



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA JULY 22, 2024 – 5:00 PM

MEETING BEING HELD ELECTRONICALLY

<https://permainc.zoom.us/j/96237389184>

ALSO TELEPHONICALLY AT:

929-205-6099

Meeting ID: 962 3738 9184

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: JULY 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:** June 24, 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. 24-21 July Bills **Page 15**
Treasurer's Report **Page 17**
Monthly Reports **Page 19**
 - ☐ **ATTORNEY – Joseph Nardi, Esquire**
 - ☐ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report **Page 23**
 - ☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report **Page 26**
 - ☐ **MANAGED CARE – Medlogix**
Monthly Report **Page 34**
 - ☐ **CLAIMS SERVICE – AmeriHealth Casualty**
Monthly Subrogation Report **Page 36**
-

- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
- ☐ **MEETING ADJOURNED**
- ☐ **NEXT MEETING: August 26, 2024 – Via Zoom**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: July 22, 2024

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Banking Services** – As reported several months ago, the MEL's Joint Cash & Management Investment Program (JCMI) oversaw the release of an RFP for banking services. As a result of that, the MEL, EJIF, RCF & Cyber JIF have all awarded banking services to TD Bank. The MEL issued a bulletin outlining the change and detailing the benefits, **pages 3 & 4**. The Central & Morris JIF's along with several others, are moving to TD also.

After discussions with our Treasurer and Perma's Chief Accounting Officer, we are recommending that the Camden JIF start the process of switching our accounts to TD Bank. Resolution 24-20 appears on **page 5**.

- ❑ **Motion to adopt Resolution 24-20 awarding Banking Services to TD Bank**

- ❑ **Fiscal Management Plan Update:** Upon approval of awarding banking services to TD Bank, the Fund's Fiscal Management Plan and Cash Management & Investment Policy will require amendment to add TD Bank for Wire Transfers and as an Authorized Depository. The changes appear on **page 6**.

- ❑ **Motion to Amend the 2024 Fiscal Management Plan and the Cash Management & Investment policy to add TD Bank as an official depository.**

- ❑ **Property Appraisals:** AssetWorks has completed the fieldwork several weeks ago and are finishing up the valuation portion. Final reports should be available within the next few weeks and will be shared with members and RMC's before they are uploaded into Origami.
- ❑ **2024 Coverage Documents:** The Fund office is in the final stages of preparing coverage documents, which will be posted to Origami by the end of July.

The MEL Risk Management Information System with Origami will only store policies for 3 years, so it is imperative that members download the policies and save them on their local system to comply with record retention requirements.

- ❑ **2025 Renewal:** Members and Risk Managers have received an email from Origami with a link to renewal worksheets to begin the 2025 underwriting renewal. We will issue an email with additional directions once the underwriting system link is sent to Fund Commissioners Users and Risk Management Consultants users by Origami. The deadline for completion of the updates is August 30th.
- ❑ **2025 Membership Renewals** – Eight members are scheduled to renew as of January 1, 2025. Membership documents will be mailed to those members early next month.
- ❑ **Quasi Municipal Entities:** Attached on **page 7** is a draft memorandum that will be released to members that extend coverage to Class III and IV Quasi-municipal entities. Memorandum will emphasize that coverage for Class III and Class IV Quasi entities is limited.
- ❑ **MEL Bulletin on Billboards:** The MEL Fund Attorney has updated his communication concerning Recent Trends in Billboard Court Decisions. The bulletin will be distributed under separate cover.
- ❑ **NJ Cyber JIF Report:** The Cyber JIF met on June 20, 2024, via Zoom to approve the Year End 2023 Audit. Commissioner Wolk’s report on that meeting is enclosed in Appendix II. The Operations Committee met on June 24, 2024 via Zoom to discuss new membership.
- ❑ **2023 Audit Filing:** PERMA filed the 2023 Year End Audit, the Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Departments of Insurance and Community Affairs. In addition, the Synopsis of Audit was published in the Fund’s official newspapers.
- ❑ **August Fund Meetings:** As a reminder, the August meeting will take place virtually via Zoom.

Due Diligence Reports:

Financial Fast Track	<i>Provided Quarterly</i>
Loss Ratio Analysis	Page 8
Loss Time Accident Frequency	Page 9 & 10
POL/EPL Compliance Report	Page 11
Fund Commissioners	Page 12
Regulatory Affairs Checklist	Page 13
RMC Agreements	Page 14



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

RESOLUTION NO. 24-20

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
AUTHORIZING TD BANK TO PROVIDE BANKING SERVICES TO THE FUND**

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

WHEREAS, N.J.S.A. 40A:5:15.1 provides that banking and financial institutions are exempt from the New Jersey Local Public Contracts Law; and

WHEREAS, the Camden County Municipal Joint Insurance Fund is a member of the Municipal Excess Liability Joint Insurance Fund (MEL), the Municipal Excess Liability Residual Claims (RCF) and the New Jersey Environmental Risk Management Fund (EJIF); and

WHEREAS, notwithstanding such exemption, the MEL, RCF and EJIF solicited requests for proposals – which included information on all affiliated local Joint Insurance Funds - on December 13, 2023 with a January 25, 2024 due date; and

WHEREAS, the Request for Proposals included information on all local affiliated Joint Insurance Funds, and

WHEREAS, the MEL, RCF and EJIF accepted the recommendation of the MEL Investment Committee, comprised of local affiliated JIF Fund Treasurers, and it made its recommendation to award a contract to TD Bank after reviewing relevant proposals for such banking services, the history of banking services that have been provided to the Fund, the unique needs of the Fund, which includes, but is not limited to, responsiveness, security, efficiency, flexibility, to provide services to a public entity; and

WHEREAS, the Fund has concluded that TD Bank will provide such services, along with a financial proposal, that is in the best interest of the Fund.

NOW, THEREFORE, BE IT RESOLVED, by the **Camden County Municipal Joint Insurance Fund**, that TD Bank shall be awarded a contract for banking services.

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

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

2024 FISCAL MANAGEMENT PLAN AMENDMENT

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

Citizens Bank

TD Bank

2024 CASH MANAGEMENT AND INVESTMENT POLICY AMENDMENT

3.) **Authorized Depositories**

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

Citizens Bank

TD Bank

Camden County Municipal Joint Insurance Fund
9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone: (201) 881-7632 Fax: (201) 881-7633

DRAFT

Memo to: Fund Commissioners & Risk Management Consultants
Camden County Municipal Joint Insurance Fund

From: Bradford Stokes, Executive Director

Re: Quasi-Municipal Entities

The Joint Insurance Fund allows a member to adopt a resolution and submit an application for the JIF to approve the extension of its coverage to non-profit organizations that we refer to as “quasi-municipal entities”.

Below is the listing of organizations included for coverage with your town.

Will Merge Each Member’s Covered Quasi-Municipal Entities or
Will Read “Our Records Indicate that Member Does not Extend Coverage to any
Quasi-Municipal Entity”

We are drafting this memorandum to clarify that this coverage extension has always been limited to crime, non-owned auto liability and general liability.

