



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA

NOVEMBER 25, 2024 – 5:00 PM

COLLINGSWOOD SENIOR COMMUNITY CENTER
30 W. Collings Avenue
Collingswood, NJ 08108

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: NOVEMBER 25, 2024**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **FLAG SALUTE - MOMENT OF SILENCE**
- ☐ **ROLL CALL OF 2024 EXECUTIVE COMMITTEE**
- ☐ **APPROVAL OF MINUTES:** October 28, 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. 24-32 **Page 15**
Treasurer’s Report **Page 17**
Monthly Reports **Page 18**

- ☐ **ATTORNEY – Joseph Nardi, Esquire**

- ☐ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Page 24**

- ☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report **Page 27**

- ☐ **MANAGED CARE – Medlogix**
Monthly Report..... **Page 31**

- ☐ **CLAIMS SERVICE – CRC**
Subrogation Report **Page 32**

-
- ☐ **OLD BUSINESS**
 - ☐ **NEW BUSINESS**
 - ☐ **PUBLIC COMMENT**
 - ☐ **NEXT MEETING: January 27, 2025 – Via Zoom**
 - ☐ **MEETING ADJOURNED**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: November 25, 2024

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **2025 Budget** – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2025 in the amount of \$20,502,426 that represents an 3.87% increase over last year’s budget. The budget increased \$128 since introduction as the Fund’s underwriting data was refreshed in Origami resulting in a revised budget amount of \$20,502,559. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality/entity. (Page 3)
- ☐ **Motion to open the Public Hearing on the 2025 Budget**
 - ☐ **Discussion of Budget & Assessments**
 - ☐ **Motion to close the Public Hearing**
 - ☐ **Motion to adopt the 2025 Budget & Certify Assessments**

Proposed Assessments will be distributed at the meeting.

- ☐ **2024/2025 Elected Officials Seminar:** This year’s elected officials training program will focus on Property and Casualty Losses. Two sessions have been scheduled as part the League of Municipalities Conference: Monday, November 18, 2024 at 3:45 pm at Caesars (Empire Room A) and Wednesday, November 20, 2024 at 2:00 pm at the Convention Center (Room 303).

For 2025, the MEL will continue to reduce each member’s assessment by \$250 for each municipal elected official and/or authority commissioner who completes the Elected Official course by May 2025. The maximum credit is capped based on member’s assessment. The credit is also extended to the member’s CEO (i.e. municipal manager/administrator or authority executive director). The notice on **Page 4** was emailed to commissioners and risk management consultants.

- ☐ **MEL:** The MEL held their meeting and the public hearing on the 2025 budget on November 22, 2024 at the Sheraton Hotel in Atlantic City. Commissioner Wolk’s report of the meeting will be distributed when complete.
- ☐ **EJIF:** The EJIF held their last meeting on November 13th via Zoom. Commissioner Wolk’s report of the meeting will be distributed when complete.

- ☐ **MEL, RCF, EJIF & Cyber JIF Representative** - The fund should elect its representative to the MEL, RCF, EJIF & Cyber JIFs for the 2025 Fund Year.
 - ☐ **Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2025 representative to the Municipal Excess Liability Joint Insurance Fund.**
 - ☐ **Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2025 representative to the Residual Claims Fund Joint Insurance Fund.**
 - ☐ **Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2025 representative to the Environmental Joint Insurance Fund.**
 - ☐ **Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2025 representative to the Cyber Risk Management Joint Insurance Fund**
- ☐ **RCF 2020 Fund Year Rollover** – The Residual Claims Fund board adopted a resolution accepting the transfer of member JIF’s Fund Year 2020. Enclosed on **Page 5** is **Resolution 24-31** authorizing the transfer of the Camden JIF’s 2020 claim liabilities to the RCF.
 - ☐ **Motion to Approve Resolution 24-31 Authorizing the Transfer of Fund Year 2020 to the RCF**
- ☐ **D2 CyberSecurity Training** - The monthly status report from D2, recapping members’ participation and training to date, will be distributed at the meeting.
- ☐ **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.
- ☐ **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 6 & 7**.

Due Diligence Reports:

Financial Fast Track	To be Distributed
Loss Ratio Analysis	Page 8
Loss Time Accident Frequency	Page 9 &10
POL/EPL Compliance Report	Page 11
Fund Commissioners	Page 12
Regulatory Affairs Checklist	Page 13
RMC Agreements	Page 14

	CAMDEN MUNICIPAL JOINT INSURANCE FUND						
	2025 PROPOSED BUDGET		Loss Fund Confidence at MID				
	APPROPRIATIONS					CHANGE	
		Annualized Budget SIR	Annualized 2024	Proposed Budget SIR	Projected 2025	\$	%
	I. Claims and Excess Insurance						
	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		473,999		483,479	9,480	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		48,397		48,397	0	0.00%
47	EPL Training		23,537		23,537	0	0.00%
48							
49	Total Fund Exp & Contingency		2,129,425		2,163,421	33,996	1.60%
50	Risk Managers		1,054,955		1,096,445	41,490	3.93%
51							
52	Total JIF Excl POL/EPL		17,582,606		18,274,087	691,481	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		19,738,752		20,502,559	763,807	3.87%



Municipal Excess Liability Joint Insurance Fund

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

MEL Events at the 2024 NJ League of Municipalities Conference

The MEL will participate in and host a few events during the 109th Annual NJ League of Municipalities Conference which runs November 19th -21st at the Atlantic City Convention Center (ACCC). Make sure to stop by and visit the MEL booth at spot #1136.

Local Government Ethics

A discussion of the Local Government Ethics Law and numerous cases presented by David Grubb, Executive Director Emeritus of the MEL, Paul H. Tomasko, 1st V.P. of NJLM, Chairman of MEL, and Mayor of Alpine Borough and a representative from the NJ Division of Local Government Services. *(Note: This program does not count towards the MEL premium credit.)*

Date: Tuesday, November 19th

Time: 10:45 a.m. – 12 p.m.

