



CAMDEN COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA OCTOBER 28, 2024 – 5:00 PM

MEETING BEING HELD ELECTRONICALLY

<https://permainc.zoom.us/j/7737417209>

ALSO TELEPHONICALLY AT:

929-205-6099

Meeting ID: 773 741 7209

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: OCTOBER 28, 2024**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2024 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES:** September 23, 2024 Open Minutes **Appendix I**

- CORRESPONDENCE: NONE**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's Report..... **Page 1**

- TREASURER – Elizabeth Pigliacelli**
 - Monthly Vouchers - Resolution Nos. 24-30 **Page 20**
 - Treasurer’s Report **Page 22**
 - Monthly Reports **Page 23**

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Page 29**

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report **Page 32**

- MANAGED CARE – Medlogix**
Monthly Report..... **Page 35**

- CLAIMS SERVICE – CRC**
Subrogation Report **Page 37**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - NEXT MEETING: November 25, 2024 – Collingswood Sr. Community Center**
 - MEETING ADJOURNED**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: October 28, 2024

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2025 Budget** – The proposed 2025 Budget appears on **Page 3**. The Executive Committee held a budget workshop Zoom meeting on October 24th to review the proposed budget. The Committee is recommending that the budget be introduced, totaling \$20,502,426 which represents an 3.87% increase over last year’s budget.
 - ❑ **Motion to introduce the 2025 Budget for the Camden County Municipal Joint Insurance Fund and schedule a Public Hearing for November 25, 2024 at 5PM.**

2024 Dividends are not being recommended this year as the Department of Banking & Insurance made a point in their correspondence regarding last year’s dividend distribution that the Fund should refrain from future returns in surplus until the net position of the Fund in future years reflect an increase in surplus.

- ❑ **2025 RFQ – Fair & Open Process** – Some of the Fund’s Professional Service Agreements will expire at the end of this year. The fund office advertised Requests for Qualifications for Fund Professionals for fund year 2025. The only responses received were from the incumbent Fund Attorney, Auditor, Payroll Auditor, Treasurer & CDL Drug & Alcohol Monitor. Responses were also received for the Fund’s defense panel.
- ❑ **Banking Services:** At the July meeting, the Camden JIF followed the MEL’s lead and appointed TD Bank to provide banking services. Subsequent to the appointment, TD Bank identified contractual clauses, obligations, liability and exposures they wished to limit within the contract. It appears that these limitations may now be standard in the financial market.

The MEL’s Fund Attorney continued his negotiations with TD Bank on its limit on liability and has made progress. TD Bank has agreed to raise their limit on ancillary claims from \$10,000 to \$1 million per claim. The MEL Board of Fund Commissioners accepted the proposed language of the cash management agreement as presented. The MEL, RCF & EJIF along with several other JIF’s are proceeding with the change to TD.

- ❑ **RCF/MEL/EJIF Meetings:** The RCF, MEL & E-JIF all met at the Forsgate Country Club on October 16th. Commissioner Wolk’s reports can be found in Appendix II.

- ❑ **NJ Cyber JIF** – The NJ Cyber JIF met via Zoom on October 17th. The board introduced the fund’s 2025 budget that indicated a 4.09% increase. Commissioner Wolk’s report of the meeting appears in Appendix II.
- ❑ **D2 CyberSecurity Training** - The 2024/25 Cybersecurity Awareness Training kicked off last week with an email going out from D2. This year’s training is 60 minutes compared to the 90-minute course. The Cyber JIF expects 90% training completion by March 31, 2025.
- ❑ **2025 MEL Pre-Renewal Presentation:** The MEL Underwriting Manager conducted a webinar on October 8, 2024, on the 2025 pre-renewal and covered the current state of the market and anticipated program changes. The webinar was recorded and will be posted to the MEL website www.njmel.org if you were not able to attend.
- ❑ **2025 Membership Renewals** – Eight members are scheduled to renew as of January 1, 2025. Membership documents were mailed to those members on August 16th. An update will be provided at the meeting.
- ❑ **MEL Seminar** – The MEL will be conducting a seminar in case law on Employee Discipline and recent OPRA changes on Wednesday, October 30th at 12:00 noon. The attached registration notice was sent to fund commissioners and RMC’s. **Page 4.**
- ❑ **Flood Legislation – MEL Letter to Governor Murphy:** Enclosed on **pages 5-8** for review is a letter from MEL Executive Directors to Governor Murphy regarding the concerns in the recent jury decision of Amons v Haddonfield. In addition, MEL Fund Attorney has provided enclosed talking points regarding legislation amendments for flooding issues.

The MEL will be issuing the attached Bulletin on Stormwater reporting procedures for Claims Administrators. **Page 9.**

- ❑ **Power of Collaboration** - Enclosed on **page 10** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights how MEL Training strengthens safety efforts & reduces cost.
- ❑ **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 11 & 12.**

Due Diligence Reports:

Financial Fast Track	Distributed Quarterly
Loss Ratio Analysis	Page 13
Loss Time Accident Frequency	Page 14 & 15
POL/EPL Compliance Report	Page 16
Fund Commissioners	Page 17
Regulatory Affairs Checklist	Page 18
RMC Agreements	Page 19

CAMDEN MUNICIPAL JOINT INSURANCE FUND						
2025 PROPOSED BUDGET		Loss Fund Confidence at MID				
APPROPRIATIONS		CHANGE				
I. Claims and Excess Insurance		Annualized Budget SIR	Annualized 2024	Proposed Budget SIR	Projected 2025	\$ %
Claims						
1	Property - Deductible As Expiring 2.5K	100K	1,054,175	100K	1,240,000	185,825 17.63%
2	Liability	300K	2,000,220	300K	1,994,000	(6,220) -0.31%
3	Auto	300K	642,398	300K	646,000	3,602 0.56%
4	Workers' Comp.	300K	4,130,754	300K	4,170,000	39,246 0.95%
5	Loss Fund Contingency		38,454		38,454	0 0.00%
6						
7	Subtotal - Claims		7,866,001		8,088,454	222,453 2.83%
8	Premiums					
9	Crime		20,256		105,837	85,581 422.50%
10	Environmental Fund		470,317		473,689	3,372 0.72%
11	Cyber JIF		443,107		461,294	18,187 4.10%
12	MEL		3,414,341		3,485,732	71,391 2.09%
13	MEL Property		2,184,204		2,399,215	215,011 9.84%
14	SubTotal Premiums		6,532,225		6,925,767	393,542 6.02%
15	Total Loss Fund		14,398,226		15,014,221	615,995 4.28%
16						
17	II. Expenses, Fees & Contingency					
18						
19	Claims Adjustment		540,571		551,382	10,811 2.00%
20	Managed Care		145,726		148,641	2,915 2.00%
21	Loss Fund Management		81,916		83,554	1,638 2.00%
22	Litigation Mangement		48,846		49,823	977 2.00%
23	Safety Director		197,510		201,460	3,950 2.00%
24	Law Enforcement Service		18,932		19,311	379 2.00%
25	Right to Know		54,517		55,607	1,090 2.00%
26	CDL Drug Testing Monitor		38,032		38,793	761 2.00%
27	Safety Incentive Program		48,301		49,267	966 2.00%
28	MEL Safety Institute		104,875		105,634	759 0.72%
29	Administration		467,999		477,359	9,360 2.00%
30	Actuary		60,732		61,947	1,215 2.00%
31	Auditor		27,186		27,730	544 2.00%
32	Attorney		26,594		27,126	532 2.00%
33	Treasurer		26,922		27,460	538 2.00%
34	Payroll Auditor		21,947		23,454	1,507 6.87%
35	Property Appraisals		40,000		30,000	(10,000) -25.00%
36	Underwriting Manager		15,420		15,728	308 2.00%
37	Police Accreditation		19,374		25,000	5,626 29.04%
38						
39	Postage		3,112		3,112	0 0.00%
40	Printing		3,299		3,299	0 0.00%
41	Telephone		1,245		1,245	0 0.00%
42	Meeting Expenses		2,055		2,055	0 0.00%
43	Director's Fee		18,380		18,380	0 0.00%
44	Optional Safety Award		38,000		38,000	0 0.00%
45	Misc. Expense & Contingency					
46	Contingency		54,392		54,392	0 0.00%
47	EPL Training		23,537		23,537	0 0.00%
48						
49	Total Fund Exp & Contingency		2,129,420		2,163,296	33,876 1.59%
50	Risk Managers		1,054,955		1,096,437	41,482 3.93%
51						
52	Total JIF Excl POL/EPL		17,582,601		18,273,954	691,353 3.93%
53	XL POL/EPL Premiums					
54	POL/EPL Premium		1,935,586		2,000,233	64,647 3.34%
55	Land Use Liability		91,191		94,531	3,340 3.66%
56	RMC Fees		129,369		133,708	4,339 3.35%
57	Total POL/EPL Premiums		2,156,146		2,228,472	72,326 3.35%
58	Total JIF Incl POL/EPL		19,738,747		20,502,426	763,679 3.87%



Memo to: JIF Fund Commissioners
Risk Management Consultants

Re: MEL Seminar – Changes in Case Law on Employee Discipline and Recent
OPRA changes

The MEL will be holding a virtual Seminar on 10/30/24 – 12:00-1:00 PM.

