW | UNDERWRITING MGMT FEE 02/24 | 1,285.00 | |
| | | | 1,285.00 | |
| 003389 | | | | |
| 003389 | ACCESS | INV 10647872 DEPT 409 12/31/24 FOR JAN | 128.74 | |
| | | | 128.74 | |
| 003390 | | | | |
| 003390 | EDGEWOOD ASSOCIATES INC. | RMC - 1ST HALF 2024-BOR CHESILHURST | 3,640.00 | |
| 003390 | EDGEWOOD ASSOCIATES INC. | RMC FEE 1ST HALF 2024- BOR. BERLIN | 15,137.00 | |
| | | | 18,777.00 | |
| 003391 | | | | |
| 003391 | ACRISURE T/A SCIROCCO INSURANCE GROUP | RMC- 1ST HALF 2024 WOODLYNNE | 3,456.00 | |
| 003391 | ACRISURE T/A SCIROCCO INSURANCE GROUP | RMC- 1ST HALF 2024- AUDUBON PARK | 1,253.00 | |
| | | | 4,709.00 | |
| | | Total Payments FY 2024 | 1,174,871.36 | |
| | | TOTAL PAYMENTS ALL FUND YEARS | 1,178,115.56 | |

Chairperson

Attest:

Dated: _____

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

Treasurer

February 26, 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 January 31, 2024 for Fund Years 2020, 2021, 2022, 2023 and 2024. 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 FEBRUARY:** Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for January totaled \$76,299.99.

- **RECEIPT ACTIVITY FOR January:**

| | |
|----------------|---------------------|
| Assessment | \$147,594.00 |
| Deductible | 23,710.86 |
| MEL Dividend | <u>218,262.00</u> |
| Total Receipts | <u>\$389,566.86</u> |

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

- **CLAIM ACTIVITY FOR January:**

| | |
|-----------------------------|-----------------------|
| Property Liability Claims | \$ 180,692.70 |
| Workers Compensation Claims | 214,988.61 |
| Administration Expense | <u>1,925,287.68</u> |
| Total Claims/Expenses | <u>\$2,320,968.99</u> |

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$22,088,689.12 to a closing balance of \$20,231,465.47 showing a decrease of \$1,857,223.45

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: 2024 | | | | | | | | | | | |
| Month Ending: January | | | | | | | | | | | |
| | Property | Liability | Auto | Workers Comp | POL/EPL | EJIF | Cyber JIF | MEL | Admin | Cherry Hill | TOTAL |
| OPEN BALANCE | 113,250.41 | 5,500,825.15 | 1,333,180.73 | 7,204,084.26 | (107,259.52) | (29,142.53) | (0.01) | (95,568.92) | 8,157,095.69 | 12,223.82 | 22,088,689.08 |
| RECEIPTS | | | | | | | | | | | |
| Assessments | 8,146.54 | 14,545.26 | 4,882.05 | 31,769.33 | 15,662.69 | 3,634.55 | 3,424.28 | 43,041.92 | 22,487.38 | 0.00 | 147,594.00 |
| Refunds | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 23,710.86 | 23,710.86 |
| Invest Pymnts | 677.21 | 17,681.83 | 4,484.42 | 23,156.78 | 0.00 | 0.00 | 0.00 | 0.00 | 26,220.14 | 0.00 | 72,220.38 |
| Invest Adj | 38.25 | 998.82 | 253.32 | 1,308.09 | 0.00 | 0.00 | 0.00 | 0.00 | 1,481.14 | 0.00 | 4,079.62 |
| Subtotal Invest | 715.46 | 18,680.65 | 4,737.74 | 24,464.87 | 0.00 | 0.00 | 0.00 | 0.00 | 27,701.28 | 0.00 | 76,300.00 |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 218,262.00 | 0.00 | 0.00 | 218,262.00 |
| TOTAL | 8,862.00 | 33,225.91 | 9,619.79 | 56,234.20 | 15,662.69 | 3,634.55 | 3,424.28 | 261,303.92 | 50,188.66 | 23,710.86 | 465,866.86 |
| EXPENSES | | | | | | | | | | | |
| Claims Transfers | 132,791.46 | 38,232.47 | 9,668.77 | 194,345.32 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 20,643.29 | 395,681.31 |
| Expenses | 863,485.25 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 221,553.50 | 496,284.75 | 14,442.48 | 0.00 | 1,595,765.98 |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 331,643.21 | 0.00 | 331,643.21 |
| TOTAL | 996,276.71 | 38,232.47 | 9,668.77 | 194,345.32 | 0.00 | 0.00 | 221,553.50 | 496,284.75 | 346,085.69 | 20,643.29 | 2,323,090.50 |
| END BALANCE | (874,164.30) | 5,495,818.59 | 1,333,131.75 | 7,065,973.14 | (91,596.83) | (25,507.98) | (218,129.23) | (330,549.75) | 7,861,198.66 | 15,291.39 | 20,231,465.44 |
| REPORT STATUS SECTION | | | | | | | | | | | |
| Report Month: January | | | | | | | | | | | |
| | | | | | | 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 | January | | | | | | |
| CURRENT FUND YEAR | 2024 | | | | | | |
| 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 & Investment Balance | \$22,088,689.12 | 2,548,690.52 | - 25,717.77 | 48,591.47 | - | 19,517,124.90 | |
| Opening Interest Accrual Balance | \$0.00 | - | - | - | - | - | |
| 1 Interest Accrued and/or Interest Cost | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | |
| 2 Interest Accrued - discounted Instr.s | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | |
| 3 (Amortization and/or Interest Cost) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | |
| 4 Accretion | \$4,079.62 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$4,079.62 | |
| 5 Interest Paid - Cash Instr.s | \$45,731.19 | \$9,072.46 | \$1,217.33 | \$521.64 | \$0.00 | \$34,919.76 | |
| 6 Interest Paid - Term Instr.s | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | |
| 7 Realized Gain (Loss) | \$26,489.18 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$26,489.18 | |
| 8 Net Investment Income | \$76,299.99 | \$9,072.46 | \$1,217.33 | \$521.64 | \$0.00 | \$65,488.56 | |
| 9 Deposits - Purchases | \$785,248.17 | \$389,566.86 | \$180,692.70 | \$214,988.61 | \$0.00 | \$0.00 | |
| 10 (Withdrawals - Sales) | -\$2,718,771.81 | -\$2,320,968.99 | -\$180,692.70 | -\$214,988.61 | \$0.00 | -\$2,121.51 | |
| Ending Cash & Investment Balance | \$20,231,465.47 | \$626,360.85 | -\$24,500.44 | \$49,113.11 | \$0.00 | \$19,580,491.95 | |
| Ending Interest Accrual Balance | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | |
| Plus Outstanding Checks | \$856,699.22 | \$389,765.04 | \$324,556.12 | \$142,378.06 | \$0.00 | \$0.00 | |
| (Less Deposits in Transit) | -\$322,160.51 | -\$302,633.95 | -\$15,295.70 | -\$4,230.86 | \$0.00 | \$0.00 | |
| Balance per Bank | \$20,766,004.18 | \$713,491.94 | \$284,759.98 | \$187,260.31 | \$0.00 | \$19,580,491.95 | |