We encourage you to discuss coverage with these entities to make sure they understand the limited coverage they enjoy with the town. For example, the JIF is not providing Director’s and Officer’s, Cyber Liability or Workers’ Compensation coverage.

Please consult with your Risk Management Consultant, JIF Underwriting Manager or JIF Executive Director if you have any questions or concerns.

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	53 Actual 31-May-24	MONTH TARGETED	52 Actual 30-Apr-24	MONTH TARGETED	41 Actual 31-May-23	MONTH TARGETED
PROPERTY	710,000	733,304	103.28%	100.00%	103.28%	100.00%	103.01%	100.00%
GEN LIABILITY	1,692,081	871,610	51.51%	96.63%	52.02%	96.51%	53.73%	92.99%
AUTO LIABILITY	397,295	641,076	161.36%	94.26%	167.41%	93.94%	191.83%	89.77%
WORKER'S COMP	3,527,720	2,596,025	73.59%	99.66%	75.64%	99.62%	72.83%	98.81%
TOTAL ALL LINES	6,327,096	4,842,015	76.53%	98.55%	78.18%	98.47%	78.58%	96.82%
NET PAYOUT %	\$4,312,490		68.16%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	41 Actual 31-May-24	MONTH TARGETED	40 Actual 30-Apr-24	MONTH TARGETED	29 Actual 31-May-23	MONTH TARGETED
PROPERTY	718,669	824,401	114.71%	100.00%	117.17%	100.00%	122.91%	100.00%
GEN LIABILITY	1,681,349	990,586	58.92%	92.99%	57.06%	92.48%	21.12%	84.65%
AUTO LIABILITY	446,457	172,687	38.68%	89.77%	38.79%	89.30%	25.16%	82.02%
WORKER'S COMP	3,528,173	2,706,741	76.72%	98.81%	76.84%	98.70%	76.42%	96.21%
TOTAL ALL LINES	6,374,648	4,694,416	73.64%	96.78%	73.50%	96.55%	63.49%	92.59%
NET PAYOUT %	\$3,462,909		54.32%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	29 Actual 31-May-24	MONTH TARGETED	28 Actual 30-Apr-24	MONTH TARGETED	17 Actual 31-May-23	MONTH TARGETED
PROPERTY	812,040	897,395	110.51%	100.00%	114.04%	100.00%	135.90%	96.87%
GEN LIABILITY	1,666,133	138,530	8.31%	84.65%	7.86%	83.56%	6.06%	69.55%
AUTO LIABILITY	604,621	417,698	69.08%	82.02%	69.10%	81.06%	67.50%	64.31%
WORKER'S COMP	3,820,056	3,118,773	81.64%	96.21%	79.07%	95.79%	73.22%	84.23%
TOTAL ALL LINES	6,902,850	4,572,396	66.24%	92.62%	65.12%	92.05%	63.88%	80.43%
NET PAYOUT %	\$3,119,300		45.19%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	17 Actual 31-May-24	MONTH TARGETED	16 Actual 30-Apr-24	MONTH TARGETED	5 Actual 31-May-23	MONTH TARGETED
PROPERTY	840,000	1,219,023	145.12%	96.87%	142.76%	96.65%	41.24%	37.00%
GEN LIABILITY	1,706,985	121,404	7.11%	69.55%	7.22%	67.85%	0.76%	14.00%
AUTO LIABILITY	570,755	73,406	12.86%	64.31%	14.18%	62.03%	3.65%	15.00%
WORKER'S COMP	4,160,000	2,057,822	49.47%	84.23%	46.78%	81.73%	15.31%	9.00%
TOTAL ALL LINES	7,277,740	3,471,655	47.70%	80.68%	46.02%	78.65%	13.98%	13.88%
NET PAYOUT %	\$2,012,823		27.66%					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	5 Actual 31-May-24	MONTH TARGETED	4 Actual 30-Apr-24	MONTH TARGETED	-7 Actual 31-May-23	MONTH TARGETED
PROPERTY	1,054,175	461,136	43.74%	37.00%	33.63%	30.00%	N/A	N/A
GEN LIABILITY	1,897,909	15,699	0.83%	14.00%	0.62%	10.00%	N/A	N/A
AUTO LIABILITY	631,298	41,815	6.62%	15.00%	4.14%	10.00%	N/A	N/A
WORKER'S COMP	4,159,386	689,176	16.57%	9.00%	9.55%	6.00%	N/A	N/A
TOTAL ALL LINES	7,742,768	1,207,827	15.60%	14.53%	10.20%	10.57%	N/A	N/A
NET PAYOUT %	\$352,610		4.55%					

2024 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		May 31, 2024		
	2024	2023	2022	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2024 - 2022
Monmouth County	0.47	0.69	1.00	0.78
Morris County	0.60	1.72	1.27	1.34
Bergen County	0.69	1.42	1.57	1.35
NJ Public Housing Authority	0.82	1.63	2.01	1.66
Suburban Municipal	0.85	1.23	1.26	1.17
South Bergen County	0.90	2.46	2.37	2.16
Ocean County	0.96	1.45	1.44	1.36
Central New Jersey	1.00	2.22	2.23	1.99
Suburban Metro	1.14	1.37	1.70	1.46
Burlington County Municipal JIF	1.17	1.30	1.43	1.33
Gloucester, Salem, Cumberland	1.35	1.41	1.35	1.37
Professional Municipal Manager	1.37	1.83	1.74	1.71
NJ Utility Authorities	1.37	1.60	1.51	1.52
Atlantic County Municipal JIF	1.43	2.19	2.23	2.08
Camden County	1.55	1.20	1.52	1.40
AVERAGE	1.04	1.58	1.64	1.51

