



# CAMDEN

## COUNTY MUNICIPAL

JOINT INSURANCE FUND

### MEETING AGENDA MAY 20, 2024 – 5:00 PM

MEETING BEING HELD ELECTRONICALLY

<https://permainc.zoom.us/j/99054366327>

ALSO TELEPHONICALLY AT:

929-205-6099

Meeting ID: 990 5436 6327

### 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: MAY 20, 2024**

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- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2024 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES:** April 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. 24-16 May Bills .....Page 11  
Treasurer’s Report.....Page 13  
Monthly Reports .....Page 14
- ATTORNEY – Joseph Nardi, Esquire**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report .....Page 20
- UNDERWRITING MANAGER – Conner Strong & Buckelew**  
Monthly Certificate Holding Report.....Page 23  
Cyber Risk Management Compliance – To be distributed at next months in person meeting.
- MANAGED CARE – Medlogix**  
Monthly Report .....Page 31
- CLAIMS SERVICE – AmeriHealth Casualty**  
Monthly Subrogation Report.....Page 32

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- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - MEETING ADJOURNED**
  - NEXT MEETING: June 24, 2024 – Haddon Township Municipal Building**

## Camden County Municipal Joint Insurance Fund

2 Cooper Street  
Camden, NJ 08102

Date: May 20, 2024

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ❑ **Actuary Discount Rate** – Since interest rates have increased substantially in the past several years, the actuary has revised the interest rate assumption from 1% to 3% for all Joint Insurance Funds and Insurance Commissions. This has significantly changed our year-end financials, increasing our surplus by \$959,780.
- ❑ **Banking Best Practices:** The MEL issued “Banking Best Practices” in late 2023 and the Cyber JIF then incorporated these practices into its minimum risk control standards. Since that time, we have been asked for clarification from many of our members. As a result, the Operating Committee of the Joint Cash Management & Investment Program (JCMI) has put together a PowerPoint presentation, which we hope addresses most of the questions raised.

The PowerPoint was issued via email by Jaine Testa on April 24<sup>th</sup> to all Fund Commissioners and Risk Management Consultants and is now posted to Origami and the member section of the Cyber JIF webpage – [www.cyberjif.org](http://www.cyberjif.org).

- ❑ **2024 MEL, MR HIF & NJCE JIF Educational Seminar:** The 14th annual seminar was conducted virtually on 2 half-day sessions and had over 200 participants each session. Perma is in the process of generating certificates for CEUs for Municipal Clerk, Chief Financial Officer, Certified DPW, Qualified Purchasing Agents, Registered Public Purchasing Official.

Perma is waiting for final approval for Total Content Hours for Water Supply & Wastewater License Operators and are also in the process of providing attendance records for Accountants, Lawyers and Insurance Producers to the Insurance Institutes. If you do not receive your credit by May 31<sup>st</sup> then please contact the Fund Office.

- ❑ **Property Appraisals:** The Contract with AssetWorks was signed last week. We will be reaching out to members to get points of contact for the appraisal company to coordinate on site visits.

- ❑ **Cyber JIF:** The Cyber JIF met on May 16, 2024 at 3:30 pm; a copy of Commissioner Wolk’s report will be in the next agenda
- ❑ **D2 Cyber Security Report** – The D2 Cyber Security Status Report will be distributed and discussed at next month’s meeting in Haddon Township in closed session.
- ❑ **Elected Officials Seminar** – The Annual Elected Officials Seminar has been uploaded into the MEL’s Learning Management System. The program is available through the end of May.
- ❑ **Auditor & Actuary Year-End Reports:** The financial audit for the period ending December 31, 2023, will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30th deadline.

**Due Diligence Reports:**

<b>Financial Fast Track</b>	<b>Page 3</b>
<b>Loss Ratio Analysis</b>	<b>Page 4</b>
<b>Loss Time Accident Frequency</b>	<b>Page 5 &amp; 6</b>
<b>POL/EPL Compliance Report</b>	<b>Page 7</b>
<b>Fund Commissioners</b>	<b>Page 8</b>
<b>Regulatory Affairs Checklist</b>	<b>Page 9</b>
<b>RMC Agreements</b>	<b>Page 10</b>