| CLAIMS MONTHLY TRANSACTION SUMMARY | | | | | | | |
|------------------------------------|-------------|------------|-------|---------|-------------|------------|---------|
| JANUARY | | | | | | | |
| Item | Date | Check Run | Voids | Refunds | Adjustments | Totals | Comment |
| 1 | 1/10/2024 | 53,233.30 | | | | 53,233.30 | |
| 2 | 1/17/2024 | 20,086.00 | | | | 20,086.00 | |
| 3 | 1/17/2024 | 40,286.20 | | | | 40,286.20 | |
| 4 | 1/24/2024 | 51,436.21 | | | | 51,436.21 | |
| 5 | 1/24/2024 | 140,721.82 | | | | 140,721.82 | |
| 6 | 1/31/2024 | 12,733.36 | | | | 12,733.36 | |
| 7 | 1/31/2024 | 65,802.34 | | | | 65,802.34 | |
| 8 | 1/31/2024 | 11,382.08 | | | | 11,382.08 | |
| 9 | | | | | | - | |
| 10 | | | | | | - | |
| 11 | | | | | | - | |
| 12 | | | | | | - | |
| 13 | | | | | | - | |
| 14 | | | | | | - | |
| 15 | | | | | | - | |
| 16 | | | | | | - | |
| 17 | | | | | | - | |
| 18 | | | | | | - | |
| 19 | | | | | | - | |
| 20 | | | | | | - | |
| 21 | | | | | | - | |
| 22 | | | | | | - | |
| 23 | | | | | | - | |
| 24 | | | | | | - | |
| 25 | | | | | | - | |
| 26 | | | | | | - | |
| 27 | | | | | | - | |
| 28 | | | | | | - | |
| 29 | | | | | | - | |
| 30 | | | | | | - | |
| | Total | 395,681.31 | - | - | - | 395,681.31 | |
| | Monthly Rpt | 395,681.31 | | | | 395,681.31 | |
| | Variance | - | - | - | - | - | |

| CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES | | | | | | | | | |
|--|--------------|--------------------------------|--------------------------|----------------------------|-----------------------------|---------------------------|---------------------------|---------------------------------------|--------------------|
| CAMDEN MUNICIPAL JOINT INSURANCE FUND | | | | | | | | | |
| Month | | January | | | | | | | |
| Current Fund Year | | 2024 | | | | | | | |
| | | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. |
| Policy Year | Coverage | Calc. Net Paid Thru Last Month | Monthly Net Paid January | Monthly Recoveries January | Calc. Net Paid Thru January | TPA Net Paid Thru January | Variance To Be Reconciled | Delinquent Unreconciled Variance From | Change This Month |
| 2024 | 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 | 3,798.73 | 0.00 | 3,798.73 | 3,798.73 | 0.00 | 0.00 | 0.00 |
| | Cherry Hill | 0.00 | 508.12 | 0.00 | 508.12 | 508.12 | 0.00 | 0.00 | 0.00 |
| | Total | 0.00 | 4,306.85 | 0.00 | 4,306.85 | 4,306.85 | 0.00 | 0.00 | 0.00 |
| 2023 | Property | 737,417.70 | 51,527.64 | 0.00 | 788,945.34 | 788,945.34 | 0.00 | 0.00 | 0.00 |
| | Liability | 44,189.17 | 2,143.86 | 0.00 | 46,333.03 | 46,333.03 | 0.00 | 0.00 | 0.00 |
| | Auto | 34,152.17 | 6,794.62 | 0.00 | 40,946.79 | 40,946.79 | 0.00 | 0.00 | 0.00 |
| | Workers Comp | 546,370.56 | 73,154.84 | 0.00 | 619,525.40 | 619,525.40 | (0.00) | (88.02) | 88.02 |
| | Cherry Hill | 4,856.74 | 19,515.17 | 11,647.36 | 12,724.55 | 24,371.91 | (11,647.36) | 0.02 | (11,647.38) |
| | Total | 1,366,986.34 | 153,136.13 | 11,647.36 | 1,508,475.11 | 1,520,122.47 | (11,647.36) | (88.00) | (11,559.36) |
| 2022 | Property | 886,798.00 | (2,211.10) | 0.00 | 884,586.90 | 884,586.90 | (0.00) | 0.00 | (0.00) |
| | Liability | 56,265.28 | 2,104.37 | 0.00 | 58,369.65 | 58,369.65 | 0.00 | 0.00 | 0.00 |
| | Auto | 115,080.60 | (2,398.43) | 0.00 | 112,682.17 | 112,682.17 | 0.00 | 0.00 | 0.00 |
| | Workers Comp | 1,772,487.48 | 65,560.36 | 0.00 | 1,838,047.84 | 1,838,047.84 | 0.00 | 0.00 | 0.00 |
| | Cherry Hill | 1,269.08 | 0.00 | 2,260.00 | (990.92) | 1,269.08 | (2,260.00) | 0.00 | (2,260.00) |
| | Total | 2,831,900.44 | 63,055.20 | 2,260.00 | 2,892,695.64 | 2,894,955.64 | (2,260.00) | 0.00 | (2,260.00) |
| 2021 | Property | 718,424.74 | 83,474.92 | 0.00 | 801,899.66 | 801,900.66 | (1.00) | (1.00) | 0.00 |
| | Liability | 206,044.29 | 6,150.72 | 0.00 | 212,195.01 | 212,195.01 | 0.00 | 0.00 | 0.00 |
| | Auto | 103,512.67 | 2,535.50 | 0.00 | 106,048.17 | 106,048.17 | (0.00) | 0.00 | (0.00) |
| | Workers Comp | 2,126,245.43 | 46,374.73 | 0.00 | 2,172,620.16 | 2,175,484.89 | (2,864.73) | (2,563.27) | (301.46) |
| | Cherry Hill | (1,772.84) | 620.00 | 8,939.00 | (10,091.84) | (1,152.84) | (8,939.00) | (150.73) | (8,788.27) |
| | Total | 3,152,454.29 | 139,155.87 | 8,939.00 | 3,282,671.16 | 3,294,475.89 | (11,804.73) | (2,715.00) | (9,089.73) |
| 2020 | Property | 635,447.67 | 0.00 | 0.00 | 635,447.67 | 635,751.67 | (304.00) | (304.00) | (0.00) |
| | Liability | 774,350.74 | 27,833.52 | 0.00 | 802,184.26 | 802,184.26 | 0.00 | 0.00 | 0.00 |
| | Auto | 453,243.93 | 2,737.08 | 0.00 | 455,981.01 | 455,981.01 | 0.00 | 0.00 | 0.00 |
| | Workers Comp | 2,819,976.23 | 5,456.66 | 0.00 | 2,825,432.89 | 2,825,773.90 | (341.01) | (341.01) | 0.00 |
| | Cherry Hill | (1,264.51) | 0.00 | 0.00 | (1,264.51) | (1,264.51) | 0.00 | 0.00 | 0.00 |
| | Total | 4,681,754.06 | 36,027.26 | 0.00 | 4,717,781.32 | 4,718,426.33 | (645.01) | (645.01) | 0.00 |
| Closed FY | Property | | 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 |
| | Auto | | 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 |
| | Cherry Hill | | 0.00 | 864.50 | (864.50) | 0.00 | (864.50) | 0.00 | (864.50) |
| | Total | 0.00 | 0.00 | 864.50 | (864.50) | 0.00 | (864.50) | 0.00 | (864.50) |
| TOTAL | | 12,033,095.13 | 395,681.31 | 23,710.86 | 12,405,065.58 | 12,432,287.18 | (27,221.60) | (3,448.01) | (23,773.59) |



