



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA

SEPTEMBER 23, 2024 – 5:00 PM

BROOKLAWN SENIOR CENTER
101 2ND Street
Brooklawn, NJ 08030

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 and 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: SEPTEMBER 23, 2024**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2024 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: August 26, 2024 Open Minutes Appendix I**

- CORRESPONDENCE – Letter received from the City of Camden reserving their rights to not renew in the Camden JIF.....Page 1**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's Report..... Page 2

- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution Nos. 24-29 Page 18
Treasurer’s Report Page 20
Monthly Reports..... Page 21

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... Page 27

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report Page 30
Memorandum 2025 Underwriting Renewal..... Page 33

- MANAGED CARE – Medlogix**
Monthly Report..... Page 36

- CLAIMS SERVICE – AmeriHealth Casualty**
Subrogation Report Page 37

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - NEXT MEETING: October 28, 2024 – Zoom**
 - MEETING ADJOURNED**



DEPARTMENT OF ADMINISTRATION
CITY OF CAMDEN
NEW JERSEY

VICTOR CARSTARPHEN
MAYOR

TIMOTHY J. CUNNINGHAM ESQ.
BUSINESS ADMINISTRATOR
TEL: 856-757-7150
FAX: 856-968-4708
EMAIL: BUSADMIN@CI.CAMDEN.NJ.US
WEBSITE: WWW.CI.CAMDEN.NJ.US

August 26, 2024

Via Email RRR
Mr. Bradford Stokes, Executive Director
Camden County Municipal Joint Insurance Fund
c/o PERMA
9 Campus Drive #216
Parsippany, New Jersey 07054

Re: City of Camden's Membership Expiration – 1/1/25

Dear Mr. Stokes,

Pursuant to the Camden County Municipal Joint Insurance Fund bylaws (Article II – Membership – Membership Renewal #1) the City is reserving its right to not renew its membership effective January 1, 2025.

If the City chooses to renew its membership (3-year term), the City will forward the Resolution to Renew and Indemnity & Trust Agreement to your attention prior to December 31, 2024.

If you have any questions or require any additional information, please contact the City's Risk Manager -- Damon Burke at (856) 757-7578 or via email at DaBurke@ci.camden.nj.us.

Sincerely,

Timothy J. Cunningham
Business Administrator

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: September 23, 2024

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2025 RFQ – Fair & Open Process** – Some of the Fund’s Professional Service Agreements will expire at the end of this year. The fund office will advertise Requests for Qualifications for Fund Professionals for the period of January 1, 2025 through December 31, 2025.

An update will be provided at the October meeting.

- ❑ **EJIF Membership Renewal:** The Fund’s three-year membership in the EJIF is scheduled to expire on December 31, 2024. Enclosed on **Pages 4 & 5** is Resolution 24-27 renewing the Fund's membership in the Residual Claims Fund for the period of January 1, 2025 through December 31, 2027.
 - ❑ **Motion to adopt Resolution 24-27 renewing the Fund’s membership in the NJ Environmental Risk Fund for the period of January 1, 2025 through December 31, 2027.**
- ❑ **RCF Membership Renewal:** The Fund’s three-year membership in the RCF is scheduled to expire on December 31, 2024. Enclosed on **Pages 6 & 7** is Resolution 24-28 renewing the Fund's membership in the Residual Claims Fund for the period of January 1, 2025 through December 31, 2027.
 - ❑ **Motion to adopt Resolution 24-28 renewing the Fund’s membership in the Residual Claims Fund for the period of January 1, 2025 through December 31, 2027.**
- ❑ **RCF/MEL/EJIF Meetings:** The RCF, MEL & E-JIF all met at the Forsgate Country Club on September 9, 2024. Commissioner Wolk’s reports can be found in Appendix II.
- ❑ **2025 Renewal:** Members and Risk Managers received an Origami email with a link to renewal worksheets - to begin the 2025 underwriting renewal on July 25th with an August 31st completion date. We are in the process of following up with members and risk managers.
- ❑ **2025 Membership Renewals** – Eight members are scheduled to renew as of January 1, 2025. Membership documents were mailed to those members on August 16th. Membership documents are due back by to the fund office by October 1, 2024.

- ❑ **Statutory Bonds:** Underwriting Manager’s office has contacted municipal clerks of members that are renewing their JIF membership to secure updated bond applications for statutory positions.
- ❑ **Power of Collaboration** - Enclosed on **page 8** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights the \$3.99 billion savings provided to NJ Taxpayers and the \$391 million in dividends provide to MEL members since inception.
- ❑ **Safety Incentive Program – Optional Safety Award** – The notice for the 2024 Optional Safety Award was recently sent to member entities. This is a \$1,000 reimbursable grant to members to purchase safety related items or training.

All paperwork and vouchers must be returned to the fund office by the end of the year. The notice appears on **Pages 9 & 10**.

Due Diligence Reports:

Financial Fast Track	Distributed Quarterly
Loss Ratio Analysis	Page 11
Loss Time Accident Frequency	Page 12 &13
POL/EPL Compliance Report	Page 14
Fund Commissioners	Page 15
Regulatory Affairs Checklist	Page 16
RMC Agreements	Page 17

RESOLUTION TO RENEW MEMBERSHIP NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND

WHEREAS, the **New Jersey Municipal Environmental Risk Management Fund** has been organized to provide Third Party Liability, First Party Coverage, Public Officials Liability, De Minimus Abandoned Toxic Waste Sites Buy-Out, Legal Services and Storage Tank Systems Coverages to its member Local Units; and,

WHEREAS, it has been determined that environmental impairment liability coverage is available from the **New Jersey Municipal Environmental Risk Management Fund**, hereinafter referred to as "E-JIF" as created under Chapter C.372 Laws of 1983 (N.J.S.A. 40A:10-36 et seq.); and,

WHEREAS, said statutes and the regulations pertaining thereto contain elaborate restrictions and safeguards concerning the safe and efficient administration of the public interest entrusted to such a Fund; and

WHEREAS, the **Executive Committee/Fund Commissioners** of the **Camden County Municipal Joint Insurance Fund** has determined that membership in the E-JIF is in the best interests of the member municipalities,

NOW THEREFORE BE IT RESOLVED that the **Executive Committee** of the **Camden County Municipal Joint Insurance Fund** do hereby resolve and agree to commence membership in the E-JIF for a period of three (3) years, effective January 1, 2025; and

BE IT FURTHER RESOLVED that the application for membership is for the purpose of obtaining the following types of coverages:

- | | |
|-------------|--|
| Section I | Third Party Liability |
| Section II | First Party Coverage |
| Section III | Public Officials Liability |
| Section IV | De Minimus Abandoned Toxic Waste Sites Buy Out |
| Section V | Legal Services |
| Section VI | Storage Tank Systems |

BE IT FURTHER RESOLVED that the Chairman of the **Camden County Municipal Joint Insurance Fund** or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the E-JIF including, but not limited to, the Indemnity and Trust Agreement in order to implement membership by the **Camden County Municipal Joint Insurance Fund** in the E-JIF according to its Bylaws,

Chapter C.372 Laws of 1983 (NJSA 40A:10-36 et seq.), administrative regulations and any other statutes or regulations pertaining thereto.

This resolution was duly adopted by the **Camden County Municipal Joint Insurance Fund** at a public meeting held on September 23, 2024.

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

By: _____
MICHAEL MEVOLI, CHAIRMAN

Attest: _____
M. JAMES MALEY, JR., SECRETARY

**RESOLUTION TO RENEW MEMBERSHIP
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund (“RCF”), a nonprofit public entity in the State of New Jersey, was formed pursuant to N.J.S.A. 40A:10-36, et seq. to provide residual risk management to its member Joint Insurance Funds (“JIFs”); and

WHEREAS, in accordance with N.J.S.A. 40A:10-42, the RCF may provide coverage to its member JIFs by self-insurance, the purchase of commercial insurance or reinsurance, or any combination thereof; and

WHEREAS the RCF may procure such insurance pursuant to N.J.S.A. 40A:11-5(1)(a)(ii) and 40A:11-5(1)(m) as an extraordinary unspecifiable service (“EUS”), so long as the contract entered into is awarded in accordance with the statutory requirements for EUSs; and

WHEREAS, pursuant to N.J.S.A. 40A:65-14, the governing bodies of two or more Local Units may enter into an agreement to provide for the formation of the joint operation of any public services, public improvements, works, facilities, or undertakings which the local units are empowered to operate; and

WHEREAS, pursuant to N.J.S.A. 40A:65-9 et seq. the RCF may obtain coverage on behalf of its members JIFs in accordance with the Local Public Contracts Law; and

WHEREAS, in accordance with N.J.S.A. 40A:10-36 et seq., a JIF wishing to join the RCF to obtain the benefits of joint public entity membership may do so by adopting a resolution; and

WHEREAS, the Executive Committee of the **Camden County Municipal Joint Insurance Fund** has determined that renewing their membership in the Residual Claims Fund is in the best interest of the member local units.

NOW, THEREFORE, BE IT RESOLVED that the Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** does hereby resolve and agree to renew its membership in the Residual Claims Fund for a period of three (3) years, the commencement of which shall be January 1, 2025. For the purpose of determining the term, any portion of the Fund year shall be considered a full year; and

BE IT FURTHER RESOLVED that the **Camden County Municipal Joint Insurance Fund** hereby adopts the Bylaws of the Residual Claims Fund. Coverage will be provided in accordance with the terms, conditions and limitations as contained in the Residual Claim Fund's Commercial Excess Insurance or Reinsurance, and Bylaws; and

BE IT FURTHER RESOLVED that the Chairperson of the **Camden County Municipal Joint Insurance Fund**, or other designated representative, is authorized and directed to execute any and all written agreements necessary for membership in the Residual Claims Fund including, but not limited to, the Indemnity and Trust Agreement, in order to

implement membership by the **Camden County Municipal Joint Insurance Fund** in the Residual Claims Fund according to its Bylaws, N.J.S.A. 40A:10-36 et seq., administrative regulations, and any other statutes or regulations pertaining thereto.