<b>CAMDEN COUNTY MUNICIPAL FUND</b>					
<b>FINANCIAL FAST TRACK REPORT</b>					
	<b>AS OF</b>	<b>March 31, 2024</b>			
	<b>1ST</b>	<b>YTD</b>	<b>PRIOR</b>	<b>FUND</b>	
	<b>QUARTER</b>		<b>YEAR END</b>	<b>BALANCE</b>	
1.	<b>UNDERWRITING INCOME</b>	<b>4,852,197</b>	<b>4,852,197</b>	<b>308,801,902</b>	<b>313,654,099</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	1,056,986	1,056,986	126,600,385	127,657,371
	Case Reserves	(297,514)	(297,514)	9,119,696	8,822,182
	IBNR	696,092	696,092	9,633,040	10,329,132
	Aggregate Excess	-	-	-	-
	Recoveries	374	374	(1,244,925)	(1,244,551)
	Discounted Claim Value	(26,174)	(26,174)	(1,061,551)	(1,087,725)
	<b>TOTAL CLAIMS</b>	<b>1,429,764</b>	<b>1,429,764</b>	<b>143,046,646</b>	<b>144,476,410</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	2,106,317	2,106,317	93,719,864	95,826,181
	Administrative	748,350	748,350	54,810,620	55,558,970
	<b>TOTAL EXPENSES</b>	<b>2,854,667</b>	<b>2,854,667</b>	<b>148,530,484</b>	<b>151,385,151</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	567,766	567,766	17,224,772	17,792,537
5.	<b>INVESTMENT INCOME</b>	123,473	123,473	11,522,221	11,645,694
6.	<b>DIVIDEND INCOME</b>	0	0	4,743,244	4,743,244
7.	<b>PROFIT (4+5+6)</b>	<b>691,238</b>	<b>691,238</b>	<b>33,490,236</b>	<b>34,181,475</b>
8.	<b>DIVIDEND</b>	0	0	24,624,737	24,624,737
9.	<b>RCF &amp; MEL Additional Assessments</b>	0	0	3,186,127	3,186,127
10	<b>SURPLUS (7-8-9)</b>	<b>691,238</b>	<b>691,238</b>	<b>5,679,372</b>	<b>6,370,610</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	<b>Closed</b>	32,770	32,770	4,021,236	4,054,006
	<b>Aggregate Excess LFC</b>	0	0	198,238	198,238
	<b>2020</b>	54,171	54,171	505,698	559,868
	<b>2021</b>	50,777	50,777	(38,452)	12,325
	<b>2022</b>	343,455	343,455	325,290	668,745
	<b>2023</b>	(81,097)	(81,097)	667,361	586,265
	<b>2024</b>	291,163	291,163		291,163
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>691,238</b>	<b>691,238</b>	<b>5,679,372</b>	<b>6,370,610</b>
	<b>TOTAL CASH</b>				<b>26,785,330</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>0</b>	<b>118,248,929</b>	<b>118,248,929</b>
	<b>FUND YEAR 2020</b>				
	Paid Claims	115,421	115,421	4,769,065	4,884,487
	Case Reserves	(92,258)	(92,258)	918,800	826,542
	IBNR	(80,215)	(80,215)	642,677	562,462
	Recoveries	374	374	(794,223)	(793,849)
	Discounted Claim Value	11,403	11,403	(86,503)	(75,100)
	<b>TOTAL FY 2020 CLAIMS</b>	<b>(45,275)</b>	<b>(45,275)</b>	<b>5,449,816</b>	<b>5,404,541</b>
	<b>FUND YEAR 2021</b>				
	Paid Claims	199,116	199,116	3,152,377	3,351,493
	Case Reserves	36,470	36,470	1,304,379	1,340,850
	IBNR	(291,112)	(291,112)	1,437,803	1,146,691
	Recoveries	0	0	0	0
	Discounted Claim Value	20,568	20,568	(176,838)	(156,270)
	<b>TOTAL FY 2021 CLAIMS</b>	<b>(34,958)</b>	<b>(34,958)</b>	<b>5,717,722</b>	<b>5,682,764</b>
	<b>FUND YEAR 2022</b>				
	Paid Claims	122,507	122,507	2,830,631	2,953,138
	Case Reserves	(266,879)	(266,879)	1,864,445	1,597,566
	IBNR	(217,051)	(217,051)	2,281,047	2,063,996
	Recoveries	0	0	0	0
	Discounted Claim Value	38,960	38,960	(299,941)	(260,981)
	<b>TOTAL FY 2022 CLAIMS</b>	<b>(322,463)</b>	<b>(322,463)</b>	<b>6,676,183</b>	<b>6,353,720</b>
	<b>FUND YEAR 2023</b>				
	Paid Claims	551,685	551,685	1,362,130	1,913,815
	Case Reserves	(382,365)	(382,365)	1,631,939	1,249,573
	IBNR	(97,448)	(97,448)	4,458,197	4,360,749
	Recoveries	0	0	0	0
	Discounted Claim Value	48,022	48,022	(498,269)	(450,247)
	<b>TOTAL FY 2023 CLAIMS</b>	<b>119,894</b>	<b>119,894</b>	<b>6,953,997</b>	<b>7,073,890</b>
	<b>FUND YEAR 2024</b>				
	Paid Claims	68,256	68,256		68,256
	Case Reserves	407,518	407,518		407,518
	IBNR	1,381,919	1,381,919		1,381,919
	Recoveries	0	0		0
	Discounted Claim Value	(145,127)	(145,127)		(145,127)
	<b>TOTAL FY 2024 CLAIMS</b>	<b>1,712,566</b>	<b>1,712,566</b>		<b>1,712,566</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>1,429,764</b>	<b>1,429,764</b>	<b>143,046,646</b>	<b>144,476,410</b>

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 \$859,823(Paid: \$725,026, Reserves: \$134,797)

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

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

	Budget	Limited	51	MONTH	50	MONTH	39	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-24		29-Feb-24		31-Mar-23	
PROPERTY	710,000	733,304	103.28%	100.00%	103.28%	100.00%	103.28%	100.00%
GEN LIABILITY	1,692,081	882,681	52.17%	96.38%	51.96%	96.23%	53.53%	91.95%
AUTO LIABILITY	397,295	793,675	199.77%	93.62%	199.77%	93.27%	190.15%	88.81%
WORKER'S COMP	3,527,720	2,657,662	75.34%	99.57%	74.35%	99.52%	75.70%	98.57%
TOTAL ALL LINES	6,327,096	5,067,322	80.09%	98.39%	79.49%	98.30%	80.05%	96.35%
NET PAYOUT %	\$4,071,534		64.35%					

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

	Budget	Limited	39	MONTH	38	MONTH	27	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-24		29-Feb-24		31-Mar-23	
PROPERTY	718,669	841,034	117.03%	100.00%	117.29%	100.00%	123.19%	100.00%
GEN LIABILITY	1,681,349	959,399	57.06%	91.95%	57.18%	91.38%	17.11%	82.70%
AUTO LIABILITY	446,457	171,102	38.32%	88.81%	38.33%	88.30%	22.85%	80.03%
WORKER'S COMP	3,528,173	2,711,067	76.84%	98.57%	77.82%	98.43%	73.52%	95.33%
TOTAL ALL LINES	6,374,648	4,682,602	73.46%	96.30%	74.06%	96.04%	60.69%	91.45%
NET PAYOUT %	\$3,341,752		52.42%					

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

	Budget	Limited	27	MONTH	26	MONTH	15	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-24		29-Feb-24		31-Mar-23	
PROPERTY	812,040	942,136	116.02%	100.00%	122.34%	100.00%	136.95%	96.43%
GEN LIABILITY	1,666,133	130,908	7.86%	82.70%	7.29%	81.65%	4.05%	66.07%
AUTO LIABILITY	604,621	400,860	66.30%	80.03%	66.30%	78.92%	69.10%	59.58%
WORKER'S COMP	3,820,056	3,091,909	80.94%	95.33%	77.37%	94.80%	66.02%	78.67%
TOTAL ALL LINES	6,902,850	4,565,813	66.14%	91.49%	64.78%	90.85%	59.67%	76.04%
NET PAYOUT %	\$2,968,247		43.00%					

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

	Budget	Limited	15	MONTH	14	MONTH	3	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-24		29-Feb-24		31-Mar-23	
PROPERTY	840,000	1,180,440	140.53%	96.43%	141.02%	96.03%	27.06%	23.00%
GEN LIABILITY	1,706,985	111,588	6.54%	66.07%	5.90%	64.20%	0.10%	6.00%
AUTO LIABILITY	570,755	80,927	14.18%	59.58%	13.15%	56.96%	1.72%	6.00%
WORKER'S COMP	4,160,000	1,791,322	43.06%	78.67%	45.82%	74.88%	5.86%	3.00%
TOTAL ALL LINES	7,277,740	3,164,277	43.48%	76.26%	44.88%	73.41%	6.63%	6.25%
NET PAYOUT %	\$1,914,703		26.31%					

**FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	3	MONTH	2	MONTH	-9	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-24		29-Feb-24		31-Mar-23	
PROPERTY	1,054,175	183,577	17.41%	23.00%	9.91%	13.00%	N/A	N/A
GEN LIABILITY	1,882,179	11,274	0.60%	6.00%	0.49%	2.50%	N/A	N/A
AUTO LIABILITY	631,745	19,257	3.05%	6.00%	0.98%	2.50%	N/A	N/A
WORKER'S COMP	4,149,455	268,939	6.48%	3.00%	2.52%	2.00%	N/A	N/A
TOTAL ALL LINES	7,717,554	483,047	6.26%	6.71%	2.91%	3.67%	N/A	N/A
NET PAYOUT %	\$75,529		0.98%					