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD

MX6F92185102 - CAMDEN CO JIF

01/31/2024

Status: FINAL

| 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 | 9.7512 | 19,580,491.95 | 0.00 | 19,580,491.95 | | 0.00 |
| 99VVB5Y75 | | 9.7512 | 19,580,491.95 | 0.00 | 19,580,491.95 | 100.00 | 0.00 |

Statement of Change in Net Assets
Market Value

Report ID: IGLS0002
 Base Currency: USD
 Status: FINAL

| | | 01/31/2024 | | |
|----------------------------------|-----------|----------------|---------------|-----------------------|
| | | Current Period | | Fiscal Year To Date |
| | | 01/01/2024 | 01/31/2024 | 01/01/2024 01/31/2024 |
| NET ASSETS - BEGINNING OF PERIOD | | | 19,517,124.90 | 19,517,124.90 |
| | | | 19,517,124.90 | 19,517,124.90 |
| RECEIPTS | | | | |
| INVESTMENT INCOME | | | | |
| INTEREST | 34,919.76 | | 34,919.76 | |
| UNREALIZED GAIN/LOSS-INVESTMENT | 26,489.18 | | 26,489.18 | |
| ACCRETION/AMORTIZATION | 4,079.62 | | 4,079.62 | |
| TOTAL INVESTMENT INCOME | | | 65,488.56 | 65,488.56 |
| TOTAL RECEIPTS | | | 65,488.56 | 65,488.56 |
| DISBURSEMENTS | | | | |
| ADMINISTRATIVE EXPENSES | | | | |
| TRUSTEE/CUSTODIAN | 489.58 | | 489.58 | |
| INVESTMENT ADVISORY FEES | 1,142.35 | | 1,142.35 | |
| CONSULTING | 489.58 | | 489.58 | |
| TOTAL ADMINISTRATIVE EXPENSES | | | 2,121.51 | 2,121.51 |
| TOTAL DISBURSEMENTS | | | 2,121.51 | 2,121.51 |
| NET ASSETS - END OF PERIOD | | | 19,580,491.95 | 19,580,491.95 |

SAFETY DIRECTOR REPORT

Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: February 26, 2024

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

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

LOSS CONTROL SURVEYS

- Borough of Collingswood on January 24, 2024
- Borough of Barrington Borough on January 25, 2024
- Township of Haddon on January 25, 2024

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Surveys for the month of January.

MEETINGS ATTENDED

- Camden County Chiefs Meeting on January 10, 2024
- Claims Committee Meeting on January 19, 2024
- Fund Commissioner Meeting on January 22, 2024

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

- PEOSH Recording & Reporting Occupational Injuries & Illnesses
- CDL Clearinghouse Login Changes
- Leadership Skills for Supervisor Workshop
- Lightning PEOSH Safety & Health Alert
- Snowstorm Operations Best Practices
- Lithium-Ion Batteries - Hazards & Best Practices
- 2024 MSI Expo

MSI FIRE & EMS

- PEOSH Recording & Reporting Occupational Injuries & Illnesses for Fire & EMS

MSI LAW ENFORCEMENT

- Training and Policy Considerations in Light of the State Comptroller's Police Training Report

MSI NOW

[MSI NOW](#) provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes.