Camden County JOINT INSURANCE FUND										
2024 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS										
			DATA VALUED AS OF			May 31, 2024				
			# CLAIMS	Y.T.D.	2024	2023	2022			TOTAL
			** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	*	5/31/2024	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2024 - 2022
1	87 Audubon		0	0	0.00	2.31	1.13	1 Audubon		1.42
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		0.78
4	91 Berlin Borough		0	0	0.00	2.02	1.01	4 Berlin Borough		1.25
5	92 Berlin Township		0	0	0.00	1.31	2.68	5 Berlin Township		1.62
6	93 Brooklawn		0	0	0.00	0.00	2.67	6 Brooklawn		1.13
7	94 Chesilhurst		0	0	0.00	0.00	0.00	7 Chesilhurst		0.00
8	96 Collingswood		0	0	0.00	0.60	0.62	8 Collingswood		0.50
9	97 Gibbsboro		0	0	0.00	6.06	2.94	9 Gibbsboro		3.71
10	98 Gloucester City		0	0	0.00	0.75	0.00	10 Gloucester City		0.30
11	99 Haddon		0	0	0.00	1.71	0.73	11 Haddon		1.00
12	100 Haddon Heights Borough		0	0	0.00	0.00	0.00	12 Haddon Heights Borou		0.00
13	102 Hi-Nella		0	0	0.00	0.00	0.00	13 Hi-Nella		0.00
14	103 Laurel Springs		0	0	0.00	0.00	2.74	14 Laurel Springs		1.17
15	104 Lawnside		0	0	0.00	0.00	1.55	15 Lawnside		0.64
16	105 Lindenwold		0	0	0.00	1.85	5.48	16 Lindenwold		3.03
17	106 Magnolia		0	0	0.00	0.00	1.70	17 Magnolia		0.77
18	108 Merchantville		0	0	0.00	0.00	0.00	18 Merchantville		0.00
19	109 Mount Ephraim		0	0	0.00	0.00	1.89	19 Mount Ephraim		0.79
20	111 Pine Hill		0	0	0.00	0.00	1.82	20 Pine Hill		0.76
21	112 Runnemede		0	0	0.00	1.01	1.01	21 Runnemede		0.85
22	116 Winslow Township Fire Distri		0	0	0.00	0.00	0.00	22 Winslow Township Fire		0.00
23	451 Tavistock		0	0	0.00	0.00	0.00	23 Tavistock		0.00
24	584 Cherry Hill Fire District		0	1	1.45	1.27	4.18	24 Cherry Hill Fire District		2.54
25	101 Haddonfield		0	1	1.96	0.84	0.00	25 Haddonfield		0.69
26	564 Cherry Hill		1	4	2.09	0.71	0.69	26 Cherry Hill		0.95
27	114 Voorhees		1	2	2.18	1.79	2.59	27 Voorhees		2.19
28	115 Winslow		1	3	3.06	2.13	2.22	28 Winslow		2.33
29	95 Clementon		1	1	3.69	3.28	1.59	29 Clementon		2.65
30	110 Oaklyn		1	1	4.00	3.15	0.00	30 Oaklyn		1.96
31	107 Medford Lakes		0	1	4.14	0.00	0.00	31 Medford Lakes		0.74
32	113 Somerdale		2	2	5.52	1.20	1.10	32 Somerdale		1.91
33	90 Bellmawr		1	3	5.58	3.73	2.32	33 Bellmawr		3.47
34	117 Woodlynne		0	1	9.23	0.00	0.00	34 Woodlynne		1.33
35	565 Camden Parking Authority		1	1	10.21	0.00	7.84	35 Camden Parking Autho		5.38
Totals:			9	21	1.55	1.20	1.52			1.40

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND										
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund										
Data Valued As of :				July 10, 2024						
Total Participating Members	38		38							
Complaint			38							
Percent Compliant			100.00%							
					01/01/24	2024				
	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Amended Deductible Date	Revised EPL Deductible	Revised POL Deductible	Co-Insurance	
Member Name	*								01/01/24	
AUDUBON	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%	
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%	
BARRINGTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
BELLMAWR	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 100K	
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	01/01/24			0%	
CAMDEN CITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
CHERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
CHERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
CHESILHURST	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
CLEMENTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000				20% of 1st 100K	
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
GLOUCESTER TWP	Yes	Yes	Yes	\$ 100,000	\$ 100,000				20% of 1st 250K	
HADDON	Yes	Yes	Yes	\$ 10,000	\$ 10,000				20% of 1st 100K	
HADDON HEIGHTS	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
HADDONFIELD	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
HI-NELLA	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
LAUREL SPRINGS	Yes	Yes	Yes	\$ 20,000	\$ 20,000				0%	
LAWNSIDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
LINDENWOLD	Yes	Yes	Yes	\$ 5,000	\$ 5,000				0%	
MAGNOLIA	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
MEDFORD LAKES	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
MERCHANTVILLE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
MOUNT EPHRAIM	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
OAKLYN	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%	
PENNSAUKEN	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
PINE HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
RUNNEMEDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
SOMERDALE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
TAVISTOCK	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
VOORHEES	Yes	Yes	Yes	\$ 7,500	\$ 7,500				20% of 1st 100K	
WINSLOW	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	
WINSLOW TOWNSHIP FIRE DISTRICT #1	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%	
WOODLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	

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	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
Pennsuaken 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 July 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	Filed
<input type="checkbox"/>	Fund Commissioners	Filed
<input type="checkbox"/>	Fund Officers	Filed
<input type="checkbox"/>	Renewal Resolutions	Filed
<input type="checkbox"/>	New Members	None
<input type="checkbox"/>	Withdrawals	None
<input type="checkbox"/>	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	Filed
<input type="checkbox"/>	Annual Audit	Filed
<input type="checkbox"/>	State Comptroller Audit Filing	Filed
<input type="checkbox"/>	Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2024 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
As of July 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	6/13/2024	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	06/24/24	06/24/24	12/31/24
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
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	04/25/24	1/30/2024	12/31/24
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW	6/12/2024	6/28/2024	12/31/24
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. 24-21**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – JULY 2024**

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

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

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

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

FUND YEAR 2023

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
BOWMAN & COMPANY, LLP	AUDIT- 2023 Y/E FINANCIAL STMT. - 06/24	26,653.00
		26,653.00
BOROUGH OF WOODLYNNE	2023 SAFETY INCENTIVE AWARD	1,000.00
		1,000.00
BARRINGTON BOROUGH	2023 OPTIONAL SAFETY AWARD	1,000.00
		1,000.00
	Total Payments FY 2023	28,653.00

FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
MUNICIPAL EXCESS LIABILITY JIF	FPB Q3 2024	5,040.25
		5,040.25
MUNICIPAL EXCESS LIABILITY JIF	MEL- PROPERTY Q3 2024	531,985.00
MUNICIPAL EXCESS LIABILITY JIF	MELQ3 2024	822,504.25
		1,354,489.25
COMPSERVICES, INC.	CLAIM SER. GLOUCESTER-07/24 2407-81	1,291.67
COMPSERVICES, INC.	CLAIMS ADMIN FEE 07/24 INV 2407-81	40,886.00
COMPSERVICES, INC.	CHERRY HILL CLAIM SERV. 07/24 2407-81	2,458.33
		44,636.00
INTERSTATE MOBILE CARE INC.	DRUG/ALC. TESTING 6/24 INV 18917	4,498.00
INTERSTATE MOBILE CARE INC.	DOT DRUG TEST- INV 18916 06/24	267.00
		4,765.00
J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 07/24	18,036.83
		18,036.83
PERMA RISK MANAGEMENT SERVICES	POSTAGE 06/24	49.42
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 07/24	46,326.25
		46,375.67
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 07/24	5,061.00
		5,061.00
BROWN & CONNERY, LLP	LITIGATION MGMT -INV 342720 06/24	6,667.50
BROWN & CONNERY, LLP	ATTORNEY FEES INV 342720 06/24	2,216.16
BROWN & CONNERY, LLP	ATTORNEY EXPENSES- INV 342720 06/24	11.78
		8,895.44