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

By: _____
MICHAEL MEVOLI, CHAIRMAN

Attest: _____
M. JAMES MALEY, JR., SECRETARY



MEL Saves New Jersey Taxpayers \$4 Billion

MEL has saved taxpayers **\$4 billion** including \$391,223,558 in dividends to its members since its inception. On average, each MEL JIF member has saved over \$6.64 million.

MEL JOINT INSURANCE FUND MEMBER SAVINGS				
Member Joint Insurance Fund	Established	JIF Savings (millions)	JIF Membership	JIF Member Savings (millions)
Bergen	1985	\$322.50	38	\$8.49
South Bergen	1986	\$285.50	23	\$12.41
Atlantic	1987	\$462.90	39	\$11.57
Camden	1987	\$252.10	38	\$6.63
Mid-Jersey	1987	\$198.10	13	\$15.24
Morris	1987	\$297.80	45	\$6.62
Ocean	1987	\$367.00	31	\$11.84
PMM	1987	\$99.80	4	\$24.95
Monmouth	1988	\$319.50	41	\$7.79
Burlco	1991	\$132.70	28	\$4.74
Trico	1991	\$363.60	36	\$10.10
NJ Utility Authorities	1991	\$210.10	74	\$2.84
NJ Self-Insurers	1992	\$79.30	5	\$15.86
Suburban Metro	1992	\$122.40	11	\$11.13
NJ Housing Authorities	1994	\$136.50	90	\$1.52
Suburban Municipal	1994	\$88.60	10	\$8.86
PAIC	1997	\$139.90	21	\$6.66
Central	1998	\$179.60	16	\$11.23
First Responders	2009	\$40.90	34	\$1.20
TOTALS		\$4 Billion	601	Average \$6.64 million

“For 40 years, MEL has provided the resources, tools, training and organizational competencies to address member needs and strengthen community safety, while generating savings of \$4 billion. Our collaborative power is a major source of our strength.”

PAUL TOMASKO
MEL Chairperson and Mayor, Borough of Alpine



THE POWER OF
 COLLABORATION

njmel.org

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

Michael Mevoli, Chairman
M. James Maley, Secretary

Bradford C. Stokes, Executive Director

Date: August 16, 2024

Memo to: Camden County Municipal JIF Fund Commissioners

Subject: 2024 Safety Incentive Program – Optional Safety Award

Dear Fund Commissioner:

The Camden County Municipal Joint Insurance Fund is pleased to announce the continuance of the Optional Safety Award in connection with the Camden JIF Safety Incentive Program. Safety continues to be a priority for all our members. Due to the hard work and determination in reducing claims over the past several years by members of the JIF, the Fund is able to continue this popular award. We are pleased to announce that the award remains at \$1,000 per member to be used for safety-related purchases in 2024.

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

Yours truly,

Michael Mevoli

Michael Mevoli, Chairman
Camden County Municipal Joint Insurance Fund

cc: Governing Body, Safety Coordinators and Risk Managers

Optional Safety Award

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

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

Inadmissible Reimbursements

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

Reimbursement Instructions

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

Funds must be claimed by **December 31, 2024** and a signed voucher (see attached) must be submitted along with the appropriate receipts.

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

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

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

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	55	MONTH	54	MONTH	43	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-24		30-Jun-24		31-Jul-23	
PROPERTY	710,000	733,303	103.28%	100.00%	103.28%	100.00%	103.28%	100.00%
GEN LIABILITY	1,692,081	876,434	51.80%	96.81%	51.83%	96.73%	53.85%	93.91%
AUTO LIABILITY	397,295	641,076	161.36%	94.86%	161.36%	94.56%	202.78%	90.64%
WORKER'S COMP	3,527,720	3,306,091	93.72%	99.74%	73.74%	99.70%	72.10%	99.02%
TOTAL ALL LINES	6,327,096	5,556,905	87.83%	98.68%	76.70%	98.62%	78.92%	97.24%
NET PAYOUT %	\$5,847,119		92.41%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	43	MONTH	42	MONTH	31	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-24		30-Jun-24		31-Jul-23	
PROPERTY	718,669	823,401	114.57%	100.00%	114.57%	100.00%	122.19%	100.00%
GEN LIABILITY	1,681,349	939,572	55.88%	93.91%	56.71%	93.46%	29.78%	86.42%
AUTO LIABILITY	446,457	159,828	35.80%	90.64%	38.46%	90.21%	37.25%	83.75%
WORKER'S COMP	3,528,173	2,711,665	76.86%	99.02%	76.77%	98.92%	77.18%	96.90%
TOTAL ALL LINES	6,374,648	4,634,467	72.70%	97.19%	73.06%	96.99%	66.96%	93.56%
NET PAYOUT %	\$3,560,231		55.85%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	31	MONTH	30	MONTH	19	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-24		30-Jun-24		31-Jul-23	
PROPERTY	812,040	880,264	108.40%	100.00%	110.51%	100.00%	133.04%	97.40%
GEN LIABILITY	1,666,133	158,651	9.52%	86.42%	10.32%	85.57%	6.31%	72.70%
AUTO LIABILITY	604,621	396,284	65.54%	83.75%	65.54%	82.91%	67.50%	68.41%
WORKER'S COMP	3,820,056	3,101,703	81.20%	96.90%	81.66%	96.57%	77.98%	88.04%
TOTAL ALL LINES	6,902,850	4,536,903	65.73%	93.58%	66.43%	93.12%	66.24%	83.72%
NET PAYOUT %	\$3,232,652		46.83%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	19	MONTH	18	MONTH	7	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-24		30-Jun-24		31-Jul-23	
PROPERTY	840,000	1,171,553	139.47%	97.40%	139.47%	97.09%	63.05%	53.00%
GEN LIABILITY	1,706,985	131,753	7.72%	72.70%	7.34%	71.16%	1.80%	25.00%
AUTO LIABILITY	570,755	65,905	11.55%	68.41%	11.55%	66.43%	4.71%	25.00%
WORKER'S COMP	4,160,000	2,027,285	48.73%	88.04%	49.22%	86.31%	20.80%	19.00%
TOTAL ALL LINES	7,277,740	3,396,495	46.67%	83.99%	46.86%	82.44%	19.96%	24.80%
NET PAYOUT %	\$2,089,115		28.71%					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	7	MONTH	6	MONTH	-5	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-24		30-Jun-24		31-Jul-23	
PROPERTY	1,054,175	567,402	53.82%	53.00%	53.27%	45.00%	N/A	N/A
GEN LIABILITY	1,897,909	68,560	3.61%	25.00%	1.92%	19.00%	N/A	N/A
AUTO LIABILITY	631,298	55,004	8.71%	25.00%	6.34%	20.00%	N/A	N/A
WORKER'S COMP	4,159,386	1,105,620	26.58%	19.00%	26.19%	14.00%	N/A	N/A
TOTAL ALL LINES	7,742,768	1,796,585	23.20%	25.59%	22.31%	19.94%	N/A	N/A
NET PAYOUT %	\$534,041		6.90%					

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

		July 31, 2024		
	2024	2023	2022	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2024 - 2022
Monmouth County	0.40	0.69	1.02	0.75
Morris County	0.59	1.70	1.27	1.28
Suburban Municipal	0.87	1.23	1.26	1.15
Bergen County	0.92	1.42	1.59	1.37
Professional Municipal Managers	0.98	1.95	1.74	1.65
Ocean County	1.00	1.47	1.46	1.36
Burlington County Municipal JIF	1.08	1.30	1.43	1.30
Suburban Metro	1.10	1.45	1.85	1.51
Central New Jersey	1.23	2.26	2.42	2.06
Camden County	1.26	1.24	1.52	1.35
NJ Public Housing Authority	1.27	1.63	2.01	1.70
South Bergen County	1.33	2.44	2.40	2.17
NJ Utility Authorities	1.66	1.73	1.55	1.65
Atlantic County Municipal JIF	1.73	2.19	2.25	2.11
Gloucester, Salem, Cumberland	1.88	1.44	1.35	1.50
AVERAGE	1.15	1.61	1.67	1.53

Camden County JOINT INSURANCE FUND

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

		DATA VALUED AS OF								
				July 31, 2024						
		# CLAIMS	Y.T.D.	2024	2023	2022			TOTAL	
		** FOR	LOST TIME	LOST TIME	LOST TIME				RATE	
MEMBER_ID	MEMBER	* 7/31/2024	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2024 - 2022		
1	87 Audubon	0	0	0.00	2.31	1.13	1 Audubon	1.33		
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	1.10		
4	91 Berlin Borough	0	0	0.00	2.02	1.01	4 Berlin Borough	1.17		
5	92 Berlin Township	0	0	0.00	1.31	2.68	5 Berlin Township	1.50		
6	93 Brooklawn	0	0	0.00	0.00	2.67	6 Brooklawn	1.05		
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	0.47		
9	97 Gibbsboro	0	0	0.00	6.06	2.94	9 Gibbsboro	3.47		
10	98 Gloucester City	0	0	0.00	0.75	0.00	10 Gloucester City	0.28		
11	99 Haddon	0	0	0.00	1.71	0.73	11 Haddon	0.94		
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	1.10		
15	104 Lawnside	0	0	0.00	0.00	1.55	15 Lawnside	0.59		
16	105 Lindenwold	-1	0	0.00	1.85	5.48	16 Lindenwold	2.83		
17	106 Magnolia	0	0	0.00	0.00	1.70	17 Magnolia	0.73		
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	0.74		
20	111 Pine Hill	0	0	0.00	0.00	1.82	20 Pine Hill	0.71		
21	112 Runnemede	0	0	0.00	1.01	1.01	21 Runnemede	0.80		
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	564 Cherry Hill	1	2	0.75	0.71	0.69	24 Cherry Hill	0.71		
25	584 Cherry Hill Fire District	0	1	1.03	1.27	4.18	25 Cherry Hill Fire District	2.37		
26	101 Haddonfield	0	1	1.40	0.84	0.00	26 Haddonfield	0.65		
27	114 Voorhees	0	3	2.34	1.79	2.59	27 Voorhees	2.22		
28	95 Clementon	0	1	2.64	3.28	1.59	28 Clementon	2.47		
29	110 Oaklyn	0	1	2.86	3.15	0.00	29 Oaklyn	1.84		
30	107 Medford Lakes	0	1	2.96	0.00	0.00	30 Medford Lakes	0.69		
31	115 Winslow	1	5	3.64	2.13	2.22	31 Winslow	2.51		
32	113 Somerdale	0	2	3.94	1.20	1.10	32 Somerdale	1.78		
33	90 Bellmawr	1	4	5.32	3.73	2.32	33 Bellmawr	3.54		
34	117 Woodlynne	0	1	6.59	0.00	0.00	34 Woodlynne	1.26		
35	565 Camden Parking Authority	1	2	14.59	0.00	7.84	35 Camden Parking Autho	6.70		
Totals:		3	24	1.26	1.24	1.52		1.35		

