



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA

APRIL 22, 2024 – 5:00 PM

BELLMAWR MUNICIPAL BUILDING
21 E. BROWNING ROAD
BELLMAWR, NJ 08031

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 April 14, 2024.
2. Filing advance written and electronic notice of this meeting with the Clerk/Administrator of each member municipality on April 16, 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: APRIL 22, 2024**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2024 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: March 25, 2024 Open Minutes..... Appendix I**

- CORRESPONDENCE – None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
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- TREASURER – Elizabeth Pigliacelli**
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- ATTORNEY – Joseph Nardi, Esquire**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
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- UNDERWRITING MANAGER – Conner Strong & Buckelew**
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Cyber Risk Management Compliance –As of March 28, 2024.....Page 41
- MANAGED CARE – Medlogix**
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- CLAIMS SERVICE – AmeriHealth Casualty**
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-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: May 20, 2024 – Zoom**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: April 22, 2024
Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund
From: PERMA Risk Management Services
Subject: Executive Director's Report

- ❑ **Cyber JIF:** The Cyber JIF met on March 22, 2024; included in the agenda on Page 3 is Commissioner Wolk's report of the meeting.
- ❑ **RCF Report:** The RCF met on March 22, 2024 at the Forsgate Country Club; included in the agenda on Page 5 is Commissioner Wolk's report of the meeting.
- ❑ **EJIF Report:** The EJIF met on March 22, 2024 at the Forsgate Country Club; included in the agenda on Page 6 is Commissioner Wolk's report of the meeting.
- ❑ **MEL Report:** The MEL met on March 22, 2024 at the Forsgate Country Club; included in the agenda on page 7 is Commissioner Wolk's report of the meeting.
- ❑ **Banking Services Request for Proposals (RFP):** The MEL's Joint Cash & Management Investment Program (JCMI) oversaw the release of an RFP for banking services and met with the MEL's Investment Committee on March 19th to review results and its recommendation.

The RFP included information on the RCF, EJIF, MEL, MRHIF, NJSEM and Cyber as well as all local MEL affiliated JIFs. The MEL selected TD Bank which will be effective July 1, 2024. On **Page 10** is a memorandum from the MEL asking local JIF's to consider moving to TD Bank also.

- ❑ **D2 Cyber Security Report** – The D2 Cyber Security Status Report will be distributed and discussed in closed session.
- ❑ **2024 PRIMA Conference** – As a reminder, the Annual Public Risk Management Association's (PRIMA) annual conference will be held in Nashville, Tennessee from June 6, 2024, through June 9, 2024. Please check your calendars and determine if you are interested in attending this year's conference and review this link for information on the conference <https://conference.primacentral.org/2024/welcome.cfm>.

- ❑ **2024 MEL, MR HIF & NJCE JIF Educational Seminar:** Day two of the 14th annual seminar will be conducted virtually on Friday, April 26th from 9AM to 12PM. The seminar does qualify for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Enclosed on **Page 12** is the Power of Collaboration advertisement published in the League of Municipalities magazine that highlights the educational seminar.

- ❑ **2024 Financial Disclosures –** JIF Commissioners should anticipate the online filing of the disclosure forms inclusive of any other municipal related positions that require filing. Based on past precedent, it is expected the Division of Local Governmental Services will distribute a notice in March with filing instructions with a deadline to file by April 30th.

- ❑ **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 1st. 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 13**.

Due Diligence Reports:

Financial Fast Track	<i>Provided Quarterly</i>
Loss Ratio Analysis	Page 14
Loss Time Accident Frequency	Page 15 & 16
POL/EPL Compliance Report	Page 17
Fund Commissioners	Page 18
Regulatory Affairs Checklist	Page 19
RMC Agreements	Page 20



NEW JERSEY CYBER RISK MANAGEMENT FUND

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

Date: March 21, 2024
To: Executive Committee
Camden County Municipal Joint Insurance Fund
From: Commissioner Joseph Wolk

Banking Services: The Cyber JIF will review the MEL’s decision to appoint a new banking services provider and consider if they will follow the MEL’s lead.

Cyber Security Framework: Using feedback and questions received from the membership over the past year, the Underwriting Manager made updates to the Cyber Security Framework to better assist members in obtaining Basic, Intermediate or Advanced cyber compliance. Members are encouraged to continue sharing their feedback. The Underwriting Manager’s office notified Fund Commissioners and Risk Management Consultants that the updates have been posted on the Cyber JIF website in the Secure Documents section for members only.

Cyber Website: The Cyber JIF website has had an increase in activity and member login requests has increased as well. Login requests are vetted through each JIF’s Executive Director’s office.

Cyber Controls: D2 Cybersecurity, the JIF’s vender for cyber training, phishing and vulnerability scanning, began launching their training program to registered members in February. Deadline to complete the training is June 30, 2024.

Cyber Best Banking Practice Reference: The following wording was shared for members wishing to update their cash management plan to meet the MEL’s JCMi requirement. This language ensures that should the JCMi make any changes, that every municipality does not have to amend their plans, it is automatically incorporated: “The Township will follow the MEL’s JCMi Banking Best Practices governing Wire Transfers, ACH Payments and Check Issuance. The Finance Office will further confirm that its financial institutions adhere to these requirements.”

JIF Reimbursements: A motion was passed to consider reimbursement for JIF's that already have contracted cyber control services, and a resolution will be presented next month.

Timing of Collecting Deductibles: XL, the excess carrier, bills the Cyber JIF as it makes payments until its deductible is met. The Board passed a motion to bill back the deductible to the member on a quarterly basis until the deductible is exhausted rather than at the close of the claim.

Financial Disclosures: The New Jersey Department of Community Affairs will soon open their website for financial disclosures. The Fund office will notify Fund Commissioners and the deadline to complete filing is April 30th.

Next Meeting Date: Thursday, May 16, 2024 at 3:30 PM via video / audio teleconference.



Municipal Excess Liability Residual Claims Fund

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

March 22, 2024

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: RCF March Meeting

2024 Cash Management Plan Amendment: Resolution 2-24 Establishing the RCF 2024 Fiscal Management Plan, adopted at the RCF January reorganizational meeting, was amended to include an additional claims signatory from Qual-Lynx.

Crime Bond Renewal: The Board passed a motion to renew Selective Insurance policy for commercial crime coverage for the Fund’s Executive Director, Treasurer and Claims as of 5/1/2024 for a premium of \$1,514.00. The policy was enhanced to include additional coverages for 2024.

Financial Disclosures: JIF Fund Commissioners should anticipate the online filing of the Financial Disclosure forms in April.

Claims Committee: The Claims Review Committee met on January 8, 2024 and the morning of the Commissioner’s meeting.

Next Meeting: The next meeting of the RCF is scheduled for June 10, 2024 at 10:30 AM at Forsgate Country Club.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: March 22, 2024

TO: Executive Committee
Camden County Municipal Joint Insurance Fund

FROM: Commissioner Joseph Wolk

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

REVISED 2024 BUDGET AND RELATED 2024 PROFESSIONAL FEE AMENDMENTS: The EJIF 2024 budget that was adopted at the January 8, 2024 meeting was been revised to reflect a new member, Willingboro MUA, who joined February 1, 2024. The change is .05% and does not need to be filed with the state. The change in membership slightly changed the professional fees for Fund Attorney, Executive Director, Underwriting Managers, Environmental Services and Claims Administrator. A motion was passed to adopt the amended budget and approve the changes for the mentioned Fund professionals. A motion was passed to adopt the amended budget and approve the changes for the mentioned Fund professionals.

BANKING SERVICES REQUEST FOR PROPOSALS (RFP): The MEL's Joint Cash & Management Investment Program (JCMI) oversaw the release of an RFP for banking services and later this morning the MEL will discuss the appointment. At our next meeting in June the EJIF will discuss the outcome of the MEL's decision and decide if the Fund will follow the MEL's lead. No action was taken at the March meeting.

FINANCIAL DISCLOSURES: JIF Commissioners should anticipate the online filing notice of the Financial Disclosure forms inclusive of any other municipal related positions that require filing before the deadline of April 30th.

NEXT MEETING - The next meeting of the EJIF is scheduled for Monday June 10, 2024 at Forsgate Country Club, Monroe Twp, N.J



Municipal Excess Liability Joint Insurance Fund

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

Date: Friday March 22, 2024
To: Executive Committee
Camden County Municipal Joint Insurance Fund
From: Commissioner Joseph Wolk
Subject: MEL March 2024 Report

Management Committee: This committee met on March 18th and discussed the following contracts and/or services that were up for renewal:

- **Fund Treasurer** - Michael Zambito, has submitted his resignation notice as of July 1, 2024. The MEL will recognize and honor Mr. Zambito's years of service to the MEL at its June 10, 2024 meeting. In addition, a replacement candidate will be submitting a proposal for services; more information will be provided at the next meeting.
- **Joint Cash Management & Investment Program (JCMI) Professionals** – The Board of Fund Commissioners adopted a resolution authorizing award of Professional Service Agreement to Eagle Asset Management for Asset Manager, The Bank of New York for Custodial Services/Accounting and NW Financial Services as Financial Advisor.
- **Archivist** – The Board of Fund Commissioners adopted a resolution authorizing award of services to PolicyFind for Confidential Insurance Archaeology Services.
- **Southern New Jersey Marketing Consultant** – This contract is set to expire on May 8th; the Fund office in conjunction with the Qualified Purchasing Agent (QPA) issued Request for Proposals (RFP) and received one proposal from PJM Consultants LLC.