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

		March 31, 2024		
	<b>2024</b>	2023	2022	<b>TOTAL</b>
	<b>LOST TIME</b>	LOST TIME	LOST TIME	<b>RATE *</b>
<b>FUND</b>	<b>FREQUENCY</b>	FREQUENCY	FREQUENCY	<b>2024 - 2022</b>
Morris County	0.17	1.62	1.24	1.29
Bergen County	0.23	1.42	1.57	1.35
Monmouth County	0.23	0.63	1.02	0.76
Burlington County Municipal JIF	0.39	1.30	1.43	1.26
Suburban Municipal	0.41	1.23	1.26	1.14
Professional Municipal Manager	0.46	1.83	1.74	1.64
Ocean County	0.60	1.44	1.44	1.34
Central New Jersey	0.60	2.17	2.23	2.00
Suburban Metro	0.68	1.30	1.66	1.38
NJ Public Housing Authority	0.68	1.63	2.01	1.70
Gloucester, Salem, Cumberland	0.75	1.38	1.38	1.31
South Bergen County	0.96	2.46	2.37	2.26
Camden County	1.10	1.14	1.52	1.31
NJ Utility Authorities	1.23	1.55	1.46	1.48
Atlantic County Municipal JIF	1.50	2.14	2.22	2.11
<b>AVERAGE</b>	<b>0.67</b>	<b>1.55</b>	<b>1.64</b>	<b>1.49</b>

**Camden County JOINT INSURANCE FUND**

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

DATA VALUED AS OF <b>March 31, 2024</b>									
MEMBER_ID	MEMBER	# CLAIMS ** FOR * 3/31/2024	Y.T.D. LOST TIME ACCIDENTS	2024 LOST TIME FREQUENCY	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2024 - 2022	
1	87 Audubon	0	0	0.00	2.31	1.13	1 Audubon	1.53	
2	88 Audubon Park	0	0	0.00	0.00	0.00	2 Audubon Park	0.00	
3	89 Barrington	0	0	0.00	0.96	1.80	3 Barrington	1.25	
4	91 Berlin Borough	0	0	0.00	1.01	1.01	4 Berlin Borough	0.90	
5	92 Berlin Township	0	0	0.00	1.31	2.68	5 Berlin Township	1.75	
6	93 Brooklawn	0	0	0.00	0.00	2.67	6 Brooklawn	1.23	
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	2.14	
9	96 Collingswood	0	0	0.00	0.60	0.62	9 Collingswood	0.54	
10	97 Gibbsboro	0	0	0.00	6.06	2.94	10 Gibbsboro	3.98	
11	98 Gloucester City	0	0	0.00	0.75	0.00	11 Gloucester City	0.32	
12	99 Haddon	0	0	0.00	0.00	0.73	12 Haddon	0.35	
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	1.26	
16	104 Lawnside	0	0	0.00	0.00	1.55	16 Lawnside	0.69	
17	105 Lindenwold	0	0	0.00	1.85	5.48	17 Lindenwold	3.26	
18	106 Magnolia	0	0	0.00	0.00	1.70	18 Magnolia	0.82	
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	0.85	
21	110 Oaklyn	0	0	0.00	3.15	0.00	21 Oaklyn	1.40	
22	111 Pine Hill	0	0	0.00	0.00	1.82	22 Pine Hill	0.81	
23	112 Runnemede	0	0	0.00	1.01	1.01	23 Runnemede	0.91	
24	113 Somerdale	0	0	0.00	1.20	1.10	24 Somerdale	1.02	
25	114 Voorhees	0	0	0.00	1.79	2.59	25 Voorhees	1.96	
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	3.86	
30	564 Cherry Hill	-1	2	1.74	0.94	0.69	30 Cherry Hill	0.93	
31	584 Cherry Hill Fire District	0	1	2.41	1.27	4.18	31 Cherry Hill Fire District	2.73	
32	101 Haddonfield	0	1	3.27	0.84	0.00	32 Haddonfield	0.74	
33	115 Winslow	0	2	3.40	1.70	2.22	33 Winslow	2.12	
34	90 Bellmawr	1	2	6.20	3.73	2.32	34 Bellmawr	3.38	
35	107 Medford Lakes	0	1	6.90	0.00	0.00	35 Medford Lakes	0.80	
<b>Totals:</b>		<b>0</b>	<b>9</b>	<b>1.10</b>	<b>1.14</b>	<b>1.52</b>		<b>1.31</b>	



MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND											
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund											
Data Valued As of : May 13, 2024											
<b>Total Participating Members</b>		<b>38</b>		<b>38</b>							
Complaint				<b>38</b>							
Percent Compliant				<b>100.00%</b>							
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 DISTRICT	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%	\$ 2,500	20% of \$1,000,000
WOODLYNNE	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

<b>Camden JIF 2024 FUND COMMISSIONERS</b>		
<b>MEMBER</b>	<b>FUND COMMISSIONER</b>	<b>ALTERNATE COMMISSIONER</b>
Audubon	David Taraschi	Rob Jakubowski
Audubon Park	M. Larry Pennock	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard V. Wilkinson	Rick Miller
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden City	Damon Burke	
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill	Erin Knoedler	Ari Messinger
Cherry Hill Fire District	John Foley	John Mulholland
Chesilhurst	M. Jamila Odom-Garnett	
Clementon	Jenai Johnson	
Collingswood	M. James Maley	Cassandra Duffey
Gibbsboro	Glenn Werner	Amy Troxel
Gloucester City	Brian Morrell	
Gloucester Township	Tom Cardis	
Haddon Heights	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 May 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

<b>CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND</b>				
<b>2024 RISK MANAGEMENT CONSULTANTS AGREEMENTS</b>				
<b>As of May 13, 2024</b>				
<b>MUNICIPALITY</b>	<b>RISK MANAGEMENT CONSULTANT</b>	<b>Resolution Received</b>	<b>Agreement Received</b>	<b>Contract Term date</b>
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	4/25/2024	01/30/24	12/31/24
CHERRY HILL	CONNER STRONG & BUCKELEW	2/12/2024	4/24/2024	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	04/25/24	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	03/20/24	06/30/24
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
LAWNSIDE	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	04/25/24	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
<b>Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.</b>				

**RESOLUTION NO. 24-16**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
BILLS LIST – MAY 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 CLOSED**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003476			
003476	MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND	SUPP. ASSESS FY 2014 ( DOL YEAR 2010)	53,073.37
003476	MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND	2023 ASSESS. FOR CLOSE OUT FY 2019	1,656,017.65
			<b>1,709,091.02</b>
		<b>Total Payments FY CLOSED</b>	<b>1,709,091.02</b>

**FUND YEAR 2023**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003430			
003430	CHERRY HILL TOWNSHIP	VOID AND REISSUE	-500.00
003430	CHERRY HILL TOWNSHIP	VOID AND REISSUE	-1,100.00
			<b>-1,600.00</b>
003477			
003477	CHERRY HILL TOWNSHIP	2023 SPECIAL RECOGNITION AWARD	500.00
003477	CHERRY HILL TOWNSHIP	2023 SAFETY INCENTIVE AWARD	1,100.00
			<b>1,600.00</b>
003478			
003478	RP Design Management	CHERRY HILL SAFETY INC. GIFT CARDS 5/24	900.00
			<b>900.00</b>
		<b>Total Payments FY 2023</b>	<b>900.00</b>