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund
Data Valued As of : September 13, 2024

Total Participating Members	38	38
Complaint		38
Percent Compliant		100.00%

Member Name	EPL Program ?	Checklist Submitted	Compliant	01/01/24	2024	Amended Deductible Date	Revised EPL Deductible	Revised POL Deductible	Co-Insurance	Land Use	
				EPL Deductible	POL Deductible					01/01/24	Deductible
AUDUBON	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%	\$ 2,500	20% of \$1,000,000
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%	\$ 2,500	20% of \$1,000,000
BARRINGTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000
BELLMAWR	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 100K	\$ 20,000	20% of \$1,000,000
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	01/01/24			0%	\$ 20,000	20% of \$1,000,000
CAMDEN CITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CHERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CHERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CHESILHURST	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CLEMENTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000				20% of 1st 100K	\$ 5,000	20% of \$1,000,000
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000
GLOUCESTER TWP	Yes	Yes	Yes	\$ 100,000	\$ 100,000				20% of 1st 250K	\$ 100,000	20% of \$1,000,000
HADDON	Yes	Yes	Yes	\$ 10,000	\$ 10,000				20% of 1st 100K	\$ 10,000	20% of \$1,000,000
HADDON HEIGHTS	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000
HADDONFIELD	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000
HI-NELLA	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000
LAUREL SPRINGS	Yes	Yes	Yes	\$ 20,000	\$ 20,000				0%	\$ 20,000	20% of \$1,000,000
LAWNSIDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000
LINDENWOLD	Yes	Yes	Yes	\$ 5,000	\$ 5,000				0%	\$ 5,000	20% of \$1,000,000
MAGNOLIA	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000
MEDFORD LAKES	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000
MERCHANTVILLE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000
MOUNT EPHRAIM	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000
OAKLYN	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%	\$ 2,500	20% of \$1,000,000
PENNSAUKEN	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000
PINE HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000
RUNNEMEDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000
SOMERDALE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000
TAVISTOCK	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000
VOORHEES	Yes	Yes	Yes	\$ 7,500	\$ 7,500				20% of 1st 100K	\$ 7,500	20% of \$1,000,000
WINSLOW	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	\$ 20,000	20% of \$1,000,000
WINSLOW TOWNSHIP FIRE DEPT	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

Camden JIF 2024 FUND COMMISSIONERS		
MEMBER	FUND COMMISSIONER	ALTERNATE COMMISSIONER
Audubon	David Taraschi	Rob Jakubowski
Audubon Park	M. Larry Pennock	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard V. Wilkinson	Rick Miller
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden City	Damon Burke	
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill		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	Michael Mansdoerfer	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
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 September 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"/> 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 MUNICIPAL JOINT INSURANCE FUND				
2024 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
As of September 17, 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
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	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. 24-29

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – SEPTEMBER 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 2022

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
BOROUGH OF LAWNSIDE	VOID AND REISSUE	-1,500.00
		-1,500.00
BOROUGH OF LAWNSIDE	2022 SAFETY INCENTIVE AWARD	1,500.00
		1,500.00
	Total Payments FY 2022	0.00

FUND YEAR 2023

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
MAGNOLIA BOROUGH	2023 SAFETY INCENTIVE AWARD 09/24	1,500.00
		1,500.00
	Total Payments FY 2023	1,500.00

FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
INTERSTATE MOBILE CARE INC.	DRUG/ALC. TESTING 08/24 INV 18998	4,588.00
INTERSTATE MOBILE CARE INC.	DOT DRUG TEST- INV 18997 08/24	75.00
		4,663.00
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN- GLOUCESTER TWP 09/24	1,291.67
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN FEE 09/24	40,886.00
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN FEE- CHERRY HILL 09/24	2,458.33
		44,636.00
J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 09/24	18,036.83
		18,036.83
CITY OF CAMDEN	2024 OPTIONAL SAFETY AWARD	1,000.00
		1,000.00
PERMA RISK MANAGEMENT SERVICES	POSTAGE 08/24	77.31
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 09/24	46,326.25
		46,403.56
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 09/24	5,061.00
		5,061.00
BROWN & CONNERY, LLP	LITIGATION MGMT- INV 346046 08/24	2,554.50
BROWN & CONNERY, LLP	ATTORNEY FEES INV 346046 08/24	2,216.16
		4,770.66
ELIZABETH PIGLIACELLI	TREASURER FEE 09/24	2,242.50
		2,242.50

BOROUGH OF COLLINGSWOOD	2024 OPTIONAL SAFETY AWARD	1,000.00 1,000.00
DAVID TARASCHI	Q3 2024 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
M. JAMES MALEY, JR..	Q3 2024 EXECUTIVE COMMITTEE MEETINGS	300.00 300.00
JOSEPH WOLK	Q3 2024 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
KENNETH CHEESEMAN	Q3 2024 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
MICHAEL MEVOLI	Q3 2024 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
TERRY KIERSZNOWSKI	Q3 2024 EXECUTIVE COMMITTEE MEETINGS	300.00 300.00
JOSEPH GALLAGHER	Q3 2024 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
GARY PASSANANTE	Q3 2024 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
EDWARD H. HILL	Q3 2024 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
GLOUCESTER CITY	2024 OPTIONAL SAFETY AWARD	1,000.00 1,000.00
MEDLOGIX LLC MEDLOGIX LLC	MAN. CARE SERVICE CHERRY HILL 09/24 WC MANAGED CARE SERVICE 09/24	1,083.00 10,812.38 11,895.38
CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 09/24	1,285.00 1,285.00
GANNETT NEW YORK NJ LOCALIQ	A# 1122589 INV 6614614-10450306 8/7/24	44.62 44.62
LOUIS DiANGELO	Q3 2024 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
BOROUGH OF LINDENWOLD	2024 OPTIONAL SAFETY AWARD	1,000.00 1,000.00
AUDUBON PARK BOROUGH	2024 OPTIONAL SAFETY AWARD	1,000.00 1,000.00
OAKLYN BOROUGH	2024 OPTIONAL SAFETY AWARD	974.54 974.54
WINSLOW TOWNSHIP	2024 OPTIONAL SAFETY AWARD	1,000.00 1,000.00
	Total Payments FY 2024	150,213.09
	TOTAL PAYMENTS ALL FUND YEARS	151,713.09

Chairperson

Attest:

Dated: _____

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

Treasurer

September 23, 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 August 31, 2024 for Fund Years 2020, 2021, 2022, 2023 and 2024. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

- **BILL LIST FOR THE MONTH OF SEPTEMBER:** Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.

- **INVESTMENT INCOME:**

Net Investment Income received for August totaled \$242,920.52.

- **RECEIPT ACTIVITY FOR August:**

Deductible	24,652.43	
Recovery	<u>25,706.37</u>	
Total Receipts		<u>\$50,358.80</u>

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

- **CLAIM ACTIVITY FOR August:**

Property Liability Claims	\$ 147,147.53	
Workers Compensation Claims	309,330.01	
Administration Expense	<u>146,778.32</u>	
Total Claims/Expenses		<u>\$603,255.86</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$27,891,358.47 to a closing balance of \$27,573,103.47 showing a decrease of \$318,255.00.

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: August		Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	TOTAL
OPEN BALANCE	714,123.85	7,179,509.52	1,705,328.98	10,389,331.20	(222,274.48)	(55,832.64)	(25,145.97)	1,149,863.49	7,006,391.61	50,062.81	27,891,358.37	
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	25,706.37	14,328.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,324.14	50,358.80	
Invest Pymnts	7,835.38	63,449.23	17,290.14	91,816.17	0.00	0.00	0.00	0.00	61,919.29	0.00	242,310.21	
Invest Adj	19.73	159.81	43.54	231.25	0.00	0.00	0.00	0.00	155.96	0.00	610.29	
Subtotal Invest	7,855.11	63,609.04	17,333.68	92,047.42	0.00	0.00	0.00	0.00	62,075.25	0.00	242,920.50	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	33,561.48	77,937.33	17,333.68	92,047.42	0.00	0.00	0.00	0.00	62,075.25	10,324.14	293,279.30	
EXPENSES												
Claims Transfers	81,108.40	40,043.20	25,995.93	307,230.72	0.00	0.00	0.00	0.00	0.00	2,099.29	456,477.54	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146,778.32	0.00	146,778.32	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,278.46	0.00	8,278.46	
TOTAL	81,108.40	40,043.20	25,995.93	307,230.72	0.00	0.00	0.00	0.00	155,056.78	2,099.29	611,534.32	
END BALANCE	666,576.93	7,217,403.65	1,696,666.73	10,174,147.90	(222,274.48)	(55,832.64)	(25,145.97)	1,149,863.49	6,913,410.08	58,287.66	27,573,103.35	