Banking Services Request For Proposals (RFP): The Joint Cash Management & Investment Program (JCMI) Operating Committee issued an RFP for Banking Services, which was due on January 17th. Responses were submitted by Citizens Bank (*incumbent*), Republic Bank and TD Bank. The JCMI Operating Committee reviewed the responses and made a recommendation to the MEL Investment Committee at their March 19th meeting; copies of those minutes were submitted for information. The Board of Fund Commissioners adopted a resolution awarding services to TD Bank effective July 1, 2024.

Emergency Restoration Services Vendors: The Fund's Qualified Purchasing Agent (QPA) prepared a Request for Qualifications (RFQ) #24-02 for Emergency Restoration Services, which was due on March 6th. Via this process, the MEL prequalifies vendors that provide

emergency cleanup and restoration services to assist members in securing these services during an emergency. Eleven (11) responses were received and reviewed by the QPA; the QPA's bid summary report was submitted for information and noted all but one (1) vendor was "responsive". The Board of Fund Commissioners approved the list of Emergency Restoration Service vendors. A copy of the responses will be posted to the MEL website for members to access. Confirmed vendors are:

1. AllRisk Property Damage Experts
2. Belfor Property Restoration
3. CPR Restoration and Cleaning LLC
4. Ferreira Construction Co Inc.
5. Montana Construction Corp. Inc
6. National Restoration LLC
7. Nela Carpentry & Masonry
8. Rapid Recovery Services LLC
9. Timeless Restore LLC dba ServiceMaster by Timeless
10. Vaspro LLC dba SERVPRO

MEL Committee Reports:

Safety & Education Committee: This committee met on February 9, 2024; submitted for information were the minutes of that meeting. Committee is scheduled to meet next on May 3, 2024 at 10:30AM.

Coverage Committee: A meeting of this committee will be scheduled during the 2nd quarter of 2024.

Legislative Committee: This committee last met on February 23, 2024; submitted for information were the minutes of that meeting.

Claims Committee: This committee last met on January 8, 2024 and met after today's meeting. Minutes of these meetings are sent to the full MEL Board separately from the agenda.

MEL Financials: The preliminary year-end financials indicate the MEL will close out Fund Year 2023 with approximately \$14.3 million in surplus and is not expected to be issuing any additional assessments to the local JIFs.

Residual Claims Fund (RCF): Submitted for information was a copy of Commissioner Clarke's report on the RCF 2024 Reorganization meeting.

Cyber JIF: Submitted for information was the Cyber JIF report on the 2024 Reorganization meeting. The Cyber JIF met on March 21st and will be considering reimbursement to those JIFs that already contracted for cyber security control services at their next meeting.

2023/2024 Elected Officials Seminar: The MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. Credits for attendees have been applied to the billing. The course has now been uploaded into the MEL's Learning Management System. Submitted for information were the directions to access the program.

2024 MEL, MR HIF & NJCE JIF Educational Seminar: The 14th annual seminar will be conducted virtually on 2 half-day sessions: Friday April 19th and Friday April 26th from 9AM

to 12PM. The seminar qualifies 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). A copy of the invitation, along with directions to register was submitted for information.

MEL Memorandum/Notices to Members: In early February, the Fund Attorney prepared a memorandum, which addressed “Recent Trends in Billboard Litigation”. The memo included some information to assist members in evaluating billboard litigation and existing sign ordinances that may require revisions.

2024 Financial Disclosures: JIF Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. It is anticipated the Division of Local Government Services will distribute a notice with filing instruction in March with a deadline to file by April 30th.

Retirement Acknowledgement: Donna Setzer of QualCare, the MEL’s Managed Care Organization announced her retirement as of March 31st and was acknowledged for her years of service on the MEL account.

NJ Code of Conduct for Youth Sporting Events: Fund Attorney summarized a claim arising out of the NJ Code of Conduct for Youth Sporting Events statute. In 2022, the state amended the law to establish guidelines for conduct of behavior by any student, coach, official, parent or other person, which could result in a ban on attending future sport events and includes a remediation process for the banned individual.

Order of Meetings: The Board was asked to consider changing the order of meetings, so the MEL meeting occurs first since the RCF and EJIF typically adopt initiatives led by the MEL. In addition, consideration was asked to hold the MEL and RCF claims meetings on separate days than the regular JIF meetings.

Executive Session: An executive session was held to discuss a claim matter. Board confirmed authorization given to Fund Attorney to meet with the town, along with one or two members of the board.



Municipal Excess Liability Joint Insurance Fund

Office of the Fund Attorney
DORSEY & SEMRAU, LLC
714 Main Street
Boonton, New Jersey 07005
Tel (973) 334-1900
fsemrau@dorseysemrau.com

BULLETIN

TO: Local JIF Executive Directors

**FROM: Fred Semrau, Fund Attorney
Joe Hrubash, Executive Director**

DATED: April 9, 2024

**RE: TD Banking Services
Effective: July 1, 2024**

We are writing to inform you that the MEL Board of Fund Commissioners has authorized the appointment of TD Bank for banking services effective July 1, 2024. This decision was made as a result of a request for proposals for said banking services, which was advertised, and three proposals were submitted and reviewed by the Investment Committee of the MEL. The MEL Board of Fund Commissioners discussed the proposals at its meeting of March 22, 2024.

The Board of Fund Commissioners concluded that TD Bank would provide responsiveness, security, efficiency, flexibility and necessary services to the Fund and accordingly the contract for banking services effective July 1, 2024 was awarded to TD Bank. Attached to this correspondence are the salient terms of the TD Bank proposal.

We are writing to request that your Fund consider awarding a contract to TD Bank for banking services. Please be advised that pursuant to N.J.S.A. 40A:5:15.1, banking and financial institution contracts are exempt from the New Jersey Public Contracts Law.

Should you have any questions, please do not hesitate to contact me or Joe Hrubash.

FS:tp
cc: Pauline Kontomanolis, Chief Accounting Officer

SALIENT TERMS – TD BANK

Rate: Federal Funds Rate minus .25% (Top Tier FF range. FF currently 5.25% - 5.50%)

Rate Changes: To occur the first business day of the month proceeding the FF announcement. i.e.: FF changes rate on June 12th, 2024 - new rate goes into effect July 1, 2024

Floor Rate: .50%

ECR: 1.25% no change from original proposal

Account Type: Interest bearing checking account – interest is paid on ALL COLLECTED Balances

Term: 3 years beginning 7/1/24, ending 6/30/27



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

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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**](mailto:afelip@jamontgomery.com).