Location: Room 303, ACCC, 1 Convention Boulevard, AC

MEL JIF Annual Risk Management Seminar (2 sessions)

Property Casualty Insurance costs New Jersey government \$1 billion each year of which 20% is attributable to property losses (fires, flood, theft, environmental, cyber) and 80% attributable to casualty losses (accidents involving the public and employees, civil rights actions). The MEL experts will discuss these issues and specific actions local governments can take to control these costs. By completing one of these two Annual Risk Management Seminar sessions, elected officials from communities that are MEL JIF members will be eligible for a \$250 premium credit (subject to a maximum).

Session I (Smaller session held offsite in conjunction with the beginning of the AEA Conference and anyone can attend this session)

Date: Monday, November 18th

Time: 3:45 p.m.

Location: Empire Room A, Caesar's Atlantic City Hotel & Casino, 2100 Pacific Ave, AC

Session II (General Session held at the Convention Center)

Date: Wednesday, November 20th

Time: 2 p.m. – 3:15 p.m.

Location: Room 303, ACCC

Pre-registration is not required. Attendance will be confirmed by a badge scanner or sign-in sheet.

Annual Professionals Reception

All MEL members and guests are invited to attend this reception.

Date: Wednesday, November 20, 2024

Time: 6 p.m. – 8 p.m.

Legacy Lounge, Bally's Casino & Hotel, 1900 Boardwalk, AC

No RSVP is necessary to attend the reception.

RESOLUTION NO. 24-31

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
TRANSFER 2020 FUND YEAR TO THE
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 **Camden County Municipal 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 **Camden County Municipal 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

Attest:

MICHAEL MEVOLI
Chairperson

M. JAMES MALEY, JR.
Secretary

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 Incurred Current	57 Actual 30-Sep-24	MONTH TARGETED	56 Actual 31-Aug-24	MONTH TARGETED	45 Actual 30-Sep-23	MONTH TARGETED
PROPERTY	710,000	733,303	103.28%	100.00%	103.28%	100.00%	103.28%	100.00%
GEN LIABILITY	1,692,081	913,497	53.99%	96.96%	54.07%	96.90%	57.23%	94.71%
AUTO LIABILITY	397,295	642,431	161.70%	95.43%	161.36%	95.15%	203.04%	91.45%
WORKER'S COMP	3,527,720	2,540,700	72.02%	99.80%	71.80%	99.77%	72.53%	99.20%
TOTAL ALL LINES	6,327,096	4,829,931	76.34%	98.79%	76.21%	98.74%	80.08%	97.60%
NET PAYOUT %	\$4,413,733		69.76%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	45 Actual 30-Sep-24	MONTH TARGETED	44 Actual 31-Aug-24	MONTH TARGETED	33 Actual 30-Sep-23	MONTH TARGETED
PROPERTY	718,669	821,400	114.29%	100.00%	114.57%	100.00%	120.32%	100.00%
GEN LIABILITY	1,681,349	1,009,016	60.01%	94.71%	57.39%	94.32%	32.74%	88.03%
AUTO LIABILITY	446,457	167,969	37.62%	91.45%	35.72%	91.05%	37.14%	85.26%
WORKER'S COMP	3,528,173	2,709,866	76.81%	99.20%	76.74%	99.12%	78.03%	97.46%
TOTAL ALL LINES	6,374,648	4,708,252	73.86%	97.56%	73.03%	97.39%	67.99%	94.40%
NET PAYOUT %	\$3,586,442		56.26%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	33 Actual 30-Sep-24	MONTH TARGETED	32 Actual 31-Aug-24	MONTH TARGETED	21 Actual 30-Sep-23	MONTH TARGETED
PROPERTY	812,040	858,228	105.69%	100.00%	108.67%	100.00%	130.20%	98.04%
GEN LIABILITY	1,666,133	229,251	13.76%	88.03%	12.64%	87.24%	5.64%	75.57%
AUTO LIABILITY	604,621	438,538	72.53%	85.26%	65.54%	84.53%	67.36%	71.98%
WORKER'S COMP	3,820,056	3,060,151	80.11%	97.46%	80.12%	97.19%	82.30%	90.74%
TOTAL ALL LINES	6,902,850	4,586,169	66.44%	94.41%	65.91%	94.01%	68.12%	86.30%
NET PAYOUT %	\$3,311,385		47.97%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	21 Actual 30-Sep-24	MONTH TARGETED	20 Actual 31-Aug-24	MONTH TARGETED	9 Actual 30-Sep-23	MONTH TARGETED
PROPERTY	840,000	1,163,787	138.55%	98.04%	138.68%	97.72%	99.68%	68.00%
GEN LIABILITY	1,706,985	176,601	10.35%	75.57%	8.19%	74.17%	2.11%	36.00%
AUTO LIABILITY	570,755	76,405	13.39%	71.98%	12.42%	70.26%	8.36%	35.00%
WORKER'S COMP	4,160,000	2,078,621	49.97%	90.74%	49.56%	89.50%	26.39%	33.00%
TOTAL ALL LINES	7,277,740	3,495,413	48.03%	86.56%	47.23%	85.35%	27.74%	37.90%
NET PAYOUT %	\$2,191,268		30.11%					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	9 Actual 30-Sep-24	MONTH TARGETED	8 Actual 31-Aug-24	MONTH TARGETED	-3 Actual 30-Sep-23	MONTH TARGETED
PROPERTY	1,054,175	734,939	69.72%	68.00%	57.39%	61.00%	N/A	N/A
GEN LIABILITY	1,912,663	132,952	6.95%	36.00%	4.43%	30.00%	N/A	N/A
AUTO LIABILITY	631,298	76,265	12.08%	35.00%	10.96%	30.00%	N/A	N/A
WORKER'S COMP	4,159,386	1,440,459	34.63%	33.00%	30.39%	26.00%	N/A	N/A
TOTAL ALL LINES	7,757,522	2,384,614	30.74%	38.66%	26.08%	32.07%	N/A	N/A
NET PAYOUT %	\$803,435		10.36%					