1. Recent case law with respect to Employee Discipline.

Matt Giacobbe and Victoria Holmes will discuss police licensing, Brady/Giglio designation, police employment and how they impact labor decisions.

2. Recent OPRA change in Legislation.

Sue Sharpe and Fred Semrau to discuss the recent changes in Legislation and what it means to public entities.

Please follow the link below to register to attend one or both sessions

https://permainc.zoom.us/webinar/register/WN_YGP5w8S8SP6AX7cD5A3arQ



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive, Suite 216
Parsippany, New Jersey 07054-4412
Tell (201) 404-0212
E mail daveg@permainc.com

Governor Philip D. Murphy
State House
Trenton, New Jersey

August 26, 2024

Re: Government Responsibility for floods

Dear Governor:

This will bring to your attention an emerging issue that has the potential of bankrupting many New Jersey municipalities and severely impacting counties, authorities and the State itself.

Facts: In the recent jury decision in Amons v Haddonfield, a jury awarded \$21.5 million in damages against the municipality because flooding damaged four houses during a 2019 microburst. A pipe under a PATCO train line proved inadequate to handle the excessive run-off. While no one was even injured, and the property damage was only \$700,000 in total, the Amons case is the largest award ever against a New Jersey municipality under Title 59. Needless to say, the municipality is appealing.

It is impossible to project the potential exposure against government if this case holds. Imagine the liabilities during a hurricane or other major weather event. Municipalities are either self-insured or members of self-insurance pools known as Joint Insurance Funds (JIFs).

If this case becomes the precedent, no insurer will provide excess coverage to government. This will leave local governments and their JIFs on their own to pay these claims. Counties, authorities, and the State itself have the same exposure. The homeowners in the Amons case could have purchased flood insurance but decided not to.

Public Policy: This case raises a public policy question about the liability of public entities for flood damages to private property in an era where storms are becoming more frequent and severe. When the legislature adopted the Tort Claims Act, it wrote in NJSA 59:1-2 that:

"The Legislature recognizes the inherently unfair and inequitable results which occur in the strict application of the traditional doctrine of sovereign immunity.

On the other hand, the Legislature recognizes that while a private entrepreneur may readily be held liable for negligence within the chosen ambit of his activity, the area which government has power to act for the public good is almost without limit and therefore government should not have the duty to do everything that might be done.”

The current weather immunity provision is limited. Specifically, NJSA 59:4-7 provides that, “neither a public employee nor a public entity is liable for an injury caused solely by the effect on the use of streets and highways of weather conditions.” The word “solely” effectively nullifies the immunity because there are almost always other allegations. Further, the immunity is limited to streets and highways.

Therefore, we propose a new section:

59:4-11. Stormwater Drainage.

Neither a public employee nor a public entity is liable for failure to provide a stormwater drainage system or, if a stormwater drainage is provided, for failure to provide sufficient stormwater drainage.

Fifty years ago, when Title 59 was drafted, no one considered the impact of climate change. Effectively, the Amons decision makes government the flood insurer of last resort. We cannot wait until the next Superstorm Sandy makes government responsible for uninsured flood losses.

We would greatly appreciate the opportunity to talk to appropriate staff concerning this issue.

Sincerely,

David N. Grubb
Executive Director (Emeritus)

Joseph Hrubash
Executive Director

TO: Flood Legislation Group

FROM: Fred Semrau, Esq.

DATE: September 25, 2024

SUBJECT: Talking Points Regarding Legislation Amendments for Flooding Issues

Overview: Significant weather events now occur more frequently and regularly overwhelm public stormwater systems. The legislature originally intended for public entities to have immunity under the Tort Claims Act (Title 59) in these situations. However, the courts have eroded Title 59 immunities creating an unprecedented legal exposure for public entities. If recent decisions hold, local governments will not have the financial resources to pay for these claims.

1. Why is stormwater flooding now an issue?

ANSWER: Recently the Borough of Haddonfield was hit with a jury award of \$21.5 million. The town, despite spending over \$1.2 million for stormwater improvements, experienced severe flooding from an isolated 200-year storm that damaged four homes having a combined value of approximately \$1 million. Most of the \$21.5 million award was for non-economic damages in the amount of \$16.5 million. The homeowners did not purchase flood insurance. This was the largest claim ever against a New Jersey municipality even though no one was even injured.

2. Who will pay these claims?

ANSWER: Taxpayers. New Jersey governmental entities are either self-insured or belong to self-insurance pools (a.k.a. Joint Insurance Funds). Local governments simply do not have the resources to cover this exposure and without state and federal assistance may have to seek bankruptcy.

3. Is this an isolated event?

ANSWER: No. While "flooding" claims have been rare and relatively inexpensive before this year, the Haddonfield decision has already triggered similar lawsuits and will escalate as the word spreads. We are especially concerned about what would happen if a major event such as Super Storm Sandy hits the State.

4. Can this issue wait until Haddonfield finishes its appeals?

ANSWER: No. Appeals may take years. Meanwhile the number of similar lawsuits continue to increase and there is the ever-present risk of a major storm event.

5. Is this just a municipal problem?

ANSWER: No. Counties, government agencies, authorities, and the State itself have similar exposures.

6. Are public entities already protected under Title 59 from liability for bad weather?

ANSWER: Effectively No. N.J.S.A. 59:4-7 provides immunity for injuries caused solely by the effect of weather conditions on the use of streets and highways. This immunity has been effectively nullified because there is almost always an allegation that some other factor contributed to the loss.

7. What new language is being proposed?

ANSWER: The proposed amendments are a simple change that clarifies that public entities are not responsible for weather, stormwater, and flooding, and that under condemnation, like in other states, damages by way of public taking do not include pain and suffering, and emotional distress, for loss of property.

8. Is this change consistent with the intent of Title 59?

ANSWER: Yes. When the legislature adopted the Tort Claims Act, it wrote in N.J.S.A. 59:1-2 that:

"The Legislature recognizes the inherently unfair and inequitable results which occur in the strict application of the traditional doctrine of sovereign immunity. On the other hand, the Legislature recognizes that while a private entrepreneur may readily be held liable for negligence within the chosen ambit of his activity, the area which government has power to act for the public good is almost without limit and therefore government should not have the duty to do everything that might be done."

9. Is the current state of the law unduly burdensome on public entities?

ANSWER: Yes. Effectively, the courts are making local government the flood insurer of last resort.

10. Will this legislation harm individual homeowners damaged by floods?

ANSWER. No. Homeowners should have adequate insurance, including flood insurance for their properties. The local taxpayers should not carry the burden for homeowners who fail to purchase insurance.

11. What is the "ask" here?

ANSWER: This is a request for a small amendment to confirm existing law under Title 59 and to avoid an enormous, financial, catastrophic impact on State, county and local government. It is a small ask with a significant and essential impact.



Municipal Excess Liability Joint Insurance Fund

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Tel (973) 334-1900
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BULLETIN

TO: ALL CLAIMS ADMINISTRATORS and EXECUTIVE DIRECTORS

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

DATED: October 2, 2024

RE: Stormwater Claims Administration

In light of the significant number of stormwater claims, it is necessary to make sure that we are all handling claims in a consistent manner and protecting the interests of the Fund. Accordingly and effective immediately, I am requesting the following steps be taken:

1. All participating Funds with stormwater type claims should immediately inventory same and provide a status of these pending claims to **Joseph Hrubash, Robyn Walcoff, Chris Botta, Fred Semrau and the local TPA** on behalf of the MEL by November 30, 2024.
2. Any new claims that arise should immediately be sent to **Joseph Hrubash, Robyn Walcoff, Chris Botta, Fred Semrau and the local TPA** on behalf of the MEL for intake, along with an analysis of the claim, including important factors. Each claim should have a short description as to the nature of the claim and/or loss.
3. On a quarterly basis all TPAs are required to update **Joseph Hrubash, Robyn Walcoff, Chris Botta, Fred Semrau and the local TPA** on behalf of the MEL as to the status of all claims.
4. The MEL will be reviewing claims and requesting conferences, where necessary, on claims which require immediate troubleshooting.
5. The MEL will be providing all Funds with updates as to the nature of claims and various strategies that will be imposed in the defense of such claims, as well as an update on case law, preventative measures, and defense strategies.

MEL Training Strengthens Safety Efforts & Reduces Cost



At no additional cost, the MEL Safety Institute provides training to MEL Members. Over 70,000 participants attended MSI training programs last year.

THE RESULT:

MEL has reduced lost time accident rates for municipal and local utility employees by 70% since 1991.



MEL

THE POWER OF
COLLABORATION

njmel.org

Training is Extensive and Easy to Access

MSI LIVE offers online interactive and in-person instructor-led courses on safety and risk control including those designed for law enforcement officers. Group participation is available, and courses are interactive so that questions and issues can be discussed with the instructor.

MSI NOW offers 200 streaming training videos on the MEL website available 24/7 on demand.

Law Enforcement Training, Fire Service Training and Support

Over 150 law enforcement training events have been conducted and attended by more than 5,000 officers and employees. Law enforcement training, video briefings, safety bulletins and risk analysis are available on the MEL website. A section for Fire and EMS services includes model policies, forms, checklists, safety bulletins, briefings and training videos.

The MSI Leadership Academy

Over 350 department heads are participating in the MSI Leadership Academy, which offers training designed to strengthen management skills. The curriculum includes six required courses and four electives focused on improving performance.