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

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	50	MONTH	49	MONTH	38	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	29-Feb-24		31-Jan-24		28-Feb-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%	96.23%	51.96%	95.99%	53.38%	91.38%
AUTO LIABILITY	397,295	793,675	199.77%	93.27%	200.02%	92.93%	196.44%	88.30%
WORKER'S COMP	3,527,720	2,622,964	74.35%	99.52%	74.35%	99.46%	75.33%	98.43%
TOTAL ALL LINES	6,327,096	5,029,123	79.49%	98.30%	79.50%	98.18%	79.66%	96.08%
NET PAYOUT %	\$3,996,523		63.17%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	38	MONTH	37	MONTH	26	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	29-Feb-24		31-Jan-24		28-Feb-23	
PROPERTY	718,669	842,954	117.29%	100.00%	119.87%	100.00%	123.12%	100.00%
GEN LIABILITY	1,681,349	961,397	57.18%	91.38%	40.54%	90.78%	15.87%	81.65%
AUTO LIABILITY	446,457	171,135	38.33%	88.30%	39.00%	87.77%	23.41%	78.92%
WORKER'S COMP	3,528,173	2,745,732	77.82%	98.43%	77.85%	98.27%	75.06%	94.80%
TOTAL ALL LINES	6,374,648	4,721,217	74.06%	96.04%	70.02%	95.75%	61.25%	90.80%
NET PAYOUT %	\$3,319,340		52.07%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	26	MONTH	25	MONTH	14	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	29-Feb-24		31-Jan-24		28-Feb-23	
PROPERTY	812,040	993,462	122.34%	100.00%	132.79%	100.00%	156.52%	96.03%
GEN LIABILITY	1,666,133	121,408	7.29%	81.65%	7.28%	80.55%	4.01%	64.20%
AUTO LIABILITY	604,621	400,860	66.30%	78.92%	66.42%	77.72%	67.93%	56.96%
WORKER'S COMP	3,820,056	2,955,607	77.37%	94.80%	79.85%	94.20%	61.16%	74.88%
TOTAL ALL LINES	6,902,850	4,471,337	64.78%	90.85%	67.39%	90.14%	59.18%	73.22%
NET PAYOUT %	\$2,946,247		42.68%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	14	MONTH	13	MONTH	2	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	29-Feb-24		31-Jan-24		28-Feb-23	
PROPERTY	840,000	1,184,532	141.02%	96.03%	135.37%	95.63%	11.25%	13.00%
GEN LIABILITY	1,706,985	100,633	5.90%	64.20%	4.98%	62.24%	0.09%	2.50%
AUTO LIABILITY	570,755	75,062	13.15%	56.96%	12.83%	54.16%	0.93%	2.50%
WORKER'S COMP	4,160,000	1,906,127	45.82%	74.88%	43.47%	70.13%	2.12%	2.00%
TOTAL ALL LINES	7,277,740	3,266,355	44.88%	73.41%	42.65%	69.97%	2.60%	3.43%
NET PAYOUT %	\$1,670,081		22.95%					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	2	MONTH	1	MONTH	-10	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	29-Feb-24		31-Jan-24		28-Feb-23	
PROPERTY	1,054,175	104,500	9.91%	13.00%	1.74%	6.00%	N/A	N/A
GEN LIABILITY	1,882,179	9,294	0.49%	2.50%	0.27%	1.00%	N/A	N/A
AUTO LIABILITY	631,745	6,206	0.98%	2.50%	0.03%	1.00%	N/A	N/A
WORKER'S COMP	4,149,455	104,772	2.52%	2.00%	2.70%	0.50%	N/A	N/A
TOTAL ALL LINES	7,717,554	224,772	2.91%	3.67%	1.76%	1.41%	N/A	N/A
NET PAYOUT %	\$27,238		0.35%					

2024 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS

February 29, 2024				
	2024	2023	2022	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2024 - 2022
Monmouth County	0.00	0.60	1.02	0.74
Ocean County	0.10	1.39	1.42	1.30
Bergen County	0.23	1.40	1.57	1.38
Morris County	0.25	1.58	1.22	1.31
Burlington County Municipal JIF	0.29	1.25	1.43	1.26
Suburban Metro	0.41	1.34	1.66	1.41
South Bergen County	0.48	2.44	2.37	2.26
Central New Jersey	0.57	2.09	2.21	2.01
Suburban Municipal	0.61	1.23	1.26	1.19
Professional Municipal Manager	0.68	1.83	1.74	1.70
NJ Public Housing Authority	0.68	1.58	2.01	1.71
Gloucester, Salem, Cumberland	0.75	1.38	1.38	1.33
NJ Utility Authorities	1.32	1.55	1.42	1.47
Atlantic County Municipal JIF	1.33	2.07	2.20	2.08
Camden County	1.66	1.14	1.52	1.36
AVERAGE	0.62	1.52	1.63	1.50
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Camden County JOINT INSURANCE FUND

2024 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS

		DATA VALUED AS OF							
		# CLAIMS	Y. T. D.	2024		2023	2022		
		** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME	LOST TIME		
MEMBER_ID	MEMBER	* 2/29/2024	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	TOTAL RATE
									2024 - 2022
1	87 Audubon	0	0	0.00	2.31	1.13	1 Audubon	1.58	
2	88 Audubon Park	0	0	0.00	0.00	0.00	2 Audubon Park	0.00	
3	89 Barrington	0	0	0.00	0.00	1.80	3 Barrington	0.86	
4	91 Berlin Borough	0	0	0.00	1.01	1.01	4 Berlin Borough	0.93	
5	92 Berlin Township	0	0	0.00	1.31	2.68	5 Berlin Township	1.82	
6	93 Brooklawn	0	0	0.00	0.00	2.67	6 Brooklawn	1.28	
7	94 Chesilhurst	0	0	0.00	0.00	0.00	7 Chesilhurst	0.00	
8	95 Clementon	0	0	0.00	3.28	1.59	8 Clementon	2.22	
9	96 Collingswood	0	0	0.00	0.60	0.62	9 Collingswood	0.56	
10	97 Gibbsboro	0	0	0.00	6.06	2.94	10 Gibbsboro	4.13	
11	98 Gloucester City	0	0	0.00	0.75	0.00	11 Gloucester City	0.33	
12	99 Haddon	0	0	0.00	0.00	0.73	12 Haddon	0.37	
13	100 Haddon Heights Borough	0	0	0.00	0.00	0.00	13 Haddon Heights Borou	0.00	
14	102 Hi-Nella	0	0	0.00	0.00	0.00	14 Hi-Nella	0.00	
15	103 Laurel Springs	0	0	0.00	0.00	2.74	15 Laurel Springs	1.30	
16	104 Lawnside	0	0	0.00	0.00	1.55	16 Lawnside	0.71	
17	105 Lindenwold	0	0	0.00	1.85	5.48	17 Lindenwold	3.39	
18	106 Magnolia	0	0	0.00	0.00	1.70	18 Magnolia	0.84	
19	108 Merchantville	0	0	0.00	0.00	0.00	19 Merchantville	0.00	
20	109 Mount Ephraim	0	0	0.00	0.00	1.89	20 Mount Ephraim	0.88	
21	110 Oaklyn	0	0	0.00	3.15	0.00	21 Oaklyn	1.45	
22	111 Pine Hill	0	0	0.00	0.00	1.82	22 Pine Hill	0.84	
23	112 Runnemede	0	0	0.00	1.01	1.01	23 Runnemede	0.94	
24	113 Somerdale	0	0	0.00	1.20	1.10	24 Somerdale	1.06	
25	114 Voorhees	0	0	0.00	1.79	2.59	25 Voorhees	2.03	
26	116 Winslow Township Fire Distri	0	0	0.00	0.00	0.00	26 Winslow Township Fire	0.00	
27	117 Woodlynne	0	0	0.00	0.00	0.00	27 Woodlynne	0.00	
28	451 Tavistock	0	0	0.00	0.00	0.00	28 Tavistock	0.00	
29	565 Camden Parking Authority	0	0	0.00	0.00	7.84	29 Camden Parking Autho	4.01	
30	584 Cherry Hill Fire District	1	1	3.61	1.27	4.18	30 Cherry Hill Fire District	2.84	
31	564 Cherry Hill	1	3	3.92	0.94	0.69	31 Cherry Hill	1.07	
32	90 Bellmawr	0	1	4.65	3.73	2.32	32 Bellmawr	3.16	
33	101 Haddonfield	0	1	4.90	0.84	0.00	33 Haddonfield	0.77	
34	115 Winslow	0	2	5.10	2.13	2.22	34 Winslow	2.40	
35	107 Medford Lakes	1	1	10.34	0.00	0.00	35 Medford Lakes	0.83	
36	632 Gloucester Township	**	0	0			36 Gloucester Township	0.00	
37	695 Camden City	**	0	0			37 Camden City	0.00	
38	724 Pennsauken	**	0	0			38 Pennsauken	0.00	
Totals:		3	9	1.66	1.14	1.52		1.36	

Frequency = ((Y. T. D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)
 * Member does not participate in the FUND for Workers' Comp coverage
 ** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report
 *** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR

2023 Loss Time Accident Frequency as of February 28, 2023 1.11

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund
Data Valued As of : April 16, 2024

Total Participating Members	38	38
Complaint		38
Percent Compliant		100.00%

Member Name	EPL Program ?	Checklist Submitted	Compliant	01/01/24	2024	Amended Deductible Date	Revised EPL Deductible	Revised POL Deductible	Co-Insurance	Land Use	
				EPL Deductible	POL Deductible					01/01/24	Deductible
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	Yes	Yes	\$ 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 DEPARTMENT	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%	\$ 2,500	20% of \$1,000,000
WOODYLNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000