| MSI NOW | |
|---------------------|------------------|
| Municipality | Number of Videos |
| Audubon Park | 9 |
| Barrington | 6 |
| Bellmawr | 9 |
| Berlin | 12 |
| Berlin Township | 1 |
| Camden City | 9 |
| Cherry Hill | 2 |
| Chesilhurst | 1 |
| Collingswood | 8 |
| Gloucester City | 3 |
| Gloucester Township | 3 |
| Haddon Township | 2 |
| Haddon Heights | 7 |
| Laurel Springs | 2 |

| MSI NOW | |
|------------|---|
| Lawnside | 1 |
| Magnolia | 1 |
| Oaklyn | 1 |
| Pennsauken | 1 |
| Pine Hill | 4 |
| Voorhees | 1 |
| Winslow | 3 |

MSI LIVE

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

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

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

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

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

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

Conner Strong - Cert Holder List by Insured

| Insured | Named Insured | Cert Holder - Name | Description of Operations | Cert Holder - Address | Cert Holder - Address 2 | Cert Holder - City | Cert Holder - State | Cert Holder - Postal Code | Last Share Date |
|-----------------------------|------------------------|---|---|-----------------------|-------------------------|--------------------|---------------------|---------------------------|---------------------|
| Camden County Municipal JIF | Borough of Berlin | New Jersey Transit c/o Greystone Realty Estate Dept 7th fl | RE: Train station - Lease #0401-1629-01 Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to station parcel aka train station 1.7 acres, block 99, NJT lease #0401-1629-01. | One Penn Plaza East | | Newark | NJ | 07105 | 01/11/2024 19:22:57 |
| Camden County Municipal JIF | Township of Gloucester | Highland High School | Evidence of Insurance with respects to use of property for police training. | 450 Erial Road | | Blackwood | NJ | 08012 | 01/16/2024 20:24:47 |
| Camden County Municipal JIF | Borough of Haddonfield | Haddonfield Board of Education | RE: Internet Security Presentation The Certificate | 1 Lincoln Ave | | Haddonfield | NJ | 08033 | 01/11/2024 21:51:32 |

| Insured | Named Insured | Cert Holder - Name | Description of Operations | Cert Holder - Address | Cert Holder - Address 2 | Cert Holder - City | Cert Holder - State | Cert Holder - Postal Code | Last Share Date |
|-----------------------------|------------------------|--------------------------------|--|-----------------------|-------------------------|--------------------|---------------------|---------------------------|---------------------|
| | | | Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of school district facilities for internet security presentation. | | | | | | |
| Camden County Municipal JIF | Borough of Haddonfield | Haddonfield Board of Education | RE: Sports Equipment Swap 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 Sports Equipment Swap. | 95 Grove Street | | Haddonfield | NJ | 08033 | 01/11/2024 21:54:02 |
| Camden County Municipal JIF | Borough of Haddonfield | Haddonfield Board of Education | RE: Movie Night The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of Scout Field for outdoor movie night(s) taking place | 1 Lincoln Ave | | Haddonfield | NJ | 08033 | 01/11/2024 21:52:16 |

| Insured | Named Insured | Cert Holder - Name | Description of Operations | Cert Holder - Address | Cert Holder - Address 2 | Cert Holder - City | Cert Holder - State | Cert Holder - Postal Code | Last Share Date |
|-----------------------------|---|--------------------|---|-----------------------|---------------------------|--------------------|---------------------|---------------------------|---------------------|
| | | | during the current calendar year. | | | | | | |
| Camden County Municipal JIF | Township of Cherry Hill | PREIT-RUBIN, INC. | RE: Use of Premises for Police Training The Certificate Holder, Bala Cynwyd Associates LP, PREIT Services LLC, and PREIT Associates LP are Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to use of property for police training. | One Cherry Hill | One Mall Drive, Suite 302 | Cherry Hill | NJ | 08002 | 01/11/2024 20:26:48 |
| Camden County Municipal JIF | Cherry Hill Fire District (BOFC District #13) | Leasing 2, Inc. | RE: 2023 Ford E450 Ambulance, vin #1FDXE4FNOPDD2 5157 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 Ford E450 Ambulance, vin #1FDXE4FNOPDD2 5157, valued at \$292,746. | 1720 W. Cass Street | | Tampa | FL | 33606 | 01/03/2024 14:24:55 |

| Insured | Named Insured | Cert Holder - Name | Description of Operations | Cert Holder - Address | Cert Holder - Address 2 | Cert Holder - City | Cert Holder - State | Cert Holder - Postal Code | Last Share Date |
|-----------------------------|-------------------------|--------------------------------|---|-----------------------|--------------------------|--------------------|---------------------|---------------------------|---------------------|
| Camden County Municipal JIF | Borough of Haddonfield | Haddonfield Board of Education | RE: Krav Maga Defense Training 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 Krav Maga Defense training of Haddonfield Auxiliary Police Officers. | 95 Grove Street | | Haddonfield | NJ | 08033 | 01/11/2024 21:50:50 |
| Camden County Municipal JIF | Township of Cherry Hill | Cherry Hill Center, LLC | RE: Use of Premises- Police Training The certificate holder, Cherry Hill LLC, PREIT Services LLC, PREIT Associates LP, and PR Cherry Hill STW LLC are Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to use of property for police training. | dba: Cherry Hill Mall | 2000 Route 38, Suite 514 | Cherry Hill | NJ | 08002 | 01/11/2024 20:32:42 |
| Camden County Municipal JIF | Township of Gloucester | Timber Creek High School | Evidence of Insurance with respects to use of property for police training. | 501 Jarvis Road | | Erial | NJ | 08081 | 01/16/2024 20:32:49 |