MSI EXPO

An opportunity for employees to enroll in nine essential training programs on the same day at a single location was offered in eight locations.

MEL Leadership Skills for Supervisors

This two-day program provides innovative, interactive training designed to strengthen supervisor management skills, improve team performance and reduce organizational stress.

Risk Management

The Annual Elected Officials Risk Management Seminar is available online. The MEL has added a webinar titled Public Officials – *What You Need to Know* to provide a regulatory and safety overview for newly appointed public officials and JIF leaders.

Bulletins and Video Briefings

Safety bulletins and video briefings are released throughout the year.

For more information regarding training, contact the MEL Safety Institute 732-735-5213.

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	56	MONTH	55	MONTH	44	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-24		31-Jul-24		31-Aug-23	
PROPERTY	710,000	733,303	103.28%	100.00%	103.28%	100.00%	103.28%	100.00%
GEN LIABILITY	1,692,081	914,965	54.07%	96.90%	51.80%	96.81%	53.87%	94.32%
AUTO LIABILITY	397,295	641,076	161.36%	95.15%	161.36%	94.86%	203.02%	91.05%
WORKER'S COMP	3,527,720	3,255,398	92.28%	99.77%	93.72%	99.74%	72.39%	99.12%
TOTAL ALL LINES	6,327,096	5,544,743	87.63%	98.74%	87.83%	98.68%	79.11%	97.43%
NET PAYOUT %	\$5,848,128		92.43%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	44	MONTH	43	MONTH	32	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-24		31-Jul-24		31-Aug-23	
PROPERTY	718,669	823,401	114.57%	100.00%	114.57%	100.00%	122.19%	100.00%
GEN LIABILITY	1,681,349	964,971	57.39%	94.32%	55.88%	93.91%	30.22%	87.24%
AUTO LIABILITY	446,457	159,468	35.72%	91.05%	35.80%	90.64%	37.14%	84.53%
WORKER'S COMP	3,528,173	2,707,598	76.74%	99.12%	76.86%	99.02%	76.05%	97.19%
TOTAL ALL LINES	6,374,648	4,655,439	73.03%	97.39%	72.70%	97.19%	66.44%	94.00%
NET PAYOUT %	\$3,581,123		56.18%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	32	MONTH	31	MONTH	20	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-24		31-Jul-24		31-Aug-23	
PROPERTY	812,040	882,416	108.67%	100.00%	108.40%	100.00%	133.04%	97.72%
GEN LIABILITY	1,666,133	210,571	12.64%	87.24%	9.52%	86.42%	6.44%	74.17%
AUTO LIABILITY	604,621	396,284	65.54%	84.53%	65.54%	83.75%	67.36%	70.26%
WORKER'S COMP	3,820,056	3,060,551	80.12%	97.19%	81.20%	96.90%	77.94%	89.50%
TOTAL ALL LINES	6,902,850	4,549,822	65.91%	94.01%	65.73%	93.58%	66.24%	85.08%
NET PAYOUT %	\$3,308,300		47.93%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	20	MONTH	19	MONTH	8	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-24		31-Jul-24		31-Aug-23	
PROPERTY	840,000	1,164,875	138.68%	97.72%	139.47%	97.40%	80.94%	61.00%
GEN LIABILITY	1,706,985	139,846	8.19%	74.17%	7.72%	72.70%	2.05%	30.00%
AUTO LIABILITY	570,755	70,905	12.42%	70.26%	11.55%	68.41%	5.44%	30.00%
WORKER'S COMP	4,160,000	2,061,575	49.56%	89.50%	48.73%	88.04%	21.84%	26.00%
TOTAL ALL LINES	7,277,740	3,437,200	47.23%	85.35%	46.67%	83.99%	22.73%	31.29%
NET PAYOUT %	\$2,156,380		29.63%					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	8	MONTH	7	MONTH	-4	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-24		31-Jul-24		31-Aug-23	
PROPERTY	1,054,175	605,024	57.39%	61.00%	53.82%	53.00%	N/A	N/A
GEN LIABILITY	1,912,663	84,712	4.43%	30.00%	3.58%	25.00%	N/A	N/A
AUTO LIABILITY	631,298	69,213	10.96%	30.00%	8.71%	25.00%	N/A	N/A
WORKER'S COMP	4,159,386	1,264,141	30.39%	26.00%	26.58%	19.00%	N/A	N/A
TOTAL ALL LINES	7,757,522	2,023,090	26.08%	32.07%	23.16%	25.59%	N/A	N/A
NET PAYOUT %	\$763,752		9.85%					

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

		August 31, 2024			
	2024	2023	2022	TOTAL	
	LOST TIME	LOST TIME	LOST TIME	RATE *	
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2024 - 2022	
Monmouth County	0.50	0.69	1.02	0.76	
Morris County	0.68	1.73	1.28	1.30	
Bergen County	0.89	1.42	1.59	1.34	
Suburban Municipal	0.91	1.23	1.26	1.15	
Suburban Metro	1.17	1.45	1.85	1.52	
Ocean County	1.18	1.47	1.46	1.39	
Professional Municipal Managert	1.20	1.95	1.74	1.68	
Burlington County Municipal JIF	1.24	1.30	1.43	1.33	
Camden County	1.24	1.30	1.49	1.36	
South Bergen County	1.24	2.44	2.40	2.12	
Central New Jersey	1.30	2.28	2.44	2.07	
NJ Public Housing Authority	1.37	1.63	2.01	1.71	
Gloucester, Salem, Cumberland	1.88	1.44	1.35	1.51	
NJ Utility Authorities	1.92	1.78	1.55	1.73	
Atlantic County Municipal JIF	2.00	2.22	2.25	2.18	
AVERAGE	1.25	1.62	1.67	1.54	

Camden County JOINT INSURANCE FUND									
2024 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF August 31, 2024									
			# CLAIMS	Y. T. D.	2024	2023	2022		TOTAL
MEMBER_ID	MEMBER	**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME	MEMBER	RATE
		*	8/31/2024	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2024 - 2022
1	87 Audubon		0	0	0.00	2.31	1.13	1 Audubon	1.29
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	1.07
4	91 Berlin Borough		0	0	0.00	3.03	1.01	4 Berlin Borough	1.52
5	92 Berlin Township		0	0	0.00	1.31	2.68	5 Berlin Township	1.45
6	93 Brooklawn		0	0	0.00	0.00	2.67	6 Brooklawn	1.02
7	94 Chesilhurst		0	0	0.00	0.00	0.00	7 Chesilhurst	0.00
8	97 Gibbsboro		0	0	0.00	6.06	2.94	8 Gibbsboro	3.36
9	98 Gloucester City		0	0	0.00	0.75	0.00	9 Gloucester City	0.27
10	99 Haddon		0	0	0.00	1.71	0.73	10 Haddon	0.91
11	100 Haddon Heights Borough		0	0	0.00	0.00	0.00	11 Haddon Heights Borou	0.00
12	102 Hi-Nella		0	0	0.00	0.00	0.00	12 Hi-Nella	0.00
13	103 Laurel Springs		0	0	0.00	0.00	2.74	13 Laurel Springs	1.06
14	104 Lawnside		0	0	0.00	0.00	1.55	14 Lawnside	0.58
15	105 Lindenwold		0	0	0.00	1.85	5.48	15 Lindenwold	2.74
16	106 Magnolia		0	0	0.00	0.00	1.70	16 Magnolia	0.71
17	108 Merchantville		0	0	0.00	0.00	0.00	17 Merchantville	0.00
18	109 Mount Ephraim		0	0	0.00	0.00	1.89	18 Mount Ephraim	0.72
19	111 Pine Hill		0	0	0.00	0.00	1.82	19 Pine Hill	0.69
20	112 Runnemede		0	0	0.00	2.02	1.01	20 Runnemede	1.16
21	116 Winslow Township Fire Distri		0	0	0.00	0.00	0.00	21 Winslow Township Fire	0.00
22	451 Tavistock		0	0	0.00	0.00	0.00	22 Tavistock	0.00
23	564 Cherry Hill		-2	0	0.00	0.71	0.69	23 Cherry Hill	0.52
24	96 Collingswood		1	1	0.90	0.60	0.62	24 Collingswood	0.68
25	101 Haddonfield		0	1	1.22	0.84	0.00	25 Haddonfield	0.63
26	584 Cherry Hill Fire District		1	2	1.81	1.27	3.58	26 Cherry Hill Fire District	2.30
27	114 Voorhees		0	3	2.05	1.79	2.59	27 Voorhees	2.16
28	110 Oaklyn		0	1	2.50	3.15	0.00	28 Oaklyn	1.79
29	107 Medford Lakes		0	1	2.59	0.00	0.00	29 Medford Lakes	0.67
30	115 Winslow		0	5	3.18	2.13	2.22	30 Winslow	2.43
31	113 Somerdale		0	2	3.45	1.20	1.10	31 Somerdale	1.73
32	95 Clementon		1	2	4.62	3.28	1.59	32 Clementon	2.99
33	117 Woodlynne		0	1	5.77	0.00	0.00	33 Woodlynne	1.22
34	90 Bellmawr		1	5	5.81	3.73	2.32	34 Bellmawr	3.72
35	565 Camden Parking Authority		1	3	19.15	0.00	7.84	35 Camden Parking Autho	8.11
36	692 Gloucester Township	**	0	0				36 Gloucester Township	0.00
37	695 Camden City	**	0	0				37 Camden City	0.00
38	724 Pennsauken	**	0	0				38 Pennsauken	0.00
Totals:				3	27	1.24	1.30	1.49	1.36