* Member does NOT participate in EPL coverage

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 April 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 MUNICIPAL JOINT INSURANCE FUND				
2024 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
As of April 16, 2024				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	02/19/24	02/22/24	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	3/1/2024	3/1/2024	12/31/24
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	2/21/2024	2/21/2024	12/31/24
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	02/21/24	02/21/24	12/31/24
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	3/19/2024	3/19/2024	12/31/24
HADDONFIELD	PROFESSIONAL INSURANCE ASSC.	03/06/24		12/31/24
HADDON HEIGHTS	HARDENBERGH INSURANCE GROUP	01/09/24	02/20/24	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	03/19/24	03/19/24	03/01/25
LINDENWOLD	HARDENBERGH INSURANCE GROUP	02/19/24	02/28/24	12/31/24
MAGNOLIA	CONNER STRONG & BUCKELEW	02/29/24	02/29/24	12/31/24
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	3/26/2024	3/26/2024	12/31/24
RUNNEMEDE	CONNER STRONG & BUCKELEW	02/15/23	1/30/2024	12/31/24
SOMERDALE	CONNER STRONG & BUCKELEW	03/14/24	1/30/2024	12/31/24
TAVISTOCK	CONNER STRONG & BUCKELEW	5/12/2023	2/7/2023	12/31/25
VOORHEES	CONNER STRONG & BUCKELEW	02/21/24	2/21/2024	12/31/24
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. 24-15

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – APRIL 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 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002002			
002002	COMPSERVICES, INC.	VOID NO REISSUE	-34,621.59
002002	COMPSERVICES, INC.	VOID NO REISSUE	-2,458.33
002002	COMPSERVICES, INC.	VOID NO REISSUE	-1,291.67
			-38,371.59
		Total Payments FY 2019	-38,371.59

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003426			
003426	BOROUGH OF HADDON HEIGHTS	2023 SAFETY INCENTIVE AWARD	2,000.00
			2,000.00
003427			
003427	TOWNSHIP OF GLOUCESTER	2023 SAFETY INCENTIVE AWARD	2,000.00
			2,000.00
003428			
003428	BOROUGH OF LAUREL SPRINGS	2023 SAFETY INCENTIVE AWARD	1,000.00
			1,000.00
003429			
003429	VOORHEES TOWNSHIP	2023 SAFETY INCENTIVE AWARD	2,000.00
			2,000.00
003430			
003430	CHERRY HILL TOWNSHIP	2023 SPECIAL RECOGNITION AWARD	500.00
003430	CHERRY HILL TOWNSHIP	2023 SAFETY INCENTIVE AWARD	1,100.00
			1,600.00
003431			
003431	CITY OF CAMDEN	2023 SAFETY INCENTIVE AWARD	2,000.00
			2,000.00
003432			
003432	PENNSAUKEN TOWNSHIP	2023 SAFETY INCENTIVE AWARD	2,000.00
			2,000.00
003433			
003433	BOROUGH OF BERLIN	2023 SAFETY INCENTIVE AWARD	1,500.00
003433	BOROUGH OF BERLIN	2023 SPECIAL RECOGNITION AWARD	500.00
			2,000.00
003434			
003434	BOROUGH OF COLLINGSWOOD	2023 SAFETY INCENTIVE AWARD	2,000.00
			2,000.00
003435			
003435	HADDON TOWNSHIP	2023 SAFETY INCENTIVE AWARD	2,000.00
			2,000.00
003436			
003436	BOROUGH OF HADDONFIELD	2023 SAFETY INCENTIVE AWARD	2,000.00
			2,000.00
003437			
003437	BERLIN TOWNSHIP	2023 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00

003438	BOROUGH OF BELLMAWR	2023 SAFETY INCENTIVE AWARD	2,000.00
			2,000.00
003439	CHESILHURST BOROUGH	2023 SAFETY INCENTIVE AWARD	1,000.00
			1,000.00
003440	GLOUCESTER CITY	2023 SAFETY INCENTIVE AWARD	2,000.00
			2,000.00
003441	BOROUGH OF MERCHANTVILLE	2023 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
003442	MEDFORD LAKES BOROUGH	2023 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
003443	BOROUGH OF LINDENWOLD	2023 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
003444	BROOKLAWN BOROUGH	2023 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
003445	AUDUBON BOROUGH	2023 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
003446	AUDUBON PARK BOROUGH	2023 SAFETY INCENTIVE AWARD	1,000.00
			1,000.00
003447	BARRINGTON BOROUGH	2023 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
003448	OAKLYN BOROUGH	2023 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
003449	GIBBSBORO BOROUGH	2023 SAFETY INCENTIVE AWARD	1,000.00
			1,000.00
003450	PINE HILL BOROUGH	2023 SAFETY INCENTIVE AWARD	1,500.00
003450	PINE HILL BOROUGH	2023 SPECIAL RECOGNITION AWARD	500.00
			2,000.00
003451	RUNNEMEDE BOROUGH	2023 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
003452	HI-NELLA BOROUGH	2023 SAFETY INCENTIVE AWARD	1,000.00
			1,000.00
003453	BOROUGH OF LAWNESIDE	2023 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
003454	SOMERDALE BOROUGH	2023 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
003455	WINSLOW TOWNSHIP	2023 SAFETY INCENTIVE AWARD	2,000.00
			2,000.00
003456	WINSLOW FIRE DISTRICT	2023 SAFETY INCENTIVE AWARD	1,000.00
			1,000.00
003457	CAMDEN CITY PARKING AUTHORITY	2023 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
		Total Payments FY 2023	51,600.00

FUND YEAR 2024

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003458	MUNICIPAL EXCESS LIABILITY JIF	FPB- Q2 2024	5,040.25
			5,040.25
003459	MUNICIPAL EXCESS LIABILITY JIF	MEL-PROPERTY 2ND QTR 2024	531,985.00
003459	MUNICIPAL EXCESS LIABILITY JIF	MEL Q2 2024	822,504.50
			1,354,489.50
003460	APEX INSURANCE AGENCY C/O LEXINGTON INSURANCE	POL/EPL 2ND INSTALL 2024	1,013,388.50
			1,013,388.50
003461	OCEAN COUNTY MUNICIPAL JIF	DEP ERROR-RECOVERY PROP CLM. 2024323400	13,750.00
			13,750.00
003462	COMPSERVICES, INC.	CLAIM SER. GLOUCESTER-2404-81 04/24	1,291.67
003462	COMPSERVICES, INC.	CLAIMS ADMIN FEE 04/24 INV 2404-81	40,886.00
003462	COMPSERVICES, INC.	CHERRY HILL CLAIM SERV. 04/24 # 2404-81	2,458.33
			44,636.00
003463	INTERSTATE MOBILE CARE INC.	DRUG/ALC. TESTING 03/30/24 INV 18768	4,440.00
003463	INTERSTATE MOBILE CARE INC.	DOT DRUG TEST 03/24 INV 18756	225.00
			4,665.00
003464	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 04/24	18,036.83
003464	J.A. MONTGOMERY RISK CONTROL	REIMB FOR PAULS TROPHIES INV 1189 2/24	181.35
003464	J.A. MONTGOMERY RISK CONTROL	REIMB FOR SAFETY BREAKFAST SUPPLIES	325.01
			18,543.19
003465	PERMA RISK MANAGEMENT SERVICES	POSTAGE 03/24	30.18
003465	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 04/24	45,326.25
			45,356.43
003466	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 04/24	5,061.00
			5,061.00
003467	BROWN & CONNERY, LLP	LITIGATION MGMT -INV 335592 03/24	5,674.50
003467	BROWN & CONNERY, LLP	ATTORNEY FEES INV 335592 03/24	2,216.16
003467	BROWN & CONNERY, LLP	ATTORNEY EXPENSES- INV 335592 03/24	3.99
			7,894.65
003468	ELIZABETH PIGLIACELLI	TREASURER FEE 04/24	2,242.50
			2,242.50
003469	MUNICIPAL EXCESS LIABILITY JIF	MSI 2ND QTR 2024	26,218.50
			26,218.50
003470	MEDLOGIX LLC	MAN. CARE SERVICE CHERRY HILL 04/24	1,083.00
003470	MEDLOGIX LLC	WC MANAGED CARE SERVICE 04/24	10,812.38
			11,895.38
003471	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 04/24	1,285.00
			1,285.00
003472	COLLINGSWOOD FOUNDATION FOR	BALLROOM RENTAL/AV EQUIPT. 03/24	3,860.00
			3,860.00
003473	ACCESS	INV 10752139 DEPT 409 2/29/24	128.96
			128.96
003474	GANNETT NEW YORK NJ LOCALIQ	A# 1122589 INV 6303853-9913217 3/6/24	71.28
			71.28
003475	WALTER A. EIFE	RMC- 1ST HALF 2024 HADDON TWP	21,638.00
			21,638.00
		Total Payments FY 2024	2,580,164.14

TOTAL PAYMENTS ALL FUND YEARS **2,593,392.55**

Chairperson

Attest:

Dated: _____

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

Treasurer

April 22, 2024

To the Members of the
Executive Board of the
Camden County Municipal
Joint Insurance Fund

I have enclosed for your review documents which reflect the financial condition of the fund. The attached documents include details of transactions relating to deposits, claims, transfers, expenditures and Investment Income.

The statements included in this report are prepared on a “cash basis” and relate to financial activity through the periods ending March 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 APRIL: Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.
- INVESTMENT INCOME:

Net Investment Income received for March totaled \$67,681.78.