REPORT STATUS SECTION

XXX

- 0.12

Report Month: August

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	August					
CURRENT FUND YEAR	2024					
Description:	Investors Operating-58892	Investors Prop & Liab Claims-	Investors WC Claims-58905	Wilmington Trust - 5884	JCMI	
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investm	\$27,891,358.47	7,907,968.30	- 18,824.31	52,544.27	-	19,949,670.21
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	\$610.30	\$0.00	\$0.00	\$0.00	\$0.00	\$610.30
5 Interest Paid - Cash Inst	\$71,477.48	\$28,684.09	\$351.33	\$463.43	\$0.00	\$41,978.63
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$170,832.74	\$0.00	\$0.00	\$0.00	\$0.00	\$170,832.74
8 Net Investment Income	\$242,920.52	\$28,684.09	\$351.33	\$463.43	\$0.00	\$213,421.67
9 Deposits - Purchases	\$506,836.34	\$50,358.80	\$147,147.53	\$309,330.01	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$1,068,011.86	-\$603,255.86	-\$147,147.53	-\$309,330.01	\$0.00	-\$8,278.46
Ending Cash & Investment	\$27,573,103.47	\$7,383,755.33	-\$18,472.98	\$53,007.70	\$0.00	\$20,154,813.42
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$302,908.10	\$89,515.40	\$119,826.02	\$93,566.68	\$0.00	\$0.00
(Less Deposits in Transit)	-\$73,055.97	-\$76,179.35	-\$64,260.43	\$67,383.81	\$0.00	\$0.00
Balance per Bank	\$27,802,955.60	\$7,397,091.38	\$37,092.61	\$213,958.19	\$0.00	\$20,154,813.42

AUGUST							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	08/07/2024	27,892.20				27,892.20	
2	08/07/2024	62,169.43				62,169.43	
3	08/13/2024	4,116.19				4,116.19	
4	08/13/2024	64,260.43				64,260.43	
5	08/21/2024	39,537.18				39,537.18	
6	08/21/2024	82,742.25				82,742.25	
7	08/28/2024	750.00				750.00	
8	08/28/2024	117,189.01				117,189.01	
9	08/30/2024	14,707.72				14,707.72	
10	08/30/2024	43,113.13				43,113.13	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	456,477.54	-	-	-	456,477.54	
	Monthly Rpt					-	
	Variance	456,477.54	-	-	-	456,477.54	

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

Month		August								
Current Fund Year		2024								
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.	
		Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month	
2024	Property	196,692.12	68,333.86	22,871.37	242,154.61	242,154.61	0.00	0.00	0.00	
	Liability	18,690.02	1,991.80	0.00	20,681.82	20,681.82	0.00	0.00	0.00	
	Auto	17,165.01	23,207.43	0.00	40,372.44	40,372.44	0.00	0.00	0.00	
	Workers Comp	294,644.31	164,882.37	0.00	459,526.68	459,526.68	0.00	0.00	0.00	
	Cherry Hill	6,849.05	1,016.93	6,849.05	1,016.93	1,016.93	(0.00)	(0.00)	0.00	
	Total	534,040.51	259,432.39	29,720.42	763,752.48	763,752.48	0.00	(0.00)	0.00	
2023	Property	907,789.36	12,774.54	2,835.00	917,728.90	917,728.90	0.00	0.00	0.00	
	Liability	62,244.55	4,456.50	8,470.79	58,230.26	58,230.26	0.00	0.00	0.00	
	Auto	49,978.18	0.00	0.00	49,978.18	49,978.18	0.00	0.00	0.00	
	Workers Comp	1,074,026.75	63,206.55	0.00	1,137,233.30	1,137,233.30	(0.00)	(0.00)	0.00	
	Cherry Hill	(4,924.03)	0.00	1,866.59	(6,790.62)	(6,790.62)	0.00	0.00	0.00	
	Total	2,089,114.81	80,437.59	13,172.38	2,156,380.02	2,156,380.02	(0.00)	(0.00)	0.00	
2022	Property	821,866.03	0.00	0.00	821,866.03	821,866.03	(0.00)	(0.00)	0.00	
	Liability	71,512.98	15,533.79	0.00	87,046.77	87,046.77	0.00	0.00	0.00	
	Auto	122,014.77	0.00	0.00	122,014.77	122,014.77	0.00	0.00	0.00	
	Workers Comp	2,214,981.77	59,031.26	0.00	2,274,013.03	2,274,013.03	(0.00)	0.00	(0.00)	
	Cherry Hill	(990.92)	1,082.36	0.00	91.44	91.44	(0.00)	(0.00)	(0.00)	
	Total	3,229,384.63	75,647.41	0.00	3,305,032.04	3,305,032.04	(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	352,549.89	13,880.17	5,857.50	360,572.56	358,751.49	1,821.07	0.07	1,821.00	
	Auto	141,338.15	2,788.50	0.00	144,126.65	144,126.65	0.00	0.00	0.00	
	Workers Comp	2,278,121.14	13,510.98	0.00	2,291,632.12	2,292,033.85	(401.73)	(401.73)	0.00	
	Cherry Hill	(9,103.34)	0.00	1,608.50	(10,711.84)	(10,711.84)	0.00	0.00	0.00	
	Total	3,564,995.50	30,179.65	7,466.00	3,587,709.15	3,586,290.81	1,418.34	(402.66)	1,821.00	
2020	Property	635,447.67	0.00	0.00	635,447.67	635,751.67	(304.00)	(304.00)	0.00	
	Liability	818,257.45	4,180.94	0.00	822,438.39	822,438.39	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	2,313,020.93	6,599.56	0.00	2,319,620.49	3,042,585.50	(722,965.01)	(722,965.01)	0.00	
	Cherry Hill	(1,264.51)	0.00	0.00	(1,264.51)	(1,264.51)	0.00	0.00	0.00	
	Total	4,407,892.46	10,780.50	0.00	4,418,672.96	5,141,941.97	(723,269.01)	(723,269.01)	(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		13,800,111.14	456,477.54	50,358.80	14,206,229.88	14,953,397.32	(747,167.44)	(748,988.44)	1,821.00	



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD

MX6F92185102 - CAMDEN CO JIF

08/31/2024

Status: FINAL

Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
				Local/Base			Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCM I ACCOUNT	10.0372	20,154,813.42	0.00	20,154,813.42		0.00
99VVB5Y75		10.0372	20,154,813.42	0.00	20,154,813.42	100.00	0.00



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

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

	Current Period		Fiscal Year To Date	
	08/01/2024	08/31/2024	01/01/2024	08/31/2024
NET ASSETS - BEGINNING OF PERIOD		19,949,670.21		19,517,124.90
		<u>19,949,670.21</u>		<u>19,517,124.90</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	41,978.63		309,061.85	
REALIZED GAIN/LOSS	-0.01		-0.01	
UNREALIZED GAIN/LOSS-INVESTMENT	170,832.75		351,408.09	
ACCRETION/AMORTIZATION	610.30		13,374.42	
		<u>TOTAL INVESTMENT INCOME</u>		<u>673,844.35</u>
		<u>TOTAL RECEIPTS</u>		<u>673,844.35</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	503.94		3,937.55	
INVESTMENT ADVISORY FEES	7,270.58		28,280.73	
CONSULTING	503.94		3,937.55	
		<u>TOTAL ADMINISTRATIVE EXPENSES</u>		<u>36,155.83</u>
		<u>TOTAL DISBURSEMENTS</u>		<u>36,155.83</u>
		<u>NET ASSETS - END OF PERIOD</u>		<u>20,154,813.42</u>

SAFETY DIRECTOR REPORT

Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: September 23, 2024

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

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

LOSS CONTROL SURVEYS

- Borough of Audubon Park on August 8, 2024
- Borough of Audubon on August 9, 2024
- Borough of Magnolia on August 23, 2024
- Borough of Lawnside on August 12, 2024
- Borough of Clementon on August 12, 2024
- Borough of Berlin on August 13, 2024
- Borough of Medford Lakes on August 15, 2024
- Borough of Laurel Springs on August 22, 2024

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Borough of Berlin on August 27, 2024.

MEETINGS ATTENDED

- Special Camden Municipal JIF Meeting on August 9, 2024
- Claims Committee Meeting on August 23, 2024
- Fund Commissioners Meeting on August 26, 2024

MEL SAFETY INSTITUTE (MSI)

All MSI communications will be distributed exclusively through the NJ MEL app, and an MSI Newsletter will be emailed to summarize the communications sent through the app.

If you would like to receive communications from MEL and MSI related to your position or operations, follow the directions to select from the list of available Push Notification "subscriptions. Click here for [NJ MEL App Directions](#).

MSI SAFETY DIRECTOR

- Artificial Intelligence Sample Policy & Risk Mitigation Considerations for Local Government Entities
- Safety + Sound Week 12-18
- Lifeguards Resources for Work-Related Trauma
- Adult & Youth Baseball & Softball Leagues Best Practices
- Knowledge Check

MSI FIRE & EMS

- No MSI Fire & EMS for the month of August

MSI LAW ENFORCEMENT

- Crossing Guard Safety Program Resources
- Election Season Critical Safety Planning Considerations
- Housing Discrimination Risks for Law Enforcement Agencies

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 Township	5
Camden City of	7
Cherry	8
Chesilhurst	3
Clementon	14
Gibbsboro	3
Haddon	11
Haddon Heights	5

MSI NOW	
Lawnside	1
Magnolia	6
Oaklyn	2
Pennsauken	1
Winslow	4

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 out. Also, we can track participation to demonstrate to the State agency the student also participated in polls, quizzes, and question-and-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 Helpline 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 call the MSI Helpline at 866-661-5120.