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund
Data Valued As of : October 24, 2024

Total Participating Members	38	38
Complaint		38
Percent Compliant		100.00%

Member Name	* EPL Program ?	Checklist Submitted	Compliant	01/01/24		2024				Co-Insurance 01/01/24	Land Use	
				EPL Deductible	POL Deductible	Amended Deductible Date	Revised EPL Deductible	Revised POL Deductible	Deductible		Co-Insurance	
AUDUBON	Yes	Yes	Yes	\$ 2,500	\$ 2,500					0%	\$ 2,500	20% of \$1,000,000
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500					0%	\$ 2,500	20% of \$1,000,000
BARRINGTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K	\$ 20,000	20% of \$1,000,000
BELLMAWR	Yes	Yes	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K	\$ 20,000	20% of \$1,000,000
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000					20% of 1st 100K	\$ 20,000	20% of \$1,000,000
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K	\$ 20,000	20% of \$1,000,000
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	01/01/24				0%	\$ 20,000	20% of \$1,000,000
CAMDEN CITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CHERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CHERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CHESILHURST	Yes	Yes	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CLEMENTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K	\$ 20,000	20% of \$1,000,000
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K	\$ 20,000	20% of \$1,000,000
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000					20% of 1st 100K	\$ 5,000	20% of \$1,000,000
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K	\$ 20,000	20% of \$1,000,000
GLOUCESTER TWP	Yes	Yes	Yes	\$ 100,000	\$ 100,000					20% of 1st 250K	\$ 100,000	20% of \$1,000,000
HADDON	Yes	Yes	Yes	\$ 10,000	\$ 10,000					20% of 1st 100K	\$ 10,000	20% of \$1,000,000
HADDON HEIGHTS	Yes	Yes	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K	\$ 20,000	20% of \$1,000,000
HADDONFIELD	Yes	Yes	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K	\$ 20,000	20% of \$1,000,000
HI-NELLA	Yes	Yes	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K	\$ 20,000	20% of \$1,000,000
LAUREL SPRINGS	Yes	Yes	Yes	\$ 20,000	\$ 20,000					0%	\$ 20,000	20% of \$1,000,000
LAWNSIDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K	\$ 20,000	20% of \$1,000,000
LINDENWOLD	Yes	Yes	Yes	\$ 5,000	\$ 5,000					0%	\$ 5,000	20% of \$1,000,000
MAGNOLIA	Yes	Yes	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K	\$ 20,000	20% of \$1,000,000
MEDFORD LAKES	Yes	Yes	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K	\$ 20,000	20% of \$1,000,000
MERCHANTVILLE	Yes	Yes	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K	\$ 20,000	20% of \$1,000,000
MOUNT EPHRAIM	Yes	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 October 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 MUNICIPALJOINT INSURANCE FUND				
2024 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
As of October 24, 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	12/31/24
HADDON HEIGHTS	HARDENBERGH INSURANCE GROUP	01/09/24	02/20/24	12/31/24
HI-NELLA	CONNER STRONG & BUCKELEW	08/30/23	02/24/23	12/31/25
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	02/13/24	02/13/24	12/31/24
LAWN SIDE	M&C INSURANCE AGENCY	03/19/24	03/19/24	03/01/25
LINDENWOLD	HARDENBERGH INSURANCE GROUP	02/19/24	02/28/24	12/31/24
MAGNOLIA	CONNER STRONG & BUCKELEW	02/29/24	02/29/24	12/31/24
MEDFORD LAKES	CONNER STRONG & BUCKELEW	02/02/24	2/2/2024	12/31/24
MERCHANTVILLE	CONNER STRONG & BUCKELEW	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. 24-30

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – OCTOBER 2024**

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

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

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

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

FUND YEAR CLOSED

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND	ADD. ASSESS FY 2007. ASSESSED 12/2022	82,776.00
		82,776.00
	Total Payments FY CLOSED	82,776.00

FUND YEAR 2020

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
MUNICIPAL EXCESS LIABILITY JIF	ADD.ASSESS. FY 2020- ASSESSED 12/22	514,242.00
		514,242.00
	Total Payments FY 2020	514,242.00

FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
INTERSTATE MOBILE CARE INC.	DRUG/ALC. TESTING 09/24 INV 19060	4,594.00
INTERSTATE MOBILE CARE INC.	DRUG/ALC. TESTING 09/24 INV 19059	192.00
		4,786.00
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN- GLOUCESTER TWP 10/24	1,291.67
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN FEE 10/24	40,886.00
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN FEE- CHERRY HILL 10/24	2,458.33
		44,636.00
J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 10/24	18,036.83
		18,036.83
PENNSAUKEN TOWNSHIP	2024 OPTIONAL SAFETY AWARD 10/24	992.85
		992.85
PERMA RISK MANAGEMENT SERVICES	POSTAGE 09/24	23.93
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 10/24	46,326.25
		46,350.18
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 10/24	5,061.00
		5,061.00
BROWN & CONNERY, LLP	LITIGATION MGMT INV 347540 09/24	2,203.50
BROWN & CONNERY, LLP	ATTORNEY FEES 09/24	2,216.16
BROWN & CONNERY, LLP	ATTORNEY EXPENSE INV 347540 09/24	2.47
		4,422.13

BOWMAN & COMPANY, LLP	23 PAYROLL AUDIT FOR 2025 WC PREM.10/24	11,947.00 11,947.00
ELIZABETH PIGLIACELLI	TREASURER FEE 10/24	2,242.50 2,242.50
MICHAEL MEVOLI	REIMB. MEETING EXP.-BROOKLAWN 09/23/24	232.00 232.00
MEDLOGIX LLC MEDLOGIX LLC	MAN. CARE SERVICE CHERRY HILL 10/24 WC MANAGED CARE SERVICE 10/24	1,083.00 10,812.38 11,895.38
CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 10/24	1,285.00 1,285.00
ACCESS	INV 11082352 DEPT 409 8/31/24	153.64 153.64
GANNETT NEW YORK NJ LOCALIQ	A# 1122589 INV 6674017-10596581 9/25/24	78.16 78.16
HADDON HEIGHTS BOROUGH	2024 OPTIONAL SAFETY AWARD 10/24	1,000.00 1,000.00
	Total Payments FY 2024	153,118.67
	TOTAL PAYMENTS ALL FUND YEARS	750,136.67

Chairperson

Attest: _____

Dated: _____

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

Treasurer

October 28, 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 September 30, 2024 for Fund Years 2020, 2021, 2022, 2023 and 2024. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

Net Investment Income received for September totaled \$191,954.83.

- **RECEIPT ACTIVITY FOR September:**

Assessment	\$95,361.00	
Deductible	3,818.29	
Recovery	<u>6,391.41</u>	
Total Receipts		<u>\$105,570.70</u>

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

- **CLAIM ACTIVITY FOR August:**

Property Liability Claims	\$ 48,772.15	
Workers Compensation Claims	34,066.80	
Administration Expense	<u>151,713.09</u>	
Total Claims/Expenses		<u>\$234,552.04</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$27,573,103.47 to a closing balance of \$27,633,875.61 showing an increase of \$60,772.14.

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: September											
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	TOTAL
OPEN BALANCE	661,492.02	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	6,918,494.99	58,287.66	27,573,103.35
RECEIPTS											
Assessments	5,263.51	9,397.74	3,154.31	20,526.27	10,119.72	2,348.30	2,212.44	27,809.54	14,529.18	0.00	95,361.00
Refunds	6,391.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,818.29	10,209.70
Invest Pymnts	5,972.10	51,075.47	13,783.89	71,999.49	0.00	0.00	0.00	0.00	48,960.19	0.00	191,791.14
Invest Adj	5.10	43.60	11.76	61.44	0.00	0.00	0.00	0.00	41.80	0.00	163.70
Subtotal Invest	5,977.20	51,119.07	13,795.65	72,060.93	0.00	0.00	0.00	0.00	49,001.99	0.00	191,954.84
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	17,632.12	60,516.81	16,949.96	92,587.20	10,119.72	2,348.30	2,212.44	27,809.54	63,531.17	3,818.29	297,525.54
EXPENSES											
Claims Transfers	755.86	47,273.79	742.50	34,066.80	0.00	0.00	0.00	0.00	0.00	0.00	82,838.95
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151,713.09	0.00	151,713.09
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,201.35	0.00	2,201.35
TOTAL	755.86	47,273.79	742.50	34,066.80	0.00	0.00	0.00	0.00	153,914.44	0.00	236,753.39
END BALANCE	678,368.28	7,230,646.67	1,712,874.19	10,232,668.30	(212,154.76)	(53,484.34)	(22,933.54)	1,177,673.03	6,828,111.72	62,105.95	27,633,875.50