- RECEIPT ACTIVITY FOR March:

Assessment	\$2,287,217.00
Deductible	23,110.48
MEL Cyber reimbursement	8,230.65
Lock box Error – OceanJIF	13,750.00
Recovery	<u>57,844.60</u>
Total Receipts	<u>\$2,390,152.73</u>

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

- CLAIM ACTIVITY FOR March:

Property Liability Claims	\$ 90,952.89
Workers Compensation Claims	395,692.41
Administration Expense	<u>694,133.29</u>
Total Claims/Expenses	<u>\$1,180,778.59</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$25,471,446.65 to a closing balance of \$27,042,906.63 showing an increase of \$1,571,459.98.

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: March											
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	TOTAL
OPEN BALANCE	238,987.54	6,133,792.47	1,542,533.77	8,342,948.92	624,312.53	140,619.29	(61,613.19)	635,866.20	7,833,632.28	40,366.80	25,471,446.60
RECEIPTS											
Assessments	126,244.31	225,403.16	75,655.57	492,319.08	242,719.71	56,323.52	53,064.94	667,006.92	348,479.79	0.00	2,287,217.00
Refunds	57,473.77	3,890.33	0.00	370.83	0.00	0.00	0.00	0.00	0.00	19,220.15	80,955.08
Invest Pymnts	1,966.22	26,289.54	6,888.48	35,758.04	0.00	0.00	0.00	0.00	34,799.72	0.00	105,702.00
Invest Adj	17.28	231.05	60.55	314.29	0.00	0.00	0.00	0.00	305.87	0.00	929.04
Subtotal Invest	1,983.50	26,520.59	6,949.03	36,072.33	0.00	0.00	0.00	0.00	35,105.59	0.00	106,631.04
Other *	0.00	0.00	0.00	0.00	0.00	0.00	8,230.65	0.00	13,750.00	0.00	21,980.65
TOTAL	185,701.58	255,814.08	82,604.60	528,762.24	242,719.71	56,323.52	61,295.59	667,006.92	397,335.38	19,220.15	2,496,783.77
EXPENSES											
Claims Transfers	62,247.35	25,591.23	3,114.31	367,813.91	0.00	0.00	0.00	0.00	0.00	27,878.50	486,645.30
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	694,133.29	0.00	694,133.29
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,121.13	0.00	2,121.13
TOTAL	62,247.35	25,591.23	3,114.31	367,813.91	0.00	0.00	0.00	0.00	696,254.42	27,878.50	1,182,899.72
END BALANCE	362,441.76	6,364,015.32	1,622,024.06	8,503,897.24	867,032.24	196,942.81	(317.60)	1,302,873.12	7,534,713.24	31,708.45	26,785,330.65

REPORT STATUS SECTION

Report Month: March

	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	March					
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 & Investm	\$25,471,446.65	5,943,588.55	23,557.08	49,605.44	-	19,501,809.74
Opening Interest Accrua	\$0.00	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$929.05	\$0.00	\$0.00	\$0.00	\$0.00	\$929.05
5 Interest Paid - Cash Inst	\$67,681.78	\$27,582.61	\$940.36	\$790.67	\$0.00	\$38,368.14
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$38,020.23	\$0.00	\$0.00	\$0.00	\$0.00	\$38,020.23
8 Net Investment Income	\$106,631.06	\$27,582.61	\$940.36	\$790.67	\$0.00	\$77,317.42
9 Deposits - Purchases	\$2,876,798.03	\$2,390,152.73	\$90,952.89	\$395,692.41	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$1,669,545.02	-\$1,180,778.59	-\$90,952.89	-\$395,692.41	\$0.00	-\$2,121.13
Ending Cash & Investment	\$26,785,330.72	\$7,180,545.30	-\$22,616.72	\$50,396.11	\$0.00	\$19,577,006.03
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$654,437.25	\$203,424.62	\$258,722.75	\$192,289.88	\$0.00	\$0.00
(Less Deposits in Transit)	-\$396,861.34	-\$267,633.95	-\$26,704.22	-\$102,523.17	\$0.00	\$0.00
Balance per Bank	\$27,042,906.63	\$7,116,335.97	\$209,401.81	\$140,162.82	\$0.00	\$19,577,006.03

MARCH							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	03/06/2024	183,389.23				183,389.23	
2	03/06/2024	3,495.19				3,495.19	
3	03/13/2024	7,419.96				7,419.96	
4	03/13/2024	13,825.30				13,825.30	
5	03/20/2024	10,316.32				10,316.32	
6	03/20/2024	138,971.91				138,971.91	
7	03/26/2024	11,417.19				11,417.19	
8	03/26/2024	44,218.94				44,218.94	
9	03/31/2024	58,304.23				58,304.23	
10	03/31/2024	15,287.03				15,287.03	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	486,645.30	-	-	-	486,645.30	
	Monthly Rpt	486,645.30				486,645.30	
	Variance	-	-	-	-	-	

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

Month		March							
Current Fund Year		2024							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid March	Monthly Recoveries March	Calc. Net Paid Thru March	TPA Net Paid Thru March	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2024	Property	235.00	28,394.20	0.00	28,629.20	28,629.20	0.00	0.00	0.00
	Liability	2,132.07	5,475.67	0.00	7,607.74	7,607.74	0.00	0.00	0.00
	Auto	6,106.31	0.00	0.00	6,106.31	6,106.31	0.00	0.00	0.00
	Workers Comp	13,110.80	12,802.29	0.00	25,913.09	25,913.09	(0.00)	0.00	(0.00)
	Cherry Hill	5,653.43	7,272.92	5,653.43	7,272.92	7,272.92	0.00	0.00	0.00
	Total	27,237.61	53,945.08	5,653.43	75,529.26	75,529.26	(0.00)	0.00	(0.00)
2023	Property	891,972.68	33,137.65	7,391.12	917,719.21	917,719.21	0.00	0.00	0.00
	Liability	46,906.03	6,186.00	0.00	53,092.03	53,092.03	0.00	0.00	0.00
	Auto	40,946.79	519.32	0.00	41,466.11	41,466.11	0.00	0.00	0.00
	Workers Comp	687,184.25	214,504.08	150.73	901,537.60	901,537.60	(0.00)	(0.00)	0.00
	Cherry Hill	3,070.80	7,678.98	9,861.42	888.36	888.36	0.00	0.00	(0.00)
	Total	1,670,080.55	262,026.03	17,403.27	1,914,703.31	1,914,703.31	0.00	(0.00)	0.00
2022	Property	885,161.24	525.50	50,082.65	835,604.09	835,604.09	(0.00)	(0.00)	0.00
	Liability	59,430.60	1,179.99	0.00	60,610.59	60,610.59	0.00	0.00	0.00
	Auto	112,682.17	0.00	0.00	112,682.17	112,682.17	0.00	0.00	0.00
	Workers Comp	1,886,696.28	57,545.12	0.00	1,944,241.40	1,944,241.40	(0.00)	(0.00)	0.00
	Cherry Hill	(990.92)	12,832.10	0.00	11,841.18	11,841.18	0.00	(0.00)	0.00
	Total	2,942,979.37	72,082.71	50,082.65	2,964,979.43	2,964,979.43	(0.00)	(0.00)	0.00
2021	Property	801,899.66	190.00	0.00	802,089.66	802,090.66	(1.00)	(1.00)	0.00
	Liability	220,627.94	11,740.17	3,890.33	228,477.78	232,368.04	(3,890.26)	0.07	(3,890.33)
	Auto	109,970.17	2,594.99	0.00	112,565.16	112,565.16	(0.00)	(0.00)	0.00
	Workers Comp	2,199,839.47	7,903.30	0.00	2,207,742.77	2,210,607.50	(2,864.73)	(2,680.73)	(184.00)
	Cherry Hill	(10,511.54)	0.00	200.30	(10,711.84)	(10,711.84)	0.00	0.00	0.00
	Total	3,321,825.70	22,428.46	4,090.63	3,340,163.53	3,346,919.52	(6,755.99)	(2,681.66)	(4,074.33)
2020	Property	635,447.67	0.00	0.00	635,447.67	635,751.67	(304.00)	(304.00)	0.00
	Liability	802,229.06	1,009.40	0.00	803,238.46	803,238.46	0.00	0.00	0.00
	Auto	455,981.01	0.00	0.00	455,981.01	455,981.01	0.00	0.00	0.00
	Workers Comp	2,828,933.89	75,059.12	220.10	2,903,772.91	2,904,113.92	(341.01)	(341.01)	0.00
	Cherry Hill	(1,264.51)	94.50	0.00	(1,170.01)	(1,170.01)	0.00	0.00	0.00
	Total	4,721,327.12	76,163.02	220.10	4,797,270.04	4,797,915.05	(645.01)	(645.01)	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Cherry Hill	(21,011.77)	0.00	3,505.00	(24,516.77)	0.00	(24,516.77)	(21,011.77)	(3,505.00)
	Total	(21,011.77)	0.00	3,505.00	(24,516.77)	0.00	(24,516.77)	(21,011.77)	(3,505.00)
TOTAL		12,662,438.58	486,645.30	80,955.08	13,068,128.80	13,100,046.57	(31,917.77)	(24,338.44)	(7,579.33)



