

**CAMDEN**  
COUNTY MUNICIPAL  

---

JOINT INSURANCE FUND

**MEETING AGENDA  
JANUARY 27, 2020 – 5:15 PM**

**BERLIN BOROUGH MUNICIPAL HALL  
59 SOUTH WHITE HORSE PIKE  
BERLIN, NJ  
AGENDA AND REPORTS**

**\*\*\* SPECIAL NOTE \*\*\***

**THIS MEETING SHALL SERVE AS THE 2020 REORGANIZATION MEETING OF THE  
FUND. ALL FUND COMMISSIONERS ARE ENCOURAGED TO ATTEND.**

**OPEN PUBLIC MEETINGS ACT** - In accordance with the Open Public Meetings Act, notice of this meeting was provided by:

- I.** sending sufficient notice to the Courier Post
- II.** advance written notice of this meeting was filed with the Clerk/Administrator of each member municipalities and,
- III.** posting this notice on the Public Bulletin Board of all member municipalities

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA**  
**MEETING: JANUARY 27, 2020**  
**BERLIN BOROUGH MUNICIPAL HALL**  
**59 SOUTH WHITE HORSE PIKE, BERLIN NJ**  
**5:15 P.M.**

---

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2019 EXECUTIVE COMMITTEE**
- WELCOME: BERLIN BOROUGH**
- APPROVAL OF MINUTES:** November 25, 2019 Open Minutes.....**Appendix I**  
November 25, 2019 Closed Minutes..... **To be distributed**
  
- CORRESPONDENCE - None**

**ADJOURN MEETING**

Chair vacated - Chairman Mevoli asks Executive Director to run meeting

---

- MEETING OF FUND COMMISSIONERS CALLED TO ORDER**
- ROLL CALL OF ALL CAMDEN JIF FUND COMMISSIONERS TO CONFIRM QUORUM**
- ELECTION OF OFFICERS, FIVE-MEMBER EXECUTIVE COMMITTEE & TWO ALTERNATES**

.Nominating Committee Report..... **Page 1**

.Executive Director - asks for nominations and conducts election

**ATTORNEY SWEARS IN OFFICERS AND EXECUTIVE COMMITTEE**

- MEETING OF EXECUTIVE COMMITTEE CALLED TO ORDER**
- ROLL CALL OF 2020 EXECUTIVE COMMITTEE**

**REPORTS**

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

- TREASURER – Elizabeth Pigliacelli**
  - .December Vouchers - Resolutions 19-27 & 19-28.....**Page 41 & 44**
  - .January Vouchers - Resolution 20-11 ..... **Page 45**
  - .Monthly Reports – November & December.....**Page 47**

- ATTORNEY – Joseph Nardi, Esquire**
  - .2020 Defense Panel, Resolution 20-12..... **Page 60**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
     .Monthly Report and Agenda..... **Page 65**
  
- UNDERWRITING MANAGER – Conner Strong & Buckelew**  
     .Monthly Certificate Holding report 10/22/19 to 11/21/19 ..... **Page 78**  
     .Renewal Certificate Holding report 11/22/19 to 01/22/20 ..... **Page 80**
  
- MANAGED CARE – Consolidated Services Group**  
     .Monthly Report..... **Page 83**
  
- CLAIMS SERVICE – AmeriHealth Casualty**
  
- EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES - PERSONNEL -  
     SAFETY & PROPERTY OF PUBLIC LITIGATION**

- 
- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - MEETING ADJOURNED**
  - NEXT MEETING – February 24, 2020 Haddon Township**

# **CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

## ***NOMINATING COMMITTEE REPORT***

### **YEAR 2020**

<b>Michael Mevoli</b>	<b>Chairman</b>	<b>Borough of Brooklawn</b>
<b>Mayor James Maley</b>	<b>Secretary</b>	<b>Borough of Collingswood</b>
<b>Mayor Joseph Wolk</b>	<b>Executive Committee</b>	<b>Borough of Mt. Ephraim</b>
<b>Louis DiAngelo</b>	<b>Executive Committee</b>	<b>Borough of Bellmawr</b>
<b>Terry Shannon</b>	<b>Executive Committee</b>	<b>Borough of Barrington</b>
<b>Mayor Neal Rochford</b>	<b>Executive Committee</b>	<b>Borough of Haddonfield</b>
<b>Jack Lipsett</b>	<b>Executive Committee</b>	<b>Gloucester City</b>
<b>Alternates</b>		
<b>Joseph Gallagher</b>	<b>Executive Committee 1<sup>st</sup> Alternate</b>	<b>Winslow Township</b>
<b>David Taraschi</b>	<b>Executive Committee 2<sup>nd</sup> Alternate</b>	<b>Borough of Audubon</b>

**NOMINATING COMMITTEE  
January 27, 2020**

# Camden County Municipal Joint Insurance Fund

9 Campus Drive – Suite 216

Parsippany, NJ 07044

Date: January 27, 2020

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

---

## 2020 Reorganization Resolutions

**Fund Professional Service Agreements:** In July 2017, the board authorized the advertisement of RFQ's for certain Professional positions in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et Seq. Enclosed on **Page 4** is Resolution **20-1** reflecting the appointments & re-appointments and establishing compensation for Fund Year 2020.

### Motion to Approve Resolution 20-1 Appointing Fund Professionals

Reorganization Resolution 20-2 through 20-10 by Consent Motion:

<b>.Resolution 20-2</b> Establishment of a Fiscal Management Plan	Page 6
<b>.Resolution 20-3</b> Establishment Public Meeting Procedures	Page 11
<b>.Resolution 20-4</b> Establishment a Fund Records Program	Page 13
<b>.Resolution 20-5</b> Authorization of Executive Committee Compensation	Page 14
<b>.Resolution 20-6</b> 2020 Risk Management Plan	Page 15
<b>.Resolution 20-7 thru 20-10</b> Placement of POL/EPL, VDO & Cyber Security Liability Coverage	Pages 24-27

### Motion to adopt Resolutions 20-2 through 20-10.

- Committee Appointments:** The Fund has eight standing committees. Enclosed is the Chairs list of the committee appointments for 2020, as well as a brief description of their charges. You are encouraged to volunteer to serve in the upcoming year. **(Page 28)**
- JIF Crime Policy Re-Write (Appendix III)** – The re-write of the JIF Crime Policy has been approved by the MEL Coverage Committee. As such, each JIF is being asked to approve the same. Note, there is no change in coverage.

### Motion To Approve the JIF Crime Policy Re-write Effective January 1, 2020

- 2020 Assessments:** The 2020 Assessments were mailed and emailed to all member towns on/about December 15<sup>th</sup>. First Installment payments are due by **January 31, 2020**.

- ❑ **Residual Claims Fund 2020 Reorganization Meeting:** The Residual Claims Fund’s 2020 Reorganization meeting was held on January 6, 2020 at the Forsgate Country Club. Enclosed is a copy of Commissioner Wolk’s report on the meeting. **(Appendix II)**
- ❑ **E-JIF 2020 Reorganization Meeting:** The E-JIF 2020 Reorganization meeting was held on January 6, 2020 at the Forsgate Country Club. Enclosed is Commissioner Wolk’s report on the meeting. **(Appendix II)**
- ❑ **MEL 2020 Reorganization Meeting:** The MEL 2020 Reorganization meeting was held on January 6, 2020 at the Forsgate Country Club. Enclosed is a copy of Commissioner Wolk’s report on the meeting. **(Appendix II)**
- ❑ **Elected Officials Training:** This year’s elected officials training program will focus on *Preventing Child Abuse and Protecting Public Entities from the liabilities imposed by new legislation concerning sexual molestation*. As in the past, the MEL will reduce each member’s 2020 liability claims premium by \$250 for each municipal elected official and authority commissioner who completes the course by June 1, 2020. The Fund will be scheduling sessions in the coming months.

The MEL is again making available an on-line training program for elected officials to earn the training credit. The Fund Office will be sending out instructions on this training option.

- ❑ **Employment Practices Training:** In 2020, all Managers and Supervisors are required to complete training in Employment Practices and protecting children from molestation. The Fund Office and Fund Attorney will contact all members to schedule this training. J.A. Montgomery will conduct this training for Police Command Officers. Other employees and volunteers can complete required training online. The updates for the model personnel policies and procedures will be available shortly.
- ❑ **Power of Collaboration** – Attached is the latest in the series of “Power of Collaboration” ads that will appear in the League of Municipalities magazine. The ad highlights the program to address the protection and safe treatment of minors. **(Page 30)**
- ❑ **Inclement Weather Procedure:** As a reminder, PERMA has instituted a procedure for Commissioners to confirm whether or not a meeting has been canceled. The Executive Director will discuss with the Fund Chairman if the meeting should be canceled. In the event of an early morning or evening meeting(s), PERMA will provide a recorded message indicating the status of the meeting. The recorded message can be obtained by calling the Fund’s main number **(201) 881-7632** at any time of the day or night. For meetings that occur during the course of normal business hours, meeting status can be obtained by utilizing the same number.

❑ **Due Diligence Reports:**

❖ <b>Financial Fast Track Report</b>	Page 31
❖ <b>Income Portfolio</b>	Page 32
❖ <b>Expected Loss Ratio Analysis</b>	Page 33 & 34
❖ <b>Lost Time Accident Frequency Reports</b>	Page 35 & 36
❖ <b>EPL Compliance Report</b>	Page 37
❖ <b>Fund Commissioners</b>	Page 38
❖ <b>2019 Fund Year Regulatory Checklist</b>	Page 39
❖ <b>RMC Agreements</b>	Page 40

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
(Hereinafter referred to as the "FUND")

APPOINTING CERTAIN PROFESSIONALS AND SERVICE ORGANIZATIONS

**WHEREAS**, the FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et. seq.); and

**WHEREAS**, The FUND finds it necessary and appropriate to obtain certain professional services and other extraordinary and other unspecifiable services, as defined in the Local Public Contracts Law, (N.J.S.A. 40A-11 et. seq.).

**WHEREAS**, the Fund resolved to award certain professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.; and

**WHEREAS**, the Fund is desirous to appoint and/or re-appoint the Fund Professionals – noted below – to three year terms (*unless otherwise specified*) commencing on January 1, 2020; and

**NOW, THEREFORE BE IT RESOLVED** by the Fund's Governing Body that the contracts for the following professionals be appointed for 2020:

- I. **PERMA Risk Management Services** is hereby appointed as **Administrator**, Bradford Stokes is appointed as Executive Director, Joseph Hrubash as Deputy Executive Director and Karen Read as Account Manager and all as agent for process of services. 2020 Fee - \$451,797.00. The estimated dollar amount that will be expended in connection with this three year term is \$1,231,290.
- II. Mr. Joseph Nardi, Esq. of **Brown & Connery, LLP** is hereby appointed as **Fund Attorney** and shall receive a retainer for administrative services, legal research and legal opinions. In addition, Brown & Connery, LLP. shall provide **Litigation Management Services**. 2020 Fee - \$66,839.00. **Contract term to be one year.**
- III. **Elizabeth Pigliacelli** is hereby appointed as **Fund Treasurer**. 2020 Fee - \$23,390.00. **Contract term to be one year.**
- IV. **Wilmington Trust** is hereby appointed as **Asset Manager** to the FUND .05% of the market value of the FUND's invested assets.
- V. **Investors Bank** is hereby appointed as **Banking Manager** at an earning rate based on a combined average balance of \$20,000,000 of participating joint insurance funds. The estimated dollar amount that will be expended in connection with this three year term is \$21,218.00.
- VI. **Bowman & Company** is hereby appointed as **Fund Auditor**. 2020 Fee - \$23,620.00 **Contract term to be one year.**
- VII. **Bowman & Company** is hereby appointed as **Fund Payroll Auditor**. 2020 Fee - \$17,114.00. **Contract term to be one year.**

- VIII. **AmeriHealth Casualty Inc.** is hereby appointed as the **Claims Administrator** for the FUND to adjust all claims for current and prior Fund Years. 2020 Fee \$468,641.00. The estimated dollar amount that will be expended in connection with this three year term is \$1,322,418.00.
- IX. **The Actuarial Advantage** is hereby appointed as **Actuary** for the FUND. 2020 Fee - \$52,767.00. The estimated dollar amount that will be expended in connection with this three year term is \$148,958.00.
- X. **J.A. Montgomery Risk Control** is hereby re-appointed **Loss Control Consultant** and Right to Know Training Services to the FUND. 2020 Fee \$212,883.00. The estimated dollar amount that will be expended in connection with this three year term is \$579,947.00.
- XI. **Conner Strong & Buckelew** is hereby re-appointed **Underwriting Manager** for the FUND. 2020 Fee - \$13,236.00. The estimated dollar amount that will be expended in connection with this three year term is \$36,880.00.
- XII. **Interstate Mobile Care** is hereby appointed as the **Fund CDL Drug & Alcohol Monitor** for the FUND. **Contract term to be one year.** 2020 Fee – \$33,044.00. The estimated dollar amount that will be expended in connection with this three year term is \$94,482.00.
- XIII. **Medlogix** is hereby re-appointed as the **Fund Managed Care Provider** for the FUND. 2020 Fee - \$131,844.00. The estimated dollar amount that will be expended in connection with this three year term is \$377,459.00.