| Insured | Named Insured | Cert Holder - Name | Description of Operations | Cert Holder - Address | Cert Holder - Address 2 | Cert Holder - City | Cert Holder - State | Cert Holder - Postal Code | Last Share Date |
|-----------------------------|------------------------|-----------------------------------|---|-----------------------|-------------------------|--------------------|---------------------|---------------------------|---------------------|
| Camden County Municipal JIF | Township of Gloucester | Camden County Vocational School | Evidence of Insurance with respects to use of property for police training. | 343 Cross Keys Road | | Sicklerville | NJ | 08081 | 01/16/2024 20:34:45 |
| Camden County Municipal JIF | Township of Gloucester | South Jersey Shooting Club | Evidence of Insurance with respects to use of property for police training. | 840 Piney Hollow Road | | Winslow | NJ | 08095 | 01/17/2024 14:53:28 |
| Camden County Municipal JIF | Township of Gloucester | US Government Joint Military Base | Evidence of Insurance with respects to use of property for police training. | McGuire-Dix-Lakehurst | | Joint Base MDL | NJ | 08641 | 01/16/2024 20:46:18 |
| Camden County Municipal JIF | Township of Gloucester | Site Development, LLC | Evidence of Insurance with respects to use of property for police training. | 14000 Horizon Way | Suite 100 | Mt. Laurel | NJ | 08053 | 01/16/2024 20:47:40 |
| Camden County Municipal JIF | City of Camden | 300 North Delaware Partners LLC | RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract. | Delian League 300 LLC | 2404 Delancy Place | Philadelphia | PA | 19103 | 01/08/2024 13:52:24 |
| Camden County Municipal JIF | Borough of Haddonfield | Haddonfield Board of Education | Re: Use of holder's athletic fields by Haddon Fire Company #1. Evidence of insurance as respects Use of holder's athletic | 1 Lincoln Avenue | | Haddonfield | NJ | 08033 | 01/11/2024 21:50:30 |

| Insured | Named Insured | Cert Holder - Name | Description of Operations | Cert Holder - Address | Cert Holder - Address 2 | Cert Holder - City | Cert Holder - State | Cert Holder - Postal Code | Last Share Date |
|-----------------------------|----------------------|----------------------|--|-----------------------|-------------------------|--------------------|---------------------|---------------------------|---------------------|
| | | | fields by Haddon Fire Company #1. holder's athletic fields by Haddon Fire Company #1. | | | | | | |
| Camden County Municipal JIF | Borough of Somerdale | Sterling High School | Evidence of insurance with respects to use of property for fire department training. | 501 Warwick Road | | Somerdale | NJ | 08083 | 01/17/2024 21:16:14 |

Camden County JIF Cyber Compliance



Level 1: Minimum Security

Level 2: Advanced Security

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

| JIF | Minimum | | | Advanced | | |
|-----------------------------------|----------|------------|-------------|----------|------------|-------------|
| | Approved | Incomplete | No Response | Approved | Incomplete | No Response |
| Professional Municipal Management | 40% | 60% | 0% | 0% | 100% | 0% |
| Morris County | 40% | 20% | 40% | 16% | 44% | 40% |
| NJ Public Housing Authority | 37% | 33% | 29% | 28% | 42% | 29% |
| Suburban Municipal | 25% | 25% | 50% | 17% | 33% | 50% |
| Camden County | 29% | 18% | 53% | 24% | 21% | 55% |
| Suburban Metro | 23% | 46% | 31% | 15% | 54% | 31% |
| Bergen County | 21% | 18% | 61% | 5% | 34% | 61% |
| NJ Utility Authorities | 21% | 31% | 48% | 15% | 37% | 48% |
| Monmouth County | 12% | 15% | 73% | 10% | 17% | 73% |
| Ocean County | 10% | 0% | 90% | 3% | 6% | 90% |
| South Bergen County | 9% | 30% | 61% | 4% | 35% | 61% |
| Central New Jersey | 0% | 33% | 67% | 0% | 33% | 67% |
| Total # | 100 | 103 | 214 | 61 | 141 | 215 |
| Total % | 24.0% | 24.7% | 51% | 14.6% | 33.8% | 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



| JIF | Member | Approval Status - Minimum | Approval Status - Advanced |
|---------------|---|---------------------------|----------------------------|
| Camden County | Audubon | Incomplete | Incomplete |
| Camden County | Audubon Park | Incomplete | Incomplete |
| Camden County | Barrington | | |
| Camden County | Bellmawr | | |
| Camden County | Berlin Borough | Incomplete | Incomplete |
| Camden County | Berlin Township | | |
| Camden County | Brooklawn | | |
| Camden County | Camden City | Approved | Approved |
| Camden County | Camden Parking Authority | Approved | Approved |
| Camden County | Cherry Hill | Approved | 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 | Approved | |
| Camden County | Mount Ephraim | | |
| Camden County | Oaklyn | Approved | Approved |
| Camden County | Pennsauken | Approved | Approved |
| 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 | \$217,082.34 | \$110,022.92 | \$107,059.42 | 49.32% |
| TOTAL 2024 | \$217,082.34 | \$110,022.92 | \$107,059.42 | 49.32% |

Monthly & YTD Summary:

| PPO Statistics | January | YTD |
|----------------------|--------------|--------------|
| Bills | 208 | 208 |
| PPO Bills | 196 | 196 |
| PPO Bill Penetration | 94.23% | 94.23% |
| PPO Charges | \$201,577.63 | \$201,577.63 |
| Charge Penetration | 92.86% | 92.86% |

Savings History:

| Reviewed Date | Provider Billed Amt | CSG Repriced Amt | Reductions | % |
|-------------------|-----------------------|-----------------------|-----------------------|---------------|
| TOTAL 2023 | \$2,895,155.50 | \$1,279,978.81 | \$1,615,176.69 | 55.79% |
| TOTAL 2022 | \$3,443,490.89 | \$1,675,899.91 | \$1,767,590.98 | 51.33% |
| TOTAL 2021 | \$2,341,455.56 | \$1,215,725.78 | \$1,125,729.78 | 48.08% |
| TOTAL 2020 | \$3,160,515.05 | \$1,697,689.83 | \$1,462,825.22 | 46.28% |
| TOTAL 2019 | \$3,042,329.21 | \$1,379,303.91 | \$1,663,025.30 | 54.66% |
| TOTAL 2018 | \$2,845,780.35 | \$1,441,081.52 | \$1,404,698.83 | 49.36% |
| TOTAL 2017 | \$1,803,457.88 | \$879,858.84 | \$923,599.04 | 51.21% |
| TOTAL 2016 | \$2,534,730.41 | \$1,393,859.39 | \$1,140,871.02 | 45.01% |
| TOTAL 2015 | \$2,642,806.56 | \$1,379,391.36 | \$1,263,415.20 | 47.81% |
| TOTAL 2014 | \$2,462,610.10 | \$1,290,804.11 | \$1,171,805.99 | 47.58% |
| TOTAL 2013 | \$2,350,634.69 | \$1,046,355.16 | \$1,304,279.53 | 55.49% |
| TOTAL 2012 | \$3,492,188.94 | \$1,551,241.48 | \$1,940,947.46 | 55.58% |
| TOTAL 2011 | \$3,001,784.51 | \$1,383,535.61 | \$1,618,248.90 | 53.91% |