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 7/22/2024 To 8/22/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Hale Trailer I - Township of Voorhees	76 Cooper Road Voorhees, NJ 08043	RE: Use of Property for Fire Department Training The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of property at Hale Trailer, 76 Cooper Road, for training by the Voorhees Township Fire Department.	7/26/2024 #4775075	GL AU EX WC
H - New Jersey Infrastructure Bank I - City of Camden	3131 Princeton Pike Building 4, Suite 216 Lawrenceville, NJ 08648	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.	8/7/2024 #4783453	GL AU EX WC OTH
H - New Jersey Infrastructure Bank I - Township of Cherry Hill	3131 Princeton Pike Building 4, Suite 216 Lawrenceville, NJ 08648	Township of Cherry Hill has a \$50,000 SIR on WC, which erode the JIF limits above. 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.	8/7/2024 #4783728	GL AU EX WC OTH
H - New Jersey Infrastructure Bank I - Township of Cherry Hill	3131 Princeton Pike Building 4, Suite 216 Lawrenceville, NJ 08648	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.	8/7/2024 #4783724	GL AU EX WC OTH
H - Ford Motor Credit Company LLC I - Township of Cherry Hill	their successors and assigns 1 American Road, MD 7500 Dearborn, MI 48126	RE: Leased Vehicles 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 following four leased vehicles: 2023 FORD EXPLORER HYBRID VIN #1FM5K8AW3PNA09348 \$69,956 2023 FORD EXPLORER HYBRID VIN #1FM5K8AW5PNA09349 \$69,956 2023 FORD EXPLORER HYBRID VIN #1FM5K8AW1PNA09350 \$69,956 2023 FORD EXPLORER HYBRID VIN #1FM5K8AW3PNA09351 \$69,956	8/7/2024 #4783471	GL AU EX WC OTH
H - New Jersey Infrastructure Bank I - City of Camden	3131 Princeton Pike Building 4, Suite 216 Lawrenceville, NJ 08648	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.	8/7/2024 #4783457	GL AU EX WC OTH

08/23/2024

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 7/22/2024 To 8/22/2024

H - ABC Emergency Rental I - Cherry Hill Fire District (BOFC District)	76 S. Wyetta Road Medford, NJ 08055	"RE: 1997 Pierce Lance 105 Ladder Truck Rental Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of a 1997 Pierce Lance 105 Ladder Truck, vin #4P1CTO2S1VA000603, valued at \$495,000."	8/7/2024 #4783456	GL AU EX WC OTH
H - Board of Education of the I - Borough of Clementon	Borough of Clementon 4 Audubon Avenue Clementon, NJ 08021	RE: Use of Facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for the Annual Fire Prevention / Community Risk Reduction Event. Does not include amusements or fireworks.	8/8/2024 #4784789	GL AU EX WC
H - Atlantic County Fire Academy I - Winslow Township Fire District #1	5045 English Creek Avenue Egg Harbor Township, NJ 08234	Evidence of insurance with respects to the Winslow Township Fire District #1.	8/9/2024 #4793134	GL AU EX WC
H - Resorts Casino Hotel I - Borough of Berlin	1133 Boardwalk Atlantic City, NJ 08401	RE: Bus Trip for Seniors Evidence of insurance as respects the Borough sponsored bus trips to the Casino for seniors during the current calendar year.	8/9/2024 #4785067	GL AU EX WC
H - DGMB Casino, LLC dba Resorts I - Borough of Berlin	Atlantic City Casino 1133 Boardwalk Atlantic City, NJ 08401	RE: Bus Trip for Seniors DGMB Casino LLC dba Resorts Casino Hotel, DGMB Casino Holding, LLC, DGMB Casino SPE Corp., Mohegan Gaming Advisors, MGA Holding NJ LLC, Mohegan Gaming Advisors, LLC, Resorts Digital Gaming, LLC and their respective members, managers, officers, directors, shareholders, employees and agents are Additional Insured as their interests appears on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the bus operations of the named insured.	8/12/2024 #4793213	GL AU EX WC
H - DGMB Casino, LLC dba Resorts I - Borough of Berlin	Atlantic City Casino 1133 Boardwalk Atlantic City, NJ 08401	RE: Bus Trip for Seniors DGMB Casino LLC dba Resorts Casino Hotel, DGMB Casino Holding, LLC, DGMB Casino SPE Corp., Mohegan Gaming Advisors, MGA Holding NJ LLC, Mohegan Gaming Advisors, LLC, Resorts Digital Gaming, LLC and their respective members, managers, officers, directors, shareholders, employees and agents are Additional Insured as their interests appears on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Borough sponsored bus trips to the Casino for seniors during the current calendar year.	8/12/2024 #4793212	GL AU EX WC

08/23/2024

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 7/22/2024 To 8/22/2024

H - YMCA Camp Ockanickon I - Township of Medford	1303 Stokes Road Medford, NJ 08055	RE: use of facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities.	8/14/2024 #4795150	GL AU EX WC
H - Ford Motor Credit I - Township of Cherry Hill	1 American Road MD7500 Dearborn, MI 48126	RE: Leased Vehicles 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 following four leased vehicles: 2023 FORD EXPLORER HYBRID VIN #1FM5K8AW3PNA09348 \$69,956 2023 FORD EXPLORER HYBRID VIN #1FM5K8AW5PNA09349 \$69,956 2023 FORD EXPLORER HYBRID VIN #1FM5K8AW1PNA09350 \$69,956 2023 FORD EXPLORER HYBRID VIN #1FM5K8AW3PNA09351 \$69,956	8/14/2024 #4794999	GL AU EX WC OTH
H - Simon Preit Gloucester I - Township of Gloucester	Development, LLC Gloucester Township Premium Outlets 100 Premium Outlets Drive; Blackwood, NJ 08012	City of Gloucester has a \$500,000 SIR on WC, which erode the JIF limits above. RE: Touch-A-Truck event Simon/PREIT Gloucester Development, LLC, Simon Management Associates II, LLC, Simon Property Group, Inc., Simon Property Group, L.P. and their respective officers, directors, shareholders, members, partners, parents, subsidiaries and any other affiliated entities, agents, servants, employees, and independent Contractors of these persons or entities are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to the Townships Touch-A-Truck event.	8/14/2024 #4794989	GL AU EX WC OTH
H - Bordentown Regional HS & I - Township of Bordentown	Board of Education 318 Ward Avenue Bordentown, NJ 08505	"RE: Use of Parking Lot Evidence of insurance as respect to use of parking lot at JLP for Bordentown Township's Fall Festival."	8/14/2024 #4794915	GL AU EX WC
Total # of Holders: 16				

Memorandum

MEL Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

This will serve as the annual renewal memorandum from the Underwriting Manager to all MEL members and Risk Management Consultants in preparation of the 2025 renewal.

Brief Renewal Overview

- ✓ **Property** – While we are still well within hurricane season, global property losses this year continue to be within the anticipated losses for the industry, which indicates we can expect positive renewal results in terms of rates, coverages and capacity.
- ✓ **Liability** – Underwriting appetite has slightly increased in the Liability space, but Public Entity continues to see a very small marketplace with difficult underwriting restrictions. The overall liability market is seeing a slowing rate of loss development increase (“social inflation”); however, even the most recent years continue to experience high single to low double-digit increases. Simply, losses continue to settle higher than expectations. Specific to the MEL, NJ has landed on some of the top Liability lists, such as #9 on the “Judicial Hellholes” list and #2 in tort costs as a percentage of state GDP.

We have continually discussed the two growing and crucial exposures of Aging Infrastructure and Sexual Abuse/Molestation, but Auto Liability is persevering as a loss leader and setting new records in frequency and severity.

- ✓ **Workers’ Compensation** – We are all intimately aware of our Workers’ Compensation history, but it is worthwhile noting New Jersey is #1 in Workers’ Compensation costs (175% higher than the median) and is #9 for Local Government Incident Rates.
- ✓ **Cyber** – Cyber events continue to increase in frequency and severity, with some of the largest known claim costs in NJ local government coming in the past 12 months. It’s critical to be aware the events we continue to experience are still very typical types of events (social engineering, unpatched security, email compromise) and even just the Basic Security controls adopted by the Cyber JIF would prevent or minimize most losses.
- ✓ **Public Officials & Employment Practices** – We continue to see an increase in the severity of our losses, but it is still at a very predictable rate. While there are some Public Officials claims (especially Land Use related) that will see large loss dollars, Employment Practice claims should be our focus due to their significant total loss dollars.

Memorandum

MEL Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

Other Reminders

- ✓ **Fireworks & Amusements** – The MEL has a special underwriting program of approving any member-sponsored firework displays and amusement rides. No coverage is provided without such approval, and your submission should be provided well in advance of the event (**not the day before**).
- ✓ **Skateboard Parks** – The MEL excludes skateparks until formal underwriting review is conducted.
- ✓ **Vacant Property** – Please be reminded, Vacant Properties are only covered for Actual Cash Value unless otherwise formally requested and favorably reviewed by the JIF.
- ✓ **Historic Property** – Please be reminded, Historic Properties listed on an official historic register (national, state or local) are eligible for special Historical Replacement Cost coverage; however, an official historic appraisal must be on file and sent to the Underwriting Manager to review.
- ✓ **Builder's Risk** – Any projects with new square footage are required to be insured under Builder's Risk, whether by the builder or the MEL. All such projects over \$25m project value must be separately underwritten, so submit the application early.
- ✓ **Shared Services** – Shared Service Agreements are a great tool, but we must remember that these are still service contracts. If you are receiving a professional service, such as Information Technology (IT) or Accounting/Finance, you should be requesting evidence of Professional Liability coverage.
- ✓ **Renewal Certificates** – Renewal certificates are released in December. As such, it is crucial to review your Certificate Holder lists now.
- ✓ **Automobile ID Cards** – The quantity of Auto ID Cards issued per member is determined based upon your schedule of vehicles in Origami. Ensure your records are updated to reflect all active Vehicles.
- ✓ **Contact Information** – All renewal documents are distributed based upon the contact information in Origami. Ensure your records are updated so documents are sent to the appropriate place.
- ✓ **Special Flood Hazard Area (SFHA)** – The JIF does not determine flood zones and has coverage limitations for locations within SFHAs. Specifically, the member's deductible in an SFHA is the maximum available limit from the NFIP, which is typically \$500,000.
- ✓ **Statutory Bonds** – Please be reminded, statutory bonds must be underwritten for Treasurers, Library Treasurers, Tax Collectors and Utility Collectors, including CFOs performing Treasurer duties. When reviewing the Limit of Insurance required per the state requirements for Treasurers, ensure you are taking 10% of the revenues to identify the revenue band and corresponding limit required. MEL's automatic limit after approval is \$1m, but can offer up to \$2m after underwriting review.