All professionals and service organizations appointed pursuant to this Resolution shall serve the Fund for three year term unless otherwise specified from the adoption of this Resolution or until a successor shall be appointed and qualified, in accordance with the fees, terms and conditions of the Professional Services Contract(s) which will be entered into, a copy of which will be on file in the Fund office, located at 2 Cooper Street, Camden, NJ 08102.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY



**RESOLUTION NO. 20-2**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**  
(hereafter referred to as “THE FUND”)

**ESTABLISHING A FISCAL MANAGEMENT PLAN**

**FOR THE 2020 FUND YEAR**

**WHEREAS**, The FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et.seq.); and

**WHEREAS**, The FUND is subject to the requirements contained within the Local Fiscal Affairs Law (N.J.S.A. 40A-5, et.seq.) ; and

**NOW, THEREFORE BE IT RESOLVED**, The FUND’s Governing Body hereby appoints the following professionals for the 2020 Fund Year:

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

- a) Wilmington Trust
- b) Investors Bank

**II.** All funds for Administrative Expenses, Reinsurance, Dividends and Miscellaneous Expenses, shall be withdrawn from the Official named Depository (ies) by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this Resolution

\_\_\_\_\_ CHAIR

\_\_\_\_\_ SECRETARY

Elizabeth Pigliacelli TREASURER

Terry Shannon COMMISSIONER

**III.** All funds for Claims payments shall be withdrawn from the Official Depository(ies) by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this Resolution.

**Michael Sullivan**  
**Juan Lopez**

- IV.** The Cash and Investment Policy attached herewith, shall be adopted.
- V.** The rate of interest assessed by the Fund, for delinquent assessments shall
- a. For the first 30 days - 0%
  - b. For the 31 to 60 days - the rate paid by the N.J. Cash Management Fund rate plus (2) percent.
  - c. For 61+ days – 10% percent per annum.
- VI.** The assessment due dates are January 31, 2020 for the first installment and June 15, 2020 for the second installment.
- VII.** Cherry Hill Township and the City of Camden operate on a fiscal calendar year beginning July 1 and ending June 30. Cherry Hill & Camden’s assessment due dates are February 28, 2020 for the first installment and July 31, 2020 for the second installment.
- VIII.** Certifying and Approval Officer for all FUND expenses shall be the FUND’s Executive Director and/or the Account Manager so designated by the Executive Director.
- IX.** Adjustments to Risk Management Fees in the amount of \$150 or less that are as a result of seminar credits will be waived.
- X.** FOR WIRE TRANSFERS – that the FUND does hereby require that Investors Bank obtain voice confirmation prior to executing wire transfers to external accounts from the Fund Treasurer.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

---

CHAIRMAN

---

SECRETARY

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
2020 CASH MANAGEMENT AND INVESTMENT POLICY**

1.) **Cash Management and Investment Objectives**

The Camden County Municipal Joint Insurance Fund (hereinafter referred to as the FUND) objectives in this area are:

- a) Preservation of capital.
- b) Adequate safekeeping of assets.
- c) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e) Maximization of total return, consistent with risk levels specified herein.
- f) Investment of assets in accordance with State and Federal Laws and Regulations.
- g) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i) Stability in the value of the FUND's economic surplus.

2.) **Permissible Investments**

Investments shall be limited to investments authorized under N.J.S.A. 40A:5-1.1 Joint Insurance Funds and Chapter 38, Joint Insurance Funds, Subchapter 1. Investments 5:38-1.1, 5:38-1.2 and 5:38-1.3 of the New Jersey Administrative Code.

3.) **Authorized Depositories**

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

Investors Bank

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Board. Such asset managers shall be discretionary trustees of the FUND.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall identify the investment that is the most advantageous to the fund, unless otherwise directed by the FUND. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Funds portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-16.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims impress accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

**RESOLUTION NO. 20-3**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
(hereafter the “FUND”)  
ESTABLISHING PUBLIC MEETING PROCEDURES**

**WHEREAS**, the FUND must establish meeting procedures for Fund Year 2020, and

- I. **THEREFORE BE IT RESOLVED**, by the Commissioners of the Camden County Municipal Joint Insurance Fund that the Fund shall hold public meetings during the year 2020 at on the fourth Monday of each month (unless otherwise noted) at 5:15 p.m. in the following Municipal Buildings, unless otherwise noted, and the meeting of January 25, 2021 shall serve as the 2020 Reorganization Meeting:

February 24, 2020	Haddon Township	5:15 PM
March 23, 2020	Gloucester City – Elizabeth’s Catering	5:15 PM
April 27, 2020	Cherry Hill Fire District	5:15 PM
*May 18, 2020	Voorhees Township	5:15 PM
June 22, 2020	Haddonfield Borough	5:15 PM
July 27, 2020	Pine Hill Borough	5:15 PM
August 24, 2020	Mt. Ephraim – Charles Dougherty Sr. Ctr.	5:15 PM
September 28, 2020	Bellmawr Borough	5:15 PM
October 26, 2020	Berlin Township – Marion Consalvi Sr. Ctr.	5:15 PM
November 23, 2020	Collingswood Senior Comm. Center	5:15 PM
January 25, 2021	Berlin Borough	5:15 PM

\*Denotes third Monday of the month

- II. In addition, the Camden County Municipal Joint Insurance Fund Claims Committee will meet to discuss pending litigation and claims on the Friday before the fourth Monday of every month at 10AM at the offices of Brown & Connery, LLP located at 360 Haddon Ave, Westmont, NJ 08108. The only exception to the Claims meeting schedule is December 18, 2020 when the committee meets at 11:30 am.
- III. During the Public Comments portion of the meeting, any one person may address the Chairperson for a maximum of five (5) minutes; once a particular topic has been addressed by a member of the public, subsequent comments on that same topic by other people is limited to a maximum of two (2) minutes; and speakers are required to state their names and addresses.
- IV. The following is hereby designated the official newspaper (s) of the Fund: Courier Post, Cherry Hill, NJ. In addition, the Camden JIF’s webpage is designated for official notices at [www.camdenmunicipaljif.org](http://www.camdenmunicipaljif.org)

- V. The FUND Secretary or designated assistant shall provide notice of any and all meetings, including special or emergency meetings, to each official newspaper and shall issue all official notices required to be published in at least one of the official newspapers.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY

**RESOLUTION NO. 20-4**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**(Hereinafter the "FUND")**

**ESTABLISHING A FUND RECORDS PROGRAM**

**WHEREAS:** The FUND must establish a formal record retention program for the 2020 fund year.

**NOW, THEREFORE BE IT RESOLVED,** by the FUND's Governing Body that:

**I. James Maley, Fund Secretary,** is hereby designated as custodian of the FUND records, which shall be kept at the office of the Fund Administrator, located at 2 Cooper Street, Camden, NJ 08102

**II. The Account Manager** designated by the Executive Director is hereby designated as **Assistant Fund Secretary.**

**III.** The records of the FUND shall be retained in accordance with the municipal records retention schedule as promulgated by the New Jersey Division of Archives and Records Management, and/or otherwise specified by the New Jersey Department of Insurance and Community Affairs.

**IV.** Each fund professional and service organization shall have the duty and obligation to maintain such records as are entrusted to him/her and to relinquish such records to the Fund Secretary upon termination of services or otherwise upon request.

Records and files not required to support current operations, but which must otherwise be retained, shall be stored in the record retention facility, located at Allstate Business Archives, 24 Beckwith Avenue, Paterson, New Jersey. The FUND's Executive Director shall coordinate the archive process and shall insure that all records are properly indexed and accessible.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY



**RESOLUTION NO. 20-5**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION AUTHORIZING COMPENSATION BE MADE TO  
EXECUTIVE COMMITTEE FOR MEETING ATTENDANCE AT  
EXECUTIVE COMMITTEE MEETINGS**

**WHEREAS**, the Camden County Municipal Joint Insurance Fund is duly constituted as a Municipal Joint Insurance Fund pursuant N.J.S.A. 40:A:10 et seq; and

**WHEREAS**, an Amendment to the Bylaws of the Camden County Municipal Joint Insurance Fund was approved by the Executive Committee following a public hearing on November 25, 1991 and May 25, 1992; and

**WHEREAS**, pursuant to NJSA 40A:10-43, the Amendment was approved by the Governing Body of 75% of the participating municipalities;

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Committee of the Camden County Municipal Joint Insurance Fund that each regular and alternate member of the Executive Committee of the Camden County Municipal Joint Insurance Fund shall receive \$150 per Executive Committee meeting attended by said member not to exceed twelve meetings per year.

**BE IT FURTHER RESOLVED** that the Treasurer is hereby authorized to distribute payment as per monthly attendance sheet signed and dated by the Fund Secretary.

**BE IT FURTHER RESOLVED** that payment shall be made quarterly.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY

# RESOLUTION NO. 20-6

## 2020 Plan of Risk Management

Camden County Municipal Joint Insurance Fund

### Camden County Municipal Joint Insurance Fund

(hereinafter the "Fund" or the "CAM JIF")

#### ESTABLISHING THE 2020 PLAN OF RISK MANAGEMENT

BE IT RESOLVED by the Fund's Commissioners that the 2020 Plan of Risk Management shall be:

Definitions:

"Commissioners" mean: The Board of Fund Commissioners or the Executive Committee thereof as appropriate

"Member" means: A local unit of government that has joined the Fund

"Sexual Abuse" means: An action brought pursuant to Section 1 of P.L. 1992, c.109 (C.2A:61B-1), paragraph (1) of subsection c. of section 1 of P.L.1959 (C.2A:53A-7) or section 1 of P.L.2005, c.264 (C.2A:53A-7.4)

## Section I – Coverage

### Insurance Coverages

The following coverages are provided to the Fund's members, effective January 1, 2020:

- Workers' Compensation
- Liability (including optional excess)
- Public Officials Liability / Employment Practices Liability (including optional excess)
- Optional Volunteer Directors & Officers Liability
- Crime
- Non-Owned Aircraft Liability
- Environmental Impairment Liability
- Cyber
- Property & Equipment Breakdown (effective December 31, 2019)
- **Emergency Service Volunteer Automobile Physical Damage**
- Educator's Legal Liability (for Fund's member Boards of Education)

### Limits of Coverage

Unless otherwise stated, all limits shown apply less any local member unit's SIRs/deductibles, or excess of 0% the JIFs' actuarial projected loss funds as respects Annual Aggregate Stop Loss. All references to the "MEL" stand for the "Municipal Excess Liability Joint Insurance Fund". **Please note, the following is a general discussion of the coverages and limits provided via the Fund; however, the actual terms and conditions are defined in the policy documents and all issues shall be decided on such. Additional coverages, limits and conditions may apply. Please also note, deductibles may differ for individual members; please refer to your policy(ies) for full details.**