BOWMAN & COMPANY, LLP	PAYROLL AUDIT FOR 2025 WC- 06/24	10,000.00 10,000.00
ELIZABETH PIGLIACELLI	TREASURER FEE 07/24	2,242.50 2,242.50
MUNICIPAL EXCESS LIABILITY JIF	MSI Q3 2024	26,218.75 26,218.75
SPARK CREATIVE GROUP	WEB HOSTING/DOMAIN MGMT INV 5668 6/24	850.00 850.00
MEDLOGIX LLC MEDLOGIX LLC	MAN. CARE SERVICE CHERRY HILL 07/24 WC MANAGED CARE SERVICE 07/24	1,083.00 10,812.38 11,895.38
CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 07/24	1,285.00 1,285.00
ACCESS	INV 10928958 DEPT 409 5/31/24	150.36 150.36
WORLD INSURANCE ASSOCIATES, LLC	RMC- 2ND HALF 2024- BOR. HADDONFIELD	18,734.00 18,734.00
ACRISURE T/A SCIROCCO INS. GROUP ACRISURE T/A SCIROCCO INS. GROUP	RMC- 2ND HALF 2024 WOODLYNNE RMC- 2ND HALF 2024- AUDUBON PARK	3,465.00 1,252.56 4,717.56
	Total Payments FY 2024	1,563,392.99
	TOTAL PAYMENTS ALL FUND YEARS	1,592,045.99

Chairperson

Attest:

Dated: _____

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

Treasurer

July 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 June 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 JULY:** Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.
- **INVESTMENT INCOME:**

Net Investment Income received for June totaled \$148,543.19.

- **RECEIPT ACTIVITY FOR June:**

Assessment	\$4,816,289.00
Deductible	42,507.70
Recovery	<u>37,775.49</u>
Total Receipts	<u>\$4,896,572.19</u>

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

- **CLAIM ACTIVITY FOR June:**

Property Liability Claims	\$ 55,027.96
Workers Compensation Claims	176,249.91
Administration Expense	<u>1,194,013.89</u>
Total Claims/Expenses	<u>\$1,422,291.76</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$24,748,166.68 to a closing balance of \$28,135,956.56 showing an increase of \$3,387,789.88.

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: June											
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	TOTAL
OPEN BALANCE	389,015.91	6,561,744.11	1,528,120.10	8,772,986.38	(815,206.25)	276,893.55	66,776.97	(834,146.91)	8,468,507.09	60,386.95	24,475,077.90
RECEIPTS											
Assessments	265,837.94	474,640.92	159,311.11	1,036,696.98	511,105.11	118,602.80	111,741.08	1,404,544.52	733,808.54	0.00	4,816,289.00
Refunds	37,775.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42,507.70	80,283.19
Invest Pymnts	4,200.02	47,155.93	12,786.45	63,047.01	0.00	0.00	0.00	0.00	60,858.88	0.00	188,048.29
Invest Adj	15.33	172.20	46.69	230.23	0.00	0.00	0.00	0.00	222.25	0.00	686.70
Subtotal Invest	4,215.35	47,328.13	12,833.14	63,277.24	0.00	0.00	0.00	0.00	61,081.13	0.00	188,734.99
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	307,828.78	521,969.05	172,144.25	1,099,974.22	511,105.11	118,602.80	111,741.08	1,404,544.52	794,889.67	42,507.70	5,085,307.18
EXPENSES											
Claims Transfers	20,443.72	21,648.36	12,935.88	163,912.13	0.00	0.00	0.00	0.00	0.00	12,337.78	231,277.87
Expenses	0.00	0.00	0.00	0.00	0.00	470,317.00	0.00	0.00	720,696.89	0.00	1,191,013.89
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,136.81	0.00	2,136.81
TOTAL	20,443.72	21,648.36	12,935.88	163,912.13	0.00	470,317.00	0.00	0.00	722,833.70	12,337.78	1,424,428.57
END BALANCE	676,400.97	7,062,064.80	1,687,328.47	9,709,048.48	(304,101.15)	(74,820.66)	178,518.05	570,397.61	8,540,563.06	90,556.87	28,135,956.51
REPORT STATUS SECTION											
XXX											
Report Month: June											
Opening Balances:		Opening Balances are equal				Balance Differences					
Imprest Transfers:		Imprest Totals are equal									
Investment Balances:		Investment Payment Balances are equal									
		Investment Adjustment Balances are equal									
Ending Balances:		Ending Balances are equal									
Accrual Balances:		Accrual Balances are equal									

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	June					
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	\$24,475,077.96	4,881,460.25	- 20,684.03	51,472.33	-	19,562,829.41
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	\$686.69	\$0.00	\$0.00	\$0.00	\$0.00	\$686.69
5 Interest Paid - Cash Inst	\$68,100.25	\$26,483.42	\$958.09	\$466.95	\$0.00	\$40,191.79
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$119,948.04	\$0.00	\$0.00	\$0.00	\$0.00	\$119,948.04
8 Net Investment Income	\$188,734.98	\$26,483.42	\$958.09	\$466.95	\$0.00	\$160,826.52
9 Deposits - Purchases	\$5,127,850.06	\$4,896,572.19	\$55,027.96	\$176,249.91	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$1,655,706.44	-\$1,422,291.76	-\$55,027.96	-\$176,249.91	\$0.00	-\$2,136.81
Ending Cash & Investment	\$28,135,956.56	\$8,382,224.10	-\$19,725.94	\$51,939.28	\$0.00	\$19,721,519.12
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$300,630.06	\$173,018.36	\$121,819.90	\$5,791.80	\$0.00	\$0.00
(Less Deposits in Transit)	-\$43,747.22	-\$267,633.95	\$133,805.54	\$90,081.19	\$0.00	\$0.00
Balance per Bank	\$28,392,839.40	\$8,287,608.51	\$235,899.50	\$147,812.27	\$0.00	\$19,721,519.12