Conner Strong & Buckelew

Insurance, Risk
Management
& Employee Benefits

Camden, New Jersey
1-877-861-3220
connerstrong.com



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CAMDEN JIF

Workers' Compensation Medical Bills - PPO Reductions

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Reductions	%
January	\$217,082.34	\$110,022.92	\$107,059.42	49.32%
February	\$194,523.24	\$117,195.77	\$77,327.47	39.75%
March	\$228,674.35	\$116,376.96	\$112,297.39	49.11%
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%
July	\$310,291.30	\$140,652.53	\$169,638.77	54.67%
August	\$401,003.06	\$127,533.73	\$273,469.33	68.20%
TOTAL 2024	\$2,444,805.91	\$1,093,164.80	\$1,351,641.11	55.29%

Monthly & YTD Summary:

PPO Statistics	August	YTD
Bills	246	1,606
PPO Bills	228	1,461
PPO Bill Penetration	92.68%	90.97%
PPO Charges	\$243,995.06	\$1,907,092.18
Charge Penetration	60.85%	78.01%

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%



CAMJIF Liability Subrogation Report 08/2024

<u>Month to Date</u>	<u>Year to Date</u>
\$24,306.37	\$200,663.90

CAMJIF Liability Subrogation Report 08/2024

Claim Number	Client	Loss Date	Transaction Date	Transaction Type	Transaction Amount
0000024298	Pennsauken	12/27/23	8/27/24	RECOVERY	2,835
0000024636	Gloucester Twp	2/28/24	8/22/24	RECOVERY	9,578.97
0000024758	Winslow	4/4/24	8/22/24	RECOVERY	11,892.4



CAMJIF Subrogation Report 08/2024

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

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

APPENDIX I – MINUTES

August 26, 2024 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – AUGUST 26, 2024
VIRTUALLY
5:00 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF 2024 EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

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

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Auditor	Bowman and Company LLC
Claims Service	CompServices Gladys Driggins
Safety Director	J.A. Montgomery Risk Control Thomas Rielly, Harry Earle, Robert Garish, Keith Hummel
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
John Foley, Cherry Hill Fire District
Eleanor Kelly, Runnemede Borough
Bonnie Taft, Oaklyn
Elizabeth Peddicord, Pennsauken Twp
Sharon McCollough, Haddonfield
Brian Morrell, Gloucester City
Lorraine Sacco, Winslow Twp Fire District

RISK MANAGEMENT CONSULTANTS PRESENT:

Terry Mason	M&C Insurance Agency, Inc.
Walt Eife	Waypoint Insurance
Peter DiGambattista	Associated Insurance Partners
Ray Corry	Leonard O’Neill Insurance Group
Mark von der Tann	Edgewood Associates
Thomas Merchel	Conner Strong & Buckelew
Jaclyn Lindsey	Conner Strong & Buckelew
Danielle Colaianni	Hardenbergh Insurance
Gregory Grantham	Hardenbergh Insurance
Don Sciolaro	PIA

Brandon Lodics Conner Strong & Buckelew

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JULY 22, 2024

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JULY 22, 2024

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

Claims Resolution Corporation – At a special meeting earlier this month, the Executive Committee approved the assignment of AmeriHealth’s claims administration contract to Claims Resolution Corporation (CRC). CRC is set to take over on September 1st. Numerous meetings have taken place between Perma claims & finance personnel with representatives from CRC. An update will be provided at the meeting. On **pages 3 & 4** is the service team that will be working on our account and an announcement of the sale. Executive Director said an email was sent today to all members advising new phone numbers and contact list for CRC representatives. If anyone calls the old numbers the call will be automatically forwarded to CRC. Jennifer Goldstien of Medlogix said the First Report of Injury should still go to Medlogix that has not changed. The contact list from CRC had their contact information but these reports still go to Medlogix. Executive Director said a revised list will be sent to members to keep everyone informed.

Fiscal Management Plan Update – With CRC taking over as claims administrator for the Fund, there is a need to amend the Fund’s Fiscal Management Plan and Cash Management & Investment Policy to change the check signers for claim payments. Resolution 24-24 appears on pages 5 & 6

Motion to Amend the 2024 Fiscal Management Plan and the Cash Management & Investment policy to add authorized check signers

Motion: Commissioner Shannon
Second: Commissioner Wolk
Vote: 10 Ayes, 0 Nays

Borough of Haddonfield Additional Insured – The Borough of Haddonfield is requesting that the Haddonfield Housing Agency be added as an additional named insured on the Borough’s policies with the JIF. The point of the Agency’s creation is to assist with financing the borough’s housing operations, which it had operated within the borough. The borough’s four housing properties (which the JIF insures) were formally transferred to the Agency.

The non-profit Agency was created by ordinance and its trustees were appointed by the Borough Commissioners. The Underwriting Manager had recommended this action.

Motion to approve adding the Haddonfield Housing Agency as an Additional Named Insured under Haddonfield’s policies with the JIF.

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Vote: 10 Ayes, 0 Nays

Borough of Medford Lakes Additional Insured – The Borough of Medford Lakes is requesting that the Medford Lakes Colony be added as an additional named insured on the Borough’s General Liability policy with the JIF & MEL. The Colony is the owner and manager of all the Borough’s recreational facilities including 5 lakeside beaches, athletic fields and is also responsible for public areas and functions normally handled by the municipality.

The Colony, which is a non-profit, approached the Borough as they were recently advised of a substantial increase in insurance premium costs, and efforts to find coverage at a reasonably comparable or competitive rate were not successful. The private market rates are an increase of approximately five times what the prior costs were. The Underwriting Manager and MEL attorney are recommending this coverage. JA Montgomery has completed a loss control visit and reported no violation or safety concerns were noted at the time of the visit. The cost to the Borough to add this coverage is \$68,195, pro-rated to September 15th.

Attorney Nardi said he reviewed the information and provided documents which includes the resolutions from both the governing body and the nonprofit. The agreement is very detailed and it sets forth a historical or in the recitals, the history of the relationship between the two. This is another means of continuing the relationship, financial and administrative responsibilities and all the other functions that the Colony has provided over the years. The coverage is unaffordable for the Colony to maintain and there does not appear to be any risk to the JIF or Medford Lakes. Attorney Nardi said it also recognizes that they are operating analogous to a shared service agreement but they recognize within the body of the agreement, as well as the resolutions, that it clearly is not, since it's not a governmental agency. They just want to emphasize this continuing

relationship between the two where government functions are being assisted by the long standing nonprofit organization. Attorney Nardi said everything was in order upon his review.

Motion to approve adding the Medford Lakes Colony as an Additional Named Insured under Medford Lakes’s General Liability policy with the JIF & MEL.

Motion: Commissioner Maley
Second: Commissioner Wolk
Vote: 10 Ayes, 0 Nays

2025 RFQ – Fair & Open Process – Some of the Fund’s Professional Service Agreements will expire at the end of this year. The fund office will advertise Requests for Qualifications for Fund Professionals for the period of January 1, 2025 through December 31, 2025.

The following positions are included in the list of RFQ submissions:

- Fund Attorney
- Fund Defense Attorneys
- Fund Auditor
- Fund Payroll Auditor
- Fund CDL Drug & Alcohol Monitor
- Fund Treasurer

Motion to Authorize the Fund Office to Advertise for Request for Qualifications

Motion: Commissioner Taraschi
Second: Commissioner Wolk
Vote: Unanimous

2025 Renewal: Members and Risk Managers received an Origami email with a link to renewal worksheets - to begin the 2025 underwriting renewal on July 25th with an August 31st completion date. Executive Director said the property appraisal results are expected shortly. Once they are received they will be shared with members and Risk Managers. The information will be uploaded into Origami so everyone will not have to enter their property values as they will be taken from the appraisals.

2025 Membership Renewals – Eight members are scheduled to renew as of January 1, 2025. Membership documents were mailed to those members on August 16th. Membership documents are due back by to the fund office by October 1, 2024.

Safety Incentive Program – Optional Safety Award – The notice for the 2024 Optional Safety Award was recently sent to member entities. This is a \$1,000 reimbursable grant to members to purchase safety related items or training.

All paperwork and vouchers must be returned to the fund office by the end of the year. The notice appears on **Pages 7 & 8**.

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 on Page 9 the Financial Fast Track for the second quarter is really good news with an increase of \$639,000 and good reserve changes in IBNR. In total we are up \$1.3 million with a surplus of \$7 million. The Camden JIF is trending in the right direction. Expected Loss Ratio Analysis for June where the actuary projected 20% we are currently at 22% which is trending pretty good. The Lost Time Accident Frequency shows an improvement over last month where we were at 1.55 and now we are at 1.29 so this was a good month. The per member breakdown had three more claims but three were adjusted for Cherry Hill so the net effect is zero. Executive Director said the balance of the reports are for informational purposes.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 24-25 August 2024 Vouchers

TOTAL 2023	\$ 3,500.00
TOTAL 2024	\$ 142,595.92
TOTAL	\$ 146,095.92

Approving Payment of Resolution 24-26 Supplemental Bill Voucher

TOTAL 2024	\$ 682.40
TOTAL	\$ 682.40

MOTION TO APPROVE RESOLUTION 24-25 AND RESOLUTION 24-26 AUGUST 2024 VOUCHERS

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

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

Closed FY	.00
2020	\$74,609.35
2021	\$80,969.35
2022	\$106,287.31
2023	\$58,517.08
2024	\$115,170.46
TOTAL	\$435,553.55

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

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: None

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Reilly reviewed the monthly reports and reminded members should utilize the special events resources information available on the MEL website as many municipalities will be holding outdoor events in the fall and during the holidays. JA Montgomery consultants can help to provide information on planning and managing these events. There are two local MSI Expos which provide in person training on September 9th in Burlington County, and the other is September 25th in Gloucester County. To register for the Expos or any MSI Live courses members can go to the MSI Live schedule and click on the selected course name.