Asset and Accrual Detail - By Asset type

Report ID: IACS0017

Base Currency: USD

Status: FINAL

MX6F92185102 - CAMDEN CO JIF

03/31/2024

Shares/Par Security ID	Description Link Ref	Price Local/Base	Cost Local/Base	Net Income Receivable Local/Base	Market Value Local/Base	Percent Of Total	Net Unrealized Gain/Loss Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCMI ACCOUNT	9.7494	19,577,006.03	0.00	19,577,006.03		0.00
99VBSY75		9.7494	19,577,006.03	0.00	19,577,006.03	100.00	0.00

Statement of Change in Net Assets
Market Value

Report ID: IGLS0002
 Base Currency: USD
 Status: FINAL

	03/31/2024		03/31/2024	
	Current Period		Fiscal Year To Date	
	03/01/2024	03/31/2024	01/01/2024	03/31/2024
NET ASSETS - BEGINNING OF PERIOD		19,501,809.74		19,517,124.90
		<u>19,501,809.74</u>		<u>19,517,124.90</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	38,368.14		107,989.82	
UNREALIZED GAIN/LOSS-INVESTMENT	38,020.23		-44,512.80	
ACCRETION/AMORTIZATION	929.05		9,440.71	
TOTAL INVESTMENT INCOME		<u>77,317.42</u>		<u>72,917.73</u>
TOTAL RECEIPTS		<u>77,317.42</u>		<u>72,917.73</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	489.49		1,466.68	
INVESTMENT ADVISORY FEES	1,142.15		10,103.24	
CONSULTING	489.49		1,466.68	
TOTAL ADMINISTRATIVE EXPENSES		<u>2,121.13</u>		<u>13,036.60</u>
TOTAL DISBURSEMENTS		<u>2,121.13</u>		<u>13,036.60</u>
NET ASSETS - END OF PERIOD		<u><u>19,577,006.03</u></u>		<u><u>19,577,006.03</u></u>

SAFETY DIRECTOR REPORT

Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: April 22, 2024

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

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

LOSS CONTROL SURVEYS

- Township of Pennsauken on March 5, 2024
- Township of Voorhees on March 7, 2024
- Borough of Haddon Heights on March 7, 2024
- Township of Gloucester on March 12, 2024
- Township of Winslow Fire Department on March 18, 2024
- Borough of Audubon on March 20, 2024
- Borough of Oaklyn on March 26, 2024

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Township of Haddon on March 5, 2024

MEETINGS ATTENDED

- Claims Committee Meeting on March 22, 2024
- Safety Kickoff Breakfast on March 26, 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

- Fall Protection: Understanding Warranty Requirements
- Hand Laceration Prevention Best Practices
- Ladder Safety Month Awareness
- Respirators: Counterfeit P100 Filters
- S: ERVE Courses in MSI NOW
- Emergency Eyewash Station & Showers Best Practices
- MSI Expo
- Children: Teaching Them Good Dog Manners
- Comprehensive Inspections and Risk Management Programs
- Solar Eclipse Viewing Best Practices

MSI FIRE & EMS

- No Fire & EMS for the month of March

MSI LAW ENFORCEMENT

- Juvenile's Right to Attorney Representation
- E-Bikes E-Scooters & Bicycle Considerations
- Law Enforcement Work Zone

MSI NOW

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

MSI NOW	
Municipality	Number of Videos
Berlin Boro	10
Berlin Twp	6
Camden	14
Chesilhurst	3
Clementon	1
Haddon	5
Haddon Heights	1
Lawnside	1
Magnolia	2
Oaklyn	2
Pennsauken	8

MSI NOW	
Pine Hill	4
Somerdale	8
Tavistock	1
Winslow	1
Winslow Fire District	1

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 - Report by Insured Copy

COI ID	Insured	Named Insured	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Policy Type	Date of Last Share Date	Description of Operations
4LSMR	Camden County Municipal JIF	Borough of Collingswood	Public Service Enterprise Group	its subsidiaries and affiliates	C/O Insurance Tracking Services, Inc. (ITS)	P.O. Box 60840, Las Vegas	NV	89160	Automobile Liability, Excess Liability, Workers Compensation and Employers' Liability, Commercial General Liability	03/22/2024	RE: Overt Surveillance Equipment The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the pole attachment license agreement for overt surveillance equipment throughout the Borough of Collingswood.
4LXKQ	Camden County Municipal JIF	Borough of Pine Hill	Pine Hill Board of Education	1003 Turnerville Road		Pine Hill	NJ	08021	Commercial General Liability, Excess Liability	03/08/2024	RE: Use of Facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for municipal event hosted at any Pine Hill school during the current calendar year.
4LXV3	Camden County Municipal JIF	Township of Gloucester	Camden County Board of Commissioners	Department of Parks	1301 Park Blvd.	Cherry Hill	NJ	08002	Commercial General Liability, Property, Workers Compensation	03/06/2024	RE: Police Department Dog Watch Event

COIID	Insured	Named Insured	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Policy Type	Date of Last Share Date	Description of Operations
									and Employers' Liability, Automobile Liability, Excess Liability		The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of property at the Camden County Dog Park for the Gloucester Township Police Department Dog Watch Event.
									Excess Liability, Workers Compensation and Employers' Liability, Property, Automobile Liability, Commercial General Liability	03/06/2024	
4M9BI	Camden County Municipal JIF	Winslow Township Fire District #1	Cooper Health System	Division of EMS/Disaster Medicine	E & R Building, Second Floor	401 Haddon Avenue, Camden	NJ	08103	Excess Liability, Workers Compensation and Employers' Liability, Commercial General Liability, Automobile Liability	03/13/2024	RE: BLS Ambulance Services 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 agreement for BLS Ambulance Services.
G303K	Camden County Municipal JIF	Township of Pennsauken	Camden County Technical School	6008 Browning Road		Pennsauken	NJ	08109	Excess Liability, Workers Compensation and Employers'	03/20/2024	RE: Use of Premises Evidence of insurance with respects to the

COI ID	Insured	Named Insured	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Policy Type	Date of Last Share Date	Description of Operations
									Liability,Property,Commercial General Liability,Automobile Liability		use of the Camden County Technical School for Township of Pennsauken sponsored events and programs during the current calendar year - including but not limited to Summer Rec Programs, Junior Police Academy Graduation, Community Events with the Camden County Prosecutor's Office, etc.
OTAKN	Camden County Municipal JIF	Township of Cherry Hill	Cherry Parke Condo Association	Park Drive		Cherry Hill	NJ	08002	Workers Compensation and Employers' Liability,Excess Liability,Commercial General Liability,Property,Automobile Liability	02/23/2024	Evidence of insurance with respects to the following ARHAT unit owned by the Township - 101B Cherry Parke and 123A Cherry Parke.
OTOPL	Camden County Municipal JIF	Township of Gloucester	Phillip A. Foschini	1701 Erial Road		Blackwood	NJ	08012	Automobile Liability,Workers Compensation and Employers' Liability,Commercial General Liability,Excess Liability	03/13/2024	RE: Use of Premises-Block 13901, Lot 6, Blackwood The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises at 1701 Erial Road - Rear Portion - Block 13901, Lot 6, Blackwood, NJ 08012, and the lease

COIID	Insured	Named Insured	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Policy Type	Date of Last Share Date	Description of Operations
											agreement for additional storage space for the Gloucester Township Department of Public Works.
OU17T	Camden County Municipal JIF	Township of Pennsauken	Pennsauken Twp Board of	Education School District	1694 Hylton Road	Pennsauken Township	NJ	08110	Workers Compensation and Employers' Liability,Public Officials Liability,Automobile Liability,Excess Liability,Property,Commercial General Liability	03/20/2024	RE: Annual Shredding Event 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 use of property at the Park Avenue School Complex for the annual shredding event held by The Pennsauken Environmental Commission.
PSOPM	Camden County Municipal JIF	Borough of Collingswood	Penske Pennsauken	1800 Hylton Road		Pennsauken	NJ	08110	Excess Liability,Workers Compensation and Employers' Liability,Commercial General Liability,Automobile Liability	03/13/2024	Evidence of Insurance with respects to the rental of a 16' Penske Van for the Odyssey of the Mind tournament weekend.
XWBH A	Camden County Municipal JIF	Borough of Barrington	DGMB Casino, LLC	d/b/a Resorts Atlantic City Casino	Attn: Bus Marketing	1133 Boardwalk, Atlantic City	NJ	08401	Commercial General Liability,Workers Compensation and Employers' Liability,Automobile Liability,Excess Liability	03/06/2024	RE: Bus Operations DGMB Casino, LLC d/b/a Resorts Casino Hotel, DGMB Casino Holding, LLC, DGMB Casino SPE Corp., Mohegan Gaming Advisors, MGA