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	September					
CURRENT FUND YEAR	2024					
Description:	Investors Operating-58892	Investors Prop & Liab Claims-58910	Investors WC Claims-58905	Wilmington Trust - 5884	JCMI	
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investm	\$27,573,103.47	7,383,755.33	- 18,472.98	53,007.70	-	20,154,813.42
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 - discor	\$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	\$163.69	\$0.00	\$0.00	\$0.00	\$0.00	\$163.69
5 Interest Paid - Cash Inst	\$69,027.65	\$26,475.86	\$272.93	\$509.79	\$0.00	\$41,769.07
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$122,763.49	\$0.00	\$0.00	\$0.00	\$0.00	\$122,763.49
8 Net Investment Income	\$191,954.83	\$26,475.86	\$272.93	\$509.79	\$0.00	\$164,696.25
9 Deposits - Purchases	\$188,409.65	\$105,570.70	\$48,772.15	\$34,066.80	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$319,592.34	-\$234,552.04	-\$48,772.15	-\$34,066.80	\$0.00	-\$2,201.35
Ending Cash & Investment	\$27,633,875.61	\$7,281,249.85	-\$18,200.05	\$53,517.49	\$0.00	\$20,317,308.32
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$265,266.36	\$58,297.00	\$144,634.50	\$62,334.86	\$0.00	\$0.00
(Less Deposits in Transit)	-\$84,963.92	-\$76,179.34	-\$8,784.58	\$0.00	\$0.00	\$0.00
Balance per Bank	\$27,814,178.05	\$7,263,367.51	\$117,649.87	\$115,852.35	\$0.00	\$20,317,308.32

SEPTEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	09/20/2024	11,103.08				11,103.08	
2	09/27/2024	31,748.30				31,748.30	
3	09/27/2024	39,987.57				39,987.57	
4						-	
5						-	
6						-	
7						-	
8						-	
9						-	
10						-	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	82,838.95	-	-	-	82,838.95	
	Monthly Rpt	82,838.95				82,838.95	
	Variance	-	-	-	-	-	

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

Month		September							
Current Fund Year		2024							
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2024	Property	242,154.61	701.86	5,303.14	237,553.33	242,856.47	(5,303.14)	0.00	(5,303.14)
	Liability	20,681.82	16,093.06	0.00	36,774.88	36,774.88	0.00	0.00	0.00
	Auto	40,372.44	742.50	0.00	41,114.94	41,114.94	0.00	0.00	0.00
	Workers Comp	459,526.68	23,161.91	0.00	482,688.59	482,688.59	0.00	0.00	(0.00)
	Cherry Hill	1,016.93	0.00	1,016.93	(0.00)	0.00	(0.00)	(0.00)	0.00
	Total	763,752.48	40,699.33	6,320.07	798,131.74	803,434.88	(5,303.14)	0.00	(5,303.14)
2023	Property	917,728.90	0.00	1,088.27	916,640.63	916,640.63	0.00	0.00	0.00
	Liability	58,230.26	29,548.44	0.00	87,778.70	87,778.70	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	1,137,233.30	7,510.09	0.00	1,144,743.39	1,144,743.39	0.00	(0.00)	0.00
	Cherry Hill	(6,790.62)	0.00	1,082.36	(7,872.98)	(7,872.98)	0.00	0.00	0.00
	Total	2,156,380.02	37,058.53	2,170.63	2,191,267.92	2,191,267.92	0.00	(0.00)	0.00
2022	Property	821,866.03	54.00	0.00	821,920.03	820,872.17	1,047.86	(0.00)	1,047.86
	Liability	87,046.77	402.36	0.00	87,449.13	87,449.13	0.00	0.00	0.00
	Auto	122,014.77	0.00	0.00	122,014.77	123,062.63	(1,047.86)	0.00	(1,047.86)
	Workers Comp	2,274,013.03	2,629.50	0.00	2,276,642.53	2,279,910.03	(3,267.50)	(0.00)	(3,267.50)
	Cherry Hill	91.44	0.00	0.00	91.44	91.44	(0.00)	(0.00)	0.00
	Total	3,305,032.04	3,085.86	0.00	3,308,117.90	3,311,385.40	(3,267.50)	(0.00)	(3,267.50)
2021	Property	802,089.66	0.00	0.00	802,089.66	802,090.66	(1.00)	(1.00)	0.00
	Liability	360,572.56	1,229.93	0.00	361,802.49	361,802.42	0.07	1,821.07	(1,821.00)
	Auto	144,126.65	0.00	0.00	144,126.65	144,126.65	0.00	0.00	0.00
	Workers Comp	2,291,632.12	368.00	0.00	2,292,000.12	2,289,134.35	2,865.77	(401.73)	3,267.50
	Cherry Hill	(10,711.84)	0.00	0.00	(10,711.84)	(10,711.84)	0.00	0.00	0.00
	Total	3,587,709.15	1,597.93	0.00	3,589,307.08	3,586,442.24	2,864.84	1,418.34	1,446.50
2020	Property	635,447.67	0.00	0.00	635,447.67	634,484.17	963.50	(304.00)	1,267.50
	Liability	822,438.39	0.00	0.00	822,438.39	823,705.89	(1,267.50)	0.00	(1,267.50)
	Auto	642,430.92	0.00	0.00	642,430.92	642,430.92	0.00	0.00	0.00
	Workers Comp	2,319,620.49	397.30	0.00	2,320,017.79	2,320,358.80	(341.01)	(722,965.01)	722,624.00
	Cherry Hill	(1,264.51)	0.00	0.00	(1,264.51)	(1,264.51)	0.00	0.00	0.00
	Total	4,418,672.96	397.30	0.00	4,419,070.26	4,419,715.27	(645.01)	(723,269.01)	722,624.00
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	1,719.00	(27,035.77)	0.00	(27,035.77)	(25,316.77)	(1,719.00)
	Total	(25,316.77)	0.00	1,719.00	(27,035.77)	0.00	(27,035.77)	(25,316.77)	(1,719.00)
TOTAL		14,206,229.88	82,838.95	10,209.70	14,278,859.13	14,312,245.71	(33,386.58)	(747,167.44)	713,780.86



Asset and Accrual Detail - By Asset type

Report ID: IACS0017

Base Currency: USD

Status: FINAL

MX6F92185102 - CAMDEN CO JIF

09/30/2024

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 JCFI ACCOUNT	10.1181	20,317,308.32	0.00	20,317,308.32		0.00
99VVB5Y75		10.1181	20,317,308.32	0.00	20,317,308.32	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	
	09/01/2024	09/30/2024	01/01/2024	09/30/2024
NET ASSETS - BEGINNING OF PERIOD		20,154,813.42		19,517,124.90
		<u>20,154,813.42</u>		<u>19,517,124.90</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	41,769.07		350,830.92	
REALIZED GAIN/LOSS	529.26		529.25	
UNREALIZED GAIN/LOSS-INVESTMENT	122,234.23		473,642.32	
ACCRETION/AMORTIZATION	163.69		13,538.11	
TOTAL INVESTMENT INCOME		<u>164,696.25</u>		<u>838,540.60</u>
TOTAL RECEIPTS		<u>164,696.25</u>		<u>838,540.60</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	508.00		4,445.55	
INVESTMENT ADVISORY FEES	1,185.35		29,466.08	
CONSULTING	508.00		4,445.55	
TOTAL ADMINISTRATIVE EXPENSES		<u>2,201.35</u>		<u>38,357.18</u>
TOTAL DISBURSEMENTS		<u>2,201.35</u>		<u>38,357.18</u>
NET ASSETS - END OF PERIOD		<u><u>20,317,308.32</u></u>		<u><u>20,317,308.32</u></u>

SAFETY DIRECTOR REPORT

Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: October 25, 2024

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

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

LOSS CONTROL SURVEYS

- Township of Pennsauken on September 3, 2024
- Borough of Brooklawn on September 5, 2024
- Borough of Merchantville on September 6, 2024
- Borough of Bellmawr of September 18, 2024

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Borough of Laurel Springs on September 3, 2024

MEETINGS ATTENDED

- Claims Committee Meeting on September 20, 2024
- Fund Commissioners Meeting on September 23, 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

- Emotional Support Animals - Making Reasonable Accommodations
- School Bus Safety Best Practices
- National Preparedness Month Best Practices
- TraumaGel: A Tool for Severe Bleeding
- First Amendment Audit Best

MSI FIRE & EMS

- The Anniversary Effect - Recognizing & Managing
- Firefighter Mandatory Qualifications, Training, & Written Policies
- OSHA Issued the Following Statement Regarding its Emergency Response Rulemaking & Volunteer Emergency Responder

MSI LAW ENFORCEMENT

- Essential Law Enforcement Training Considerations: Phone and Media Access in the Courtroom
- Beach Vehicle Operational Considerations

MSI NOW

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

MSI NOW	
Municipality	Number of Videos
Barrington	1
Berlin Twp	15
Camden	3
Cherry Hill	1
Clementon	2
Gloucester City	6
Gloucester Township	2
Haddon	14
Haddon Heights	1
Haddonfield	3
Magnolia	3
Oaklyn	2
Winslow	5