#### 1. Workers' Compensation

- Workers' Compensation: \$300,000
- Employer's Liability: \$300,000
- USL&H, Harbor Marine/Jones Act, Incidental Foreign Workers' Compensation, Communicable Disease: Included
- MEL Excess Limit: Statutory
- Employer's Liability Excess Limit: \$6,700,000

## 2020 Plan of Risk Management

- 
2. **Liability** (includes General, Automobile, Employee Benefits and Law Enforcement Liability)
- Fund Limit: \$300,000
  - MEL Excess Limit: \$4,700,000
    - The \$3,000,000 layer excess of \$2,000,000 is subject to a \$3,000,000 per local member unit annual aggregate (Automobile Liability is not aggregated)
  - Sublimits: The following sublimits are part of, and not in addition to, the limits above:
    - Good Samaritan Liability: Included
    - Quasi Municipal Organization Liability: Included (if approved)
    - Fungus or Spores: \$1,000,000
    - Disinfectants Release Hazard Coverage: \$1,000,000
    - Dam and Reservoir: \$5,000,000
      - a. \$5,000,000 per occurrence for any member entity owned dams defined as Class III or IV in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8;
      - b. Included for premises owned, occupied or controlled by the member entity on which a dam or reservoir is located, or from the operations conducted on such premises;
      - c. \$2,000,000 per occurrence for any member entity owned dam defined as Class I or II in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8; and
      - d. \$2,000,000 per occurrence for any Class III or IV member entity owned dam involved with a Class I or II member entity owned dam.
    - Sanitary/Storm Water System Sewerage Backup and/or Sanitary System Sewerage Backup, Escape or Release: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities
    - Subsidence: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities
    - Quasi Entities Coverage: \$5,000,000
    - Skateboard Facilities: \$5,000,000 Per Occurrence (where approved)
      - a. Subject to 20% member coinsurance of the first \$100,000
    - Riot, Civil Commotion or Mob Action: \$5,000,000 Per Occurrence
    - Failure to Supply Utility: \$5,000,000 Per Occurrence
    - Garagekeepers Liability: \$2,000,000 Per Occurrence
    - New Jersey Personal Injury Protection (NJ PIP): \$250,000
    - New Jersey Uninsured/Underinsured Motorist (NJ UM/UIM): \$15,000 / \$30,000 / \$5,000

3. **Optional Excess Liability Limit**

The MEL offers Optional Excess Liability Limits excess of the MEL Excess Limit.

- The following limits are the Optional Excess Limits:
  - \$2,000,000 (equals \$7,000,000 total);
  - \$5,000,000 (equals \$10,000,000 total);
  - \$10,000,000 (equals \$15,000,000 total); and
  - \$15,000,000 (equals \$20,000,000 total);

The Fund purchases Optional JIF Shared Aggregate Excess Liability Limits excess of \$20,000,000 from the MEL. This coverage is only available to members of the Fund who purchase all \$20,000,000 available to them from the Optional Excess Liability Limits.

- \$10,000,000 aggregate (equals \$30,000,000 total)

2020 Plan of Risk Management

**4. Public Officials Liability / Employment Practices Liability**

Each local member unit is 100% commercially insured with QBE Specialty Insurance Company for \$2,000,000 in the aggregate per member on a claims made and reported basis for each Fund year.

- Retentions and Coinsurance:
  - \$20,000 is the standard retention per claim and 20% of the first \$250,000 of the loss is the standard coinsurance, although other retentions and coinsurances may apply.
  - Local member units may qualify based on certain criteria to have options to purchase a lower retention and/or coinsurance contribution.
  - Members with adverse loss experience may be subject to higher retention and/or coinsurance.

**5. Optional Excess Public Officials Liability / Employment Practices Liability**

The MEL offers Optional Excess Public Officials Liability / Employment Practices Liability limits excess of the local member units' primary \$2,000,000 Public Officials Liability / Employment Practices Liability policies with QBE Specialty Insurance Company as follows:

- \$1,000,000 (equals \$3,000,000 total);
- \$2,000,000 (equals \$4,000,000 total);
- \$3,000,000 (equals \$5,000,000 total);
- \$4,000,000 (equals \$6,000,000 total); and
- \$8,000,000 (equals \$10,000,000 total).

**6. Optional Volunteer Directors & Officers Liability**

Fire companies and Emergency Service Units have the option of purchasing optional Volunteer Directors & Officers Liability coverage. The coverage is 100% commercially insured with QBE Specialty Insurance Company and applies to the non-firematic/emergency activities of such entity per the following options:

Option	Limit of Liability	Deductible
1	\$1,000,000	\$1,000
2	\$1,000,000	\$2,000
3	\$1,000,000	\$5,000
4	\$2,000,000	\$1,000
5	\$2,000,000	\$2,000
6	\$2,000,000	\$5,000

**7. Crime**

- The Fund provides Crime coverage with a limit of \$50,000 for: Loss of Assets, Credit Card Forgery, Loss of Employee Benefit Plan Assets and Public Employee Dishonesty
- The member deductible is \$2,500
- MEL Crime
  - MEL Crime Excess: \$950,000 excess of the Fund Crime limit
  - MEL Crime Statutory Position:
    - a. The MEL provides primary employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have applied and have been approved for coverage at a limit of \$1,000,000 per occurrence per position. The MEL can provide MEL Crime Statutory Position limits, based on underwriting and via endorsement, above \$1,000,000, matching the member's auditor's recommendation, but no more than \$2,000,000. Such additional limit is available upon request and approval by the MEL.
    - b. The deductible is \$1,000
  - MEL Crime Excess Public Officials:
    - a. The MEL provides excess employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have not applied or have not been

## 2020 Plan of Risk Management

approved for coverage under the MELJIF Statutory Position Program at a limit of \$1,000,000

- b. The deductible is the greater of the underlying bond/policy in place or the statutory limit required

### 8. Non-Owned Aircraft Liability

- \$5,000,000; and
- Medical Expense for each passenger: \$5,000
- The coverage is 100% commercially insured with Endurance

### 9. Annual Aggregate Stop Loss

- **\$0**, subject to sublimits of: \$0 each occurrence for Workers' Compensation, General Liability, Law Enforcement Liability and Automobile Liability; and \$0 each occurrence for Property and Crime

### 10. Environmental Impairment Liability

- Environmental Impairment Liability is provided to the Fund's local member units by the New Jersey Environmental Risk Management Fund (EJIF). Please refer to the EJIF's Plan of Risk Management.

### 11. Cyber

The Fund is 100% commercially insured for Cyber insurance with Indian Harbor Insurance Company (primary insurer) and Beazley (excess insurer) for the following limits:

- Limits:
  - Fund Annual Aggregate: \$12,000,000
  - Third Party, Per Claim: \$6,000,000
  - First Party, Per Claim: \$6,000,000
- Retention, Per Claim: \$10,000

### 12. Property & Equipment Breakdown

- The Fund provides a \$100,000 limit per occurrence (Property & Time Element combined)
- The MEL provides a \$400,000 limit excess of the Fund's limit
- The MEL purchases additional excess property limits, as follows: \$125,000,000, including certain sublimits, including, but not limited, to:
  - Aggregate, Earth Movement: \$100,000,000
  - Aggregate, Flood (includes Storm Surge): \$100,000,000
    - a. Per Location, Special Flood Hazard Area (SFHA): \$52,500,000
  - Named Storm: Included
  - Vehicles: \$15,000,000
- **Unmanned Aircraft Systems: \$100,000**
- Member deductibles:
  - All Other: \$2,500
  - Automobile Physical Damage: \$2,500
  - Equipment Breakdown: \$5,000
  - SFHA Flood :
    - a. Building: \$500,000
    - b. Contents: \$500,000
    - c. Time Element: \$500,000
  - Named Storm (Covered Property in Atlantic, Ocean, Monmouth and Burlington counties east of the Garden State Parkway, and any covered property in Cape May County):
    - a. Property Damage: 1% of TIV at location, per occurrence
    - b. Time Element: 1% of 12 months gross earnings at location, per occurrence
    - c. Minimum, per location: \$500,000
    - d. Maximum, per occurrence: \$1,000,000

## 2020 Plan of Risk Management

---

### 13. Emergency Service Volunteer Automobile Physical Damage

- The Fund provides Automobile Physical Damage Reimbursement Coverage to all Emergency Service Volunteers, including police auxiliary, firefighters and members of the first aid or rescue squads, CERT Teams, etc. for collision and comprehensive damages to their personal vehicle, which arises out of and in the course of the emergency service volunteer's duties associated with an authorized activity and/or duly sponsored or sanctioned event on behalf of the member entity/organization.
- Where personal auto physical damage insurance coverage is applicable to the volunteer's vehicle, the extent of this reimbursement coverage shall not exceed 100% of the volunteer's collision or comprehensive deductible amount, up to a maximum of \$2,500 OR in the absence of any applicable personal collision or comprehensive insurance coverage, reimbursement of damages shall not exceed \$2,500.

### Individual Self-Insured Retentions

#### Optional Individual Self-Insured Retentions:

#### Amount of Risk to be Retained by the Fund

Unless otherwise stated, all limits shown apply less any local member unit's SIRs/deductibles.

1. **Workers' Compensation:** \$300,000
  -
2. **Liability:** \$300,000
  - NJ Uninsured/Underinsured Motorist: \$15,000 / \$30,000 / \$5,000
  - NJ Personal Injury Protection: \$250,000
  -
3. **Optional Excess Liability Limit:** \$0
4. **Public Officials Liability / Employment Practices Liability:** \$0
5. **Optional Excess Public Officials Liability / Employment Practices Liability:** \$0
6. **Optional Volunteer Directors & Officers Liability:** \$0
7. **Crime:** \$50,000
  - MEL Crime Excess: None
  - MEL Crime Statutory Position: None
  - MEL Crime Excess Public Officials: None
  -
8. **Non-Owned Aircraft Liability:** \$0
9. **Annual Aggregate Stop Loss:** 0% of the JIF's actuarial projected loss funds
10. **Environmental Impairment Liability:** \$0
11. **Cyber:** \$0
12. **Property:** \$100,000
  - Equipment Breakdown: \$0

## 2020 Plan of Risk Management

- 
- SFHA Flood: \$0
  - Named Storm (Covered Property in Atlantic, Ocean, Monmouth and Burlington counties east of the Garden State Parkway, and any covered property in Cape May County): \$0
  - Unmanned Aircraft Systems (UAS): \$100,000

### 13. Emergency Service Volunteer Automobile Physical Damage \_\_\_\_\_

#### Commercial Insurance / Reinsurance Purchased

The insurance/reinsurance listed below may contain sublimits, retentions and deductibles in addition to such already stated.

1. **Non-Owned Aircraft Liability:** The Fund purchases this coverage through the MEL from Endurance
2. **Excess Property & Equipment Breakdown:** The Fund purchases this coverage from the MEL
3. **Excess Liability:** The Fund purchases this coverage from the MEL
4. **Excess Workers' Compensation:** The Fund purchases this coverage from the MEL
5. **Excess Crime:** The Fund purchases this coverage from the MEL
6. **Public Officials Liability / Employment Practices Liability:** The Fund purchases this coverage from QBE Specialty Insurance Company
7. **Optional Volunteer Directors & Officers Liability:** The Fund purchases this coverage from QBE Specialty Insurance Company
8. **Cyber:** The Fund purchases this coverage from Indian Harbor Insurance Company and Beazley
9. **Environmental Impairment Liability:** EJIF
10. **Emergency Service Volunteer Automobile Physical Damage :** None

## Section II – Conditions

#### The Amount of Unpaid Claims to be Established

1. The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Fund expects the claims servicing company to set reserves at 85% accuracy. The Fund also establishes reserves recommended by the Fund's actuary for claims that have been incurred but not yet reported so that the Fund has adequate reserves to pay all claims and allocated loss adjusted expense liability.
2. Claims reserves are subject to regular review by the Fund's Executive Director/Administrator, Attorney, Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Fund.