COI ID	Insured	Named Insured	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Policy Type	Date of Last Share Date	Description of Operations
											Holding NJ, LLC, Mohegan Gaming Advisors, LLC, Resorts Digital Gaming, LLC and their respective members, managers, officers, directors, shareholders, employees and agents are Additional Insured ATIMA on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the bus operations of the insured.
XWBKF	Camden County Municipal JIF	City of Camden	NJ Department of Environmental Protection	401 E. State Street		Trenton	NJ	08608	Commercial General Liability,Public Officials Liability,Excess Liability,Automobile Liability,Workers Compensation and Employers' Liability,Property	03/07/2024	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.
XWBVD	Camden County Municipal JIF	City of Camden	Parking Authority of the City of Camden	10 Delaware Avenue		Camden	NJ	08103	Property,Public Officials Liability,Commercial General Liability,Excess Liability,Workers Compensation and Employers' Liability,Automobile Liability	03/13/2024	RE: Use of Various Parking Lots The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written

COIID	Insured	Named Insured	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Policy Type	Date of Last Share Date	Description of Operations
											contract as respect to use of various parking lots for City of Camden sponsored events/activities/programs during the current calendar year.
Y7SH7	Camden County Municipal JIF	Township of Cherry Hill	The Woods II	c/o Target Property Management	2215 Old Marlton Pike East	Marlton	NJ	08053	Workers Compensation and Employers' Liability, Excess Liability, Automobile Liability, Property, Commercial General Liability	02/23/2024	Evidence of Insurance with respects to Woods II ARHAT units owned by the Township: Unit #1802, Unit #1861, and Unit #1965.
Y7SLC	Camden County Municipal JIF	Borough of Berlin	Borough of Berlin	59 South White Horse Pike		Berlin	NJ	08009	Crime, Statutory Bond, Crime	02/23/2024	Evidence of insurance as respects to Statutory Bond coverage for Stacey DiVello - Treasurer, effective 06/23/2008; and Maggie Miller - Tax Collector, effective 08/22/2023.
Y8D27	Camden County Municipal JIF	Borough of Lindenwold	Lindenwold Board of Education	801 Egg Harbor Road		Lindenwold	NJ	08021	Automobile Liability, Excess Liability, Workers Compensation and Employers' Liability, Commercial General Liability	03/01/2024	RE: Additional Insured Certificate holder is an additional insured on the general and excess liability policies as during the current policy period.

Camden County JIF Cyber Compliance



Level 1: Basic Security
 Level 2: Intermediate Security
 Level 3: Advanced Security

Tier JIF	Tier 1			Tier 2			Tier 3		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Bergen County	8	7	24	8	7	24	2	13	24
Camden County	15	7	16	15	7	16	9	11	18
Central New Jersey	1	5	12	1	5	12	1	5	12
Monmouth County	6	6	29	6	6	29	4	8	29
Morris County	18	10	17	18	10	17	8	20	17
NJ Public Housing Authority	31	24	23	31	24	23	24	31	23
NJ Utility Authorities	21	20	35	20	21	35	13	28	35
Ocean County	6	0	25	3	3	25	1	5	25
Professional Municipal Management	2	3	0	2	3	0	0	5	0
South Bergen County	2	7	14	2	7	14	1	8	14
Suburban Metro	3	6	4	3	6	4	2	7	4
Suburban Municipal	3	3	6	3	3	6	2	4	6
Total #	116	98	205	112	102	205	67	145	207
Total %	28%	23%	49%	27%	24%	49%	16%	35%	49%

Tier JIF	Tier 1			Tier 2			Tier 3		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Suburban Municipal	25%	25%	50%	25%	25%	50%	17%	33%	50%
Professional Municipal Management	40%	60%	0%	40%	60%	0%	0%	100%	0%
Morris County	40%	22%	38%	40%	22%	38%	18%	44%	38%
NJ Public Housing Authority	40%	31%	29%	40%	31%	29%	31%	40%	29%
Camden County	39%	18%	42%	39%	18%	42%	24%	29%	47%
NJ Utility Authorities	28%	26%	46%	26%	28%	46%	17%	37%	46%
Suburban Metro	23%	46%	31%	23%	46%	31%	15%	54%	31%
Bergen County	21%	18%	62%	21%	18%	62%	5%	33%	62%
Monmouth County	15%	15%	71%	15%	15%	71%	10%	20%	71%
Ocean County	19%	0%	81%	10%	10%	81%	3%	16%	81%
South Bergen County	9%	30%	61%	9%	30%	61%	4%	35%	61%
Central New Jersey	6%	28%	67%	6%	28%	67%	6%	28%	67%
Total #	116	98	205	112	102	205	67	145	207
Total %	28%	23%	49%	27%	24%	49%	16%	35%	49%

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	Tier 1 - Basic	Tier 2 - Intermedia	Tier 3 - Advanced
Camden County	Audubon	Incomplete	Incomplete	Incomplete
Camden County	Audubon Park	Incomplete	Incomplete	Incomplete
Camden County	Barrington	Approved	Approved	Incomplete
Camden County	Bellmawr			
Camden County	Berlin Borough	Incomplete	Incomplete	Incomplete
Camden County	Berlin Township			
Camden County	Brooklawn			
Camden County	Camden City	Approved	Approved	Approved
Camden County	Camden Parking Authority	Approved	Approved	Approved
Camden County	Cherry Hill	Approved	Approved	Incomplete
Camden County	Cherry Hill Fire District			
Camden County	Chesilhurst	Incomplete	Incomplete	Incomplete
Camden County	Clementon			
Camden County	Collingswood			
Camden County	Gibbsboro	Incomplete	Incomplete	Incomplete
Camden County	Gloucester City			
Camden County	Gloucester Township	Approved	Approved	Approved
Camden County	Haddon	Incomplete	Incomplete	Incomplete
Camden County	Haddon Heights Borough	Approved	Approved	Approved
Camden County	Haddonfield	Incomplete	Incomplete	Incomplete
Camden County	Hi-Nella			
Camden County	Laurel Springs	Approved	Approved	
Camden County	Lawnside	Approved	Approved	Approved
Camden County	Lindenwold			
Camden County	Magnolia			
Camden County	Medford Lakes			
Camden County	Merchantville	Approved	Approved	
Camden County	Mount Ephraim	Approved	Approved	Incomplete
Camden County	Oaklyn	Approved	Approved	Approved
Camden County	Pennsauken	Approved	Approved	Approved
Camden County	Pine Hill	Approved	Approved	Approved
Camden County	Runnemede			
Camden County	Somerdale			
Camden County	Tavistock	Approved	Approved	Incomplete
Camden County	Voorhees			
Camden County	Winslow			
Camden County	Winslow Township Fire District #1 Fire District			
Camden County	Woodlynne	Approved	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%
February	\$194,523.24	\$117,195.77	\$77,327.47	39.75%
March	\$228,674.35	\$116,376.96	\$112,297.39	49.11%
TOTAL 2024	\$640,279.93	\$343,595.65	\$296,684.28	46.34%

Monthly & YTD Summary:

PPO Statistics	March	YTD
Bills	170	524
PPO Bills	160	489
PPO Bill Penetration	94.12%	93.32%
PPO Charges	\$214,716.35	\$585,027.78
Charge Penetration	93.90%	91.37%

Savings History:

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Reductions	%
January	\$257,610.75	\$139,205.63	\$118,405.12	45.96%
February	\$318,984.90	\$167,069.89	\$151,915.01	47.62%
March	\$248,678.64	\$121,247.88	\$127,430.76	51.24%
April	\$384,809.12	\$108,408.83	\$276,400.29	71.83%
May	\$153,213.01	\$69,307.56	\$83,905.45	54.76%
June	\$252,069.03	\$107,465.45	\$144,603.58	57.37%
July	\$204,109.96	\$92,287.99	\$111,821.97	54.79%
August	\$309,542.68	\$100,568.92	\$208,973.76	67.51%
September	\$213,021.61	\$88,462.57	\$124,559.04	58.47%
October	\$259,175.97	\$108,594.77	\$150,581.20	58.10%
November	\$109,920.40	\$48,401.51	\$61,518.89	55.97%
December	\$184,019.43	\$128,957.81	\$55,061.62	29.92%
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%



Camden County Municipal JIF

1st Quarter 2024 - Workers' Comp Injury Review

Claims Reported:

2024

Report Only
Medical Treatment
Total FROI's

1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2024
26				26
38				38
64				64