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
CAMDEN MUNICIPAL JOINT INSURANCE FUND									
Month		June							
Current Fund Year		2024							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2024	Property	177,627.50	7,227.56	6,110.00	178,745.06	178,745.06	0.00	0.00	0.00
	Liability	11,601.13	4,588.89	0.00	16,190.02	16,190.02	0.00	0.00	0.00
	Auto	8,991.94	7,262.38	0.00	16,254.32	16,254.32	0.00	(0.00)	0.00
	Workers Comp	154,389.74	91,208.43	0.00	245,598.17	245,598.17	(0.00)	0.00	(0.00)
	Cherry Hill	0.00	7,395.89	37,217.52	(29,821.63)	(29,821.63)	0.00	0.00	0.00
	Total	352,610.31	117,683.15	43,327.52	426,965.94	426,965.94	(0.00)	(0.00)	(0.00)
2023	Property	915,316.56	11,496.45	31,665.49	895,147.52	895,147.52	0.00	0.00	0.00
	Liability	59,184.45	1,637.37	0.00	60,821.82	60,821.82	0.00	0.00	0.00
	Auto	44,304.68	5,673.50	0.00	49,978.18	49,978.18	0.00	0.00	0.00
	Workers Comp	1,000,888.40	35,677.83	0.00	1,036,566.23	1,036,566.23	(0.00)	(10.00)	10.00
	Cherry Hill	(6,790.62)	731.35	5,125.40	(11,184.67)	(11,184.67)	0.00	0.00	0.00
	Total	2,012,903.47	55,216.50	36,790.89	2,031,329.08	2,031,329.08	(0.00)	(10.00)	10.00
2022	Property	837,277.53	1,719.71	0.00	838,997.24	838,997.24	(0.00)	(0.00)	0.00
	Liability	67,641.48	3,346.75	0.00	70,988.23	70,988.23	0.00	0.00	0.00
	Auto	120,798.77	0.00	0.00	120,798.77	120,798.77	0.00	0.00	0.00
	Workers Comp	2,091,305.61	19,129.60	0.00	2,110,435.21	2,110,435.21	0.00	0.00	0.00
	Cherry Hill	(990.92)	4,183.54	0.00	3,192.62	3,192.62	0.00	(0.00)	0.00
	Total	3,116,032.47	28,379.60	0.00	3,144,412.07	3,144,412.07	(0.00)	(0.00)	0.00
2021	Property	802,089.66	0.00	0.00	802,089.66	802,090.66	(1.00)	(1.00)	0.00
	Liability	336,192.55	7,413.98	0.00	343,606.53	343,606.46	0.07	0.07	(0.00)
	Auto	116,179.93	0.00	0.00	116,179.93	116,179.93	(0.00)	(0.00)	0.00
	Workers Comp	2,221,460.62	11,566.03	0.00	2,233,026.65	2,235,891.38	(2,864.73)	(2,864.73)	(0.00)
	Cherry Hill	(10,711.84)	0.00	164.78	(10,876.62)	(10,876.62)	0.00	0.00	0.00
	Total	3,465,210.92	18,980.01	164.78	3,484,026.15	3,486,891.81	(2,865.66)	(2,865.66)	(0.00)
2020	Property	635,447.67	0.00	0.00	635,447.67	635,751.67	(304.00)	(304.00)	0.00
	Liability	810,590.92	4,661.37	0.00	815,252.29	815,252.29	0.00	0.00	0.00
	Auto	642,430.92	0.00	0.00	642,430.92	642,430.92	0.00	0.00	0.00
	Workers Comp	2,957,720.50	6,330.24	0.00	2,964,050.74	2,964,391.75	(341.01)	(341.01)	0.00
	Cherry Hill	(1,264.51)	27.00	0.00	(1,237.51)	(1,237.51)	0.00	0.00	0.00
	Total	5,044,925.50	11,018.61	0.00	5,055,944.11	5,056,589.12	(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	(25,316.77)	0.00	0.00	(25,316.77)	0.00	(25,316.77)	(25,316.77)	0.00
	Total	(25,316.77)	0.00	0.00	(25,316.77)	0.00	(25,316.77)	(25,316.77)	0.00
TOTAL		13,966,365.90	231,277.87	80,283.19	14,117,360.58	14,146,188.02	(28,827.44)	(28,837.44)	10.00



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD

MX6F92185102 - CAMDEN CO JIF

06/30/2024

Status: FINAL

Shares/Par Security ID	Description Link Ref	Price Local/Base	Cost Local/Base	Net Income Receivable Local/Base	Market Value Local/Base	Percent Of Total	Net Unrealized Gain/Loss Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCMI ACCOUNT	9.8214	19,721,519.12	0.00	19,721,519.12		0.00
99VVB5Y75		9.8214	19,721,519.12	0.00	19,721,519.12	100.00	0.00



MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets
Market Value

06/30/2024

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

		Current Period		Fiscal Year To Date	
		06/01/2024	06/30/2024	01/01/2024	06/30/2024
NET ASSETS - BEGINNING OF PERIOD			19,562,829.41		19,517,124.90
			19,562,829.41		19,517,124.90
RECEIPTS					
INVESTMENT INCOME					
INTEREST	40,191.79			225,872.87	
UNREALIZED GAIN/LOSS-INVESTMENT	119,948.04			-8,251.89	
ACCRETION/AMORTIZATION	686.69			12,489.09	
TOTAL INVESTMENT INCOME			160,826.52		230,110.07
TOTAL RECEIPTS			160,826.52		230,110.07
DISBURSEMENTS					
ADMINISTRATIVE EXPENSES					
TRUSTEE/CUSTODIAN	493.11			2,934.80	
INVESTMENT ADVISORY FEES	1,150.59			19,846.25	
CONSULTING	493.11			2,934.80	
TOTAL ADMINISTRATIVE EXPENSES			2,136.81		25,715.85
TOTAL DISBURSEMENTS			2,136.81		25,715.85
NET ASSETS - END OF PERIOD			19,721,519.12		19,721,519.12



Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: July 22, 2024

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

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

LOSS CONTROL SURVEYS

- Township of Pennsauken on June 4, 2024
- Township of Voorhees on June 5, 2024
- Township of Gloucester on June 5, 2024
- Borough of Haddon Heights on June 13, 2024
- Township of Winslow on June 13, 2024
- Borough of Haddonfield on June 24, 2024
- Borough of Collingswood on June 25, 2024

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys for the month of June.

MEETINGS ATTENDED

- Police Chiefs Meeting on June 11, 2024
- Claims Committee Meeting on June 21, 2024
- Executive Safety Committee on June 24, 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

- Hurricane Preparedness Best Practices
- Fencing for Parks Best Practices
- LifeVac Frequently Asked Questions
- Kawasaki Engine Recall
- Bounce Houses & Inflatable Best Practices
- Heat-Related Illness Best Practices
- Prevent Heat Illness at Work

MSI FIRE & EMS

- No Fire/EMS bulletins for the month of June.

MSI LAW ENFORCEMENT

- Child Protection Training Concerning Police Recruitment Programs and Junior Police Academies
- Juvenile Gatherings and Flash Mobs - Critical Planning and Response Considerations

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
Barrington	1
Berlin Borough	2
Berlin Township	2
Camden City	2
Cherry Hill	4
Clementon	22
Gibbsboro	18

MSI NOW	
Gloucester City	19
Gloucester Township	3
Haddon Heights	3
Laurel Springs	1
Merchantville	3
Pine Hill	10
Voorhees	4
Winslow	3

MSI LIVE

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

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

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

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

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

NOTE: We need to keep our list of MSI Training Administrators up to date. If there are any changes or deletions, or you need to appoint a new Training Administrator, please advise Andrea Felip at afelip@jamontgomery.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
4LHBW	Camden County Municipal JIF	Township of Gloucester	Black Horse Pike Regional School District	580 Erial Road		Blackwood	NJ	08012	Excess Liability,Workers Compensation and Employers' Liability,Commercial General Liability,Property,Aut omobile Liability	05/22/2024	Re: Use of Facilities- Police Department Training The Certificate holder is Additional Insured on the Commercial General Liability and Commercial Excess Liability policies as respect use of facilities by the Gloucester Township Police Department for training throughout current policy period.
FQNLO	Camden County Municipal JIF	Township of Gloucester	Black Horse Pike Regional School District	580 Erial Road		Blackwood	NJ	08012	Property,Workers Compensation and Employers' Liability,Commercial General Liability,Excess Liability,Automobile Liability	05/22/2024	Re: Beer/Food Truck Festival The Certificate holder is Additional Insured on the Commercial General Liability and Commercial Excess Liability policies as respect to use of parking lot for the Townships Beer/Food Truck Festival.
FRB4S	Camden County Municipal JIF	Borough of Bellmawr	Bell Oaks Upper Elementary School	256 Anderson Avenue		Bellmawr	NJ	08031	Property,Workers Compensation and Employers' Liability,Commercial General Liability,Excess Liability,Automobile Liability	05/28/2024	RE: Use of Premises The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if