Fund Commission Terry Shannon thanked Jackie Lindsey from Conner Strong & Buckelew for all the time she took to developed a crossing guard bullet point checklist from the MEL Safety Bulletin. She developed a checklist that crossing guards can actually take to their physician so that the physician can complete the checklist and sign it. This has made the process as seamless as possible for the town of Barrington. Ms. Shannon said it is a great tool for other towns to use as well.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director said the Certificate Report on page 29 for the period 6/22/24 to 07/22/24 was included in the agenda which shows 18 certificates issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for July 2024 where there was a savings of 54.67% a total of 52.75% for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: The Subrogation reports were included on pages 37-39 for the month of July 2024 for both workers compensation and liability.

Chairman Mevoli said the Claims Committee held a Zoom Phone meeting on Friday, where all claims were reviewed and discussed and minutes that would normally be reviewed in the Executive Session. A motion to accept the committee's recommendations on the claims as discussed, and review would be in order.

MOTION TO APPROVE CLAIMS AS DISCUSSED AND REVIEWED:

Motion: Commissioner Taraschi
Second: Commissioner DiAngelo

Roll Call Vote:

10 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: 5:29 PM

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

***APPENDIX II –
MEL, RCF & EJIF Reports***



Municipal Excess Liability Joint Insurance Fund

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

Date: Monday September 9, 2024
To: Fund Commissioners
Camden County Municipal Joint Insurance Fund
From: Commissioner Joseph Wolk
Subject: MEL September 2024 Report

2025 Budget: Submitted for information was the preliminary 2025 municipal-only budget, which reflected a 5.7% increase before increases in exposures are applied. A meeting of the Management Committee will be scheduled in mid-September/early October to review the 2025 Budget options prior to introduction at the next meeting. Committee is also expected to review the status of the 2025 Underwriting Renewal.

Management Committee: In March 2024, the MEL Board of Fund Commissioners appointed TD Bank to provide banking services effective July 1, 2024. Subsequent to the appointment, TD Bank identified contractual clauses, obligations, liability and exposures they wished to limit as well as inclusion of “Limitation of Liability; Disclaimer of Warranties” clause (LLDW) within the contract. Management Committee met on August 23, 2024 to review the proposed contractual changes; copies of the meeting minutes and memorandum drafted by the Fund Attorney were submitted for information. Fund Attorney said he discussed the matter with various levels of management at TD Bank without success. He further noted that incumbent also requested these limitations in its response to proposal (but did not limit in current contract). It appears that this limitation may now be standard in the financial market. In addition, the Fund’s former Bank had similar restrictions. Fund will continue efforts to determine if any other banks would provide the needed services without imposing. The Board of Fund Commissioners accepted the proposed language of the cash management master agreement as presented.

Professional Service Agreements for Marketing Managers, Marketing Consultant and Management & Supervisory Training Consultant have reached the end of their term. In 2019, the Board adopted resolutions establishing Competitive Contracting RFP (CCRFP) as the procurement process. The Board of Fund Commissioners authorized the issuance of these CCRFPs and the Fund office will work with the QPA to issue the documents.

Fiscal Management Plan: The Board of Fund Commissioners adopted a resolution amending the 2024 Fiscal Management Plan to reflect changes to authorized signatories for the MEL accounts and Banking Services provider.

Safety & Education Committee: This committee met on August 16, 2024; copies of the minutes were submitted for information. Committee report highlighted these three services/contracts:

- Learning Management System (LMS) - The current contract term with BIS Safety Software Inc. (BIS) is 9/1/2022 to 12/31/2024 with two 1-year options to renew.

Committee recommends extending the contract through 2025 and 2026 at the MEL's 2025 Reorganization meeting.

- Management & Supervisory Training Consultant – The 5-year contract with LaMendola Associates will expire at year-end as noted above. *Committee notes this training is valuable and well-received and recommends the procurement of these services.*
- Benchmark Analytics – In 2023, this firm was engaged to conduct a study on the impact of accreditation on law enforcement claims. Reports on study finding were submitted for information; Safety Director reviewed the proposed next steps of the study which would be to analyze the data collected. Safety Director said result of first phase show a positive savings on investment – in particular for larger and medium agencies. Second phase should help the Fund analyze why some departments perform better than others; lack of resources may likely be the differential.
- *Committee reviewed the 1st phase summary of the study results and recommends the MEL release a Competitive Contracting RFP for a vendor for the next phase of a study on the benefits of Police Accreditation.*

The Board of Fund Commissioners accepted the recommendation and adopted a resolution authorizing the release of a Competitive Contracting RFP for a Consultant for phase 2 in the police accreditation study

Coverage Committee: A meeting of this committee will be scheduled for mid-September/early October.

Legislative Committee: Committee met on July 26, 2024; copies of the minutes were submitted for information.

Marketing Committee: Committee met on June 17, 2024; copies of the minutes were submitted for information.

Claims Committee: This committee last met on July 17, 2024 and met prior to this meeting; minutes of these meetings are sent to the full MEL Board separately from the agenda.

Residual Claims Fund (RCF): Submitted for information was a copy of Commissioner Champney-Kweselait's report on the RCF June 10, 2024 meeting.

RCF Membership Renewal: The Fund's three-year membership in the RCF is scheduled to expire on December 31, 2024. The Board of Fund Commissioners adopted a resolution renewing the Fund's membership in the Residual Claims Fund for the period of January 1, 2025 through December 31, 2027.

Cyber JIF: Submitted for information was the Cyber JIF report from the July 18, 2024 meeting. Board is scheduled to meet again on September 19th. The Underwriting Manager has identified an exposure for members that may provide IT services to other public entities and has distributed a survey to members to gather this information.

JIF Membership Renewals: Atlantic, Trico, Burlco, Mid-Jersey, NJSI and PAIC JIFs are set to renew their 3-year membership with the MEL on 1/1/2025; renewal documents were sent out on 6/27/24. Eleven local JIFs renew on 7/1/25 and 2 local JIFs renew on 1/1/26.

Power of Collaboration: Submitted for information was the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights the \$3.9 billion savings provided to NJ Taxpayers.

Underwriting Manager Report: Underwriting Manager started discussions on the 2025 renewal and summarized early indications of Property, Liability, Workers' Compensation, Cyber and POL/EPL. New Jersey is now #9 on Judicial Watchlist and now #1 for the highest workers' compensation costs. A webinar is being scheduled in the coming weeks on the renewal and market conditions.

Fund Attorney Report: Fund Attorney summarized aspects of the recent significant jury award to homeowners that experienced flooding. Claim involved drainage issues, run-off and stormwaters. MEL professionals are working on an appeal and are also working together on various aspects, including legislative and increased communication with Mayors. He added that town had spent significant dollars updating their stormwaters & was still hit with a large jury award.

Executive Session: Fund Attorney requested Executive Session to update the MEL Board of Fund Commissioners on matters related to Claims and Contracts. No action was taken.

Next Meeting: The next meeting of the MEL JIF is scheduled for Wednesday October 16, 2024 at 10:30AM at the Forsgate Country Club - 375 Forsgate Drive, Monroe Twp, NJ 08831.



Municipal Excess Liability Residual Claims Fund

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

September 9, 2024

Memo to: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: RCF September 2024 Meeting

2023 Budget Amendment: Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2023 Budget, which reflected the transfer of the Fund Year 2019 claims from the local JIFs as of 12/31/23. Enclosed as part of this report is the Amended 2023 Budget.

2025 Budget: The Board of Fund Commissioners reviewed the proposed 2025 Budget. Under the conditions of the Fund, the 2025 expenses cannot be directly charged to an expense line established in the 2024 budget.

Executive Director recommended the amount of \$720,000 be returned to the members from 2023 Fund Year Contingency Account and the Board adopted Resolution 21-24 reflecting that recommendation.

In addition, the Board of Fund Commissioners voted to introduce on first reading of the 2025 Budget and to schedule the Public Hearing at the October 16, 2024 meeting to be held at Forsgate Country Club. Enclosed as part of this report is the Proposed 2025 Budget.

RCF Fund Secretary: With the resignation of the Fund Secretary Steve Rovell in June, the Board passed a motion to elect Commissioner Criscuolo as Fund Secretary to finish the term, ending December 2025.

2024 Fiscal Management Plan Amendments: The Board adopted Resolution 22-24 to approve three amendments to the Fund 2024 Fiscal Management Plan. (1) Ameri-Health, the TPA for the Camden JIF, has been purchased by Claims Resolution Corporation (CRC) and therefore the Ameri-Health signatories are to be replaced by two signatories from CRC; (2) Adding TD Bank as an authorized bank in recognition of transitioning banking services; (3) adding the new Fund Secretary as a signatory.

Fund Auditor Competitive Contract: The Board passed a motion to release a Competitive Contract RFP in September for Fund Auditor to replace Jim Cerullo from Wielktoz & Company, LLC who retired in June.

2023 Audit Filing. The RCF 2023 audit was filed with the New Jersey Department of Banking and Insurance (DOBI) and the New Jersey Department of Community Affairs (DCA) and the Synopsis of Audit was published in the Fund's newspaper.

Membership Renewals: Membership renewal documents were sent to member JIFs on August 30, 2024 for RCF membership renewal as of January 1, 2025. The Fund Attorney reviewed the renewal documents and made minor updates. Enclosed as part of this report are the renewal Resolution and Indemnity & Trust Agreement.

Claims Committee: The Claims Review Committee met on June 7, July 18, and September 5, 2024. Minutes of the meetings were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is scheduled for October 16, 2024 at the Forsgate Country Club.

**MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
2023 PROPOSED BUDGET**

	2023 PROPOSED BUDGET	2023 Amendment 2019 Assessments	2023 Revised Budget	\$ CHANGE
APPROPRIATIONS				
MEL	321,675	12,715,423	13,037,098	12,715,423
BMEL	0	0	0	0
ATLANTIC	50,538	2,363,350	2,413,888	2,363,350
BERGEN	14,118	1,642,291	1,656,409	1,642,291
BURLCO	21,140	711,346	732,486	711,346
CAMDEN	24,307	1,656,018	1,680,325	1,656,018
MONMOUTH	27,878	1,377,406	1,405,284	1,377,406
MORRIS	21,212	2,312,447	2,333,659	2,312,447
NJUA	17,417	436,648	454,065	436,648
OCEAN	51,256	1,404,519	1,455,775	1,404,519
PMM	8,763	331,130	339,894	331,130
SOUTH BERGEN	22,669	1,787,104	1,809,772	1,787,104
SUBURBAN METRO	22,070	759,579	781,649	759,579
TRICO	31,655	1,590,641	1,622,296	1,590,641
SUBURBAN MUNICIPAL	3,575	756,026	759,601	756,026
CENTRAL JERSEY (incl. Run-in Receivable)	44,404	1,224,111	1,268,515	1,224,111
NJPHA	16,824	609,954	626,778	609,954
TOTAL	699,500	31,677,992	32,377,492	31,677,992

**MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
2023 PROPOSED BUDGET**

	2023 PROPOSED BUDGET	2023 Amendment 2019 Assessments	2023 Revised Budget	
APPROPRIATIONS				
CLAIMS	0	30,927,992	30,927,992	30,927,992
Run-in Claim Receivable	15,000		15,000	0
LOSS FUND CONTINGENCY	0	750,000	750,000	750,000
SUBTOTAL LOSS FUND	15,000	31,677,992	31,692,992	31,677,992
EXPENSES				
ADMINISTRATOR	218,441		218,441	0
DEPUTY ADMINISTRATOR	74,306		74,306	0
ATTORNEY	45,223		45,223	0
CLAIMS SUPERVISION & AUDIT	65,374		65,374	0
TREASURER	42,459		42,459	0
AUDITOR	25,081		25,081	0
ACTUARY	44,777		44,777	0
MISCELLANEOUS	26,316		26,316	0
SUBTOTAL	541,977	0	541,977	0
EXPENSE CONTINGENCY	142,523		142,523	0
TOTAL BUDGET	684,500	31,677,992	32,362,492	31,677,992

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2025 PROPOSED BUDGET				
	2024 ANNUALIZED BUDGET	2025 PROPOSED BUDGET	\$	%
			CHANGE	CHANGE
APPROPRIATIONS				

CLAIMS	0	0	0	
Run-in Claim Receivable	72,500	35,000	(37,500)	-52%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	72,500	35,000	(37,500)	-52%
EXPENSES				
ADMINISTRATOR	222,810	227,266	4,456	2%
DEPUTY ADMINISTRATOR	75,792	77,308	1,516	2%
ATTORNEY	46,127	47,050	923	2%
CLAIMS SUPERVISION & AUDIT	66,681	68,015	1,334	2%
TREASURER	43,308	44,174	866	2%
AUDITOR	25,583	26,095	512	2%
ACTUARY	45,673	46,586	913	2%
MISCELLANEOUS	26,842	27,379	537	2%
SUBTOTAL	552,816	563,873	11,057	2%
EXPENSE CONTINGENCY	147,184	152,127	4,943	3%
TOTAL BUDGET	700,000	716,000	16,000	2%

RESOLUTION NO. _____

**RESOLUTION TO RENEW MEMBERSHIP
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund (“RCF”), a nonprofit public entity in the State of New Jersey, was formed pursuant to N.J.S.A. 40A:10-36, et seq. to provide residual risk management to its member Joint Insurance Funds (“JIFs”); and

WHEREAS, in accordance with N.J.S.A. 40A:10-42, the RCF may provide coverage to its member JIFs by self-insurance, the purchase of commercial insurance or reinsurance, or any combination thereof; and

WHEREAS the RCF may procure such insurance pursuant to N.J.S.A. 40A:11-5(1)(a)(ii) and 40A:11-5(1)(m) as an extraordinary unspecifiable service (“EUS”), so long as the contract entered into is awarded in accordance with the statutory requirements for EUSs; and

WHEREAS, pursuant to N.J.S.A. 40A:65-14, the governing bodies of two or more Local Units may enter into an agreement to provide for the formation of the joint operation of any public services, public improvements, works, facilities, or undertakings which the local units are empowered to operate; and

WHEREAS, pursuant to N.J.S.A. 40A:65-9 et seq. the RCF may obtain coverage on behalf of its members JIFs in accordance with the Local Public Contracts Law; and

WHEREAS, in accordance with N.J.S.A. 40A:10-36 et seq., a JIF wishing to join the RCF to obtain the benefits of joint public entity membership may do so by adopting a resolution; and

WHEREAS, the _____ of the _____ **Joint Insurance Fund** has determined that renewing their membership in the Residual Claims Fund is in the best interest of the member local units.

NOW, THEREFORE, BE IT RESOLVED that the Fund Commissioners of the _____ **Joint Insurance Fund** does hereby resolve and agree to renew its membership in the Residual Claims Fund for a period of three (3) years, the commencement of which shall be January 1, 2025. For the purpose of determining the term, any portion of the Fund year shall be considered a full year; and

BE IT FURTHER RESOLVED that the _____ **Joint Insurance Fund** hereby adopts the Bylaws of the Residual Claims Fund. Coverage will be provided in accordance with the terms, conditions and limitations as contained in the Residual Claim Fund's Commercial Excess Insurance or Reinsurance, and Bylaws; and

BE IT FURTHER RESOLVED that the Chairperson of the _____ **Joint Insurance Fund**, or other designated representative, is authorized and directed to execute any and all written agreements necessary for membership in the Residual Claims Fund including, but not limited to, the Indemnity and Trust Agreement, in order to implement membership by the _____ **Joint Insurance Fund** in the Residual

Claims Fund according to its Bylaws, N.J.S.A. 40A:10-36 et seq., administrative regulations, and any other statutes or regulations pertaining thereto.

_____ **JOINT INSURANCE FUND**

Chairperson

Attest

Date: _____

**MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
INDEMNITY and TRUST AGREEMENT**

THIS AGREEMENT made this _____ day of _____, 20__ , in the County of _____ by and between the Municipal Excess Liability Residual Claims Fund, hereinafter referred to as the "Residual Claims Fund", and the _____ **Joint Insurance Fund**, hereinafter referred to as the "FUND".

WITNESSETH:

WHEREAS, several local governmental units have formed a residual claims joint insurance fund as authorized and described in N.J.S.A. 40A:10-36 et seq., and the administrative regulations promulgated pursuant thereto; and,

WHEREAS, the FUND has agreed to become a member of the Residual Claims Fund and to share in the obligations and benefits flowing from such membership with other members of the Residual Claims Fund in accordance with and to the extent provided for in the Bylaws of the Residual Claims Fund, and in consideration of such obligations and benefits to be shared by the membership of the Residual Claims Fund.

NOW, THEREFORE, be it agreed as follows:

- 1.) The FUND accepts the Residual Claims Fund's Bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said Bylaws, the pertinent statutes and administrative regulations pertaining to same and as set forth in the Risk Management Plan.
- 2.) The FUND agrees to participate in the Residual Claims Fund with respect to the Fund years and types of insurance listed in the FUND's Resolution to Join.
- 3.) The FUND agrees to become a member of the Residual Claims Fund for an initial period not to exceed three (3) years, the commencement of which shall commence effective January 1, 2025.
- 4.) The FUND certifies that it has not defaulted on any claims if self-insured and has not been cancelled for non-payment of insurance premiums for a period of at least two (2) years prior to the date hereof.
- 5.) In consideration of membership in the Residual Claims Fund, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the Residual Claims Fund, all of whom as a condition of membership in the Residual Claims Fund shall execute a verbatim counterpart of this agreement, and by execution hereof the full faith and credit of the FUND is pledged to the punctual payment of any sum which shall become due to the Residual Claims Fund in accordance with the Bylaws thereof, this agreement, the Residual Claims Fund's Risk Management Plan, or any applicable statute.

- 6.) If the Residual Claims Fund in the enforcement of any part of this agreement shall incur necessary expense or become obligated to pay attorney's fees and/or court costs, the FUND agrees to reimburse the Residual Claims Fund for all such reasonable expenses, fees, and costs on demand.
- 7.) The FUND and the Residual Claims Fund agree that the Residual Claims Fund shall hold all monies paid by the FUND to the Residual Claims Fund as fiduciaries for the benefit of Residual Claims Fund claimants, all in accordance with administrative regulations.
- 8.) The Residual Claims Fund shall establish a Trust Account entitled "Claims or Loss Retention Fund". The Residual Claims Fund shall maintain the Trust Account in accordance with N.J.S.A. 40A:10-36 et seq., N.J.S.A. 40A:5-1, and such other regulations or statutes as may be applicable. More specifically, the Trust Account shall be utilized solely for the payment of claims, allocated claim expense, and excess insurance or reinsurance premiums for such risk or liability or as "surplus" as such term is defined by the administrative regulations.
- 9.) Each FUND who shall become a member of the Residual Claims Fund shall be obligated to execute this agreement.

JOINT INSURANCE FUND

_____ Dated: _____

Attest:

_____ Dated: _____

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND

Chairperson: _____ **Date**



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: September 9, 2024
TO: Fund Commissioners
Camden County Municipal Joint Insurance Fund
FROM: Commissioner Joseph Wolk
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2025 BUDGET – Attached to this report, is the 2025 draft budget. The Finance Committee met on September 5, 2024 and recommended the 2025 budget as presented. The budget was introduced and approved by the Board and will be adopted at the Public Hearing scheduled for October 16, 2024 at Forsgate Country Club.

2024 DIVIDEND - The Finance Committee is recommending a 2024 dividend of \$2,100,000. Resolution #26-24 authorizing a total return dividend of \$2,100,000 was adopted by the Executive Board and is subject to State approval.

FUND QPA CONTRACT RENEWAL – The Executive Committee authorized the renewal of The Canning Group’s professional services contract, without competitive bidding, to serve as the Fund’s Qualified Purchasing Agent in 2025 for a fee not to exceed \$5,000.

REGULATORY AFFAIRS - PERMA filed the 2023 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund’s newspaper.

NEXT MEETING- The next meeting of the EJIF is scheduled for October 16, 2024 at the Forsgate Country Club.