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

		September 30, 2024		
	2024	2023	2022	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2024 - 2022
Monmouth County	0.44	0.69	1.02	0.74
Morris County	0.61	1.73	1.28	1.26
Bergen County	0.79	1.42	1.59	1.30
Suburban Municipal	0.81	1.23	1.26	1.11
Suburban Metro	1.04	1.45	1.85	1.47
Ocean County	1.05	1.47	1.46	1.35
Professional Municipal Manager	1.06	1.95	1.74	1.63
Burlington County Municipal JIF	1.10	1.30	1.43	1.29
Camden County	1.10	1.30	1.49	1.32
South Bergen County	1.11	2.44	2.40	2.06
Central New Jersey	1.16	2.28	2.44	2.00
NJ Public Housing Authority	1.22	1.63	2.01	1.66
Gloucester, Salem, Cumberland	1.67	1.44	1.35	1.47
NJ Utility Authorities	1.70	1.78	1.55	1.68
Atlantic County Municipal JIF	1.78	2.22	2.25	2.11
AVERAGE	1.11	1.62	1.67	1.50

Camden County JOINT INSURANCE FUND										
2024 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS										
			DATA VALUED AS OF		September 30, 2024					
			# CLAIMS	Y.T.D.	2024	2023	2022			TOTAL
		**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	*	9/30/2024	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2024 - 2022
1	87 Audubon		0	0	0.00	2.31	1.13	1 Audubon		1.25
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		1.04
4	91 Berlin Borough		0	0	0.00	3.03	1.01	4 Berlin Borough		1.47
5	92 Berlin Township		0	0	0.00	1.31	2.68	5 Berlin Township		1.41
6	93 Brooklawn		0	0	0.00	0.00	2.67	6 Brooklawn		0.99
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		3.26
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		0.88
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		1.03
14	104 Lawnside		0	0	0.00	0.00	1.55	14 Lawnside		0.56
15	105 Lindenwold		0	0	0.00	1.85	5.48	15 Lindenwold		2.65
16	106 Magnolia		0	0	0.00	0.00	1.70	16 Magnolia		0.69
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		0.70
19	111 Pine Hill		0	0	0.00	0.00	1.82	19 Pine Hill		0.67
20	112 Runnemede		0	0	0.00	2.02	1.01	20 Runnemede		1.13
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		0.50
24	96 Collingswood		1	1	0.80	0.60	0.62	24 Collingswood		0.66
25	101 Haddonfield		0	1	1.09	0.84	0.00	25 Haddonfield		0.61
26	584 Cherry Hill Fire District		1	2	1.61	1.27	3.58	26 Cherry Hill Fire District		2.22
27	114 Voorhees		0	3	1.82	1.79	2.59	27 Voorhees		2.09
28	110 Oaklyn		0	1	2.22	3.15	0.00	28 Oaklyn		1.73
29	107 Medford Lakes		0	1	2.30	0.00	0.00	29 Medford Lakes		0.65
30	115 Winslow		0	5	2.83	2.13	2.22	30 Winslow		2.35
31	113 Somerdale		0	2	3.07	1.20	1.10	31 Somerdale		1.68
32	95 Clementon		1	2	4.10	3.28	1.59	32 Clementon		2.89
33	117 Woodlynne		0	1	5.13	0.00	0.00	33 Woodlynne		1.19
34	90 Bellmawr		1	5	5.17	3.73	2.32	34 Bellmawr		3.61
35	565 Camden Parking Authority		1	3	17.02	0.00	7.84	35 Camden Parking Autho		7.86
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	1.10	1.30	1.49			1.32

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund
Data Valued As of : November 14, 2024

Total Participating Members		38	38
Complaint			38
Percent Compliant			100.00%

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

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
Pennsuaken Township	Elizabeth Peddicord	Timothy Killion
Pine Hill	Patricia Hendricks	
Runnemede	Eleanor Kelly	Nick Kappatos
Somerdale	M. Gary Passanante	
Tavistock	Terry Shannon	
Voorhees	Stephen J. Steglick	Jason Ravitz
Winslow	Joseph Gallagher	
Winslow Township Fire Dist. #1	Lorraine Sacco	Marc Rigberg
Woodlynne	Joseph Chukwueke	

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2024 as November 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	Complete
<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 November 13, 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. 24-32**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – NOVEMBER 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 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
INTERSTATE MOBILE CARE INC.	DRUG/ALC. TESTING INV 19125 10/24	4,697.00
INTERSTATE MOBILE CARE INC.	DOT TESTING INV 19124 10/24	192.00
		4,889.00
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN- GLOUCESTER INV 650-11-2024	1,291.67
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN FEE INV 650-11-2024	40,886.00
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE- CHER. HILL INV 650-11-2024	2,458.33
		44,636.00
BOROUGH OF LAUREL SPRINGS	2024 OPTIONAL SAFETY AWARD	1,000.00
		1,000.00
J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 11/24	18,036.83
		18,036.83
PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/24	43.80
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 11/24	46,326.25
		46,370.05
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 11/24	5,061.00
		5,061.00
BROWN & CONNERY, LLP	LITIGATION MGMT INV 349921 10/24	2,710.50
BROWN & CONNERY, LLP	ATTORNEY FEES INV 349921 10/24	2,216.16
BROWN & CONNERY, LLP	ATTORNEY EXPENSE INV 349921 10/24	74.48
		5,001.14
ELIZABETH PIGLIACELLI	TREASURER FEE 11/24	2,242.50
		2,242.50
DAVID TARASCHI	Q4 2024 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00
M. JAMES MALEY, JR..	Q4 2024 EXECUTIVE COMMITTEE MEETINGS	300.00
		300.00
JOSEPH WOLK	Q4 2024 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00
KENNETH CHEESEMAN	Q4 2024 EXECUTIVE COMMITTEE MEETINGS	300.00
		300.00
MICHAEL MEVOLI	Q4 2024 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00