#### The Method of Assessing Contributions to be Paid by Each Member of the Fund

1. By November 15th of each year, the actuary computes the probable net cost for the upcoming Fund year by line of coverage and for each prior Fund year. The actuary includes all budget items in these computations. The annual assessment of each participating member is its pro rata share of the probable net cost of the upcoming Fund year for each line of coverage as computed by the actuary.
2. The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Commissioners also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Fund wide average increase plus a percentage selected by the Commissioners. The total amount of each member's annual assessment is certified by majority vote of the Commissioners at least one (1) month prior to the beginning of the next fiscal year.

## 2020 Plan of Risk Management

3. The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
4. If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
5. The Commissioners may by majority vote levy upon the participating members additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating members by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.
6. Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Commissioners.
7. Sexual Abuse Liability Account: The Commissioners may establish a sexual abuse liability account. Reserves, IBNR, expenses, assets, assessments and other assets for this account shall be accounted for separately. After the end of the year before the Fund has finalized its year end accounting, the Commissioners may levy a supplementary assessment if the sexual abuse claims account is negative on a statutory basis.
8. At the discretion of the Commissioners, any supplemental assessments may be payable in equal installments for up to ten years. Deferred assessments shall become due and immediately payable if a member leaves the Fund.

### Procedures Governing Loss Adjustment and Legal Expenses

1. The Fund engages a claims service company to handle all claims, except for the JIF's POL/EPL and Volunteer D&O, which are handled by Summit Risk Services representing QBE Specialty Insurance Company. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Fund attorney, the MEL's attorney's office, as well as the claims department of the MEL's three major liability insurers/re-insurers (i.e. General Re and Munich Re for liability, and Safety National for workers' compensation). Every three years, the MEL's internal auditors also conduct an audit.
2. Each member is provided with a claims reporting procedure and appropriate forms.
3. In order to control workers' compensation medical costs, the Fund has engaged a managed care organization (MCO) whose procedures are integrated into the Fund's claims process.
4. To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in governmental claims. The performance of the defense attorneys is overseen by the Fund attorney, as well as the various firms which audit the claims adjusters.

### Procedures for the Closure of Fund Years, including the Maintenance of All Relevant Accounting Records

1. The Fund utilizes the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.
2. Upon the transfer of outstanding liabilities of a Fund year to the RCF, the Fund adopts a resolution closing that year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.
3. Each year, the Commissioners will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Banking and Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's governing body will consider an inter-year transfer from the closed Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.
4. In the event a member leaves the Fund, the Commissioners may assess the member's closed Fund Year account an amount not exceeding three (3) years stranded costs that the Fund incurs



## 2020 Plan of Risk Management

---

as a result of the member's withdraw. Stranded costs are those expenses incurred by the Fund that would otherwise have been paid from the withdrawing member's assessments had the member remained in the Fund. The dividend of any member that is no longer a member of the Fund and that member's share of the closed fund year account shall be held in escrow until the later of the tolling of the statute of limitations for all potential claims incurred during the membership period or the closure of all incurred claims by the Fund during the period of membership. A former member may apply to the Commissioners for a return of that member's remaining share of the closed Fund year account no sooner than when five (5) years have passed since the last Fund year in which the member participated has been closed. The Commissioners will decide on the former member's request after evaluating the likelihood of any additional assessments from the RCF.

5. All dividends from the RCF will be deposited in the closed Fund year account on a member by member basis.
6. The Fund will retain all records in accordance with the Fund's record retention program.

### **Assumptions and Methodology Used for the Calculation of Appropriate Reserve Requirements to be Established and Administered in Accordance with Sound Actuarial Principles**

1. The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.
2. The following is an overview of the two actuarial methods used to project the ultimate losses.
  - a. Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
  - b. Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

### **The Maximum Amount a Certifying and Approving Officer May Approve Pursuant to N.J.A.C. 11:15-2.22**

1. \$10,000 for General and automobile liability
2. \$10,000 for workers compensation
3. With the advance approval of the Fund Attorney, the certifying and approving officer may also pay provider bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.
4. \$50,000 Emergency Court House Authority upon the joint authorization of the Fund Attorney and Executive Director. Whenever this procedure is used, the claim shall be reported to the Commissioners at their next meeting.

*2020 Plan of Risk Management*

---

ADOPTED: *this \_\_\_\_ day of \_\_\_\_\_, 2020 by the Commissioners:*

**Camden County Municipal JOINT INSURANCE FUND**

\_\_\_\_\_  
Chairperson

\_\_\_\_\_  
Secretary

**RESOLUTION NO. 20-7**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE**

**RESOLUTION AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES  
CONTRACT WITH QBE SPECIALTY INSURANCE COMPANY FOR PRIMARY  
PUBLIC OFFICIALS/EMPLOYMENT PRACTICES LIABILITY**

**WHEREAS**, there is a need for public officials/employment practices coverage for the Camden County Municipal Joint Insurance Fund (FUND); and

**WHEREAS**, the Fund has sought and received proposals in accord with N.J.S.A. 19:44A-20.4 et. seq.; and

**WHEREAS**, the Underwriting Manager is recommending award to QBE Specialty Insurance Company for primary public officials/employment practices liability coverage in the amount of \$1,508,838.00 inclusive of commission; and

**WHEREAS**, the services qualify as an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b); and

**WHEREAS**, the certification of an Extraordinary Unspecifiable Service as demanded by to N.J.A.C. 5:34-2.1 et. seq. must be complied with and attached to this resolution; and

**WHEREAS**, QBE Specialty Insurance Company will submit a Business Entity Disclosure Certification and a Political Contribution Disclosure form which certifies that QBE Specialty Insurance Company has not made any reportable contributions to a political or candidate committee to the Fund in the previous one year, and that the contract will prohibit QBE Specialty Insurance Company from making any reportable contributions through the term of the contract, and

**WHEREAS**, the Fund Administrator has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S..40A:11-1 et. Seq); and

**WHEREAS**, the Treasurer has certified that funds are available, subject to approval by the board of commissioners in the 2020 budget in the amount of \$1,508,838.00 inclusive of commission from:

**Line Items: POL/EPL Premium and Land Use Liability**

**NOW, THEREFORE, BE IT RESOLVED**, that the Camden County Municipal Joint Insurance Fund authorizes the Executive Director to enter into a contract with QBE Specialty Insurance Company for the 2020 budget year for primary public officials/employment practices liability coverage in the amount of not to exceed \$1,508,838.00 inclusive of commission.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY

**RESOLUTION NO. 20-8**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES  
CONTRACT WITH QBE SPECIALTY INSURANCE COMPANY FOR OPTIONAL  
VOLUNTEER DIRECTOR’S AND OFFICER’S LIABILITY COVERAGE**

**WHEREAS**, there is a need for optional volunteer director’s and officer’s liability coverage for the Camden County Municipal Joint Insurance Fund (FUND); and

**WHEREAS**, the Fund has sought and received proposals in accord with N.J.S.A. 19:44A-20.4 et. seq.; and

**WHEREAS**, the Underwriting Manager is recommending award to QBE Specialty Insurance Company for optional volunteer director’s and officer’s liability coverage in the amount of \$8,458.00 inclusive of commission; and

**WHEREAS**, the services qualify as an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b); and

**WHEREAS**, the certification of an Extraordinary Unspecifiable Service as demanded by to N.J.A.C. 5:34-2.1 et. seq. must be complied with and attached to this resolution; and

**WHEREAS**, QBE Specialty Insurance Company will submit a Business Entity Disclosure Certification and a Political Contribution Disclosure form which certifies that QBE Specialty Insurance Company has not made any reportable contributions to a political or candidate committee to the Fund in the previous one year, and that the contract will prohibit QBE Specialty Insurance Company from making any reportable contributions through the term of the contract, and

**WHEREAS**, the Fund Administrator has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S..40A:11-1 et. Seq); and

**WHEREAS**, the Treasurer has certified that funds are available, subject to approval by the board of commissioners in the 2020 budget in the amount of \$8,458.00 inclusive of commissions from:

**Line Items: Volunteer Director’s and Officer’s Liability**

**NOW, THEREFORE, BE IT RESOLVED**, that the Camden County Municipal Joint Insurance Fund authorizes the Executive Director to enter into a contract with QBE Specialty Insurance Company for the 2020 budget year for optional volunteer director’s and officer’s liability coverage in the amount of not to exceed \$8,458.00 inclusive of commissions.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY

**RESOLUTION NO. 20-9**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES  
CONTRACT WITH INDIAN HARBOR INSURANCE COMPANY FOR PRIMARY CYBER  
SECURITY LIABILITY COVERAGE**

**WHEREAS**, there is a need for primary cyber security liability coverage for the Camden County Municipal Joint Insurance Fund (FUND); and

**WHEREAS**, the Fund has sought and received proposals in accord with N.J.S.A. 19:44A-20.4 et. seq.; and

**WHEREAS**, the Underwriting Manager is recommending award to Indian Harbor Insurance Company for primary cyber security liability coverage in the amount of \$59,039.00 inclusive of commission; and

**WHEREAS**, the services qualify as an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b); and

**WHEREAS**, the certification of an Extraordinary Unspecifiable Service as demanded by to N.J.A.C. 5:34-2.1 et. seq. must be complied with and attached to this resolution; and

**WHEREAS**, Indian Harbor Insurance Company will submit a Business Entity Disclosure Certification and a Political Contribution Disclosure form which certifies that Indian Harbor Insurance Company has not made any reportable contributions to a political or candidate committee to the Fund in the previous one year, and that the contract will prohibit Indian Harbor Insurance Company from making any reportable contributions through the term of the contract, and

**WHEREAS**, the Fund Administrator has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S..40A:11-1 et. Seq); and

**WHEREAS**, the Treasurer has certified that funds are available, subject to approval by the board of commissioners in the 2020 budget in the amount of \$59,039.00 inclusive of commission from:

**Line Items: Volunteer Director's and Officer's Liability**

**NOW, THEREFORE, BE IT RESOLVED**, that the Camden County Municipal Joint Insurance Fund authorizes the Executive Director to enter into a contract with Indian Harbor Insurance Company for the 2020 budget year for primary cyber security liability coverage in the amount of not to exceed \$59,039.00 inclusive of commission.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY

**RESOLUTION NO. 20-10**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES  
CONTRACT WITH BEAZLEY INSURANCE COMPANY, INC FOR EXCESS CYBER  
SECURITY LIABILITY COVERAGE**

**WHEREAS**, there is a need for excess cyber security liability coverage for the Camden County Municipal Joint Insurance Fund (FUND); and

**WHEREAS**, the Fund has sought and received proposals in accord with N.J.S.A. 19:44A-20.4 et. seq.; and

**WHEREAS**, the Underwriting Manager is recommending award to Beazley Insurance Company, Inc for excess cyber security liability coverage in the amount of \$18,800.00 inclusive of commission; and

**WHEREAS**, the services qualify as an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b); and

**WHEREAS**, the certification of an Extraordinary Unspecifiable Service as demanded by to N.J.A.C. 5:34-2.1 et. seq. must be complied with and attached to this resolution; and

**WHEREAS**, Beazley Insurance Company, Inc will submit a Business Entity Disclosure Certification and a Political Contribution Disclosure form which certifies that Beazley Insurance Company, Inc has not made any reportable contributions to a political or candidate committee to the Fund in the previous one year, and that the contract will prohibit Beazley Insurance Company, Inc from making any reportable contributions through the term of the contract, and

**WHEREAS**, the Fund Administrator has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S..40A:11-1 et. Seq); and

**WHEREAS**, the Treasurer has certified that funds are available, subject to approval by the board of commissioners in the 2020 budget in the amount of \$18,800.00 inclusive of commission from:

**Line Items:    Cyber Security Liability**

**NOW, THEREFORE, BE IT RESOLVED**, that the Camden County Joint Insurance Fund authorizes the Executive Director to enter into a contract with Beazley Insurance Company, Inc for the 2020 budget year for primary cyber security liability coverage in the amount of not to exceed \$18,800.00 inclusive of commission.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY

## JIF 2020 COMMITTEES LIST

**Audit:** Charged with meeting to review the scope of the audit and the audit finding and results.

Mayor Joseph Wolk, Chair, Mt. Ephraim Borough  
Terry Shannon, Barrington Borough  
Jack Lipsett, Gloucester City  
Elizabeth Pigliacelli, Treasurer  
James Miles, Auditor  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes \*

**Executive Safety:** Review Fund's loss prevention/control programs and provides recommendations to the Executive Committee.