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 8/22/2024 To 9/22/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Borough of Runnemede I - Borough of Runnemede	24 North Black Horse Pike PO Box 267 Runnemede, NJ 08078	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Christina Conroy - Treasurer, effective 01/01/2021; and Mary Miller - Tax Collector and Utility Collector, effective 04/01/2024.	8/30/2024 #4829054	OTH
H - NJ Department of Health I - Borough of Berlin	Office of EMS PO Box 360 Trenton, NJ 08625	RE: State Recertification Evidence of Insurance with respect to state recertification. Professional Liability language is included within the Member Manual (General Liability). The Umbrella Liability Policy sits excess of the General Liability Policy. The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.	9/3/2024 #4829529	GL AU EX WC
H - Borough of Somerdale I - Borough of Somerdale	105 Kennedy Blvd Somerdale, NJ 08083	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Laura Zappone, Tax Collector/Utility Collector, effective 01/01/2021; and Valerie Ciminera - CFO/Treasurer, effective 07/01/2022.	9/3/2024 #4833556	OTH
H - Oaklyn Board of Education I - Borough of Oaklyn	156 Kendall Blvd Oaklyn, NJ 08107	RE: Use of Premises for Municipal Alliance Men's Basketball The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for Municipal Alliance Men's Basketball.	9/4/2024 #4837002	GL AU EX WC

09/23/2024

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 8/22/2024 To 9/22/2024

H - Borough of Runnemede I - Borough of Runnemede	24 North Black Horse Pike Runnemede, NJ 08078	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Christina Conroy - Treasurer, effective 01/01/2021; and Mary Miller - Tax Collector and Utility Collector, effective 04/01/2024.	9/4/2024 #4837011	OTH
H - Diocese of Camden I - Borough of Barrington	c/o St. Rose of Lima Parish 300 Kings Highway Haddon Heights, NJ 08035	RE: Brews, Beats and Eats Event The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of parking lot behind St. Francis deSales Church in Barrington, NJ for the Borough's Barrington Brews, Beats and Eats event.	9/4/2024 #4837015	GL AU EX WC
H - Borough of Bellmawr I - Winslow Township Fire District #1	21 East Browning Road Bellmawr, NJ 08099	RE: Fire Safety Trailer 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 Bellmawrs Fire Safety Trailer for Fire Prevention Education.	9/5/2024 #4837123	GL AU EX WC OTH
H - Jesco, Inc I - Township of Voorhees	1790 Route 38 Lumberton, NJ 08048		9/19/2024 #4857114	GL AU EX WC OTH
H - Jesco, Inc. I - Township of Voorhees	1790 Route 38 Lumberton, NJ 08048		9/19/2024 #4857113	GL AU EX WC OTH
H - Winslow Township Fire District I - Winslow Township	#1 9 Cedar Brook Road Sicklerville, NJ 08081		9/20/2024 #4857257	GL AU EX WC

09/23/2024

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 8/22/2024 To 9/22/2024

H - Winslow Township I - Winslow Township Fire District #1	125 South Route 73 Hammonton, NJ 08037		9/20/2024 #4857260	GL AU EX WC
Total # of Holders: 11				



CAMDEN JIF

Workers' Compensation Medical Bills - PPO Reductions

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Reductions	%
January	\$216,722.34	\$109,887.40	\$106,834.94	49.30%
February	\$194,498.24	\$117,195.77	\$77,302.47	39.74%
March	\$228,674.35	\$116,376.96	\$112,297.39	49.11%
April	\$217,820.53	\$89,330.44	\$128,490.09	58.99%
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	\$286,952.30	\$125,902.53	\$161,049.77	56.12%
August	\$401,003.06	\$127,533.73	\$273,469.33	68.20%
September	\$262,945.09	\$87,251.46	\$175,693.63	66.82%
TOTAL 2024	\$2,683,782.00	\$1,165,465.28	\$1,518,316.72	56.57%

Monthly & YTD Summary:

PPO Statistics	September	YTD
Bills	189	1,794
PPO Bills	179	1,639
PPO Bill Penetration	94.71%	91.36%
PPO Charges	\$249,981.83	\$2,133,735.01
Charge Penetration	95.07%	79.50%

Savings History:

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Reductions	%
January	\$257,610.75	\$139,205.63	\$118,405.12	45.96%
February	\$318,984.90	\$167,069.89	\$151,915.01	47.62%
March	\$248,678.64	\$121,247.88	\$127,430.76	51.24%
April	\$384,809.12	\$108,408.83	\$276,400.29	71.83%
May	\$153,213.01	\$69,307.56	\$83,905.45	54.76%
June	\$252,069.03	\$107,465.45	\$144,603.58	57.37%
July	\$204,109.96	\$92,287.99	\$111,821.97	54.79%
August	\$309,542.68	\$100,568.92	\$208,973.76	67.51%
September	\$213,021.61	\$88,462.57	\$124,559.04	58.47%
October	\$259,175.97	\$108,594.77	\$150,581.20	58.10%
November	\$109,920.40	\$48,401.51	\$61,518.89	55.97%
December	\$184,019.43	\$128,957.81	\$55,061.62	29.92%
TOTAL 2023	\$2,895,155.50	\$1,279,978.81	\$1,615,176.69	55.79%
TOTAL 2022	\$3,443,490.89	\$1,675,899.91	\$1,767,590.98	51.33%
TOTAL 2021	\$2,341,455.56	\$1,215,725.78	\$1,125,729.78	48.08%
TOTAL 2020	\$3,160,515.05	\$1,697,689.83	\$1,462,825.22	46.28%
TOTAL 2019	\$3,042,329.21	\$1,379,303.91	\$1,663,025.30	54.66%
TOTAL 2018	\$2,845,780.35	\$1,441,081.52	\$1,404,698.83	49.36%
TOTAL 2017	\$1,803,457.88	\$879,858.84	\$923,599.04	51.21%
TOTAL 2016	\$2,534,730.41	\$1,393,859.39	\$1,140,871.02	45.01%
TOTAL 2015	\$2,642,806.56	\$1,379,391.36	\$1,263,415.20	47.81%
TOTAL 2014	\$2,462,610.10	\$1,290,804.11	\$1,171,805.99	47.58%
TOTAL 2013	\$2,350,634.69	\$1,046,355.16	\$1,304,279.53	55.49%
TOTAL 2012	\$3,492,188.94	\$1,551,241.48	\$1,940,947.46	55.58%
TOTAL 2011	\$3,001,784.51	\$1,383,535.61	\$1,618,248.90	53.91%



Camden County Municipal JIF

3rd Quarter 2024 – Workers’ Comp Injury Review

Claims Reported:

2024

	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2024
Report Only	26	31	27		84
Medical Treatment	38	59	54		151
Total FROI's	64	90	81		235

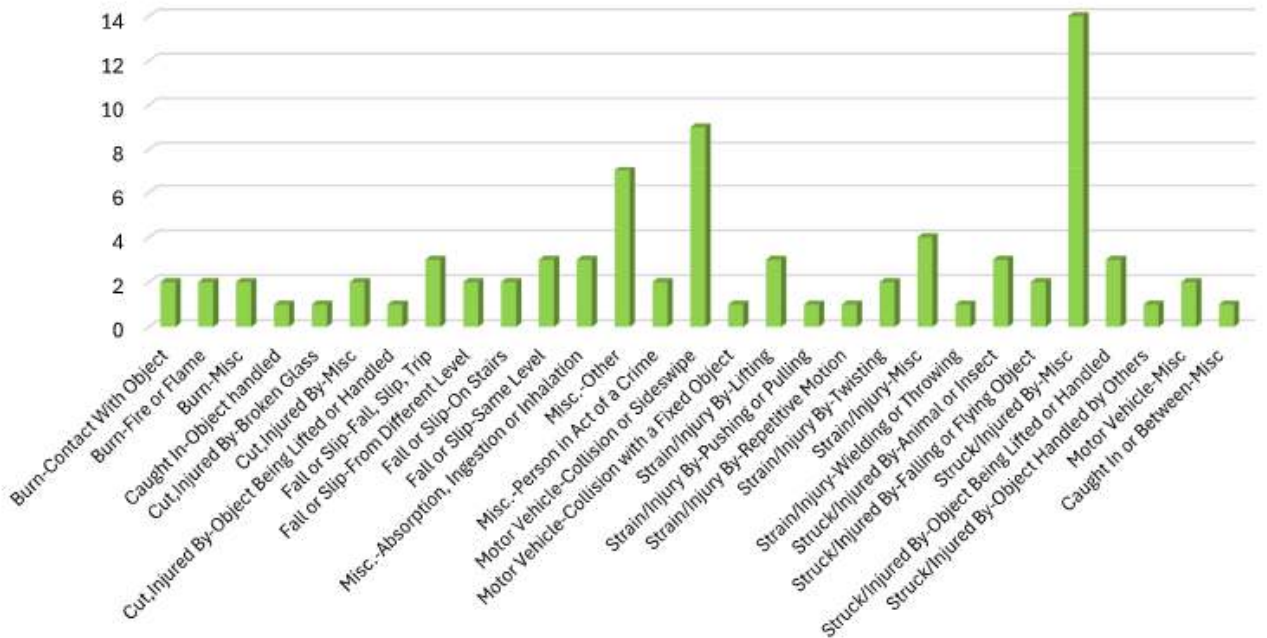
2023

	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2023
Report Only	34	23	29	31	117
Medical Treatment	81	42	52	57	232
Total FROI's	115	65	81	88	349

Claim Statistics:

- **19** Open and treating cases; **4** remain out-of-work; **15** RTW FD
- **6** Employees had Lost Time (more than 7 days out of work)

Total Injuries by Type





Claims Resolution Corporation, Inc.