**FUND YEAR 2024**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003479			
003479	BOROUGH OF PINE HILL	REIMB. FOR POLICE ACCREDITATION 05/24	13,999.91
			<b>13,999.91</b>
003480			
003480	NJ CYBER RISK MANAGEMENT FUND	CYBER- 2ND INSTALL 2024	221,553.50
			<b>221,553.50</b>
003481			
003481	COMPSERVICES, INC.	CLAIM SER. GLOUCESTER-05/24 2405-81	1,291.67
003481	COMPSERVICES, INC.	CLAIMS ADMIN FEE 05/24 INV 2405.81	40,886.00
003481	COMPSERVICES, INC.	CHERRY HILL CLAIM SERV. 05/24 2405-81	2,458.33
			<b>44,636.00</b>
003482			
003482	INTERSTATE MOBILE CARE INC.	DRUG/ALC. TESTING 4/24 INV 18812	4,485.00
			<b>4,485.00</b>
003483			
003483	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 05/24	18,036.83
			<b>18,036.83</b>
003484			
003484	PERMA RISK MANAGEMENT SERVICES	POSTAGE 04/24	87.39
003484	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 05/24	45,326.25
			<b>45,413.64</b>
003485			
003485	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 05/24	5,061.00
			<b>5,061.00</b>

003486			
003486	BROWN & CONNERY, LLP	LITIGATION MGMT -INV 338061 04/24	2,457.00
003486	BROWN & CONNERY, LLP	ATTORNEY FEES INV 338061 04/24	2,216.16
003486	BROWN & CONNERY, LLP	ATTORNEY EXPENSES- INV 338061 04/24	13.31
			<b>4,686.47</b>
003487			
003487	ELIZABETH PIGLIACELLI	TREASURER FEE 05/24	2,242.50
			<b>2,242.50</b>
003488			
003488	MEDLOGIX LLC	MAN. CARE SERVICE CHERRY HILL 05/24	1,083.00
003488	MEDLOGIX LLC	WC MANAGED CARE SERVICE 05/24	10,812.38
			<b>11,895.38</b>
003489			
003489	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 05/24	1,285.00
			<b>1,285.00</b>
003490			
003490	ACCESS	INV 10812539 DEPT 409 3/31/24	124.98
			<b>124.98</b>
003491			
003491	WORLD INSURANCE ASSOCIATES, LLC	RMC- 1ST HALF 2024- BOR. HADDONFIELD	18,734.00
			<b>18,734.00</b>
		<b>Total Payments FY 2024</b>	<b>392,154.21</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>2,102,145.23</b>

\_\_\_\_\_  
Chairperson

Attest:

\_\_\_\_\_

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

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

\_\_\_\_\_

Treasurer

May 20, 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 April 30, 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 MAY: Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.

- INVESTMENT INCOME:

Net Investment Income received for April totaled \$63,903.60.

- RECEIPT ACTIVITY FOR April:

Assessment	\$ 117,072.00
Deductible	31,755.50
Recovery	<u>3,402.64</u>
Total Receipts	<u>\$152,230.14</u>

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

- CLAIM ACTIVITY FOR April:

Property Liability Claims	\$ 103,344.47
Workers Compensation Claims	152,377.13
Administration Expense	<u>2,593,392.55</u>
Total Claims/Expenses	<u>\$2,849,114.15</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$26,785,330.72 to a closing balance of \$23,969,259.33 showing a decrease of \$2,816,071.39.

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: April											
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	TOTAL
OPEN BALANCE	361,929.75	6,362,439.38	1,621,551.31	8,501,084.40	(147,227.19)	196,740.71	(8,738.65)	1,280,229.77	8,585,612.73	31,708.45	26,785,330.66
<b>RECEIPTS</b>											
Assessments	6,461.86	11,537.34	3,872.46	25,199.52	12,423.69	2,882.94	2,716.15	34,140.98	17,837.06	0.00	117,072.00
Refunds	2,778.92	0.00	0.00	4,500.72	0.00	0.00	0.00	0.00	0.00	27,878.50	35,158.14
Invest Pymnts	(2,569.84)	(29,297.96)	(7,764.74)	(39,146.06)	0.00	0.00	0.00	0.00	(39,535.30)	0.00	(118,313.90)
Invest Adj	26.76	305.06	80.85	407.61	0.00	0.00	0.00	0.00	411.66	0.00	1,231.94
Subtotal Invest	(2,543.08)	(28,992.90)	(7,683.89)	(38,738.45)	0.00	0.00	0.00	0.00	(39,123.64)	0.00	(117,081.96)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>6,697.70</b>	<b>(17,455.56)</b>	<b>(3,811.43)</b>	<b>(9,038.21)</b>	<b>12,423.69</b>	<b>2,882.94</b>	<b>2,716.15</b>	<b>34,140.98</b>	<b>(21,286.58)</b>	<b>27,878.50</b>	<b>35,148.18</b>
<b>EXPENSES</b>											
Claims Transfers	36,973.04	42,533.22	23,838.21	137,676.68	0.00	0.00	0.00	0.00	0.00	14,700.45	255,721.60
Expenses	0.00	0.00	0.00	0.00	1,013,388.50	0.00	0.00	1,380,708.00	15,333.83	0.00	2,409,430.33
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	186,067.64	0.00	186,067.64
<b>TOTAL</b>	<b>36,973.04</b>	<b>42,533.22</b>	<b>23,838.21</b>	<b>137,676.68</b>	<b>1,013,388.50</b>	<b>0.00</b>	<b>0.00</b>	<b>1,380,708.00</b>	<b>201,401.47</b>	<b>14,700.45</b>	<b>2,851,219.57</b>
<b>END BALANCE</b>	<b>331,654.41</b>	<b>6,302,450.60</b>	<b>1,593,901.67</b>	<b>8,354,369.52</b>	<b>(1,148,192.00)</b>	<b>199,623.65</b>	<b>(6,022.51)</b>	<b>(66,337.25)</b>	<b>8,362,924.68</b>	<b>44,886.50</b>	<b>23,969,259.27</b>