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
											required by written contract as respect to the use of school facilities/property by the Borough throughout the year.
G3ATY	Camden County Municipal JIF	Borough of Runnemede	U.S. Bank Equipment Finance	and/or its assigns	1310 Madrid Street	Marshall	MN	56258	Commercial General Liability,Excess Liability,Workers Compensation and Employers' Liability,Automobile Liability,Property	05/29/2024	RE: Leased Ricoh IMC3010 & Ricoh IMC2510 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 Ricoh IMC3000 Copier (Value: \$6,500) & IMC2510 Copier (Value: (\$5,000).
G3B56	Camden County Municipal JIF	Borough of Collingswood	765 Collingswood, LLC	765 Haddon Avenue		Collingswood	NJ	08108	Excess Liability,Automobile Liability,Commercial General Liability,Workers Compensation and Employers' Liability	05/28/2024	RE: Use of Parking Lot 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 parking lot: 765 Haddon Avenue, Collingswood, NJ 08108 during the Collingswood May

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
											Fair. Does not include amusements or fireworks.
G3B77	Camden County Municipal JIF	Borough of Berlin	Inter Community Celebration Association	PO Box 488		Berlin	NJ	08009	Excess Liability,Commercial General Liability,Automobile Liability,Workers Compensation and Employers' Liability	05/29/2024	RE: 4th of July Parade 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 above event during the current policy year.
OTAFI	Camden County Municipal JIF	City of Camden	City of Camden	520 Market Street	City Hall - Room 419	Camden	NJ	08101	Statutory Bond,Crime,Crime	05/23/2024	Evidence of insurance as respects to Statutory Bond coverage for Michelle Hill - Tax Collector, effective 04/14/2020; and Gerald Seneski - CFO/Treasurer, effective 09/06/2022. Statutory Bond Policy# MEL01240187 provides \$1,000,000 excess of the \$1,000,000 for a total of \$2,000,000 in Statutory Bond coverage per listed individual.
OTAFS	Camden County Municipal JIF	Township of Cherry Hill	Township of Cherry Hill	820 Mercer Street		Cherry Hill	NJ	08003	Crime,Crime,Statutor y Bond	05/23/2024	Evidence of Insurance as respects to Statutory Bond Coverage for Carol L.

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
											Redmond - Tax Collector, effective 01/01/07; Mona Noyes - Library Treasurer, effective 12/12/12; and Michelle L. Samalonis - Treasurer/CFO, effective 05/22/2018. Statutory Bond Policy# MEL01240187 provides \$1,000,000 excess of the \$1,000,000 for a total of \$2,000,000 in Statutory Bond coverage per listed individual.
OU7XO	Camden County Municipal JIF	Borough of Clementon	Camden County Educational Services Commission	225 White Horse Avenue		Clementon	NJ	08021	Commercial General Liability,Excess Liability,Automobile Liability,Workers Compensation and Employers' Liability	06/10/2024	RE: Junior Police Academy 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 the Junior Police Academy during the policy year.
P55GQ	Camden County Municipal JIF	Borough of Barrington	KS StateBank and/or Its Assigns	P.O. Box 69		Manhattan	KS	66505	Automobile Liability,Commercial General Liability,Excess Liability,Workers Compensation and Employers' Liability,Property	05/22/2024	RE: 2023 Ford Explorer, vin # 1FM5K8AB9PGB989 59 The Certificate Holder is an Additional Insured on

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
											the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of a 2023 Ford Explorer, vin #1FM5K8AB9PGB98 959, valued at \$63,894.00.
									Automobile Liability,Property,Exc ess Liability,Commercial General Liability,Workers Compensation and Employers' Liability	05/22/2024	
P5SGU	Camden County Municipal JIF	Township of Gloucester	Black Horse Pike Regional School District	580 Erial Road		Blackwood	NJ	08012	Excess Liability,Workers Compensation and Employers' Liability,Commercial General Liability,Automobile Liability	05/22/2024	RE: Use of School Bus The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to use of a school bus for the Gloucester Township's annual Memorial Day Services.
P5TET	Camden County Municipal JIF	City of Camden	State of New Jersey	401 E. State Street		Trenton	NJ	08101	Commercial General Liability,Automobile Liability,Public Officials Liability,Workers Compensation and	06/03/2024	RE: Additional Insured The Certificate Holder is an Additional Insured on

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
									Employers' Liability,Excess Liability,Property		the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.
Y8G6K	Camden County Municipal JIF	Township of Voorhees	TD Bank, N.A.	12000 Horizon Way		Mount Laurel	NJ	08054	Commercial General Liability,Workers Compensation and Employers' Liability,Excess Liability,Automobile Liability,Property	05/22/2024	
									Workers Compensation and Employers' Liability,Automobile Liability,Property,Co mmercial General Liability,Excess Liability	05/22/2024	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. Liquor Liability is included, except when the Member Entity or its indemnites are in the business of selling or serving alcoholic beverages (including the giving, selling, or serving of alcoholic beverages to the general public in connection with the catering operations for profit of the Member Entity).
Y8IN1	Camden County Municipal JIF	City of Camden	STATE OF NEW JERSEY	PO Box 420	428 East State Street, 4th Floor	Trenton	NJ	08625	Commercial General Liability,Excess Liability,Workers	06/10/2024	RE: NJUCF Leafing Out Grant

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		The State of New Jersey is an Additional Insured on the above referenced Commercial General Liability and Excess or Umbrella Liability Policies if required by written contract as respect to NJUCF Leaving Out Grant.
Y8ISE	Camden County Municipal JIF	Borough of Barrington	County of Camden	520 Market Street, 6th Floor		Camden	NJ	08102	Workers Compensation and Employers' Liability, Commercial General Liability, Excess Liability	06/14/2024	RE: Shared Services Agreement – Governor's Council on Alcoholism and Drug Abuse, Municipal Alliance Program The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Excess Liability, and Workers' Compensation Policies with respects to the County of Camden providing funds to the Borough of Barrington to establish prevention and early intervention programs to fight alcoholism and drug abuse.
Y8J6R	Camden County Municipal JIF	Township of Berlin	Inter Community Celebration Association (ICCA)	P.O. Box 488		Berlin	NJ	08009	Public Officials Liability, Workers Compensation and Employers'	06/05/2024	Evidence of insurance with respects to July 4th Parade.

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,Commercial General Liability,Crime,Auto mobile Liability,Excess Liability		Does not include amusements or fireworks.