Michael Mevoli, Executive Committee Chairperson, Brooklawn Borough  
Mayor Neal Rochford., Haddonfield Borough  
Rick Bean, RMC  
Louis DiAngelo, Bellmawr Borough  
Ken Cheeseman, Borough of Laurel Springs  
Michael Avalone, Conner Strong & Buckelew  
Keith Hastings, Collingswood Borough  
Millard Wilkinson, Berlin Borough  
Lawrence Spellman, Voorhees Township  
Joseph Henry, Hardenbergh Insurance Group  
Jennifer Goldstein, Consolidated Services Group, Inc. / CHA  
Denise Hall, CompServices  
John Saville, Conner Strong Risk Control  
Joseph Nardi, JIF Attorney  
Bradford Stokes\*

**Coverage:** Charged evaluating potential exposures and questions of coverage and determines whether policy decision should be made by Executive Committee.

Mayor M. James Maley, Chair, Collingswood Borough  
Mayor Joseph Wolk, Mt. Ephraim Borough  
Terry Shannon, Barrington Borough  
Peter DiGiambattista Jr., RMC  
Michael Avalone, Conner Strong & Buckelew  
Bonnie Ridolfino, Hardenbergh Insurance Group  
Edward Cooney, Conner Strong & Buckelew  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes\*

**Nominating Committee:** Charged with review of candidates and selection of nominees for presentation in the event of an election of officer(s) or Executive Committee member(s)

Mayor Joseph Wolk, Committee Chairman – Mt. Ephraim Borough  
Louis DiAngelo, Bellmawr Borough  
Mayor M. James Maley, Collingswood Borough

**Strategic Planning:** This Committee is charged with long range strategies which should be pursued in order to insure the integrity, growth and viability of the Camden Fund.

Mayor M. James Maley, Chair, Collingswood Borough  
Jack Lipsett, Gloucester City  
Joseph Gallagher, Winslow Township  
Michael Avalone, Conner Strong & Buckelew  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes\*

**Contracts Review:** This Committee is charged with reviewing professional service contracts and adequacy of scope of service. This Committee also meets every October to review and discuss the budget process for the following year.

Louis DiAngelo, Chair, Bellmawr Borough  
Terry Shannon, Barrington Borough  
Jack Lipsett, Gloucester City  
Peter DiGiambattista Jr., RMC  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes\*

**Claims Review Committee:** This Committee reviews claims presented for consideration of payment by the Executive Committee. It also develops and recommends claim cost containment programs.

Louis DiAngelo, Bellmawr  
Terry Shannon, Barrington Borough  
Joseph Gallagher, Winslow Twp.  
John Foley, Cherry Hill FD  
Joseph Nardi, Esq., Fund Attorney  
Denise Hall, AmeriHealth  
Cheryl Little, AmeriHealth  
Rick Bean, RMC  
Mike Avalone, RMC  
Consultant Representative, J.A. Montgomery Risk Control  
Jennifer Goldstein, Consolidated Services Group, Inc. / CHA  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes\*

**Marketing and Communications Committee:** This Committee is charged with developing a mechanism of communication through the membership and community.

Mayor Neal Rochford, Chair, Haddonfield Borough  
Mayor M. James Maley, Collingswood  
David Taraschi, Audubon  
Ken Cheeseman, Laurel Springs  
Rick Bean, RMC  
Michael Avalone, Conner Strong & Buckelew  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes\*

**\*Chairperson and Executive Director sit ex officio on all committees except nominating**



# PROTECTING CHILDREN FROM ABUSE...



## THE MEL HAS DEVELOPED AN EXTENSIVE PROGRAM TO HELP PROTECT CHILDREN FROM ABUSE AND OFFICIALS AND EMPLOYEES FROM LIABILITY INCLUDING:

- Model Policies and Procedures
- Training for elected and appointed senior officials
- Training for managers and supervisors
- Online training for all employees and volunteers

## THE CHALLENGE

- In New Jersey, 80,000 reports of child abuse are received by State authorities each year
- 37% of all children experience physical or psychological mistreatment or neglect
- By age 18, one in four girls and one in six boys has experienced sexual abuse
- New Jersey law holds officials or public employees personally liable for child abuse if they fail to implement appropriate safeguards for children entrusted to their care
- This year the New Jersey legislature extended the statute of limitation for child abuse lawsuits to at least age 55 – and even longer in some cases

## THE FOLLOWING INFORMATION IS NOW AVAILABLE ON THE MEL WEBSITE:

- **Model policy**  
Addressing the Protection and Safe Treatment of Minors
- **Protecting Children Resource Guide**
- **Protecting Children Video**
- **Leadership Message**
- **Legal decisions**  
Child Abuse and Protection

Your local MEL/JIF will contact your town regarding training programs available in your area.

**MEL**



THE POWER OF  
COLLABORATION

[njmel.org](http://njmel.org)

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	November 30, 2019		
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	<b>UNDERWRITING INCOME</b>	<b>1,218,198</b>	<b>13,400,182</b>	<b>230,231,740</b>	<b>243,631,922</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	507,004	4,640,736	100,684,641	105,325,377
	Case Reserves	557,053	3,024,708	4,211,039	7,235,747
	IBNR	(90,453)	1,047,403	4,721,520	5,768,923
	Recoveries	(64,157)	(187,462)	(197,249)	(384,712)
	<b>TOTAL CLAIMS</b>	<b>909,446</b>	<b>8,525,385</b>	<b>109,419,950</b>	<b>117,945,335</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	443,423	4,879,156	63,503,169	68,382,325
	Administrative	222,520	2,297,136	40,953,864	43,251,000
	<b>TOTAL EXPENSES</b>	<b>665,943</b>	<b>7,176,292</b>	<b>104,457,033</b>	<b>111,633,325</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	(357,192)	(2,301,495)	16,354,756	14,053,262
5.	<b>INVESTMENT INCOME</b>	14,913	628,283	10,629,852	11,258,135
6.	<b>DIVIDEND INCOME</b>	0	0	3,528,688	3,528,688
7.	<b>STATUTORY PROFIT (4+5+6)</b>	<b>(342,278)</b>	<b>(1,673,212)</b>	<b>30,513,297</b>	<b>28,840,084</b>
8.	<b>DIVIDEND</b>	0	0	19,760,174	19,760,174
9.	<b>STATUTORY SURPLUS (7-8)</b>	<b>(342,278)</b>	<b>(1,673,212)</b>	<b>10,753,122</b>	<b>9,079,910</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	<b>Closed</b>	2,748	123,816	3,739,602	3,863,418
	<b>Aggregate Excess LFC</b>	14,126	169,987	716,327	886,313
	<b>2015</b>	(3,344)	18,010	1,506,731	1,524,741
	<b>2016</b>	(291,466)	(1,012,784)	2,409,711	1,396,927
	<b>2017</b>	144,149	(344,710)	1,776,425	1,431,715
	<b>2018</b>	(125,757)	(11,291)	604,327	593,036
	<b>2019</b>	(82,735)	(616,239)		(616,239)
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(342,278)</b>	<b>(1,673,212)</b>	<b>10,753,122</b>	<b>9,079,910</b>
	<b>TOTAL CASH</b>				<b>24,052,111</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>(100)</b>	<b>90,370,908</b>	<b>90,370,808</b>
	<b>FUND YEAR 2015</b>				
	Paid Claims	3,713	308,700	4,051,563	4,360,263
	Case Reserves	787	(222,773)	548,651	325,878
	IBNR	0	(51,932)	166,862	114,930
	Recoveries	0	0	(27,247)	(27,247)
	<b>TOTAL FY 2015 CLAIMS</b>	<b>4,500</b>	<b>33,996</b>	<b>4,739,829</b>	<b>4,773,824</b>
	<b>FUND YEAR 2016</b>				
	Paid Claims	198,736	738,633	2,547,580	3,286,214
	Case Reserves	144,642	649,213	785,384	1,434,596
	IBNR	(50,000)	(218,753)	470,097	251,344
	Recoveries	0	(70,539)	(58,308)	(128,847)
	<b>TOTAL FY 2016 CLAIMS</b>	<b>293,378</b>	<b>1,098,555</b>	<b>3,744,753</b>	<b>4,843,307</b>
	<b>FUND YEAR 2017</b>				
	Paid Claims	39,705	1,030,695	2,182,191	3,212,886
	Case Reserves	77,948	(132,988)	1,329,228	1,196,240
	IBNR	(200,000)	(389,792)	1,247,210	857,418
	Recoveries	(59,686)	(63,932)	(109,290)	(173,221)
	<b>TOTAL FY 2017 CLAIMS</b>	<b>(142,033)</b>	<b>443,984</b>	<b>4,649,340</b>	<b>5,093,323</b>
	<b>FUND YEAR 2018</b>				
	Paid Claims	39,556	917,224	1,532,399	2,449,623
	Case Reserves	293,094	510,269	1,547,776	2,058,045
	IBNR	(200,000)	(1,306,154)	2,837,351	1,531,197
	Recoveries	(4,471)	(6,971)	(2,405)	(9,376)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>128,179</b>	<b>114,368</b>	<b>5,915,121</b>	<b>6,029,489</b>
	<b>FUND YEAR 2019</b>				
	Paid Claims	225,294	1,645,582		1,645,582
	Case Reserves	40,581	2,220,988		2,220,988
	IBNR	359,547	3,014,034		3,014,034
	Recoveries	0	(46,021)		(46,021)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>625,422</b>	<b>6,834,583</b>		<b>6,834,583</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>909,446</b>	<b>8,525,385</b>	<b>109,419,950</b>	<b>117,945,335</b>

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

<b>CAMDEN JOINT INSURANCE FUND</b>									
<b>Fixed Income Portfolio Summary and Rate Comparison</b>									
					For Month End	11/30/2019			
					2016	2017	2018	Last Month	This Month
<b>CAMDEN JOINT INSURANCE FUND</b>									
Total Cash Balance (millions)		16.98	19.11	21.12	24.62	24.05			
<b>Fixed Income Portfolio</b>									
Investments (millions), Book Value		9.99	12.35	12.35	14.47	14.52			
Avg maturity (years)		0.24	1.60	2.31	1.60	1.73			
Unrealized gain/(loss) (%)		0.09	0.01	-1.21	0.85	0.67			
Purchase/Book yield (%)		0.62	1.22	1.46	1.53	1.55			
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00			
Total Yield (Market)		0.71	1.23	0.25	2.38	2.22			
<b>M E L PORTFOLIO</b>									
Total Cash Balance (millions)		61.94	59.15	62.76	60.01	58.08			
<b>Fixed Income Portfolio</b>									
Investments (millions), Book Value		53.40	48.74	48.74	26.47	23.61			
Avg maturity (years)		1.64	1.15	1.63	1.12	1.21			
Unrealized gain/(loss) (%) ***		0.03	-0.21	-1.26	0.53	0.49			
Purchase/Book yield (%)		0.82	1.11	1.80	1.54	1.39			
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00			
Total Yield (Market)		0.85	0.90	0.54	2.07	1.88			
<b>COMPARATIVE RATES (%)</b>									
<b>Cash &amp; Cash Equivalents</b>									
NJ Cash Mgmt Fund *		0.41	0.85	1.81	1.98	1.81			
Investors Bank Deposits		-	-	1.64	1.77	1.51			
<b>Treasury Issues</b>									
1 year bills		0.61	1.20	2.33	1.61	1.57			
3 year notes		1.00	1.58	2.63	1.53	1.61			
5 year notes		1.33	1.83	2.75	1.53	1.64			
Merrill Lynch US Govt 1-3 years ^		0.89	0.44	1.60	3.36	3.33			
* Yearly data is average monthly rate.									
^Monthly data is Year to Date return									
*** Unrealized gains/losses are recognized each month however these gains/losses do not impact securities held until maturity.									
As a result of the MEL's practices to hold until maturity the calculation for the blended purchase yield for November is 1.58%									