**REPORT STATUS SECTION**

**Report Month: April**

		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	April					
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	\$26,785,330.72	7,180,545.30 -	22,616.72	50,396.11	-	19,577,006.03
Opening Interest Accrua	\$0.00	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$1,231.95	\$0.00	\$0.00	\$0.00	\$0.00	\$1,231.95
5 Interest Paid - Cash Inst	\$63,903.60	\$24,402.20	\$940.36	\$527.33	\$0.00	\$38,033.71
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$182,217.51	\$0.00	\$0.00	\$0.00	\$0.00	-\$182,217.51
8 Net Investment Income	-\$117,081.96	\$24,402.20	\$940.36	\$527.33	\$0.00	-\$142,951.85
9 Deposits - Purchases	\$407,951.74	\$152,230.14	\$103,344.47	\$152,377.13	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$3,106,941.17	-\$2,849,114.15	-\$103,344.47	-\$152,377.13	\$0.00	-\$2,105.42
Ending Cash & Investment	\$23,969,259.33	\$4,508,063.49	-\$21,676.36	\$50,923.44	\$0.00	\$19,431,948.76
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$307,337.02	\$163,309.91	\$121,314.00	\$22,713.11	\$0.00	\$0.00
(Less Deposits in Transit)	-\$137,138.64	-\$294,065.47	\$109,764.17	\$47,162.66	\$0.00	\$0.00
Balance per Bank	\$24,139,457.71	\$4,377,307.93	\$209,401.81	\$120,799.21	\$0.00	\$19,431,948.76

APRIL							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	04/03/2024	14,256.80				14,256.80	
2	04/10/2024	26,700.65				26,700.65	
3	04/10/2024	18,777.42				18,777.42	
4	04/17/2024	29,111.38				29,111.38	
5	04/17/2024	56,992.70				56,992.70	
6	04/24/2024	14,444.39				14,444.39	
7	04/24/2024	15,842.01				15,842.01	
8	04/30/2024	47,905.82				47,905.82	
9	04/30/2024	31,690.43	5,949.48			37,639.91	
10						-	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	255,721.60	5,949.48	-	-	261,671.08	
	Monthly Rpt	261,671.08				261,671.08	
	Variance	- 5,949.48	5,949.48	-	-	0.00	

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

Month		April							
Current Fund Year		2024							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid April	Monthly Recoveries April	Calc. Net Paid Thru April	TPA Net Paid Thru April	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2024	Property	28,629.20	35,663.99	0.00	64,293.19	64,293.19	0.00	0.00	0.00
	Liability	7,607.74	500.00	0.00	8,107.74	8,107.74	0.00	0.00	0.00
	Auto	6,106.31	2,209.99	0.00	8,316.30	8,316.30	0.00	0.00	0.00
	Workers Comp	25,913.09	10,810.44	458.94	36,264.59	36,264.59	0.00	(0.00)	0.00
	Cherry Hill	7,272.92	10,984.12	7,272.92	10,984.12	10,984.12	0.00	0.00	0.00
	<b>Total</b>	<b>75,529.26</b>	<b>60,168.54</b>	<b>7,731.86</b>	<b>127,965.94</b>	<b>127,965.94</b>	<b>0.00</b>	<b>(0.00)</b>	<b>0.00</b>
2023	Property	917,719.21	376.27	2,778.92	915,316.56	915,316.56	0.00	0.00	(0.00)
	Liability	53,092.03	6,833.42	0.00	59,925.45	59,925.45	0.00	0.00	0.00
	Auto	41,466.11	2,838.57	0.00	44,304.68	44,304.68	0.00	0.00	0.00
	Workers Comp	901,537.60	50,366.59	741.00	951,163.19	951,824.19	(661.00)	(0.00)	(661.00)
	Cherry Hill	888.36	3,716.33	7,678.98	(3,074.29)	(3,074.29)	0.00	0.00	0.00
	<b>Total</b>	<b>1,914,703.31</b>	<b>64,131.18</b>	<b>11,198.90</b>	<b>1,967,635.59</b>	<b>1,968,296.59</b>	<b>(661.00)</b>	<b>0.00</b>	<b>(661.00)</b>
2022	Property	835,604.09	932.78	0.00	836,536.87	836,536.87	(0.00)	(0.00)	0.00
	Liability	60,610.59	1,305.50	0.00	61,916.09	61,916.09	0.00	0.00	0.00
	Auto	112,682.17	8,116.60	0.00	120,798.77	120,798.77	0.00	0.00	0.00
	Workers Comp	1,944,241.40	26,092.49	164.78	1,970,169.11	1,970,333.89	(164.78)	(0.00)	(164.78)
	Cherry Hill	11,841.18	0.00	12,832.10	(990.92)	(990.92)	0.00	0.00	(0.00)
	<b>Total</b>	<b>2,964,979.43</b>	<b>36,447.37</b>	<b>12,996.88</b>	<b>2,988,429.92</b>	<b>2,988,594.70</b>	<b>(164.78)</b>	<b>(0.00)</b>	<b>(164.78)</b>
2021	Property	802,089.66	0.00	0.00	802,089.66	802,090.66	(1.00)	(1.00)	0.00
	Liability	228,477.78	28,145.74	0.00	256,623.52	256,623.45	0.07	(3,890.26)	3,890.33
	Auto	112,565.16	2,854.27	0.00	115,419.43	115,419.43	(0.00)	(0.00)	0.00
	Workers Comp	2,207,742.77	6,272.52	3,136.00	2,210,879.29	2,216,880.02	(6,000.73)	(2,864.73)	(3,136.00)
	Cherry Hill	(10,711.84)	0.00	0.00	(10,711.84)	(10,711.84)	0.00	0.00	0.00
	<b>Total</b>	<b>3,340,163.53</b>	<b>37,272.53</b>	<b>3,136.00</b>	<b>3,374,300.06</b>	<b>3,380,301.72</b>	<b>(6,001.66)</b>	<b>(6,755.99)</b>	<b>754.33</b>
2020	Property	635,447.67	0.00	0.00	635,447.67	635,751.67	(304.00)	(304.00)	0.00
	Liability	803,238.46	5,748.56	0.00	808,987.02	808,987.02	0.00	0.00	0.00
	Auto	455,981.01	7,818.78	0.00	463,799.79	463,799.79	0.00	0.00	0.00
	Workers Comp	2,903,772.91	44,134.64	0.00	2,947,907.55	2,948,248.56	(341.01)	(341.01)	0.00
	Cherry Hill	(1,170.01)	0.00	94.50	(1,264.51)	(1,264.51)	0.00	0.00	0.00
	<b>Total</b>	<b>4,797,270.04</b>	<b>57,701.98</b>	<b>94.50</b>	<b>4,854,877.52</b>	<b>4,855,522.53</b>	<b>(645.01)</b>	<b>(645.01)</b>	<b>0.00</b>
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Cherry Hill	(24,516.77)	0.00	0.00	(24,516.77)	0.00	(24,516.77)	(24,516.77)	0.00
	<b>Total</b>	<b>(24,516.77)</b>	<b>0.00</b>	<b>0.00</b>	<b>(24,516.77)</b>	<b>0.00</b>	<b>(24,516.77)</b>	<b>(24,516.77)</b>	<b>0.00</b>
<b>TOTAL</b>		<b>13,068,128.80</b>	<b>255,721.60</b>	<b>35,158.14</b>	<b>13,288,692.26</b>	<b>13,320,681.48</b>	<b>(31,989.22)</b>	<b>(31,917.77)</b>	<b>(6,827.18)</b>