CAMJIF Subrogation Report 01/2024

| <u>Month to Date</u> | <u>Year to Date (2024)</u> |
|----------------------|----------------------------|
| \$0.00 | \$0.00 |



CAMJIF Liability Subrogation Report 01/2024

| <u>Month to Date</u> |
|----------------------|
| \$2,249.40 |

| <u>Year to Date</u> |
|---------------------|
| \$2,249.40 |

CAMJIF Liability Subrogation Report 01/2024

| Claim Number | Client | Loss Date | Transaction Date | Transaction Type | Transaction Amount |
|--------------|------------------|-----------|------------------|------------------|--------------------|
| 0000023612 | Winslow Township | 6/21/23 | 1/2/24 | RECOVERY | 2,249.4 |
| | | | | | |
| | | | | | |

APPENDIX I – MINUTES

January 22, 2024

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JANUARY 22, 2024
MEETING HELD ELECTRONICALLY AT 5:00 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF 2023 EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

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

APPOINTED OFFICIALS PRESENT:

| | |
|----------------------------------|---|
| Executive Director/Administrator | PERMA, Risk Management Services Bradford Stokes, Karen A. Read |
| Attorney | Brown & Connery Joseph Nardi, Esquire |
| Claims Service | CompServices Tracy Ware |
| Safety Director | J.A. Montgomery Risk Control Thomas Reilly, Harry Earle, Jackie Cardenosa |
| Treasurer | Elizabeth Pigliacelli |
| Managed Care | Consolidated Services Group Jennifer Goldstein, Steve Armenti |
| Underwriting Manager | Conner Strong & Buckelew |

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Eleanor Kelly, Runnemede Borough
Bonnie Taft, Oaklyn
Glenn Werner, Gibbsboro
John Mulholland, Cherry Hill Fire District
Ken Cheeseman, Laurel Springs
Cassandra Duffy, Collingswood
Lorraine Sacco, Winslow Township Fire District
Brian Morrell, Gloucester City
Kevin Roche, Haddonfield
Steve Whalen, Magnolia
James Mulroy, Haddon Township
Millard Wilkinson, Berlin Borough
Elizabeth Peddicord, Pennsauken Twp
Steven Whalen, Magnolia Borough

PUBLIC:

Michelle Miller, Somerdale
Ann Marie Miller, Berlin Borough

RISK MANAGEMENT CONSULTANTS PRESENT:

| | |
|---------------------|---------------------------------|
| Mark von der Tann | Edgewood Associates |
| Roger Leonard | Leonard O'Neill Insurance Group |
| Terry Mason | M&C Insurance Agency, Inc. |
| Walt Eife | Waypoint Insurance |
| Peter DiGambattista | Associated Insurance Partners |
| Frank Covelli | PIA |
| Don Sciolaro | PIA |
| Thomas Merchel | Conner Strong & Buckelew |
| Chris Roselli | Hardenbergh Insurance |
| Danielle Colaianne | Hardenbergh Insurance |

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF NOVEMBER 27, 2023 AND
DECEMBER 28, 2023

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF NOVEMBER
27, 2023 AND OPEN MINUTES OF DECEMBER 28, 2023**

| | |
|---------|-----------------------|
| Motion: | Commissioner Wolk |
| Second: | Commissioner DiAngelo |
| Vote: | Unanimous |

CORRESPONDENCE: NONE

MOTION TO ADJOURN SINE DIE MEETING:

| | |
|---------|-----------------------|
| Motion: | Commissioner Taraschi |
| Second: | Commissioner Wolk |
| Vote: | Unanimous |

SINE DIE MEETING ADJOURNED – COMMISSIONER DIANGELO EXECUTIVE DIRECTOR TO RUN ELECTIONS OF OFFICERS, 5-MEMBER EXECUTIVE COMMITTEE, 3 ALTERNATES TO EXECUTIVE COMMITTEE

ROLL CALL OF ALL 2023 FUND COMMISSIONERS (OR ALTERNATES):

| MEMBER | FUND COMMISSIONER | PRESENT |
|-------------------------------|--------------------------|----------------|
| Audubon | David Taraschi | Yes |
| Audubon Park | M. Larry Pennock | No |
| Barrington | Terry Shannon | Yes |
| Bellmawr | Louis. P. DiAngelo | Yes |
| Berlin Boro | Millard Wilkinson | Yes |
| Berlin Twp | Catherine Underwood | No |
| Brooklawn | Michael Mevoli | Yes |
| Camden City | Damon Burke | No |
| Camden City Parking Authority | Willie Hunter | No |
| Cherry Hill | Ari Messinger | Yes |
| Cherry Hill Fire District | John Foley | No |
| Chesilhurst | M. Jamila Oden-Garnett | Yes |
| Clementon | Jenai Johnson | No |
| Collingswood | Cassandra Duffy | Yes |
| Gibbsboro | Glenn Werner | Yes |
| Gloucester City | Brian Morrell | Yes |
| Gloucester Township | Tom Cardis | No |
| Haddon Twp | James Mulroy | Yes |
| Haddon Heights | Kelly Santosusso | No |
| Haddonfield | Kevin Roche | Yes |
| Hi-Nella | Phyllis Twisler | No |
| Laurel Springs | Ken Cheeseman | Yes |
| Lawnside | Edward Hill | Yes |
| Lindenwold | Craig Wells | No |
| Magnolia | Steve Whalen | Yes |
| Medford Lakes | Dr. Robert Burton | No |
| Merchantville | Edward Brennan | No |
| Mt. Ephraim | Joseph Wolk | Yes |
| Oaklyn | Bonnie Taft | Yes |
| Pennsauken Twp | Elizabeth Peddicord | Yes |
| Pine Hill | Patricia Hendricks | No |
| Runnemede | Eleanor Kelly | Yes |
| Somerdale | M. Gary Passanante | Yes |
| Tavistock | Terry Shannon | Yes |
| Voorhees | Stephen Steglick | No |
| Winslow | Joseph Gallagher | Yes |
| Winslow Twp. Fire Dist. #1 | Lorraine Sacco | Yes |
| Woodlynne | Joseph Chukwueke | No |

With 23 Commissioners present a quorum of 16 was achieved.