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

AS OF **November 30, 2019**

**FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	59	MONTH	58	MONTH	47	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Nov-19		31-Oct-19		00-Jan-00	
PROPERTY	541,208	631,465	116.68%	100.00%	116.68%	100.00%	114.25%	100.00%
GEN LIABILITY	1,412,638	1,124,717	79.62%	97.06%	79.62%	97.02%	79.47%	95.40%
AUTO LIABILITY	335,860	199,203	59.31%	95.94%	59.31%	95.69%	68.10%	92.21%
WORKER'S COMP	3,739,043	2,850,174	76.23%	99.86%	76.11%	99.83%	69.63%	99.34%
TOTAL ALL LINES	6,028,749	4,805,559	79.71%	99.00%	79.64%	98.96%	75.85%	98.08%
NET PAYOUT %	\$4,553,179		75.52%					

**FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	47	MONTH	46	MONTH	35	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Nov-19		31-Oct-19		00-Jan-00	
PROPERTY	490,882	498,690	101.59%	100.00%	101.59%	100.00%	90.85%	100.00%
GEN LIABILITY	1,437,680	925,663	64.39%	95.40%	59.41%	95.07%	30.72%	89.48%
AUTO LIABILITY	330,150	676,551	204.92%	92.21%	126.32%	91.84%	40.15%	86.58%
WORKER'S COMP	3,689,848	2,365,941	64.12%	99.34%	64.26%	99.28%	61.08%	97.90%
TOTAL ALL LINES	5,948,560	4,466,846	75.09%	98.05%	69.61%	97.90%	55.04%	95.41%
NET PAYOUT %	\$3,159,718		53.12%					

**FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	35	MONTH	34	MONTH	23	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Nov-19		31-Oct-19		00-Jan-00	
PROPERTY	566,229	528,139	93.27%	100.00%	93.27%	100.00%	74.08%	99.33%
GEN LIABILITY	1,464,528	566,184	38.66%	89.48%	34.36%	88.77%	22.26%	78.18%
AUTO LIABILITY	324,847	546,168	168.13%	86.58%	172.04%	85.94%	48.72%	75.06%
WORKER'S COMP	3,837,435	2,515,816	65.56%	97.90%	67.10%	97.68%	65.15%	92.71%
TOTAL ALL LINES	6,193,040	4,156,307	67.11%	95.51%	67.26%	95.17%	54.96%	88.96%
NET PAYOUT %	\$3,048,020		49.22%					

**FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	23	MONTH	22	MONTH	11	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Nov-19		31-Oct-19		00-Jan-00	
PROPERTY	600,000	499,622	83.27%	99.33%	83.28%	98.69%	64.04%	86.00%
GEN LIABILITY	1,506,000	478,198	31.75%	78.18%	15.03%	76.91%	7.41%	49.00%
AUTO LIABILITY	334,000	9,750	2.92%	75.06%	2.92%	73.57%	15.98%	45.00%
WORKER'S COMP	3,840,000	3,492,757	90.96%	92.71%	89.00%	91.80%	66.03%	52.00%
TOTAL ALL LINES	6,280,000	4,480,327	71.34%	88.92%	66.14%	87.92%	49.12%	54.16%
NET PAYOUT %	\$2,432,210		38.73%					

**FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	11	MONTH	10	MONTH	-1	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Nov-19		31-Oct-19		00-Jan-00	
PROPERTY	722,242	1,142,809	158.23%	86.00%	134.93%	76.00%	N/A	N/A
GEN LIABILITY	1,674,299	144,987	8.66%	49.00%	7.28%	42.00%	N/A	N/A
AUTO LIABILITY	387,682	30,225	7.80%	45.00%	7.78%	40.00%	N/A	N/A
WORKER'S COMP	3,672,619	2,379,308	64.79%	52.00%	63.73%	42.00%	N/A	N/A
TOTAL ALL LINES	6,456,842	3,697,329	57.26%	54.60%	53.70%	45.68%	N/A	N/A
NET PAYOUT %	\$1,634,396		25.31%					

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

AS OF **December 31, 2019**

**FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	60	MONTH	59	MONTH	48	MONTH
		Incurrred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-19		30-Nov-19		00-Jan-00	
PROPERTY	541,208	631,465	116.68%	100.00%	116.68%	100.00%	114.25%	100.00%
GEN LIABILITY	1,412,638	1,124,717	79.62%	97.10%	79.62%	97.06%	79.47%	95.70%
AUTO LIABILITY	335,860	199,203	59.31%	96.17%	59.31%	95.94%	68.10%	92.58%
WORKER'S COMP	3,739,043	2,844,586	76.08%	99.88%	76.23%	99.86%	69.63%	99.40%
TOTAL ALL LINES	6,028,749	4,799,971	79.62%	99.03%	79.71%	99.00%	75.85%	98.21%
NET PAYOUT %	\$4,551,074		75.49%					

**FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	48	MONTH	47	MONTH	36	MONTH
		Incurrred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-19		30-Nov-19		00-Jan-00	
PROPERTY	490,882	498,690	101.59%	100.00%	101.59%	100.00%	90.85%	100.00%
GEN LIABILITY	1,437,680	935,663	65.08%	95.70%	64.39%	95.40%	30.72%	90.15%
AUTO LIABILITY	330,150	676,551	204.92%	92.58%	204.92%	92.21%	40.15%	87.18%
WORKER'S COMP	3,689,848	2,361,198	63.99%	99.40%	64.12%	99.34%	61.08%	98.10%
TOTAL ALL LINES	5,948,560	4,472,102	75.18%	98.18%	75.09%	98.05%	55.04%	95.73%
NET PAYOUT %	\$3,217,566		54.09%					

**FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	36	MONTH	35	MONTH	24	MONTH
		Incurrred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-19		30-Nov-19		00-Jan-00	
PROPERTY	566,229	528,139	93.27%	100.00%	93.27%	100.00%	74.08%	100.00%
GEN LIABILITY	1,464,528	628,684	42.93%	90.15%	38.66%	89.48%	22.26%	79.39%
AUTO LIABILITY	324,847	557,566	171.64%	87.18%	168.13%	86.58%	48.72%	76.44%
WORKER'S COMP	3,837,435	2,392,049	62.33%	98.10%	65.56%	97.90%	65.15%	93.51%
TOTAL ALL LINES	6,193,040	4,106,438	66.31%	95.82%	67.11%	95.51%	54.96%	89.87%
NET PAYOUT %	\$3,081,424		49.76%					

**FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	24	MONTH	23	MONTH	12	MONTH
		Incurrred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-19		30-Nov-19		00-Jan-00	
PROPERTY	600,000	496,496	82.75%	100.00%	83.27%	99.33%	64.04%	95.24%
GEN LIABILITY	1,506,000	476,197	31.62%	79.39%	31.75%	78.18%	7.41%	60.18%
AUTO LIABILITY	334,000	9,750	2.92%	76.44%	2.92%	75.06%	15.98%	51.17%
WORKER'S COMP	3,840,000	3,467,989	90.31%	93.51%	90.96%	92.71%	66.03%	64.07%
TOTAL ALL LINES	6,280,000	4,450,432	70.87%	89.84%	71.34%	88.92%	49.12%	65.43%
NET PAYOUT %	\$2,465,212		39.25%					

**FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	12	MONTH	11	MONTH	0	MONTH
		Incurrred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-19		30-Nov-19		00-Jan-00	
PROPERTY	722,242	1,197,658	165.83%	95.24%	158.23%	86.00%	N/A	N/A
GEN LIABILITY	1,674,299	150,145	8.97%	60.18%	8.66%	49.00%	N/A	N/A
AUTO LIABILITY	387,682	35,250	9.09%	51.17%	7.80%	45.00%	N/A	N/A
WORKER'S COMP	3,672,619	2,528,293	68.84%	64.07%	64.79%	52.00%	N/A	N/A
TOTAL ALL LINES	6,456,842	3,911,346	60.58%	65.77%	57.26%	54.60%	N/A	N/A
NET PAYOUT %	\$1,871,123		28.98%					

<b>2019 LOST TIME ACCIDENT FREQUENCY ALL JIFs</b>				
		<b>November 30, 2019</b>		
	<b>2019</b>	2018	2017	<b>TOTAL</b>
	<b>LOST TIME</b>	LOST TIME	LOST TIME	<b>RATE *</b>
<b>FUND</b>	<b>FREQUENCY</b>	FREQUENCY	FREQUENCY	<b>2019 - 2017</b>
BURLINGTON	0.96	1.74	1.23	1.32
BERGEN	1.26	1.50	1.49	1.42
CENTRAL	1.32	1.54	1.68	1.51
NJ PUBLIC HOUSING	1.37	2.19	2.27	1.95
MORRIS	1.44	1.79	1.38	1.54
SOUTH BERGEN	1.47	2.30	1.92	1.91
SUBURBAN ESSEX	1.49	2.16	2.03	1.90
TRI-COUNTY	1.53	1.97	2.07	1.86
CAMDEN	1.58	2.66	1.94	2.06
MONMOUTH	1.60	1.38	1.72	1.57
SUBURBAN MUNICIPAL	1.72	1.74	1.22	1.55
OCEAN	1.75	2.36	2.35	2.16
PROF MUN MGMT	2.16	2.58	2.14	2.30
N.J.U.A.	2.22	2.27	2.09	2.19
ATLANTIC	2.25	2.43	2.05	2.24
<b>AVERAGE</b>	<b>1.61</b>	<b>2.04</b>	<b>1.84</b>	<b>1.83</b>
<b>* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time</b>				

Camden Joint Insurance Fund									
2019 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF November 30, 2019									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2019 - 2017
		*	11/30/2019						
1	88 AUDUBON PARK		0	0	0.00	0.00	0.00	1 AUDUBON PARK	0.00
2	91 BERLIN BOROUGH		0	0	0.00	0.91	1.92	2 BERLIN BOROUGH	0.99
3	93 BROOKLAWN		0	0	0.00	1.72	1.55	3 BROOKLAWN	1.14
4	96 COLLINGSWOOD		0	0	0.00	1.47	0.52	4 COLLINGSWOOD	0.69
5	97 GIBBSBORO		0	0	0.00	0.00	2.53	5 GIBBSBORO	0.88
6	102 HI-NELLA		0	0	0.00	0.00	0.00	6 HI-NELLA	0.00
7	107 MEDFORD LAKES		0	0	0.00	1.89	0.00	7 MEDFORD LAKES	0.62
8	108 MERCHANTVILLE		0	0	0.00	1.32	4.23	8 MERCHANTVILLE	1.85
9	109 MOUNT EPHRAIM		0	0	0.00	4.72	6.50	9 MOUNT EPHRAIM	3.82
10	110 OAKLYN		0	0	0.00	4.20	0.00	10 OAKLYN	1.47
11	113 SOMERDALE		0	0	0.00	2.52	1.37	11 SOMERDALE	1.34
12	116 WINSLOW TOWNSHIP FIRE DISTRICT #1		0	0	0.00	---	---	12 WINSLOW TOWNSHIP I	0.00
13	117 WOODLYNNE		0	0	0.00	0.00	2.22	13 WOODLYNNE	0.82
14	451 TAVISTOCK		0	0	0.00	0.00	0.00	14 TAVISTOCK	0.00
15	457 PINE VALLEY		0	0	0.00	0.00	0.00	15 PINE VALLEY	0.00
16	584 CHERRY HILL FIRE DISTRICT		0	0	0.00	5.54	2.92	16 CHERRY HILL FIRE DIS	2.89
17	106 MAGNOLIA		0	1	0.92	0.94	0.99	17 MAGNOLIA	0.95
18	112 RUNNEMEDE		0	1	1.06	1.92	1.22	18 RUNNEMEDE	1.43
19	87 AUDUBON		0	1	1.31	0.00	0.00	19 AUDUBON	0.43
20	98 GLOUCESTER		0	2	1.37	3.15	1.88	20 GLOUCESTER	2.16
21	114 VOORHEES		0	3	1.53	5.04	1.39	21 VOORHEES	2.51
22	101 HADDONFIELD		0	2	1.67	3.10	5.36	22 HADDONFIELD	3.43
23	564 CHERRY HILL		2	9	1.72	1.40	1.46	23 CHERRY HILL	1.53
24	95 CLEMENTON		0	1	1.93	1.54	6.50	24 CLEMENTON	3.37
25	111 PINE HILL		0	1	1.93	3.64	1.85	25 PINE HILL	2.49
26	89 BARRINGTON		0	2	1.96	2.75	0.00	26 BARRINGTON	1.59
27	99 HADDON		0	3	2.25	4.26	1.42	27 HADDON	2.65
28	115 WINSLOW		0	5	2.59	4.20	0.94	28 WINSLOW	2.58
29	565 CAMDEN PARKING AUTHORITY		0	1	2.83	2.63	0.00	29 CAMDEN PARKING AU	1.67
30	103 LAUREL SPRINGS		0	1	2.91	0.00	0.00	30 LAUREL SPRINGS	0.89
31	90 BELLMAWR		0	5	2.98	3.46	2.29	31 BELLMAWR	2.91
32	105 LINDENWOLD		0	3	3.07	2.78	5.41	32 LINDENWOLD	3.79
33	94 CHESILHURST		0	1	3.58	0.00	0.00	33 CHESILHURST	1.21
34	104 LAWNSIDE		0	2	3.73	7.69	1.89	34 LAWNSIDE	4.41
35	92 BERLIN TOWNSHIP		0	4	5.26	3.70	4.73	35 BERLIN TOWNSHIP	4.55
36	692 GLOUCESTER TWP	**						36 GLOUCESTER TWP	
37	695 CAMDEN CITY	**						37 CAMDEN CITY	
Totals:			2	48	1.46	2.66	1.94		2.02
Frequency = (Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2018 Loss Time Accident Frequency as of			November 29, 2018		2.38				