BNY MELLON

Asset and Accrual Detail - By Asset type

Report ID: IACS0017

Base Currency: USD

MX6F92185102 - CAMDEN CO JIF

04/30/2024

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
<b>UNIT OF PARTICIPATION</b>							
<b>U.S. DOLLAR</b>							
<b>UNITED STATES</b>							
2,008,018.741	MEL JCMJ ACCOUNT	9.6772	19,431,948.76	0.00	19,431,948.76		0.00
99VVB5Y75		9.6772	19,431,948.76	0.00	19,431,948.76	100.00	0.00

**Statement of Change in Net Assets**
  
**Market Value**
  
 04/30/2024

Report ID: IGLS0002
   
 Base Currency: USD
   
 Status: FINAL

	Current Period		Fiscal Year To Date	
	04/01/2024	04/30/2024	01/01/2024	04/30/2024
<b>NET ASSETS - BEGINNING OF PERIOD</b>		19,577,006.03		19,517,124.90
		<u>19,577,006.03</u>		<u>19,517,124.90</u>
<b>RECEIPTS</b>				
<b>INVESTMENT INCOME</b>				
INTEREST	38,033.71		146,023.53	
UNREALIZED GAIN/LOSS-INVESTMENT	-182,217.51		-226,730.31	
ACCRETION/AMORTIZATION	1,231.95		10,672.66	
<b>TOTAL INVESTMENT INCOME</b>		<u>-142,951.85</u>		<u>-70,034.12</u>
<b>TOTAL RECEIPTS</b>		<u>-142,951.85</u>		<u>-70,034.12</u>
<b>DISBURSEMENTS</b>				
<b>ADMINISTRATIVE EXPENSES</b>				
TRUSTEE/CUSTODIAN	485.87		1,952.55	
INVESTMENT ADVISORY FEES	1,133.68		11,236.92	
CONSULTING	485.87		1,952.55	
<b>TOTAL ADMINISTRATIVE EXPENSES</b>		<u>2,105.42</u>		<u>15,142.02</u>
<b>TOTAL DISBURSEMENTS</b>		<u>2,105.42</u>		<u>15,142.02</u>
<b>NET ASSETS - END OF PERIOD</b>		<u>19,431,948.76</u>		<u>19,431,948.76</u>



**Camden County Municipal Joint Insurance Fund**

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Keith Hummel, JIF Safety Director  
**DATE:** May 27, 2024

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

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

**LOSS CONTROL SURVEYS**

- Township of Gloucester on April 8, 2024
- Township of Winslow Fire District on April 9, 2024
- Township of Haddon on April 15, 2024
- Township of Gloucester on April 29, 2024

**LAW ENFORCEMENT LOSS CONTROL SURVEYS**

- Borough of Haddon Heights on April 30, 2024

**MEETINGS ATTENDED**

- Police Ad-Hoc Meeting on April 18, 2024
- Claims Committee Meeting on April 19, 2024

### **EL 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**

- Take Our Kids to Work Day Best Practices
- Overnight Stays & Excursions Best Practices
- Special Events Best Practices
- Falls: Calculating Total Distance
- CBD Oil Risks
- Subrogation Best Practices

#### **MSI FIRE & EMS**

- No Fire & EMS for the month of April

#### **MSI LAW ENFORCEMENT**

- Personal Vehicle Use - Auto Liability
- Healthcare Heroes Violation Prevention Act - New Legislation
- Artificial Intelligence Risk & Mitigation Consideration
- Subrogation Best Practices

#### **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.

<b>MSI NOW</b>	
<b>Municipality</b>	<b>Number of Videos</b>
Audubon	1
Barrington	1
Bellmawr	6
Berlin Boro	8
Berlin Twp	8
Camden City	7
Clementon	2
Gibbsboro	6
Gloucester Twp	1
Haddon Twp	9
Haddon Heights	1
Haddonfield	2
Laurel Springs	1

MSI NOW	
Magnolia	3
Merchantville	1
Mount Ephraim	1
Oaklyn	1
Pennsauken	1
Pine Hill	1
Runnemede	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@jamontgomery.com](mailto:afelip@jamontgomery.com).



Conner Strong - Report by Insured Copy

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
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	Commercial General Liability, Automobile Liability, Excess Liability, Workers Compensation and Employers' 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.
4LZRI	Camden County Municipal JIF	Township of Voorhees	Namdar Realty Group LLC, NAMCO Realty LLC,	Voorhees Center Realty	150 Great Neck Road, Suite 304	Great Neck	NJ	11021	Workers Compensation and Employers' Liability, Excess Liability, Commercial General Liability, Automobile Liability	04/17/2024	RE: Car Show  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 Car Show hosted by the Voorhees Police Department at the Voorhees Town Center.
4LZSI	Camden County Municipal JIF	Township of Cherry Hill	Ford Motor Credit Company	1 American Road, MD 7500		Dearborn	MD	7500	Property, Commercial General Liability, Excess Liability, Workers	04/18/2024	

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
									Compensation and Employers' Liability, Automobile Liability		
									Workers Compensation and Employers' Liability, Property, Commercial General Liability, Excess Liability	04/18/2024	Certificate holder is an additional insured on the general liability and excess liability policies and loss payee on the property policy as respects to the lease of four 2023 Ford Explorer Hybrids, vin #1FM5K8AW3PNA09348, VIN #1FM5K8AW5PNA09349, vin #1FM5K8AW1PNA09350, and vin #1FM5K8AW3PNA09351, with a total value of \$286,644.
FQNEG	Camden County Municipal JIF	Township of Voorhees	Namdar Realty Group, LLC, NAMCO Realty LLC,	Voorhees Center Realty LLC	150 Great Neck Rd, Suite 304	Great Neck	NY	11021	Commercial General Liability, Automobile Liability, Excess Liability, Workers Compensation and Employers' Liability	04/17/2024	RE: leased property located at 2120 Voorhees Town Place  *Additional Certificates Holders: Voorhees Nassim LLC & Voorhees CH LLC NAMCO Realty LLC, Namdar Realty Group LLC, Voorhees Center Realty LLC, Voorhees Nassim LLC and Voorhees CH LLC are Additional Insureds on a primary/non-contributory basis on the above-referenced Commercial General Liability, Auto

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 and Excess Liability Policies if required by written contract as respect to leased property located at 2120 Voorhees Town Center, Voorhees Township, Camden County, NJ 08043. Waiver of Subrogation applies on the above-referenced Commercial General Liability, Auto Liability and Workers' Compensation Policies if required by written contract and permitted by law. 30 Days Notice of Cancellation.
FQNLK	Camden County Municipal JIF	Cherry Hill Fire District (BOFC District #13)	Wells Fargo Equipment Finance, Inc. ATIMA	P.O. Box 35702		Billings	MT	59107	Workers Compensation and Employers' Liability, Automobile Liability, Commercial General Liability, Property, Excess Liability	04/08/2024	RE: 2018 Ford E450 AEV 172 Type III Ambulances, vin #1FDXE4F57JDC19494 and vin #1FDXE4F57JDC19480  The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects

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
											to the lease of two (2) 2018 Ford E450 AEV 172 Type III Ambulances, vin #1FDXE4FS7JDC194 94 and vin #1FDXE4FS7JDC194 80, each valued at \$182,970. Contract #413711-104.
G3A3X	Camden County Municipal JIF	City of Camden	State of New Jersey	DEP NJ Urban & Community Forestry Program	PO Box 420	Trenton	NJ	08625	Excess Liability,Property,Automobile Liability,Workers Compensation and Employers' Liability,Public Officials Liability,Commercial General Liability	04/02/2024	RE: NJ UCF Tree Planting Grant  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 NJ UCF Tree Planting Grant.
OTAVQ	Camden County Municipal JIF	Cherry Hill Fire District (BOFC District #13)	Wells Fargo Equipment Finance, Inc. ATIMA	P.O. Box 35702		Billings	MT	59107	Automobile Liability,Workers Compensation and Employers' Liability,Excess Liability,Property,Commercial General Liability	04/08/2024	RE: 2018 Ford E450 AEV 172 Type III Ambulance, vin #1FDXE4FS6JDC069 63  The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of a 2018 Ford E450 AEV 172

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
											Type III Ambulance, vin #1FDXE4F56JDC06963, valued at \$203,058. Contract #413711-103
OTRZB	Camden County Municipal JIF	Township of Cherry Hill	Masso's Event Rentals	210 South Delsea Drive		Glassboro	NJ	08028	Automobile Liability,Workers Compensation and Employers' Liability,Property,Excess Liability,Commercial General Liability	04/03/2024	
									Commercial General Liability,Workers Compensation and Employers' Liability,Excess Liability,Automobile Liability,Property	04/03/2024	RE: Rentals  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 chair/table rentals for various events during the current calendar year.
OTSAF	Camden County Municipal JIF	Borough of Bellmawr	Bellmawr Board of Education	256 Anderson Avenue		Bellmawr	NJ	08031	Excess Liability,Workers Compensation and Employers' Liability,Commercial General Liability,Automobile Liability	04/09/2024	Evidence of insurance with respects to the shared services agreement relative to the services of school resource officers.
P556A	Camden County Municipal JIF	Township of Cherry Hill	The Center at Cherry Hill LLC	and Diversified Management Plus LLC	1125 Ocean Avenue	Lakewood	NJ	08701	Excess Liability,Commercial General Liability,Automobile Liability,Workers	04/08/2024	RE: Use of Premises/Parking Lot  The Certificate Holder is an

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
									Compensation and Employers' Liability		Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises/parking lot for Cherry Hill Township sponsored events during the current calendar year.
P559T	Camden County Municipal JIF	Borough of Collingswood	Impact 100 South Jersey	PO Box 446		Haddonfield	NJ	08033	Workers Compensation and Employers' Liability,Commercial General Liability,Automobile Liability,Excess Liability	04/03/2024	Evidence of insurance with respects to the Collingswood Foundation for the Arts.
XVSH7	Camden County Municipal JIF	Cherry Hill Fire District (BOFC District #13)	Wells Fargo Equipment Finance, Inc. ISAQA	PO Box 35702		Billings	MT	59107	Excess Liability,Commercial General Liability,Workers Compensation and Employers' Liability,Automobile Liability,Property	04/08/2024	RE: 2019 Ford E450 Ambulance, vin #1FDXE4F50KDC60 793  The Certificate Holder is Additional Insured and Loss Payee with respects to the lease of a 2019 Ford E450 Ambulance, vin #1FDXE4F50KDC60 793, valued at \$196,132.00.
XW4M4	Camden County Municipal JIF	Borough of Mt. Ephraim	TD Bank, N.A as Trustee	12000 Horizon Way	3rd Floor	Mt. Laurel	NJ	08054	Property,Commercial General Liability,Workers Compensation and Employers' Liability,Crime,Auto	04/01/2024	RE: CCIA Bond Issues  The Certificate Holder is an Additional Insured on the above-referenced

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
									mobile Liability,Excess Liability		Commercial General Liability and Excess Liability Policies and Loss Payee (trustee) on the Property Policy if required by written contract as respects to the CCIA Bond issues. Liability and Excess Liability Policies and Loss Payee (trustee) on the Property Policy if required by written contract as respects to the CCIA Bond issues.
YBDND	Camden County Municipal JIF	Borough of Collingswood	Borough of Bellmawr	21 East Browning Road		Bellmawr	NJ	08099	Automobile Liability,Excess Liability,Workers Compensation and Employers' Liability,Property,Commercial General Liability	04/12/2024	
									Excess Liability,Property,Commercial General Liability,Automobile Liability,Workers Compensation and Employers' Liability	04/12/2024	RE: Showmobile Stage  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 showmobile stage for Borough of Collingswood sponsored events during the current calendar year.

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
Y8EV5	Camden County Municipal JIF	Township of Gloucester	Camden County Division of Environmental Affairs	1301 Park Blvd.		Cherry Hill,	NJ	08002	Automobile Liability,Commercial General Liability,Excess Liability,Workers Compensation and Employers' Liability,Property	04/10/2024	
									Excess Liability,Workers Compensation and Employers' Liability,Commercial General Liability,Property,Automobile Liability	04/10/2024	RE: Cleanup 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 to the Gloucester Township Blackwood Lake Advisory Committee Cleanup Event on the Bike Path from Brown Avenue to Woodland Avenue including Blackwood Lake Area.
Y8FB3	Camden County Municipal JIF	Borough of Bellmawr	Bellmawr Board of Education	256 Anderson Avenue		Bellmawr	NJ	08031	Excess Liability,Commercial General Liability,Workers Compensation and Employers' Liability,Automobile Liability	04/10/2024	Evidence of insurance with respects to the use of facilities at Bell Oaks Elementary School for the Bellmawr Police Department's basketball game.





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	\$226,674.35	\$116,376.96	\$112,297.39	49.11%
April	\$218,065.53	\$89,395.90	\$128,669.63	59.01%
<b>TOTAL 2024</b>	<b>\$858,345.46</b>	<b>\$432,991.55</b>	<b>\$425,353.91</b>	<b>49.56%</b>

Monthly & YTD Summary:

PPO Statistics	April	YTD
Bills	189	524
PPO Bills	170	489
PPO Bill Penetration	89.95%	93.32%
PPO Charges	\$195,475.95	\$585,027.78
Charge Penetration	89.64%	68.16%

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



**CAMJIF Liability Subrogation Report 04/2024**

<u>Month to Date</u>	<u>Year to Date</u>
\$2,778.92	\$101,791.47

CAMJIF Liability Subrogation Report 04/2024

Claim Number	Client	Loss Date	Transacti on Date	Transaction Type	Transaction Amount
0000024162	Lindenwold	10/30/23	4/24/24	RECOVERY	2,778.92



**CAMJIF Subrogation Report 04/2024**

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

***APPENDIX I – MINUTES***

**April 22, 2024**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – April 22, 2024  
MEETING HELD AT BELLMAWR MUNICIPAL BUILDING  
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	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 <b>Bradford Stokes,</b> <b>Karen A. Read</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	CompServices <b>Tracy Ware</b>
Safety Director	J.A. Montgomery Risk Control <b>Harry Earle</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

Ari Messinger, Cherry Hill Alternate  
Eleanor Kelly, Runnemede Borough  
Bonnie Taft, Oaklyn  
Elizabeth Peddicord, Pennsauken Twp  
Glenn Werner, Gibbsboro

**RISK MANAGEMENT CONSULTANTS PRESENT:**

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
Danielle Colaianni	Hardenbergh Insurance

**OTHER PRESENT:**

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MARCH 25, 2024**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MARCH 25, 2024**

Motion:	Commissioner Wolk
Second:	Commissioner Taraschi
Vote:	Unanimous

**CORRESPONDENCE:** NONE

**EXECUTIVE DIRECTOR:**

**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. Commissioner Wolk said the deadline to complete the D2 CyberSecurity training is June 30<sup>th</sup>. The next meeting will be May 16, 2024 at 3:30 via Zoom.