ELECTION OF 2024 CHAIRMAN, SECRETARY, 5-MEMBER EXECUTIVE COMMITTEE, 3 EXECUTIVE COMMITTEE ALTERNATES:

NOMINATIONS COMMITTEE – Executive Director read the slate of the 2024 committee, which was submitted by Commissioner Wolk, Chair of Nominating Committee. Executive Director asked Karen Read to read the Nomination Report into record.

OFFICERS:

Michael Mevoli – Borough of Brooklawn, Chairman
M. James Maley – Borough of Collingswood, Secretary

FIVE MEMBER EXECUTIVE COMMITTEE:

Louis DiAngelo - Borough of Bellmawr
Terry Shannon – Barrington Borough
M. Joseph Wolk – Borough of Mt. Ephraim
Joseph Gallagher – Winslow Township
David Taraschi - Audubon Borough

EXECUTIVE COMMITTEE ALTERNATES

#1 Gary Passanante – Borough of Somerdale
#2 Edward Hill – Borough of Lawnside
#3 Kenneth Cheeseman, Borough of Laurel Springs

MOTION TO NOMINATE MICHAEL MEVOLI, BOROUGH OF BROOKLAWN AS CHAIR; M. JAMES MALEY, BOROUGH OF COLLINGSWOOD AS SECRETARY; LOUIS DIANGELO, BOROUGH OF BELLMAWR; TERRY SHANNON, BOROUGH OF BARRINGTON; JOSEPH WOLK, BOROUGH OF MT. EPHRAIM; JOSEPH GALLAGHER, TOWNSHIP OF WINSLOW AND DAVID TARASCHI - AUDUBON BOROUGH FOR EXECUTIVE COMMITTEE AND AS ALTERNATE #1, GARY PASSANANTE, BOROUGH OF SOMERDALE AND ALTERNATE #2 EDWARD HILL, BOROUGH OF LAWNSIDE AND ALTERNATE #3 KENNETH CHEESEMAN, BOROUGH OF LAUREL SPRINGS.

ADDITIONAL NOMINATIONS FOR EXECUTIVE COMMITTEE ENTERTAINED

Hearing no additional nominations,

MOTION TO CLOSE NOMINATIONS AND CONFIRM ELECTIONS:

| | |
|---------|-----------------------|
| Motion: | Commissioner Taraschi |
| Second: | Commissioner Wolk |
| Vote: | Unanimous |

ATTORNEY ADMINISTERED OATH OF OFFICE TO OFFICERS AND TO THE EXECUTIVE COMMITTEE.

Chairman Mevoli called meeting to order and thanked the members of the Camden JIF for their confidence in the Executive Board.

ROLL CALL OF 2024 EXECUTIVE COMMITTEE:

| | | | |
|---------------------------|-------------------------|---------|--------|
| Michael Mevoli, Chairman | Borough of Brooklawn | Present | |
| M. James Maley, Secretary | Borough of Collingswood | | Absent |
| 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 |

2024 REORGANIZATION:

Fund Professional Service Agreements: In September 2021, the board authorized the advertisement of RFQ's for certain 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 re-appointments & establishing compensation for Fund Year 2024.

RESOLUTION 24-1 APPOINTMENTS

- 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.

MOTION TO ADOPT RESOLUTION 24-1 CONFIRMING APPOINTMENT OF FUND PROFESSIONALS AS AMENDED:

| | |
|---------|-----------------------|
| Motion: | Commissioner DiAngleo |
| Second: | Commissioner Shannon |
| Vote: | 9 Ayes – 0 Nays |

ORGANIZATION RESOLUTIONS

RESOLUTION 24-2 DESIGNATION BANKING MANAGER The Camden County Municipal Joint Insurance Fund finds it necessary for the proper conduct and order of business that official depositories for the Fund be designated and named 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)

RESOLUTION 24-3 DESIGNATION FISCAL MANAGEMENT PLAN The Fiscal Management Plan includes financial institutions declared as the Fund's Official Depositories, and interest rates for delinquent assessments. In addition, the Fiscal Management Plan allows Cherry Hill Township to process their assessment payment based on a fiscal year operation.

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 (formally Investors 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.

RESOLUTION 24-4 ESTABLISHING PUBLIC MEETING PROCEDURES Executive Director said the meetings will be published alternating in person and virtual meetings.

RESOLUTION 24-5 DESIGNATION OF SECRETARY AS CUSTODIAN OF RECORDS TO BE KEPT AND MAINTAINED AT THE FUND OFFICE AS REQUIRED BY THE FUND'S BYLAWS

RESOLUTION 24-6 AUTHORIZATION OF COMPENSATION TO EXECUTIVE COMMITTEE FOR MEETING ATTENDANCE AT EXECUTIVE COMMITTEE MEETINGS.

RESOLUTION 24-7 ESTABLISHING THE 2024 PLAN OF RISK MANAGEMENT.

RESOLUTION 24-8 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH LEXINGTON INSURANCE COMPANY FOR PRIMARY PUBLIC OFFICIALS/EMPLOYMENT PRACTICES LIABILITY

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.