CAMDEN JIE

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%
April	\$218,065.53	\$89,395.90	\$128,669.63	59.01%
May	\$619,819.54	\$304,121.19	\$315,698.35	50.93%
June	\$255,346.55	\$87,865.80	\$167,480.75	65.59%
TOTAL 2024	\$1,733,511.55	\$824,978.54	\$908,533.01	52.41%

Monthly & YTD Summary:

PPO Statistics	June	YTD
Bills	205	1,136
PPO Bills	183	1,030
PPO Bill Penetration	89.27%	90.67%
PPO Charges	\$233,070.01	\$1,423,576.56
Charge Penetration	91.28%	82.12%

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

2nd Quarter 2024 – Workers' Comp Injury Review

Claims Reported:

2024

Report Only
Medical Treatment
Total FROI's

1 st Quarter	2 nd Quarter	3 rd Quarter	4 th Quarter	Total 2024
26	31			57
38	59			97
64	90			154

2023

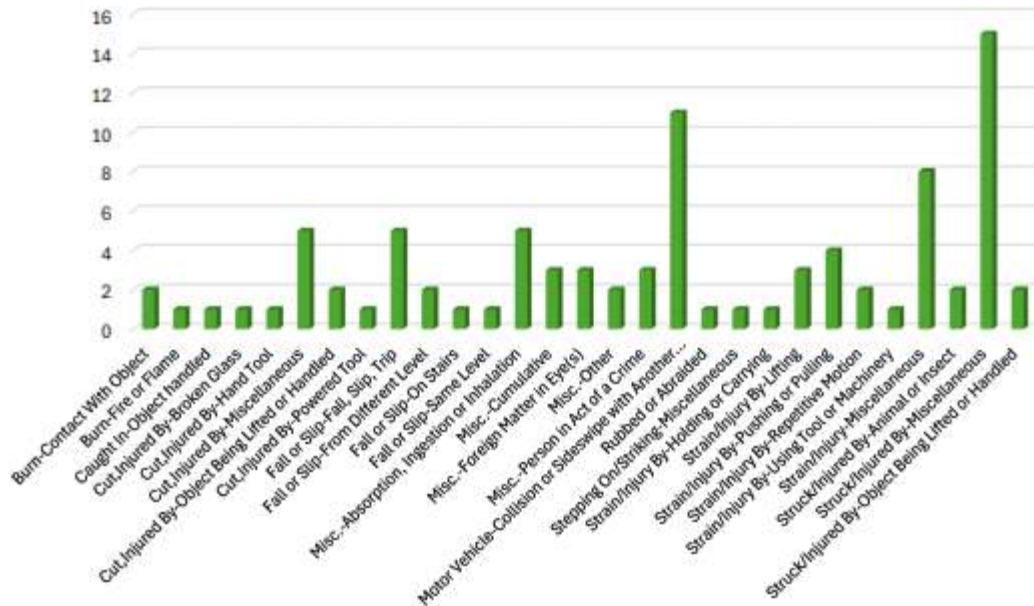
Report Only
Medical Treatment
Total FROI's

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

Claim Statistics:

- **23** Open and treating cases; **5** remain out-of-work; **8** Released to TD/ **3** Accommodated; **10** RTW FD
- **14** Employees had Lost Time (more than 7 days out of work)

Total Injuries by Type





CAMJIF Liability Subrogation Report 06/2024

<u>Month to Date</u>	<u>Year to Date</u>
\$35,975.49	\$142,095.11

CAMJIF Liability Subrogation Report 06/2024

Claim Number	Client Name	Loss Date	Transaction Date	Transaction Type	Transaction Amount
0000023284	Lawnside	1/17/23	6/27/24	RECOVERY	4,709.64
0000023841	Voorhees	8/17/23	6/27/24	RECOVERY	2,514.65
0000024100	Gloucester Township	8/28/23	6/28/24	RECOVERY	1,619.93
0000024169	Winslow	11/19/23	6/27/24	RECOVERY	22,500
0000024299	Cherry Hill	12/20/23	6/28/24	RECOVERY	321.27
0000024695	Winslow	3/23/24	6/27/24	RECOVERY	4,310

Workers Comp



CAMJIF Subrogation Report 06/2024

<u>Month to Date</u>
\$0.00

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

APPENDIX I – MINUTES

June 24, 2024

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JUNE 24, 2024
HADDON TOWNSHIP 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	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Absent
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
Auditor	Bowman and Company LLC Dennis Skalkowski Kaleigh Sawers
Claims Service	CompServices Gladys Driggins, Tracy Ware
Safety Director	J.A. Montgomery Risk Control Thomas Rielly, Harry Earle
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Damon Burke, City of Camden
Ari Messinger, Cherry Hill Alternate
Eleanor Kelly, Runnemede Borough
Bonnie Taft, Oaklyn
Elizabeth Peddicord, Pennsauken Twp
Glenn Werner, Gibbsboro
Lorraine Sacco, Winslow Township Fire District

RISK MANAGEMENT CONSULTANTS PRESENT:

Terry Mason	M&C Insurance Agency, Inc.
Walt Eife	Waypoint Insurance
Peter DiGambattista	Associated Insurance Partners
Don Sciolaro	PIA
Roger Leonard	Leonard O'Neill Insurance Group
Mark von der Tann	Edgewood Associates
Jaclyn Lindsey	Conner Strong & Buckelew

WELCOME: Fund Commissioner Jim Mulroy from Haddon Township welcomed members of the Camden County Municipal JIF and said the JIF is a wonderful product for the Township of Haddon and as they review at the numbers, they would not want to be anywhere else. Mr. Mulroy said they are proud to be a JIF member and hope that the JIF will return for meetings in the future.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MAY 20, 2024**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MAY 20, 2024**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

Audit Report as of December 31, 2023 – The Auditor's Report as of December 31, 2023 will be sent under separate cover to the Executive Committee. The Audit Committee held a conference call last week with representatives from Bowman & Company to review the report. Dennis Skalkowski from Bowman will give a brief report at the meeting and following that, the Board will formally approve **Resolution 24-18** approving year end financials along with the Group Affidavit. **(Pages 3-5)**

Executive Director said the audit committee met last week and reviewed the audit in depth. Mr. Dennis Skalkowski from Bowman and Company attended the meeting and he reviewed the 2023 audit. Mr. Skalkowski reviewed the independent audit report and said there were no findings or recommendations noted. On page 11 of the Audit report were the Comparative Statements of Revenues, Expenses and Changes in Net Position. The total operating revenue was \$17,981,159, total operating expenses were \$16,060,811, with an operating loss of \$1,920,348 and a total non-operating revenue of \$1,572,894. There was a return of surplus back to the members of \$468,262 with an ending net position of \$8,535,353, which was increase of roughly \$3,000,000 from the previous year. Mr. Skalkowski thanked the JIF for the opportunity to serve as the auditor. Chairman Mevoli said it was an excellent audit report and thanked Mr. Skalkowski and all the fund professionals for all their work.

Motion to Approve Year-End Financials as of December 31, 2023 as Presented, Adopt Resolution 24-18 and execute the Group Affidavit indicating that members of the Executive Committee have read the General Comments Section of the Audit Report

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

City of Camden – Camden requested an assessment quote to reduce their Workers Compensation and General & Auto Liability self-insured retention to \$500,000. The Fund Actuary provided loss information and Perma presented the City with an assessment increase of \$108,911, effective July 1st. The City's has a very favorable claims history for the past 5 years as no losses have reached the new retention levels.