TERRY KIERSZNOWSKI	Q4 2024 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
JOSEPH GALLAGHER	Q4 2024 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
GARY PASSANANTE	Q4 2024 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
EDWARD H. HILL	Q4 2024 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
MEDLOGIX LLC MEDLOGIX LLC	MAN. CARE SERVICE CHERRY HILL 11/24 WC MANAGED CARE SERVICE 11/24	1,083.00 10,812.38 11,895.38
ASSETWORKS RISK MANAGEMENT INC.	PROP APPR. 2024 INV 664-19071 10/24	43,036.00 43,036.00
ACCESS ACCESS	INV 11186077 DEPT 409 10/31/24 INV 11141513 DEPT 409 9/30/24	175.07 158.48 333.55
GANNETT NEW YORK NJ LOCALIQ	A# 1122589 INV 6730694-10683363 10/20/24	40.75 40.75
LOUIS DIANGELO	Q4 2024 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
WINSLOW FIRE DISTRICT	2024 OPTIONAL SAFETY AWARD	1,000.00 1,000.00
	Total Payments FY 2024	187,742.20
	TOTAL PAYMENTS ALL FUND YEARS	187,742.20

Chairperson

Attest:

Dated: _____

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

Treasurer

November 25, 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 October 31, 2024 for Fund Years 2020, 2021, 2022, 2023 and 2024. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

- INVESTMENT INCOME:

Net Investment Income received for October totaled \$65,601.95.

- RECEIPT ACTIVITY FOR October:

Assessment	\$167,449.00
Deductible	4,618.65
Recovery	<u>17,186.67</u>
Total Receipts	<u>\$189,254.32</u>

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

- CLAIM ACTIVITY FOR October:

Property Liability Claims	\$ 111,239.21
Workers Compensation Claims	237,224.71
Administration Expense	<u>750,136.67</u>
Total Claims/Expenses	<u>\$1,096,318.59</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$27,633,875.61 to a closing balance of \$26,582,107.99 showing a decrease of \$1,051,767.62.

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: October											
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	TOTAL
OPEN BALANCE	678,368.28	7,230,646.67	1,712,874.19	10,237,286.95	(212,154.76)	(53,484.34)	(22,933.54)	1,177,673.03	6,828,111.72	57,487.30	27,633,875.50
RECEIPTS											
Assessments	9,242.45	16,501.95	5,538.81	36,043.08	17,769.71	4,123.49	3,884.93	48,832.11	25,512.49	0.00	167,449.00
Refunds	0.00	0.00	0.00	17,186.67	0.00	0.00	0.00	0.00	0.00	4,618.65	21,805.32
Invest Pymnts	(4,757.24)	(40,009.19)	(10,867.29)	(56,645.78)	0.00	0.00	0.00	0.00	(37,781.86)	0.00	(150,061.36)
Invest Adj	3.61	30.38	8.25	43.01	0.00	0.00	0.00	0.00	28.69	0.00	113.94
Subtotal Invest	(4,753.63)	(39,978.81)	(10,859.04)	(56,602.77)	0.00	0.00	0.00	0.00	(37,753.17)	0.00	(149,947.42)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	4,488.82	(23,476.86)	(5,320.23)	(3,373.02)	17,769.71	4,123.49	3,884.93	48,832.11	(12,240.68)	4,618.65	39,306.90
EXPENSES											
Claims Transfers	11,667.69	49,615.69	49,955.83	205,235.37	0.00	0.00	0.00	0.00	0.00	32,207.34	348,681.92
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	514,242.00	235,894.67	0.00	750,136.67
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(7,744.09)	0.00	(7,744.09)
TOTAL	11,667.69	49,615.69	49,955.83	205,235.37	0.00	0.00	0.00	514,242.00	228,150.58	32,207.34	1,091,074.50
END BALANCE	671,189.40	7,157,554.12	1,657,598.13	10,028,678.56	(194,385.05)	(49,360.85)	(19,048.61)	712,263.15	6,587,720.46	29,898.61	26,582,107.90

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	October					
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	\$27,633,875.61	7,281,249.85 -	18,200.05	53,517.49	-	20,317,308.32
Opening Interest Accrua	\$0.00	-	-	-	-	-
1	Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discov	\$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
4	Accretion	\$113.93	\$0.00	\$0.00	\$0.00	\$113.93
5	Interest Paid - Cash Inst	\$65,601.95	\$22,613.73	\$293.63	\$516.70	\$42,177.89
6	Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	-\$215,663.32	\$0.00	\$0.00	\$0.00	-\$215,663.32
8	Net Investment Income	-\$149,947.44	\$22,613.73	\$293.63	\$516.70	-\$173,371.50
9	Deposits - Purchases	\$537,936.24	\$189,254.32	\$111,239.21	\$237,442.71	\$0.00
10	(Withdrawals - Sales)	-\$1,439,756.42	-\$1,098,818.59	-\$111,239.21	-\$237,442.71	\$7,744.09
	Ending Cash & Investment	\$26,582,107.99	\$6,394,299.31	-\$17,906.42	\$54,034.19	\$0.00
	Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$922,833.11	\$742,715.17	\$116,233.20	\$63,884.74	\$0.00
	(Less Deposits in Transit)	-\$114,068.50	-\$107,068.50	-\$7,000.00	\$0.00	\$0.00
	Balance per Bank	\$27,390,872.60	\$7,029,945.98	\$91,326.78	\$117,918.93	\$0.00

OCTOBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	10/04/2024	1,030.00				1,030.00	
2	10/04/2024	83,202.97				83,202.97	
3	10/10/2024	30,973.89				30,973.89	
4	10/10/2024	7,777.08				7,777.08	
5	10/15/2024	62,132.35				62,132.35	
6	10/15/2024	37,725.60				37,725.60	
7	10/25/2024	49,461.16				49,461.16	
8	10/25/2024	51,459.40				51,459.40	
9	10/29/2024	9,674.10				9,674.10	
10	10/29/2024	15,245.37				15,245.37	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	348,681.92	-	-	-	348,681.92	
	Monthly Rpt	348,681.92				348,681.92	
	Variance	0.00	-	-	-	0.00	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
CAMDEN MUNICIPAL JOINT INSURANCE FUND									
Month		October							
Current Fund Year		2024							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid October	Monthly Recoveries October	Calc. Net Paid Thru October	TPA Net Paid Thru October	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2024	Property	237,553.33	10,126.49	0.00	247,679.82	247,569.82	110.00	(5,303.14)	5,413.14
	Liability	36,774.88	18,984.71	0.00	55,759.59	55,759.59	0.00	0.00	0.00
	Auto	41,114.94	20,436.97	0.00	61,551.91	61,661.91	(110.00)	0.00	(110.00)
	Workers Comp	478,191.44	105,234.83	11,058.67	572,367.60	587,923.42	(15,555.82)	(4,497.15)	(11,058.67)
	Cherry Hill	4,497.15	31,918.34	4,497.15	31,918.34	27,421.19	4,497.15	4,497.15	0.00
	Total	798,131.74	186,701.34	15,555.82	969,277.26	980,335.93	(11,058.67)	(5,303.14)	(5,755.53)
2023	Property	916,640.63	2,016.56	0.00	918,657.19	918,657.19	0.00	0.00	0.00
	Liability	87,778.70	4,056.17	0.00	91,834.87	91,834.87	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	1,144,743.39	65,030.11	0.00	1,209,773.50	1,208,462.91	1,310.59	0.00	1,310.59
	Cherry Hill	(7,872.98)	289.00	0.00	(7,583.98)	(7,583.98)	0.00	0.00	0.00
	Total	2,191,267.92	71,391.84	0.00	2,262,659.76	2,261,349.17	1,310.59	0.00	1,310.59
2022	Property	821,920.03	(475.36)	0.00	821,444.67	821,444.67	(0.00)	1,047.86	(1,047.86)
	Liability	87,449.13	19,346.61	0.00	106,795.74	106,795.74	0.00	0.00	0.00
	Auto	122,014.77	19,907.36	0.00	141,922.13	141,922.13	0.00	(1,047.86)	1,047.86
	Workers Comp	2,276,642.53	28,374.00	126.00	2,304,890.53	2,304,890.53	(0.00)	(3,267.50)	3,267.50
	Cherry Hill	91.44	0.00	0.00	91.44	91.44	(0.00)	(0.00)	0.00
	Total	3,308,117.90	67,152.61	126.00	3,375,144.51	3,375,144.51	(0.00)	(3,267.50)	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	361,802.49	7,228.20	0.00	369,030.69	369,030.62	0.07	0.07	0.00
	Auto	144,126.65	9,611.50	0.00	153,738.15	153,738.15	0.00	0.00	0.00
	Workers Comp	2,292,000.12	349.26	0.00	2,292,349.38	2,292,751.11	(401.73)	2,865.77	(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	3,589,307.08	17,188.96	0.00	3,606,496.04	3,606,898.70	(402.66)	2,864.84	(3,267.50)
2020	Property	635,447.67	0.00	0.00	635,447.67	635,751.67	(304.00)	963.50	(1,267.50)
	Liability	822,438.39	0.00	0.00	822,438.39	822,438.39	0.00	(1,267.50)	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	2,319,896.29	6,247.17	6,002.00	2,320,141.46	2,320,583.97	(442.51)	(462.51)	20.00
	Cherry Hill	(1,143.01)	0.00	121.50	(1,264.51)	(1,386.01)	121.50	121.50	0.00
	Total	4,419,070.26	6,247.17	6,123.50	4,419,193.93	4,419,818.94	(625.01)	(645.01)	20.00
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	(27,035.77)	0.00	0.00	(27,035.77)	0.00	(27,035.77)	(27,035.77)	0.00
	Total	(27,035.77)	0.00	0.00	(27,035.77)	0.00	(27,035.77)	(27,035.77)	0.00
TOTAL		14,278,859.13	348,681.92	21,805.32	14,605,735.73	14,643,547.25	(37,811.52)	(33,386.58)	(4,424.94)



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD

MX6F92185102 - CAMDEN CO JIF		10/31/2024		Status: REVISED			
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 JCMi ACCOUNT	10.0356	20,151,680.91	0.00	20,151,680.91		0.00
99VVB5Y75		10.0356	20,151,680.91	0.00	20,151,680.91	100.00	0.00



Statement of Change in Net Assets
Market Value

Report ID: IGLS0002
Base Currency: USD
Status: REVISED

MX6F92185102 - CAMDEN CO JIF

		10/31/2024		
		Current Period		Fiscal Year To Date
		10/01/2024	10/31/2024	01/01/2024 10/31/2024
NET ASSETS - BEGINNING OF PERIOD			20,317,308.32	19,517,124.90
			20,317,308.32	19,517,124.90
RECEIPTS				
INVESTMENT INCOME				
INTEREST	42,177.89			393,008.81
REALIZED GAIN/LOSS	0.00			529.25
UNREALIZED GAIN/LOSS-INVESTMENT	-215,663.32			257,979.00
ACCRETION/AMORTIZATION	113.93			13,652.04
TOTAL INVESTMENT INCOME			-173,371.50	665,169.10
TOTAL RECEIPTS			-173,371.50	665,169.10
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	5,627.70			10,073.25
INVESTMENT ADVISORY FEES	-14,284.60			15,181.48
CONSULTING	912.81			5,358.36
TOTAL ADMINISTRATIVE EXPENSES			-7,744.09	30,613.09
TOTAL DISBURSEMENTS			-7,744.09	30,613.09
NET ASSETS - END OF PERIOD			20,151,680.91	20,151,680.91