CAMJIF LIABILITY SUBROGATION REPORT 9/2024

MONTH TO DATE

YEAR TO DATE

\$6,391.41

\$207,055.31

Claim Number	Client	Loss Date	Amount
17870	Cherry Hill	8/18/23	\$1,088.27
18114	Cherry Hill	2/16/24	\$2,803.14
18190	Runnemedede	4/23/24	\$2,500.00

CAMJIF WORKERS' COMPENSATION SUBROGATION REPORT 9/2024

MONTH TO DATE

YEAR TO DATE

\$0.00

\$0.00

APPENDIX I – MINUTES

September 23, 2024 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
 OPEN MINUTES
 MEETING – SEPTEMBER 23, 2024
 BROOKLAWN SENIOR CENTER
 5:00 PM**

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

**PLEDGE OF ALLEGIANCE
 MOMENT OF SILENCE OBSERVED**

ROLL CALL OF 2024 EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

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

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CRC David Harris, Tracy Ware
Safety Director	J.A. Montgomery Risk Control Jackie Cardenosa
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew Jonothan Tavares

FUND COMMISSIONERS PRESENT:

Eleanor Kelly, Runnemede Borough
Bonnie Taft, Oaklyn
Elizabeth Peddicord, Pennsauken Twp
Ethel Kemp, Camden City Parking Authority

RISK MANAGEMENT CONSULTANTS PRESENT:

Terry Mason M&C Insurance Agency, Inc.
Walt Eife Waypoint Insurance
Peter DiGambattista Associated Insurance Partners
Roger Leonard Leonard O’Neill Insurance Group
Thomas Merchel Conner Strong & Buckelew
Jaclyn Lindsey Conner Strong & Buckelew
Danielle Colaianni Hardenbergh Insurance
Don Sciolaro PIA

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

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

Motion: Commissioner Wolk
Second: Commissioner DiAngelo
Vote: Unanimous

CORRESPONDENCE: Letter received from the City of Camden reserving their rights to not renew in the Camden JIF. Executive Director said more information will be forthcoming by the end of the year.

EXECUTIVE DIRECTOR:

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. Executive Director said the RFQ will be released on Tuesday September 24th with a due date of October 24th. A report of responses will be provided at the next 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.

Motion: Commissioner Taraschi
Second: Commissioner Maley

Vote:

Unanimous

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.

Motion:

Commissioner Taraschi

Second:

Commissioner Wolk

Vote:

Unanimous

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.

Commissioner Wolk reviewed the meetings and highlighted the RCF introduced the 2025 Budget with a 2% increase and the public hearing was scheduled for October 16th. The board approved the appointment of Joe Criscuolo from the Central JIF to serve as Secretary of the Fund and the board adopted a resolution amending the Fiscal Management Plan to add CRC as the claims administrator for the Camden JIF; added TD Bank as an authorized bank and added the new secretary as a signer on the account. The next RCF meeting will be held on October 16th at Forsgate.

Commissioner discussed the EJIF meeting and the 2025 budget was introduced which represents a 1.2% increase and the public hearing was scheduled for October 16, 2024. The board authorized a 2024 dividend in the amount of \$2.1 million subject to State approval. The next EJIF meeting will be held on October 16, 2024 at Forsgate.

Commissioner Wolk discussed the MEL meeting and said the MEL submitted a preliminary 2025 budget which reflected a 5.7% increase before increases in exposures are applied. The Board accepted the Fund Attorney’s recommendation to accept the terms of TD Bank’s agreement. There were limitations in TD’s agreement however it appears the limitations are standard in the financial market. The Board adopted a resolution making amendments to the Fiscal Management Plan to reflect changes to authorized signers for the MEL accounts and banking services provider. The next MEL meeting will be held on October 16, 2024 at Forsgate.

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. Executive Director said the only thing pending are the results from property appraisals. Asset Works promised they would have the appraisals to us by now and hopefully they will be come in next week. Appraisals will go out to members and risk managers as soon as they are received. Origami is locked out right now and members will be notified when it is opened back up.

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. Executive Director said we have received membership agreements back from Clementon, Laurel Springs, Pine Hill and Pennsauken.

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 \$4 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 – 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. Expected Loss Ratio Analysis for July appears on page 11 where the actuary projected 25% we are currently at 23% which is trending fairly well this year. The Lost Time Accident Frequency shows as of July 31st reflects the Camden JIF at 1.26 a slight improvement from last month which was 1.29. The per member breakdown had three more claims last month. Executive Director said the balance of the reports are for informational purposes.

Executive Director said there is one add on item. As everyone is aware the Camden JIF switched to CRC as our Claims Administrator. The month end financials will be transferring over, and Executive Director said more information will be provided after that has been completed. Executive Director introduced David Harris President and CEO of CRC. Mr. Harris said it was a pleasure to be present at the meeting and said this was a great match up for CRC and he has been happily in the industry over the last 30 years and the team at AmeriHealth are fantastic folks and has been a great fit. All the pieces are fitting together, September 1st started the migration of all data which was completed last week. Reports will be forwarded tomorrow to the Executive Director office. Mr. Harris said the team remains the same the phone numbers are the same, but the email address will change to CRC. Mr. Harris is available at any time if members have any questions or concerns. Chairman Mevoli welcomed Mr. Harris to the JIF and is happy that CRC has retained the AmeriHealth folks that have been working with the Camden JIF for a while.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 24-26 September 2024 Vouchers

TOTAL 2023	\$ 1,500.00
TOTAL 2024	\$ 150,213.09

TOTAL	\$ 151,713.09
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MOTION TO APPROVE RESOLUTION 24-29 SEPTEMBER 2024 VOUCHERS

Motion: Commissioner Wolk
 Second: Commissioner Gallagher
 Roll Call Vote: 8 Ayes - 0 Nays

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

Closed FY	.00
2020	\$10,780.50
2021	\$30,179.65
2022	\$75,647.41
2023	\$80,437.59
2024	\$259,432.39
TOTAL	\$456,477.54

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

Motion: Commissioner Maley
 Second: Commissioner Cheeseman
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney’s report was for closed session.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Jackie Cardenosa reviewed the monthly reports on pages 27-29 in the agenda. JA Montgomery has added to in person Leadership Skills for Supervisor classes. The first one being held on October 8th at the Camden County and the second in Atlantic County. Law Enforcement Risk Control Consultant Ret. Chief Harry Earle said an Election package when out today as a training announcement. In response to Chairman Mevoli, Mr. Earle said the information can be sent to the police chief, clerks and municipal employees. A bulletin will be coming out soon regarding high school football games.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: Underwriting Manager Jonothan Tavares reviewed the Certificate of Insurance report as well as the 2025 Underwriting Renewal Memorandum.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for August 2024 where there was a savings of 68% a total of 55.29% for the year.

Monthly Activity Report Part of Minutes.

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

MOTION TO GO INTO EXECUTIVE SESSION:

Motion: Commissioner Taraschi
Second: Commissioner DiAngelo
Vote: Unanimous

MOTION TO GO INTO OPEN SESSION:

Motion: Commissioner Maley
Second: Commissioner Wolk
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED AND REVIEWED:

Motion: Commissioner Taraschi
Second: Commissioner Maley
Roll Call Vote: 8 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner Taraschi
Second: Commissioner Cheeseman
Vote: Unanimous

MEETING ADJOURNED: 5:40 PM

Karen A. Read, Assisting Secretary for
M. James Maley, SECRETARY

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



Municipal Excess Liability Joint Insurance Fund

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

Date: Wednesday October, 17, 2024
To: Executive Committee
Camden County Municipal Joint Insurance Fund
From: Commissioner Joseph Wolk
Subject: October MEL Meeting

Proposed 2025 MEL Budget: The Board of Commissioners accepted the Management Committee recommendations and introduced a 2025 Proposed Budget and Rate Table. Introduced budget is based on municipal JIF members. The MEL adopts a Rate Table and that is used to produce the non-municipal JIF assessments as well as any modifications to exposures. Non-municipal JIFs' equal share of administrative costs will be added to the miscellaneous contingency.

Public hearing on the 2025 budget is scheduled for November 20, 2024 at 12:30PM at the Sheraton Hotel in Atlantic City, NJ

As part of the budget review, Management Committee also reviewed a fee adjustment request from Qual-lynx to strengthen the adjustment for the MEL's property retention – which includes all catastrophic claims (CAT claims) from first dollar. Baker Tilly (Internal Auditor) has indicated its claims review on property claims will include a number of recommendations to address inadequacies.

Proposed budget also included funding for the purchase of excess crime coverage based on a quote submitted by the Underwriting Manager.

TD Banking Contract: Fund Attorney had continued his negotiations with TD Bank on its limit on liability and has made progress. TD Bank has now agreed to include its limit on liability for ancillary claims to \$1,000,000.

Legislative Committee: Board accepted the Legislative Committees minutes from its September 27, 2024. Committee is scheduled to meet next on November 20, 2024 at 11:00AM at the Sheraton Hotel, Atlantic City.

Safety & Education Committee: Committee is scheduled to meet next on October 25, 2024 at 10:30AM.

Coverage Committee: A meeting of this committee will be scheduled for late October/early November.

Marketing Committee: This committee last met on June 17, 2024; copies of the meeting minutes were included in the last agenda for information.

Claims Committee: This committee last met on September 9, 2024 and expects to meet 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 September 9, 2024 meeting.

Cyber JIF: Submitted for information was a copy of the Cyber JIF report from the September 19, 2024 meeting. Cyber JIF will meet on October 17, 2024 to introduce the 2025 budget.