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund						
Data Valued As of : January 13, 2020						
Total Participating Members		37	37			
Complaint			37			
Percent Compliant			100.00%			
				01/01/20	2020	
Member Name	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/20
AUDUBON	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN CITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GLOUCESTER TWP	Yes	Yes	Yes	\$ 100,000	\$ 100,000	20% of 1st 250K
HADDON	Yes	Yes	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	Yes	Yes	\$ 20,000	\$ 20,000	0%
LAWN SIDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LINDENWOLD	Yes	Yes	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	Yes	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WINSLOW TOWNSHIP FIRE DISTRICT	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
WOODLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

\* Member does NOT participate in EPL coverage



<b>Camden JIF 2020 FUND COMMISSIONERS</b>		
<b>MEMBER</b>	<b>FUND COMMISSIONER</b>	<b>ALTERNATE COMMISSIONER</b>
Audubon	David Taraschi	John Ward
Audubon Park	Robert Fisher	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard Wilkinson	Rick Miller
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden City	Jason Asuncion	Sharon Eggleston
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill	Erin Patterson Gill	Ari Messinger
Cherry Hill Fire District	John Foley	
Chesilhurst	M. Jamila Odem-Garnett	
Clementon	Jenai Johnson	
Collingswood	M. James Maley	Keith Hastings
Gibbsboro	Glenn Werner	Anne Levy
Gloucester City	Jack Lipsett	Patrick Keating
Gloucester Township	Tom Cardis	
Haddon Twp	James Mulroy	
Haddonfield	M. Neal Rochford	Sharon McCullough
Hi-Nella	Phyllis Twisler	
Laurel Springs	Ken Cheeseman	
Lawnside	Angelique Rankins	
Lindenwold	Craig Wells	Dawn Thompson
Magnolia	Mark Godfrey	
Medford Lakes	Dr. Robert J. Burton	
Merchantville	Edward Brennan	
Mt. Ephraim	M. Joseph Wolk	
Oaklyn	Chris Walters	Bonnie Taft
Pine Hill	Patricia Hendricks	
Pine Valley	Robert Mather	
Runnemede	Eleanor Kelly	James D'Auria
Somerdale	M. Gary Passanante	
Tavistock	Terry Shannon	
Voorhees	Lawrence Spellman	Jason Ravitz
Winslow	Joseph Gallagher	
Winslow Township Fire Dist. #1	Lorraine Azzarano	Marc Rigberg
Woodlynne	Jerald Fuentes	

**Camden County Municipal Joint Insurance Fund**  
**Annual Regulatory Filing Check List**  
**Year 2019 as of December 31, 2019**

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed
<input type="checkbox"/> Assessments	Filed
<input type="checkbox"/> Actuarial Certification	Filed
<input type="checkbox"/> Reinsurance Policies	Filed
<input type="checkbox"/> Fund Commissioners	Filed
<input type="checkbox"/> Fund Officers	Filed
<input type="checkbox"/> Renewal Resolutions/Indemnity Agreements	Completed
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2019 Risk Management Plan	Filed
<input type="checkbox"/> 2019 Cash Management Plan	Revised filed
<input type="checkbox"/> 2019 Risk Manager Contracts	Complete
<input type="checkbox"/> 2019 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
Ethics Filing	On Line Filing

**CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND  
2020 RISK MANAGEMENT CONSULTANTS AGREEMENTS  
AS OF January 16, 2020**

<b>MUNICIPALITY</b>	<b>RISK MANAGEMENT CONSULTANT</b>	<b>Resolution Received</b>	<b>Agreement Received</b>	<b>Contract Term date</b>
AUDUBON	HARDENBERGH INSURANCE GROUP	01/15/20	01/15/20	12/31/20
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	1/17/2019	1/17/2019	12/31/19
BARRINGTON	CONNER STRONG & BUCKELEW	1/13/2020	2/14/2019	12/31/19
BELLMAWR	CONNER STRONG & BUCKELEW	5/10/2019	5/10/2019	12/31/19
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	05/23/19	05/23/19	12/31/19
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	1/16/2020	03/29/19	12/31/19
BROOKLAWN	CONNER STRONG & BUCKELEW	4/10/2019	04/01/19	12/31/19
CHERRY HILL	CONNER STRONG & BUCKELEW	1/14/2019	1/22/2019	12/31/19
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	4/8/2019	1/3/2020	12/31/20
CHESILHURST	EDGEWOOD ASSOCIATES		1/22/2019	12/31/19
CAMDEN CITY	CONNER STRONG & BUCKELEW		5/6/2019	12/31/19
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	03/01/18	03/11/19	12/31/19
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/17/19	01/17/19	12/31/19
COLLINGSWOOD	CONNER STRONG & BUCKELEW		04/08/19	12/31/19
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	04/29/19	04/29/19	12/31/19
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/13/2020	1/30/2019	12/31/19
GLOUCESTER TOWNSHIP	CONNER STRONG & BUCKELEW		3/26/2019	12/31/19
HADDON	WAYPOINT INSURANCE SERVICES	2/28/2019	2/28/2019	12/31/19
HADDONFIELD	HENRY BEAN & SONS	12/19/18	12/19/18	12/31/19
HI-NELLA	CONNER STRONG & BUCKELEW	08/20/18	01/03/20	12/31/20
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/15/20	01/15/20	12/31/20
LAWNSIDE	M&C INSURANCE AGENCY	03/11/19	03/11/19	03/06/20
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/16/19	01/13/20	12/31/20
MAGNOLIA	CONNER STRONG & BUCKELEW	01/13/20	02/19/19	12/31/19
MEDFORD LAKES	CONNER STRONG & BUCKELEW	04/11/18	2/28/2019	12/31/19
MERCHANTVILLE	CONNER STRONG & BUCKELEW	01/16/20	1/16/2020	12/31/20
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		6/18/2019	05/31/20
OAKLYN	HARDENBERGH INSURANCE GROUP	1/15/2020	1/15/2020	12/31/20
PINE HILL	CONNER STRONG & BUCKELEW	3/20/2019	3/27/2019	12/31/19
PINE VALLEY	HENRY BEAN & SONS	1/28/2019	1/28/2019	12/31/19
RUNNEMEDE	CONNER STRONG & BUCKELEW	03/01/19	1/13/2020	12/31/20
SOMERDALE	CONNER STRONG & BUCKELEW	02/12/18	2/19/2019	12/31/19
TAVISTOCK	CONNER STRONG & BUCKELEW	5/16/2019	6/3/2019	12/31/22
VOORHEES	HARDENBERGH INSURANCE GROUP	02/28/19	2/28/2019	12/31/19
WINSLOW	CONNER STRONG & BUCKELEW		1/30/2019	12/31/19
WINSLOW TOWNSHIP FIRE DISTRICT	CONNER STRONG & BUCKELEW	1/13/2020	1/13/2020	12/31/20
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	6/18/2019	8/19/2019	12/31/19

**RESOLUTION NO. 19-27**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
BILLS LIST - DECEMBER 2019**

**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.

<b><u>FUND YEAR 2019</u></b>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002104			
002104	MUNICIPAL EXCESS LIABILITY JIF	FPB - 4TH QTR 2019	8,451.00
			<b>8,451.00</b>
002105			
002105	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 4TH QTR 2019	367,501.00
002105	MUNICIPAL EXCESS LIABILITY JIF	MEL - 4TH QTR 2019	894,401.70
			<b>1,261,902.70</b>
002106			
002106	COMPSERVICES, INC.	CHERRY HILL SERVICES 12/19	2,458.33
002106	COMPSERVICES, INC.	CLAIMS ADMIN FEE 12/19	34,569.53
002106	COMPSERVICES, INC.	GLOUCESTER TWP 12/19	1,291.67
			<b>38,319.53</b>
002107			
002107	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 11/19	3,070.00
			<b>3,070.00</b>
002108			
002108	LAUREL SPRINGS BOROUGH	OPTIONAL SAFETY AWARD 2019	1,000.00
			<b>1,000.00</b>
002109			
002109	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 12/19	14,756.00
			<b>14,756.00</b>
002110			
002110	NAT ALEXANDER COMPANY - MID-ATLANTIC FIRE	OPTIONAL SAFETY AWARD 2019	975.00
			<b>975.00</b>
002111			
002111	PERMA RISK MANAGEMENT SERVICES	POSTAGE 11/19	23.10
002111	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 12/19	36,911.50
			<b>36,934.60</b>
002112			
002112	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 12/19	4,311.00
			<b>4,311.00</b>
002113			
002113	BROWN & CONNERY, LLP	EPL TRAINING 11/19	2,394.00
002113	BROWN & CONNERY, LLP	LITIGATION 11/19	2,033.00
002113	BROWN & CONNERY, LLP	ATTORNEY FEE 11/19	1,994.25
002113	BROWN & CONNERY, LLP	EXPENSE 11/19	57.79
			<b>6,479.04</b>
002114			
002114	ELIZABETH PIGLIACELLI	TREASURER FEE 12/19	1,910.92
			<b>1,910.92</b>
002115			
002115	MOUNT EPHRAIM BOROUGH	OPTIONAL SAFETY AWARD 2019	1,000.00
			<b>1,000.00</b>
002116			
002116	BERLIN TOWNSHIP	OPTIONAL SAFETY AWARD 2019	1,000.00
			<b>1,000.00</b>
002117			
002117	CHESILHURST BOROUGH	OPTIONAL SAFETY AWARD 2019	1,000.00
			<b>1,000.00</b>

002118			
002118	COURIER POST	ACCT#CHL-083028 11/19	80.16
			<b>80.16</b>
002119			
002119	MUNICIPAL EXCESS LIABILITY JIF	MSI - 4TH QTR 2019	20,843.25
			<b>20,843.25</b>
002120			
002120	ALLSTATE INFORMATION MANAGEMNT	ACCT#409 - ARC & STOR - 11.30.19	88.73
002120	ALLSTATE INFORMATION MANAGEMNT	ACCT#409 - ARC & STOR - 10.31.19	88.73
			<b>177.46</b>
002121			
002121	MEDLOGIX LLC	MANAGED CARE SERVICES_CHERRY HILL 12/19	1,083.00
002121	MEDLOGIX LLC	MANAGED CARE SERVICES 12/19	9,688.58
			<b>10,771.58</b>
002122			
002122	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 12/19	1,081.33
			<b>1,081.33</b>
002123			
002123	BROOKLAWN BOROUGH	OPTIONAL SAFETY AWARD 2019	1,000.00
			<b>1,000.00</b>
002124			
002124	SOMERDALE BOROUGH	OPTIONAL SAFETY AWARD 2019	961.24
			<b>961.24</b>
		<b>Total Payments FY 2019</b>	<b>1,416,024.81</b>