MOTION TO ADOPT ORGANIZATIONAL RESOLUTIONS 24-2 THROUGH 24-8:

Motion: Commissioner Taraschi

Second: Commissioner Shannon

Roll Call Vote: 8 Ayes – 0 Nays

Organizational Resolutions & Risk Management Plan Made Part of Minutes.

EXECUTIVE DIRECTOR:

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 20th 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 28th 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. Executive Director said as members know the Cyber JIF has now taken over and the Camden JIF will receive an reimbursement from the Cyber JIF for some of the costs the JIF paid in 2023. 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** Executive Director said this report does not reflect the fourth quarter so an update will be given in next month's agenda.

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. Executive Director said elected officials and administrators who attend the training will receive a \$250 credit.

2024 Assessment Bills: The 2024 Assessments will be mailed and emailed to all member entities the week of the 22nd. First Installment payments are due by **February 29, 2024**. Executive Director said the assessment bills were emailed today and will also be sent via regular mail.

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 – Included in the agenda were due diligence reports as follows: The Financial Fast Track, Pure Loss Ratio Report, Claims Analysis by Fund Year, Claims Activity Report, Lost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report.

Executive Director reviewed the Expected Loss Ratio Analysis for November where the actuary projected 65% we are currently a close to 43% so good trending for the November report and this time last year the JIF was at 47%. On the Lost Time Accident Frequency the November 2023 report at 0.94 and December is a slightly higher reflects 1.05 with six more lost time accidents in December. The EPL POL Compliance shows three members have not submitted their checklist, but the deadline has been extended to February 29, 2024 so there is still time to have it completed and

returned to the fund office. Executive Director Stokes thanked the Committee for their reappointment for 2024.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports included in the agenda.

Approving Payment of Resolution 24-9 Dividend Vouchers

| | |
|-------------------|---------------------|
| TOTAL 2024 | \$177,182.00 |
| TOTAL | \$177,182.00 |

Approving Payment of Resolution 24-10 January 2024 Vouchers

| | |
|-------------------|-----------------------|
| TOTAL 2023 | \$ 12,320.97 |
| TOTAL 2024 | \$1,735,748.71 |
| TOTAL | \$1,748,105.68 |

**MOTION TO APPROVE THE DIVIDEND VOUCHERS RESOLUTION 24-9,
AND JANUARY 2023 VOUCHERS RESOLUTION 24-10**

| | |
|-----------------|-----------------------|
| Motion: | Commissioner Shannon |
| Second: | Commissioner DiAngelo |
| Roll Call Vote: | 8 Ayes - 0 Nays |

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

| | |
|---------------|-------------------|
| Closed | .00 |
| 2019 | 24,430.09 |
| 2020 | 32,640.45 |
| 2021 | 27,325.37 |
| 2022 | 55,408.02 |
| 2023 | 190,498.52 |
| TOTAL | 330,302.45 |

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

| | |
|---------------|-------------------|
| Closed | .00 |
| 2019 | 313,341.41 |
| 2020 | 37,039.54 |
| 2021 | 64,940.41 |
| 2022 | 48,921.30 |
| 2023 | 225,615.09 |
| TOTAL | 689,858.33 |

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

Motion: Commissioner Wolk
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: On page 60 of the agenda is Resolution 24-11 appointing approved counsel. On pages 61 thru 64 of the agenda was Mr. Nardi's letter recommending defense counsel for 2024. Mr. Nardi recommended the same hourly rate for third party liability cases at \$195.00 per hour and for workers' compensation cases at \$140.00 and hourly paralegal charges at \$75.00 per hour.

Mr. Nardi reminded members to review the Plan of Risk Management which is one of the most important documents that reflects coverage. Attorney Nardi thanked the Committee for their reappointment for 2024 and everyone at the firm appreciate the opportunity to serve.

MOTION TO APPROVE RESOLUTION 24-11 FOR THE 2024 DEFENSE PANEL:

Motion: Commissioner Passanante
Second: Commissioner Gallagher
Roll Call Vote: 7
Ayes— 0 Nays, 1 Abstain —
Commissioner Wolk

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Reilly reviewed the monthly reports. Mr. Reilly reviewed the Safety Director's report. The 2024 Safety Management Program will be sent out to all members later this week please contact the Safety Director's office with any questions. OSHA 300 A Logs the summary of all work related injuries and illnesses will need to be posted starting February 1st for all locations where employees are present. The MEL app is up and running and allows members to access any information they may need from the fingerprints of your phone. If any members have had any organizational changes related to the safety coordinator role. Please Mr. Reilly know and he would be happy to set up a meeting to help with this transition and understand the role of safety coordinator. Mr. Reilly said on behalf of Jay Montgomery the team thank you for the reappointment in 2024 and continuing a strong relationships with members.

Commissioner Shannon said for those member that have not met with Tom Reilly please know he is excellent and will be a great person to work with.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 10/22/23 to 12/22/23 was included in the agenda on pages 69 – 82.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider thanked the board for the reappointment for 2024. Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for November and December 2023 where there was a savings of 56% for December and a total of 56% for the year. Ms. Goldstein reported 2023 4th Quarter Workers Compensation Injury Review.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator thanked the Committee for their reappointment for 2024. The Subrogation reports were included on pages 87 and 88 for the month of December 2023 and for the entire year of 2023 for both workers compensation and liability.

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. A motion to accept the committee's recommendations on the claims as discussed, and review would be in order.

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

| | |
|-----------------|-----------------------|
| Motion: | Commissioner Taraschi |
| Second: | Commissioner Shannon |
| Roll Call Vote: | 8 Ayes – 0 Nays |

Claims Administrator thanked the Committee for their reappointment for 2024.

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: Anne Marie Miller Administrator from Berlin Borough said they would be happy to host the February meeting at their Municipal Hall. Chairman Mevoli thanked Berlin Borough for hosting the next meeting and for everyone attending the meeting and appreciates everyone's confidence to the Executive Committee and the Camden JIF.

MOTION TO ADJOURN:

| | |
|---------|-----------------------|
| Motion: | Commissioner Taraschi |
| Second: | Commissioner Shannon |
| Vote: | Unanimous |

MEETING ADJOURNED: 5:48 PM

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