SAFETY DIRECTOR REPORT

Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: November 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	Jacqueline Cardenosa Risk Control Consultant jcardenosa@jamontgomery.com Office: 856-446-9205
Thomas Reilly Risk Control Consultant treilly@jamontgomery.com Office: 856-446-9205	P.O. Box 99106 Camden, NJ 08101	Tina M. Zaverzence Administrative Assistant tzaverzence@jamontgomery.com Office: 856-552-4902

LOSS CONTROL SURVEYS

- Borough of Lawnside on October 1, 2024
- Township of Haddon on October 3, 2024
- Borough of Mt. Ephraim on October 16, 2024
- Township of Winslow on October 17, 2024
- Borough of Barrington on October 24, 2024

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Borough of Lindenwold on October 7, 2024
- Township of Cherry Hill on October 17, 2024

MEETINGS ATTENDED

- Camden County Chiefs Meeting on October 9, 2024
- Claims Committee Meeting on October 25, 2024
- Fund Commissioners Meeting on October 28, 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

- Sports Nets Best Practices
- Fire Prevention Week
- Deer: Avoiding Vehicle Collision Best Practices
- Leaf Collection Best Practices
- Tree Risk Awareness & Best Practices
- Hayrides Best Practices
- School Bus Bill A-2180
- Playground Resources from MSI

MSI FIRE & EMS

- No Fire/EMS Bulletins for the month of October

MSI LAW ENFORCEMENT

- High School Football Games: Violence Mitigation Considerations for Law Enforcement

MSI NOW

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

MSI NOW	
Municipality	Number of Videos
Berlin Twp	6
Brooklawn	8
Camden City	7
Cherry Hill	12
Clementon	15
Collingswood	1
Gloucester City	6
Haddon Twp	17
Haddon Heights	3
Magnolia	19
Voorhees	4
Winslow	3

MSI LIVE

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

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

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

For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and 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 9/22/2024 To 10/22/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Borough of Brooklawn I - Borough of Brooklawn	301 Christiana Street Brooklawn, NJ 08030	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 Stacey Brewster - Treasurer, effective 03/31/2019; and Nicole O'Hara - Tax Collector and Utilities Collector, effective 01/01/2024.	9/23/2024 #4857670	OTH
H - Voorhees Hardware Inc. I - Borough of Woodlynne	508 Haddonfield Road Voorhees, NJ 08043	RE: Lift Rental- Nifty SSP34D Serial #12-49940 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to renting the Nifty SSP34D Serial #12-49940, value \$50,000.	9/24/2024 #4857779	GL AU EX WC OTH
H - USDA Rural Development I - Borough of Brooklawn	521 Fellowship Road, Suite 130 Mt. Laurel, NJ 08054	Evidence of insurance se respect to loan.	9/24/2024 #4857862	GL AU EX WC
H - New Jersey Infrastructure Bank I - Borough of Bellmawr	3131 Princeton Pike Building 4, Suite 216 Lawrenceville, NJ 08648	RE: Additional Insured & Loss Payee The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects the following projects: NJIB Project issue: 2008 S342 011-01 NJIB Project issue: 2014 S340 337-03 NJIB Project issue: 2019 W0404001-006	9/24/2024 #4857974	GL AU EX WC OTH
H - New Jersey Infrastructure Bank I - Borough of Berlin	3131 Princeton Pike Building 4, Suite 216 Lawrenceville, NJ 08648	Evidence of Insurance	9/24/2024 #4857979	GL AU EX WC OTH
H - Miller Farms	134 North Grove Street Berlin, NJ 08009	RE: Use of Property The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess	9/24/2024	GL AU EX WC

10/22/2024

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Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 9/22/2024 To 10/22/2024

I - Winslow Township		Liability Policies if required by written contract as respect to the use of property during the Fall Festival at Miller Farms, 134 North Grove Street, Berlin NJ 08009.	#4858574	
H - DEP Office of Transactions & I - City of Camden	Public Land Administration PO Box 420 Trenton, NJ 08625	RE: Operations at Weeks Marine 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 operations at Weeks Marine.	9/25/2024 #4858607	GL AU EX WC OTH
H - NJ DOH-OEMS I - Township of Berlin	PO Box 360 Trenton, NJ 08625	RE: EMS Inspections and License Renewals 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 Berlin Township's EMS Inspections and License Renewals. Professional Liability language is included within the Member Manual (General Liability). 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.	9/26/2024 #4859221	GL AU EX WC
H - NJ DOH-OEMS I - Township of Berlin	PO Box 360 Trenton, NJ 08625	RE: EMS Inspections and License Renewals 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 Berlin Township's EMS Inspections and License Renewals. 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.	9/26/2024 #4859224	GL AU EX WC
H - South Jersey Industries I - Borough of Berlin	and all its subsidiaries 1 South Jersey Plaza Folsom, NJ 08037	Evidence of insurance.	9/30/2024 #4863104	GL AU EX WC

10/22/2024

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Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 9/22/2024 To 10/22/2024

H - South Jersey Industries I - Borough of Bellmawr	and all its subsidiaries 1 South Jersey Plaza Folsom, NJ 08037	RE: RE: Active Vendor with South Jersey Gas Company The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to the Borough of Bellmawr.	9/30/2024 #4864038	GL AU EX WC
H - South Jersey Industries I - Borough of Merchantville	and all its subsidiaries 1 South Jersey Plaza Folsom, NJ 08037	RE: RE: Active Vendor with South Jersey Gas Company The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to the Borough of Merchantville.	9/30/2024 #4864180	GL AU EX WC
H - NJ DOH-OEMS I - Borough of Berlin	PO Box 360 Trenton, NJ 08625	RE: EMS Inspections and License Renewals 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 Berlin Township's EMS Inspections and License Renewals. 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.	10/1/2024 #4864558	GL AU EX WC
H - NJ DOH-OEMS I - Borough of Berlin	PO Box 360 Trenton, NJ 08625	RE: EMS Inspections and License Renewals The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Borough of Berlin's EMS Inspections and License Renewals. 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.	10/1/2024 #4864743	GL AU EX WC
H - City of Camden I - Parking Authority of the City of Camden	Camden City Redevelopment Agency 520 Market Street Camden, NJ 08101	RE: parking lot located Block 155 lots 42-47, 50-52, 54-56 and 62-70 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 parking services for a new	10/2/2024 #4867421	GL AU EX WC