Flood Legislation - MEL Letter to Governor Murphy: Submitted for information was a copy of a letter from MEL Executive Directors to Governor Murphy regarding the concerns in the recent jury decision of *Amons v Haddonfield*. In addition, MEL Fund Attorney has provided talking points regarding legislation amendments for flooding issues.

Fund Attorney outlined the various efforts the MEL and Legislative Committee are undertaking to address issues raised by the jury award in the recent flooding claim against Haddonfield. A webinar will be held in November targeted for municipal engineers and fund commissioners.

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 and the office has received three out of the six membership renewal documents. Eleven local JIFs renew on 7/1/25 and 2 local JIFs renew on 1/1/26.

MEL Annual Retreat: As per the MEL Committee Charter, each committee must report on their respective responsibilities annually to the MEL Board of Fund Commissioners. This requirement has recently been satisfied via the MEL Annual Retreat (usually scheduled for March), but was incorporated into the MEL Educational two-day seminar last year. An ad-hoc committee was formed to address and plan the 2025 annual reporting by the various MEL sub-committees.

2025 Renewal: Underwriting Manager provided an overview of the 2025 renewal saying he is expecting an overall positive renewal, but he cautioned that we are not yet through hurricane season. Underwriting Manager added that he conducted a webinar on October 8th for all members and risk management consultants - which will be posted to the MEL website www.njmel.org.

Underwriting Manager said there has been an increase in members' compliance with the cybersecurity risk control program during the annual renewal process. He also mentioned his attendance at the New Jersey Government Management Information Sciences (NJ-GMIS) conference and encouraged members' IT personnel to join for valuable resources.

Fund Attorney: Board accepted the recommendation to adopt a resolution appointing the Anderson Kill law firm to assist the MEL in its efforts in collecting recoveries from prior excess workers' compensation carrier.



Municipal Excess Liability Residual Claims Fund

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

October 16, 2024

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: RCF October 2024 Meeting

2025 Budget: A Public Hearing was held, and the enclosed 2025 operating budget was reviewed and adopted by the Board of Fund Commissioners.

2020 Claim Transfers: A motion was passed asking all members of the RCF Fund to adopt the attached resolution at their October / November meeting to transfer their 2020 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of December 31, 2024.

Banking Services: On June 10, 2024, the RCF Board of Fund Commissioners followed the MEL's lead and appointed TD Bank to provide banking services effective July 1, 2024. The Board of Fund Commissioners passed a motion to accept the language of the cash management master agreement.

Fund Auditor Competitive Contract: A Competitive Contract RFP for Fund Auditor will be released this month. The Board of Fund Commissioners appointed a sub-committee to evaluate the responses and provide a recommendation at the January Reorganizational meeting.

Membership Renewals: Membership Renewal documents were sent to member JIFs in August to renew membership from 2025 – 2027. All members have returned executed agreements.

Claims Committee: The Claims Review Committee met on October 9th.

Next Meeting: The next meeting of the RCF is the 2025 Reorganization and is scheduled for Monday, January 6, 2025 at 11:30AM at the Forsgate County Club.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2025 ADOPTED BUDGET				
	2024 ANNUALIZED	2025 PROPOSED	\$	%
	BUDGET	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. _____
 OF THE
 NEW JERSEY UTILITY AUTHORITIES JOINT INSURANCE FUND
 TO TRANSFER TO
 MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Board of Fund Commissioners of the New Jersey Utility Authorities Joint Insurance Fund determined that membership in the Residual Claims Fund is in the best interest of the member local units and joined the Residual Claims Fund.

NOW, THEREFORE, BE IT RESOLVED that the Board of Fund Commissioners of the New Jersey Utility Authorities Joint Insurance Fund does hereby resolve and agree to transfer the following residual risks.

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>Member Fund S.I.R.</u>
2020	WC/GL/AL & PROPERTY	Varies

BE IT FURTHER RESOLVED that the actual transfer of claim liabilities to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/31/24

NEW JERSEY UTILITY AUTHORITIES JOINT INSURANCE FUND

 Chairperson

 Date

 Secretary

 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: October 16, 2024
TO: Executive Committee
Camden County Municipal Joint Insurance Fund
FROM: Commissioner Joseph Wolk
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2025 BUDGET - At the September Executive Committee meeting, the fund year 2025 budget was introduced. In accordance with the regulations, the budget was advertised in the Fund's official newspaper and sent to each member. The Public Hearing for the budget was held at this meeting. For reference, a copy of the budget is included in this report.

A motion to adopt the budget for the New Jersey Municipal Environmental Risk Management Fund Joint Insurance Fund as presented for fund year 2025 and to certify annual assessments, based upon the adopted 2025 budget for member Joint Insurance Funds was approved.

EJIF DIVIDEND – At the September meeting, the Executive Committee approved the EJIF 2024 dividend distribution of \$2,100,000. The request was filed with the Department of Banking and Insurance (DOBI) and due to rounding in the spreadsheets, noted a slight difference in the amount of surplus available for return in certain years. This resulted in minor adjustments to amounts released from the selected years. The total amount for distribution remains the same at \$2,100,000 and an updated Resolution was adopted and will be refiled with the State.

Banking Services: On June 10, 2024, the EJIF Board of Fund Commissioners followed the MEL's lead and appointed TD Bank to provide banking services effective July 1, 2024. The Executive Committee passed a motion to accept the language of the cash management master agreement.

NEXT MEETING- The next meeting of the EJIF is scheduled for November 13, 2024 at 9:30am via Zoom.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2025 ADOPTED BUDGET BASED ON 2020 CENSUS					
8/21/2024 10:36		2024	2025		
		TOTAL	TOTAL	CHANGE	CHANGE
I. Claims and Excess Insurance				\$	%
Claims					
1	Third Party (Non-Site Specific)	471,826	495,965	24,139	5.1%
2	On Site Cleanup (Site Specific)	255,789	257,901	2,112	0.8%
3	PO Pollution Liability	161,408	158,708	(2,700)	-1.7%
4	Tank Systems	238,394	243,022	4,628	1.9%
5	DMA Waste Sites (Superfund Buyout)	1,355,925	1,324,224	(31,701)	-2.3%
6	LFC	21,739	24,439	2,700	12.4%
7	Total Loss Fund	2,505,081	2,504,259	(822)	0.0%
8					
9	II. Expenses, Fees & Contingency				
10	Professional Services				
11	Actuary	62,500	63,750	1,250	2.0%
12	Attorney	103,945	106,024	2,079	2.0%
13	Auditor	17,973	18,332	359	2.0%
14	Executive Director	384,036	391,717	7,681	2.0%
15	Treasurer	22,166	22,610	444	2.0%
16	Legislative Agent	45,000	45,000	-	0.0%
17	Underwriting Managers	304,173	310,256	6,083	2.0%
18	Environmental Services	543,587	554,458	10,871	2.0%
19	Claims Administration	35,927	36,645	718	2.0%
20	QPA	5,000	5,100	100	2.0%
21					
22	Subtotal - Contracted Prof Svcs	1,524,307	1,553,892	29,585	1.9%
23					
24	Non-Contracted Services				
25	Expenses contingency	32,845	32,845	-	0.0%
26	Member Testing	18,808	20,000	1,192	6.3%
27					
28	Subtotal - Non-contracted svcs	51,653	52,845	1,192	2.3%
29					
30	Subtotal-Contracted/Non-contracted svcs	1,575,960	1,606,737	30,777	2.0%
31					
32	Excess Aggregate Insurance	610,866	641,409	30,543	5.0%
33					
34	General Contingency	180,172	180,172	-	0.0%
35					
36	Total Exp, Fees & Contingency	2,366,998	2,428,318	61,320	2.6%
37					
38	TOTAL JIF APPROPRIATIONS	4,872,079	4,932,577	60,498	1.2%
39					
40	<i>*LFC = Members not based on population (i.e. Parking Auth, Health Commissions, Fire Dept, OMUA)</i>				



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: October 17, 2024

To: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

2025 Budget: The 2025 proposed budget (attached), which had been reviewed by the Operations Committee, was presented to the Board of Commissioners. The 2025 proposed budget totals \$6,735,071 representing a 4.09% increase. The board voted to introduce the budget and schedule a public hearing on November 26, 2024 at 3:30 pm, via audio / video teleconference.

The Operations Committee was asked to consider contracting an IT Professional to assist members who have not yet obtained the Basic level of cyber compliance. Executive Director said there might be available funding in the training line item.

Cybersecurity Consulting Service CCRFP: The Operations Committee is reviewing the seven responses received from the Competitive Contracting RFP for Cybersecurity Consulting and will have a recommendation for the Board of Fund Commissioners at the November meeting.

Cyber JIF Committee Structure Resolutions: The Board of Fund Commissioners adopted Resolutions to memorialize the motion passed at last month's meeting to restructure the Claims Committee to 3 members with 2 alternates and the Operations Committee to 3 members with 4 alternates.

Claims Review Committee: The Claims Review Committee met to review one Payment Authority Request, and the Board of Fund Commissioners approved the PAR as recommended by the Committee.

Next meeting: The NJ Cyber JIF next meeting is scheduled for Tuesday, November 26, 2024 at 3:30 PM via audio / video teleconference. Note this meeting is being held on a Tuesday which is a change from our usual schedule.