**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. Commissioner Wolk said the RCF voted to renew Selective Insurance policy for commercial crime coverage. The next meeting will be held on June 10<sup>th</sup> at 10:30 am at Forsgate Country Club.

**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. Commissioner Wolk said the revised EJIF 2024 budget was adopted to reflect the new member Willingboro MUA. At the next meeting the board will determine if they follow the MEL’s lead to switch accounts to TD Bank. The next meeting is on June 10<sup>th</sup> at Forsgate Country Club.

**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. Commissioner Wolk said the Operating Committee issued an RFP for banking services they received three responses and recommended to change banking services from Citizen's Bank to TD Bank. The Board passed a resolution making that effective July 1<sup>st</sup>. The preliminary year end financials indicated the MEL will close out Fund Years with approximately \$14.3 million in surplus and is not expecting to be issuing and additional assessments. The next meeting will be on June 10<sup>th</sup> at Forsgate Country Club.

**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 19<sup>th</sup> 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. Executive Director said the Camden JIF is potentially looking to make that move as well. The Camden JIF Treasurer has attended meetings on the MEL level and this will be on the agenda for next months meeting. In response to Commissioner Shannon, Executive Director said on page 10 there is a memo from the MEL outlining the benefits to moving and the JIF will definitely receive a better interest rate.

**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 14<sup>th</sup> annual seminar will be conducted virtually on Friday, April 26<sup>th</sup> 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 30<sup>th</sup>.

**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<sup>st</sup>. 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** – 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 February 29th where the actuary projected 3.6 we are currently at 2.91 which is good early on. The Lost Time Accident Frequency showed a rough January at 1.84 the report now reflects the Camden JIF at 1.66 for February which is an improvement. The per member report shows three more lost time accidents for February. The EPL POL Compliance shows the Camden JIF is 100% compliant. The Regulatory checklist which reflects regulatory filings submitted to the State. Executive Director said there is some very, very good news coming from the MEL as there will not be an additional assessment coming out of the MEL this year. The RCF will have a small additional assessment and the Camden JIF's portion will be \$53,000. Hopefully, this is a sign on better things to come with the renewal.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 24-15 April 2024 Vouchers**

<b>TOTAL 2019</b>	<b>(\$ 38,371.59)</b>
<b>TOTAL 2024</b>	<b>\$2,580,164.14</b>
<b>TOTAL</b>	<b>\$2,593,392.55</b>

**MOTION TO APPROVE RESOLUTION 24-15 APRIL 2024 VOUCHERS**

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

**Confirmation of March 2024 Claims Payments/Certification of Claims Transfers:**

<b>Closed FY</b>	<b>.00</b>
<b>2020</b>	<b>\$76,163.02</b>
<b>2021</b>	<b>\$22,428.46</b>
<b>2022</b>	<b>\$72,082.71</b>
<b>2023</b>	<b>\$262,026.03</b>
<b>2024</b>	<b>\$53,945.08</b>
<b>TOTAL</b>	<b>\$486,645.30</b>

**MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF MARCH 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 the MEL Webinar and said it was a very good program including topics of Municipal Tort Claims Act and Title 59. The verdict on the Haddonfield flood case did come up and a lot of these cases are very fact sensitive. Attorney Nardi said the Tort Claims Act is a very strong defense that we have been using since 1972. Sometimes it does not go the way we want as in this case obviously. Post trial motions are proceeding and preparing for an appeal, if necessary after the Judge decides what should occur with this verdict. The MEL is working on it and trying to overturn this verdict. Attorney Nardi recommended that those involved in writing a resolution when awarding a contract with stormwater or any engineering firm should include the following special wording “This contract is being awarded in accordance with the specifications and at the recommendation of the engineers hired by the town”. It is very important because the JIF has been very successful with cases in the past where we were able to produce a resolution. Attorney Nardi said another aspect is discretionary activities such as planning boards or zoning board activities and to make sure the designs have been approved. Also, whenever a town finds an undisclosed pipe on a property it very important to document it and make sure that any easement that is necessary is complete and the legal description recorded and put on the maps.

Defense Panel Attached & Report made Part of Minutes

**SAFETY DIRECTOR:**

Risk Control Consultant Rt. Chief Harry Earl 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. Tomorrow is the 4<sup>th</sup> session of the four-day Supervisor course will be held in Cape May and we do have officers from Camden County attending that training. Please keep up on park inspections with warm weather approaching.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

The Certificate Report for the period 2/22/24 to 03/22/24 was included in the agenda. Cyber Compliance was included on page 41-42 of the agenda packet.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for March 2024 where there was a savings of 49.11% for March and a total of 46.34% for the year. Ms. Goldstein also discussed the 1<sup>st</sup> Quarter 2024 Workers’ Comp Injury Review.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** The Subrogation reports were included on pages 45 and 46 for the month of March 2024 for both workers compensation and liability.

**MOTION TO GO INTO EXECUTIVE SESSION**

Motion:	Commissioner Taraschi
Second:	Commissioner Cheeseman
Vote:	Unanimous

**MOTION TO GO INTO OPEN SESSION**

Motion: Commissioner Taraschi  
Second: Commissioner Passanante  
Vote: Unanimous

Chairman Mevoli said the Claims Committee held a Zoom Phone meeting on Friday, where all claims were reviewed and discussed and minutes that would normally be reviewed in the Executive Session. 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 DiAngelo  
Roll Call Vote: 9 Ayes – 0 Nays

**OLD BUSINESS: NONE**

**NEW BUSINESS:** Risk Manager Thomas Merchel said there is a model resolution for plan immunity that exists right now that is being updated. If anyone has a project that is underway right now and does not want to wait for the update they can reach out to Mr. Merchel, and he can send the update. Mr. Merchel also said the MEL Attorney Fred Semerau is looking into adding this for the Planning Board professionals as well.

**PUBLIC COMMENT: NONE**

**MOTION TO ADJOURN:**

Motion: Commissioner Taraschi  
Second: Commissioner Wolk  
Vote: Unanimous

**MEETING ADJOURNED: 5:41 PM**

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