10/22/2024

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 9/22/2024 To 10/22/2024

		parking lot located Block 155 lots 42-47, 50-52, 54-56 and 62-70.		
H - Audubon Park Municipal Housing I - Borough of Audubon Park	Corporation 20 C Road Audubon, NJ 08106	RE: Senior Citizens Christmas Party Evidence of insurance with respects to the use of the Catering Hall for the Senior Citizens Christmass Party.	10/8/2024 #4878517	GL AU EX WC
H - Pennsauken Twp Board of I - Township of Pennsauken	Education School District 1694 Hylton Road Pennsauken Township, NJ 08110	RE: Use of Premises- H M Phifer Middle School Evidence of Insurance with respects to the use of property at H M Phifer Middle School for the basketball game for the Pennsauken Police Department and Public Works Department.	10/11/2024 #4896245	GL AU EX WC
H - Township of Winslow I - Winslow Township	125 South Route 73 Braddock, NJ 08037	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.	10/14/2024 #4897192	OTH
H - Township of Voorhees I - Township of Voorhees	2400 Voorhees Town Center Voorhees, NJ 08043	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.	10/14/2024 #4897191	OTH
H - Jesco, Inc. I - Township of Cherry Hill	1 American Road MD7500 Lumberton, NJ 08048	RE: Rental Equipment The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of the following: (1) 2023 JD 310 P Backhoe Loader / Serial # X02877 / Value: \$198,550.00 / Contract # 065747 (1) 2023 JD 744 P-Tier 4WD Loader / Serial # X06486 / Value: \$629,455.00 / Contract # 065746	10/16/2024 #4906933	GL AU EX WC OTH
Total # of Holders: 20				

10/22/2024

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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%
October	\$249,841.13	\$111,575.44	\$138,265.69	55.34%
TOTAL 2024	\$2,933,623.13	\$1,277,040.72	\$1,656,582.41	56.47%

Monthly & YTD Summary:

PPO Statistics	October	YTD
Bills	160	1,954
PPO Bills	148	1,787
PPO Bill Penetration	92.50%	91.45%
PPO Charges	\$222,357.27	\$2,356,092.28
Charge Penetration	89.00%	80.31%

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%



Claims Resolution Corporation, Inc.

CAMJIF LIABILITY SUBROGATION REPORT 10/2024

MONTH TO DATE

\$11,058.67

YEAR TO DATE

\$218,113.98

Claim Number	Client	Loss Date	Amount
18223	Gloucester Twp	5/24/24	\$11,058 .67

CAMJIF WORKERS' COMPENSATION SUBROGATION REPORT 9/2024

MONTH TO DATE

\$0.00

YEAR TO DATE

\$0.00

APPENDIX I – MINUTES

October 28, 2024 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – OCTOBER 28, 2024
VIA ZOOM
5:00 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF 2024 EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

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

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Auditor	Bowman and Company LLC
Claims Service	CRC Gladys Driggins
Safety Director	J.A. Montgomery Risk Control Tom Reilly, Harry Earle
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
Damon Burke, City of Camden
Ari Messenger, Cherry Hill Twp
John Foley, Cherry Hill Fire District

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 Colaianne	Hardenbergh Insurance
Don Sciolaro	PIA

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF SEPTEMBER 23, 2024**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF SEPTEMBER 23, 2024**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE**EXECUTIVE DIRECTOR:**

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.

Executive Director said the actuary provides the loss funds with a range of low, mid and high. The Camden JIF normally uses the mid-level and which is what was used for the 2025 budget. The crime coverage is going to be increased from \$1 million to \$2 million and there has been some severe losses in that range. The EJIF increase is at 0.72%, the Cyber JIF is at 4.10% the MEL is at 2.09%. and the Mel property is at 9.84%. Last year there was a 48% increase on the MEL property so that's a whopping change to our benefit. Contractual increases for the professionals were at 2%. Property appraisals decreased by \$10,000 or 25%. There will still be another round to go with some of our newer members. Police accreditation increased slightly up to \$25,000. There are 2 member entities who may be going through the accreditation process, which has just been a very successful program. There are 6 or 7 entities who have taken advantage of the 25% reimbursement, so this has been a great program. Moving down to POL/EPL premiums at 3.5% for those lines of coverage. The JIF average is about 6% and we are a little bit below that, which is good news. Overall, the budget is at a 3.87% increase. Last year this JIF was in the 8% to 9% range, so we are headed in the right direction.

Executive Director reviewed the proposed assessment and said the proposed assessments have gone down slightly due to the EJIF dividend being recalculated.

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.

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.

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

2025 RFQ – Fair & Open Process – Some of the Fund's Professional Service Agreements will expire at the end of this year. The fund office 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.

Executive Director said TD Bank agreed to raise the limit on ancillary claims from \$10,000 to \$1 million. The MEL RCF, EJIF and Cyber JIF are moving ahead, and they are in that process as well. Executive Director asked the Treasurer Elizabeth Pigliacelli to give an update, and she said she would like to switch before the end of the year so that the JIF is set up before the new bills go out. There are a few towns that like to pay by ACH so it will be helpful to have the new account set up before then. The Treasurer also said CRC has been extremely patient with the changeover and Citizens Bank has not been very cooperative in getting them set up, but finally after two months they are set up using positive pay for the claim accounts. CRC has been having to manually approve the claim checks as they come through. The Treasurer was very appreciative of that.