2023

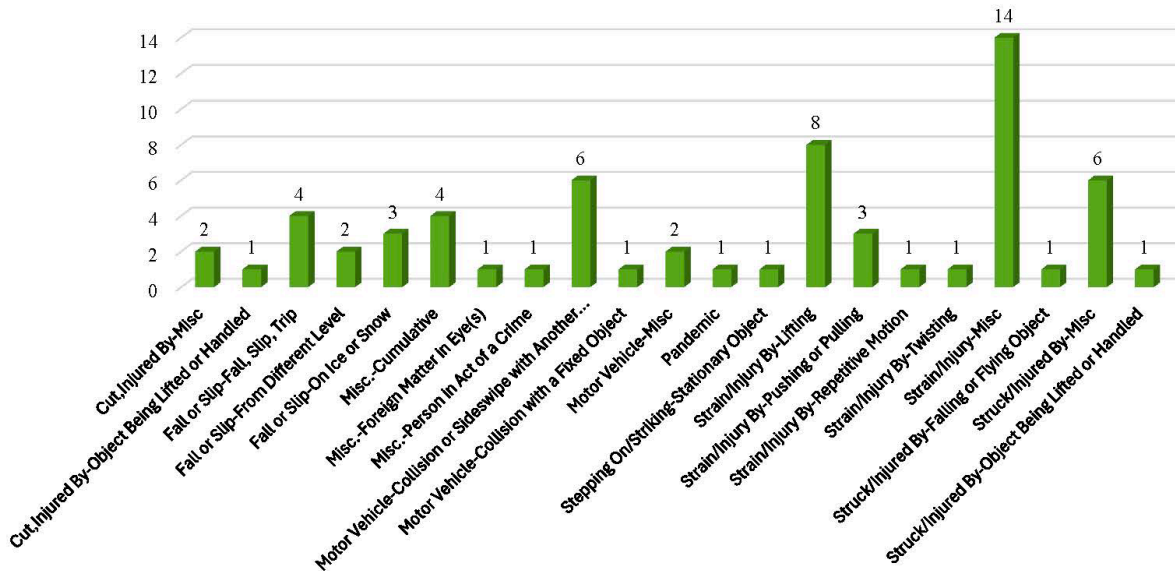
Report Only
Medical Treatment
Total FROI's

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

Claim Statistics:

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

Total Injuries by Type





CAMJIF WC Subrogation Report 03/2024

Month to Date

\$0.00

Year to Date (2024)

\$0.00



CAMJIF Liability Subrogation Report 03/2024

<u>Month to Date</u>	<u>Year to Date</u>
\$57,523.81	\$99,012.55

CAMJIF Liability Subrogation Report 03/2024

Claim Number	Client	Loss Date	Transaction Date	Transaction Amount
0000022465	Cherry Hill Township	7/26/22	3/28/24	50,082.65
0000024153	Haddon Heights	11/17/23	3/20/24	7,391.12

APPENDIX I – MINUTES

March 25, 2024

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MARCH 25, 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 2024 EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

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

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Gladys Driggins
Safety Director	J.A. Montgomery Risk Control Tom Rielly, Harry Earle, Ketih Hummel
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Eleanor Kelly, Runnemede Borough
Bonnie Taft, Oaklyn
John Foley, Cherry Hill Fire District
Lorraine Sacco, Winslow Township Fire District
Jamilla Bremmer, Chesilhurst
Millard Wilkinson, Berlin Borough
Elizabeth Peddicord, Pennsauken Twp
Kevin Roche, Haddonfield
Brian Morrell, Gloucester City

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
Don Sciolaro	PIA
Thomas Merchel	Conner Strong & Buckelew
Jaclyn Lindsey	Conner Strong & Buckelew
Danielle Colaianni	Hardenbergh Insurance

PUBLIC PRESENT:

Robert Weil, Conner Strong & Buckelew

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF FEBRUARY 26, 2024

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF FEBRUARY 26, 2024

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

Property Appraisals – Last month, the Executive Committee authorized the Executive Director’s office to procure a property appraisal firm to do valuations and collect missing COPE information for member entities that last had them completed in 2016. The appraisals would be for all covered locations with values over \$500,000 including buildings, contents, and outdoor property. Proposals were received on March 21st. A report and recommendation for appointment will be provided at the meeting. Executive Director said the fund office received two bids, one

from Asset Works who this JIF is familiar with and they have been working on a lot of the JIFs and Insurance Commissions. Their bid was \$174 per building at 245 buildings we have listed the total bid was \$42,630. The other bid was from HCA Asset Management and their bid was \$190 per building for a total of \$46,550. Executive Director said both are very qualified firms but the lowest responsible bidder is Asset Works. In response to Commissioner Shannon, Executive Director said all 245 buildings will be appraised this year. In response to Commissioner DiAngelo, Executive Director said Asset Works did our last round of appraisals.

Motion to Appoint AssetWorks to perform Property Appraisals

Motion:	Commissioner Shannon
Second:	Commissioner Cheeseman
Vote:	Unanimous

2024 PRIMA Conference – As a reminder, the Annual Public Risk Management Association’s (PRIMA) annual conference will be held in Nashville, Tennessee from June 6, 2024, through June 9, 2024. Please check your calendars and determine if you are interested in attending this year’s conference and review this link for information on the conference <https://conference.primacentral.org/2024/welcome.cfm>.

2024 MEL/RCF/EJIF March 22nd Meetings: The MEL, RCF and EJIF will be conducting their regular March meetings on March 22nd at the Forsgate Country Club. In lieu of an Annual Retreat the sub-committees of the MEL will now present during the Annual Educational Seminar. The meeting reports will appear in next month’s agenda.

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.

Enclosed on **Page 3** is the Power of Collaboration advertisement published in the League of Municipalities magazine that highlights the educational seminar.

MEL Employment Practices Helpline – As a reminder the MEL Safety Institute has established an Employment Practices Helpline to guide members on employment related issues. The helpline is staffed by three MEL affiliated attorneys that specialize in employment law. The service is free to member entities. **(Page 4)**

2024 Financial Disclosures – JIF Commissioners should anticipate the online filing of the Disclosure forms inclusive of any other municipal related positions that require filing. Based on past precedent, it is expected the Division of Local Governmental Services will distribute a notice in March with filing instructions with a deadline to file by April 30th.

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 1st. 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 5**

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 Expected Loss Ratio Analysis for January 31st where the actuary projected 1.41 we are currently at 1.76 which is not too bad. The Lost Time Accident Frequency shows a rough January which show the Camden JIF at 1.84 and the per member report shows five lost time accidents for January. The EPL POL Compliance shows the Camden JIF is 100% compliant and Executive Director thanked everyone for their work on getting the checklists completed. The Regulatory checklist which reflects regulatory filings submitted to the State.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 24-14 March 2024 Vouchers

TOTAL 2023	\$ 40,070.71
TOTAL 2024	\$695,062.58
TOTAL	\$694,133.29

MOTION TO APPROVE RESOLUTION 24-14 MARCH 2024 VOUCHERS

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

Confirmation of February 2024 Claims Payments/Certification of Claims Transfers:

Closed FY	.00
2020	\$3,545.80
2021	\$42,794.03
2022	\$65,712.47
2023	\$198,814.65
2024	\$23,438.88
TOTAL	\$334,305.83

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF FEBRUARY 2024 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Gallagher

Second: Commissioner Cheeseman
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi discussed a trail that was completed on Thursday afternoon which was quite shocking. This case resulted from a storm in June 2019 where four homeowners brought claims to the Borough of Haddonfield. The jury came back with what is referred to as a runaway verdict and the total number was \$21,762,000. Council feels shocking is an understatement and the numbers do not reflect the damages that were alleged. This is a matter of continued litigation, but it is important that everyone is aware of it. In response to Commissioner Shannon, Attorney Nardi said there is no idea at this time where this case will ultimately settle.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Thomas Reilly reviewed the monthly reports. If anyone is experiencing any difficulties or needs assistance with the MSI Learning management system, please do not hesitate to contact the MSI Helpline. The Camden JIF 2024 Safety Breakfast will be held tomorrow at the Collingswood Grand Ballroom, 315 White Horse Pike, Collingswood. OSHA 300A logs need to be posted through April thirtieth for all locations where employees are present. Also, with the warmer weather upon us, please remember to keep up with inspections for parks and playgrounds. Chairman Mevoli said hopefully everyone will be attending the Safety Breakfast tomorrow please come out and join us.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 1/22/24 to 02/22/24 was included in the agenda. Cyber Compliance was included on page 39-40 of the agenda packet.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for February 2024 where there was a savings of 39.75% for February and a total of 44.80% for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: The Subrogation reports were included on pages 42 and 43 for the month of February 2024 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 AND REVIEWED:

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 5:35 PM

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