Motion to approve the City of Camden's request to reduce their Workers Compensation and General & Auto Liability self-insured retentions to \$500,000.

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

Amending Plan of Risk Management – As a result of the City of Camden reducing their self-insured retentions, there is a need to amend the Plan of Risk Management. On page 6 are the changes to the RMP.

Motion to Amend the Fund's Plan of Risk Management

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

Property Appraisals: AssetWorks has begun to reach out to fund members to conduct in person property appraisals. An update will be provided at the meeting. Executive Director said AssetWorks has completed the field work and they are currently working on the valuation part of the process. We hope to have those reports in the next three weeks.

NJ Cyber JIF – As reported last month, the Cyber JIF met via Teams on May 16th. Commissioner Wolk's report is included in Appendix II. The JIF also conducted a special meeting on June 20th to certify the 2023 audit. Commissioner Wolk reported that the Cyber JIF adopted a resolution that followed the MEL's lead to award banking services to TD effective July 1st. The contract for D2 Cybersecurity was extended to a second year for training/phishing and scanning services. The Cyber JIF also created an Operations and a Clams Review Committee. The next meeting will be held on July 18th via Zoom.

MEL JIF – The MEL met on Wednesday, June 10, 2024 at Forsgate Country Club. Commissioner Wolk's report is included in Appendix II. Commissioner Wolk reported the MEL acknowledged Fund Treasurer Mike Zambito and Commissioner Chuck Cuccia for their service to the MEL who both retired on June 30th. The 2023 Audit was approved. The MEL approved increasing the \$1,000,000 statutory bond coverage limit when requested by member entities. Many members requested higher limits following a local finance bulletin. The next meeting will be held on September 9th at Forsgate.

Residual Claims Fund – The RCF met on Wednesday, June 10, 2024 at Forsgate Country Club. Commissioner Wolk's report is included in Appendix II. Commissioner Wolk reported that the RCF approved the 2023 audit and approved a resolution to award banking services to TD Bank. The RCF

approved an amendment to the fund year 2023 budget to accept the transfer of liabilities. The next meeting will be held on September 9th at Forsgate.

EJIF- The EJIF met on Wednesday, June 10, 2024 at Forsgate Country Club. Commissioner Wolk's report is included in Appendix II. Commissioner Wolk reported that the EJIF approved the 2023 audit and approved a resolution to award banking services to TD Bank. The next meeting will be held on September 9th at Forsgate.

2024 Coverage Documents: The Fund office is in the final stages of preparing coverage documents, which will be posted to Origami during the month of July.

D2 Cyber Security Report – The D2 Cyber Security Status Report will be distributed and discussed in closed session.

July & August Fund Meetings: As a reminder, the July & August meetings will take place virtually via Zoom.

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 said the Expected Loss Ratio Analysis on page 7 for April where the actuary projected 10.5 we are currently at 10.2 which right as projected. The Lost Time Accident Frequency for April is at 1.1 the same as last month. The per member report shows three new lost time accidents for April. The EPL POL Compliance shows the Camden JIF is 100% compliant. Executive Director said the check list will be updated this week with the audit filings to the State.

Executive Director said one other item is that we will go into Executive Session to discuss a contract and we will be asking everyone to leave the room except for fund commissioners at that time.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 24-19 June 2024 Vouchers

TOTAL 2023	\$ 1,000.00
TOTAL 2024	\$ 1,190,013.89
TOTAL	\$1,191,013.89

MOTION TO APPROVE RESOLUTION 24-19 JUNE 2024 VOUCHERS

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

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

Closed FY	.00
2020	\$190,047.98
2021	\$90,910.86
2022	\$128,991.89

2023	\$48,984.21
2024	\$239,442.28
TOTAL	\$698,377.22

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

Motion: Commissioner Maley
Second: Commissioner Wolk
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi discussed the statute amending OPRA Requests that has finally passed and he reviewed some of the changes under the new law. Mandatory fee shifting has now been eliminated and is now discretionary with the Government Records Council. There are more restrictions on personal identifying information, and they have increased the protections for that. OPRA Requests now have to be very specific, the law did always state that but now there is case law on it as well. Requests for information can be rejected if they are not specific or reasonable. It also provides for protective orders which was never in the law before. There will be requirements for posting online so it would be best practice to post as much as you can online with information the public has the right to know. There are certain guidelines for information requested for commercial purposes and there are certain guidelines on how to reject those requests. This will all go into effect on September 3rd so there is time to prepare. Regarding to existing OPRA forms Attorney Nardi said town council should review those forms as there will be a standard form that will be used statewide in the near future.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom 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. Remember to utilize special events, resources found on the MEL website for upcoming events, including parades. A new law enforcement bulletin entitled Juvenile Gatherings Flashmobs and Critical Planning has been released due to recent events. Please also be reminded employees working outside during warm weather should prepare for these conditions by hydrating before and during work. Heat Related Best Practices Bulletin can be found on the MEL website regarding a PEOSH policy on that as well.

In response to Commissioner Passanante on the topic of Juvenile Flashmobs seen recently in a few towns, Attorney Nardi said if there was sufficient notice and police did not put certain safe guards in place or procedures not followed there could be an issue. Executive Director asked Ret. Police Chief Harry Earle to discuss, and he said that the new bulletin was prepared with this in mind, and the idea was to have a conversation and identify some intelligence to put out strategies to the Police Chiefs. Chairman Mevoli said in Brooklawn for the fireworks display they had everyone that attended screened with a metal detection wand and this was the first time that has ever been done. It was a confined space with only two entrances. Commissioner Gallagher said the key is to make an emergency management plan early and make sure everyone is included in fire, EMS and police as well as volunteers. This has been discussed at the recent Police Chiefs Association meeting. Commissioner Maley said the key is planning as best as possible but not to cancel events.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director said the Certificate Report for the period 4/22/24 to 05/22/24 was included in the agenda. Cyber Compliance report discussed in closed session.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for May 2024 where there was a savings of 50.93% a total of 50.13% for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: The Subrogation reports were included on pages 33-35 for the month of May 2024 for both workers compensation and liability.

MOTION TO GO INTO EXECUTIVE SESSION

Motion:	Commissioner Maley
Second:	Commissioner Gallagher
Vote:	Unanimous

MOTION TO GO INTO OPEN SESSION

Motion:	Commissioner Maley
Second:	Commissioner Cheeseman
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: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Wolk
Vote:	Unanimous

MEETING ADJOURNED: 5:48 PM

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

APPENDIX II – NJ Cyber Report



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: June 20, 2024

To: Executive Committee
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Auditor and Actuary Year-End Reports: The Audit Report as of December 31, 2023 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor reviewed the Statement of Revenues, Expenses and Change in Net Position. The Fund ended in a surplus of \$1,909,882 with no recommendations and one management suggestion for 2025 to review updated accounting standard (GASB) to implement additional disclosures in year 2025.

Fund Actuary reviewed the total reserves as of December 31, 2023 and said they intend to issue a statement of opinion that the reserves of \$1,248,282 make reasonable provision for losses as of December 31, 2023.

Following the reports, the Board approved the year-end financials as presented and adopted resolution 29-24 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report.