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.

Commissioner Wolk reported at the RCF meeting a Public Hearing & Adoption of the 2025 Budget was approved at the meeting that represents a 2% increase over last year's budget. A motion was passed asking all members of the RCF Fund to adopt a resolution at their November meeting to transfer their 2020 claim liabilities to the RCF. The Board of Fund Commissioners

passed a motion to accept the language of the cash management master agreement with TD Bank. The next meeting is January 6, 2025 at Forsgate.

Commissioner Wolk reported at the EJIF meeting a Public Hearing & Adoption of the 2025 Budget was approved at the meeting that represents a 1.2% increase. The Department of Banking & Insurance signed off on a \$2.1 million dividend after questioning the amount released from certain fund years. An updated resolution was adopted and refiled with the State. The Board had previously appointed TD Bank for their banking services and passed a motion to accept the language of the cash management master agreement that was recently negotiated by the MEL's attorney. The Board had previously appointed TD Bank for their banking services and passed a motion to accept the language of the cash management master agreement that was recently negotiated by the MEL's attorney. The next Meeting is on November 13th via Zoom.

Commissioner Wolk reported at the MEL meeting the 2025 budget was introduced which reflected a 7.7% increase; the public hearing on the budget is set for November 20th at 12:30 at the Sheraton in Atlantic City. Fund Attorney 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. The 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.

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. Commissioner Wolk reported the Board introduced the 2025 Budget representing a 4.09% increase over last year. The Operations Committee is reviewing seven RFP responses received for Cybersecurity Consulting and will have a recommendation to the Board at the November meeting of the Fund. The next meeting of the Fund will take place on November 26th at 3:30 via Teams.

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.**

Executive Director Stokes asked Fund Attorney Nardi to give an update on the Haddonfield case. Attorney Nardi discussed the case and said there was a post-trial motion granted by the judge from the trial earlier this year. That trial will not be considered until the first week of 2025. Any appeal of the final verdict will have to wait that outcome. This is on economic damages because the motion dealt with the fact that there was a multiplier effect given to the economic damages. On other cases, as noted in one of the memos there have been a few other cases that are being heavily litigated, well defended with the cooperation of the municipalities with some extensive discover requests.

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 – 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 August where the actuary projected 32% we are currently at 26% which is trending fairly well this year. The Lost Time Accident Frequency shows as of August 31st reflects the Camden JIF at 1.24 in the middle of the list. In August we did gain three more lost time accidents, but the severity is down this year. Executive Director said the balance of the reports are for informational purposes.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 24-30 October 2024 Vouchers

CLOSED	\$ 82,776.00
TOTAL 2020	\$ 514,242.00
TOTAL 2024	\$ 153,118.67
TOTAL	\$ 750,136.67

MOTION TO APPROVE RESOLUTION 24-30 OCTOBER 2024 VOUCHERS

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

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

Closed FY	.00
2020	\$397.30
2021	\$1,597.93
2022	\$3,085.86
2023	\$37,058.53
2024	\$40,699.33
TOTAL	\$82,838.95

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF SEPTEMBER 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 Nardi said regarding the materials on the proposed flood legislation and guidelines to be followed in the case of an event, the Tort Claims Act does allow for discretionary immunities allocation of resources. Most towns in the JIF should be able to identify at least some areas that they may be susceptible to some flooding as part of the review with your public works departments. As found in the past, if a review and cost analysis has been completed it would suggest that the town has done some type of review. The cost analysis does not need to be to the penny but best estimates from engineers would suffice as well as having this discussion during the budget process and memorializing it is recommended. Also, be sure it is coordinated with your engineer or contractor particularly on stormwater projects.

Attorney Nardi reported a lawsuit has been filed against the Borough of Barrington. Since the Sexual Abuse to Minors Act was changed a few years ago, this may be the first case the JIF has encountered. It was a very hot topic when the legislation was passed, and there was a lot of preparation, training and notices as to how to prepare as well as steps in loss mitigation or risk management. Attorney Nardi said at this time the JIF does not have anyone on the defense panel with this level of expertise, so he reached out to the MEL and they recommended Eric Harrison, Partner in the Law Firm of Methfessel and Werbel. Attorney Nardi requested a motion to approve Eric Harrison of the Law Firm of Methfessel and Werbel to handle the case in Barrington

MOTION TO APPROVE ERIC HARRISON OF METHFESSEL AND WERBEL FOR THE BARRINGTON CLAIM.

Motion:	Commissioner Taraschi
Second:	Commissioner Wolk
Vote:	8 Ayes, 0 Nays

.Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Thomas Reilly reviewed the monthly reports. Several reminders not found within the agenda packet is an election day as a reminder. The Mel website has a law enforcement, risk analysis, bulletin titled Election Season Critical Planning Safety Considerations and a corresponding video and a safety planning worksheet. Leaf season is upon us so please remind employees to wear proper PPE including reflective vests, hearing protection and work boots. Lastly, as cold weather starts to set in be careful when using space heaters. The NFPA advises that space heaters are the leading cause of home fires during winter months.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: Underwriting Manager Jonothan Tavares reviewed the Certificate of Insurance report. As discussed, and reflected in the budget, Mr. Tavares expects positive results for the 2025 renewals and hard at work completing the excess marketing efforts. More information to come in the in the next few months.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for September 2024 where there was a savings of 68% a total of 56.57% for the year. Ms. Goldstein reported on 3rd Quarter Workers Compensation Injury Review.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Manager Gladys Driggins reported on the Subrogation report included on page 37 for the month of September 2024 for both workers compensation and liability.

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

MOTION TO APPROVE CLAIMS AS DISCUSSED AND REVIEWED:

Motion:	Commissioner Taraschi
Second:	Commissioner Gallagher
Roll Call Vote:	9 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Wolk
Vote:	Unanimous

MEETING ADJOURNED: 5:42 PM

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