**FUND YEAR 2019**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002081			
002081	BELLMAWR BOROUGH	REIMBURSEMENT 9.23.19	468.50
			<b>468.50</b>
002082			
002082	BISTRO DIMARINO	JIF & HIF MEETING 11/19	810.00
			<b>810.00</b>
		<b>Total Payments FY 2019</b>	<b>1,278.50</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$1,278.50</b>

**TOTAL PAYMENTS ALL FUND YEARS \$1,147,303.31**

\_\_\_\_\_  
Chairperson

Attest:

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

\_\_\_\_\_  
Secretary

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

\_\_\_\_\_  
Treasurer

**RESOLUTION NO. 19-28**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
DIVIDENDS LIST – DECEMBER 2019**

**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.

<b><u>FUND YEAR 2019</u></b>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002083			
002083	BARRINGTON BOROUGH	DIVIDEND 2019	26,399.00
			<b>26,399.00</b>
002084			
002084	BELLMAWR BOROUGH	DIVIDEND 2019	55,323.00
			<b>55,323.00</b>
002085			
002085	BROOKLAWN BOROUGH	DIVIDEND 2019	15,146.00
			<b>15,146.00</b>
002086			
002086	GIBBSBORO BOROUGH	DIVIDEND 2019	6,753.00
			<b>6,753.00</b>
002087			
002087	GLOUCESTER CITY	DIVIDEND 2019	75,814.00
			<b>75,814.00</b>
002088			
002088	LINDENWOLD BOROUGH	DIVIDEND 2019	54,994.00
			<b>54,994.00</b>
002089			
002089	MEDFORD LAKES BOROUGH	DIVIDEND 2019	18,876.00
			<b>18,876.00</b>
002090			
002090	MOUNT EPHRAIM BOROUGH	DIVIDEND 2019	18,686.00
			<b>18,686.00</b>
002091			
002091	PINE HILL BOROUGH	DIVIDEND 2019	21,474.00
			<b>21,474.00</b>
002092			
002092	RUNNEMEDE BOROUGH	DIVIDEND 2019	28,755.00
			<b>28,755.00</b>
002093			
002093	TAVISTOCK BOROUGH	DIVIDEND 2019	847.00
			<b>847.00</b>
002094			
002094	WOODLYNNE BOROUGH	DIVIDEND 2019	4,151.00
			<b>4,151.00</b>
002096			
002096	CHERRY HILL TOWNSHIP	DIVIDEND 2019	53,108.00
			<b>53,108.00</b>
002097			
002097	MERCHANTVILLE BOROUGH	DIVIDEND 2019	17,975.00
			<b>17,975.00</b>

002098			
002098	SOMERDALE BOROUGH	DIVIDEND 2019	19,546.00
			<b>19,546.00</b>
002099			
002099	WINSLOW TWP FIRE DISTRICT #1	DIVIDEND 2019	1,450.00
			<b>1,450.00</b>
002100			
002100	MAGNOLIA BOROUGH	DIVIDEND 2019	19,599.00
			<b>19,599.00</b>
002101			
002101	CAMDEN PARKING AUTHORITY	DIVIDEND 2019	19,152.00
			<b>19,152.00</b>
002102			
002102	CHERRY HILL FIRE DISTRICT	DIVIDEND 2019	57,539.00
			<b>57,539.00</b>
002103			
002103	HADDONFIELD BOROUGH	DIVIDEND 2019	57,042.00
			<b>57,042.00</b>
		<b>Total Payments FY 2019</b>	<b>572,629.00</b>

**TOTAL PAYMENTS ALL FUND YEARS   \$572,629.00**

\_\_\_\_\_  
**Chairperson**

**Attest:**

\_\_\_\_\_  
**Secretary   Dated:**\_\_\_\_\_

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

\_\_\_\_\_  
**Treasurer**

**RESOLUTION NO. 20-11**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
BILLS LIST - JANUARY 2020**

**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.

<b>FUND YEAR 2019</b>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002125			
002125	INTERSTATE MOBILE CARE INC.	DOT DRUG BREATH & ALCOHOL 12/19	506.00
002125	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 12/19	3,110.00
			<b>3,616.00</b>
002126			
002126	J.A. MONTGOMERY RISK CONTROL	EXEC SAFETY COMM MTG 12/19	234.00
			<b>234.00</b>
002127			
002127	VOORHEES TOWNSHIP	OPTIONAL SAFETY AWARD 2019	1,000.00
			<b>1,000.00</b>
002128			
002128	CLEMENTON BOROUGH	OPTIONAL SAFETY AWARD 2019	995.00
			<b>995.00</b>
002129			
002129	BERLIN FIRE DEPARTMENT	OPTIONAL SAFETY AWARD 2019	788.50
			<b>788.50</b>
002130			
002130	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/19	19.00
			<b>19.00</b>
002131			
002131	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 12/19	1,577.00
002131	BROWN & CONNERY, LLP	ATTORNEY FEE 12/19	1,994.25
002131	BROWN & CONNERY, LLP	EXPENSE 12/19	50.20
			<b>3,621.45</b>
002132			
002132	GLOUCESTER TOWNSHIP	OPTIONAL SAFETY AWARD 2019	1,000.00
			<b>1,000.00</b>
002133			
002133	COURIER POST	ACT#CHL-083028 - MEETING 12/19	46.60
002133	COURIER POST	ACT#CHL-083028 - 2020 BUDGET 12/19	54.64
			<b>101.24</b>
002134			
002134	MEDFORD LAKES BOROUGH	OPTIONAL SAFETY AWARD 2019	1,000.00
			<b>1,000.00</b>
002135			
002135	HI-NELLA BOROUGH	OPTIONAL SAFETY AWARD 2019	1,000.00
			<b>1,000.00</b>
		<b>Total Payments FY 2019</b>	<b>13,375.19</b>



**FUND YEAR 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002136			
002136	MUNICIPAL EXCESS LIABILITY JIF	FPB - 1ST QTR 2020	4,495.00
			<b>4,495.00</b>
002137			
002137	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 1ST QTR 2020	229,942.75
002137	MUNICIPAL EXCESS LIABILITY JIF	MEL - 1ST QTR 2020	588,127.50
			<b>818,070.25</b>
002138			
002138	N.J. MUNICIPAL ENVIRONMENTAL	EJIF - 1ST INSTALL 2020	213,462.00
			<b>213,462.00</b>
002139			
002139	COMPSERVICES, INC.	GLOUCESTER TWP 1/20	1,291.67
002139	COMPSERVICES, INC.	CLAIMS ADMIN FEE 1/20	35,303.42
002139	COMPSERVICES, INC.	CHERRY HILL SERVICES 1/20	2,458.33
			<b>39,053.42</b>
002140			
002140	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 1/20	15,051.17
			<b>15,051.17</b>
002141			
002141	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 1/20	37,649.75
			<b>37,649.75</b>
002142			
002142	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 1/20	4,397.25
			<b>4,397.25</b>
002143			
002143	ELIZABETH PIGLIACELLI	TREASURER FEE 1/20	1,949.17
			<b>1,949.17</b>
002144			
002144	MUNICIPAL EXCESS LIABILITY JIF	MSI - 1ST QTR 2020	22,929.00
			<b>22,929.00</b>
002145			
002145	MEDLOGIX LLC	MANAGED CARE SERVICES_CHERRY HILL 1/20	1,083.00
002145	MEDLOGIX LLC	MANAGED CARE SERVICES 1/20	9,904.00
			<b>10,987.00</b>
002146			
002146	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 1/20	1,103.00
			<b>1,103.00</b>
002147			
002147	EDGEWOOD ASSOCIATES INC.	CHESILHURST - RMC FEE - 1ST QTR 2020	2,934.50
002147	EDGEWOOD ASSOCIATES INC.	BERLIN - RMC FEE - 1ST QTR 2020	12,421.00
			<b>15,355.50</b>
		<b>Total Payments FY 2020</b>	<b>1,184,502.51</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$1,197,877.70</b>

\_\_\_\_\_  
Chairperson

Attest:  
\_\_\_\_\_

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

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

\_\_\_\_\_  
Treasurer

January 27, 2020

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 November 30 and December 31, 2019 for Fund Years 2015, 2016, 2017 and 2018. 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 JANUARY:**

Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for November totaled \$14,913.35 and December totaled \$37,074.65.

- **RECEIPT ACTIVITY FOR NOVEMBER:**

Recovery	\$73,153.42	
Cherry Hill Deductible	<u>32,455.31</u>	
Total Receipts		<u>\$105,608.73</u>

- **RECEIPT ACTIVITY FOR DECEMBER:**

MEL	\$197,342.00	
Recovery	6,187.86	
Cherry Hill Deductible	<u>14,394.11</u>	
Total Receipts		<u>\$217,923.97</u>

- **CLAIM ACTIVITY FOR NOVEMBER:**

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

Property Liability Claims	\$ 417,401.18	
Workers Compensation Claims	110,570.37	
Administration Expense	<u>417,401.18</u>	
Total Claims/Expenses		<u>\$667,993.57</u>

- **CLAIM ACTIVITY FOR DECEMBER:**

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

Property Liability Claims	\$ 143,343.68	
Workers Compensation Claims	240,032.74	
Administration Expense	<u>1,417,303.31</u>	
Total Claims/Expenses		<u>\$2,373,308.73</u>

- **CASH ACTIVITY FOR NOVEMBER:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$24,616,733.02 to a closing balance of \$24,052,111.03 showing a decrease of \$564,621.99.

- CASH ACTIVITY FOR DECEMBER:

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$24,052,111.03 to a closing balance of \$21,956,584.49 showing a decrease of \$2,095,526.54.

The information contained in this report is a summary of the attached detailed schedules.

Sincerely,  
Elizabeth Pigliacelli, Treasurer

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

Month		November							
Current Fund Year		2019							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid November	Monthly Recoveries November	Calc. Net Paid Thru November	TPA Net Paid Thru November	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2019	Property	608,956.71	155,561.44	6,846.57	757,671.58	754,010.66	3,660.92	11,160.92	(7,500.00)
	Liability	15,282.14	1,083.24	0.00	16,365.38	16,365.38	0.00	0.00	0.00
	Auto	34,564.67	6,256.78	150.00	40,671.45	40,671.45	0.00	0.00	0.00
	Workers Comp	715,463.89	69,389.04	0.00	784,852.93	784,852.93	0.00	0.00	0.00
	Cherry Hill	24,854.07	14,218.28	24,854.07	14,218.28	14,218.28	0.00	0.00	(0.00)
	<b>Total</b>	<b>1,399,121.48</b>	<b>246,508.78</b>	<b>31,850.64</b>	<b>1,613,779.62</b>	<b>1,610,118.70</b>	<b>3,660.92</b>	<b>11,160.92</b>	<b>(7,500.00)</b>
2018	Property	375,467.90	0.00	4,471.01	370,996.89	370,996.89	(0.00)	(0.00)	0.00
	Liability	88,767.06	7,109.13	0.00	95,876.19	95,876.19	0.00	0.00	0.00
	Auto	73,864.82	17,366.40	0.00	91,231.22	91,231.22	0.00	0.00	0.00
	Workers Comp	1,867,062.46	15,080.73	0.00	1,882,143.19	1,882,143.19	(0.00)	(0.00)	(0.00)
	Cherry Hill	6,011.24	594.68	6,011.24	594.68	594.68	0.00	0.00	0.00
	<b>Total</b>	<b>2,411,173.48</b>	<b>40,150.94</b>	<b>10,482.25</b>	<b>2,440,842.17</b>	<b>2,440,842.17</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>(0.00)</b>
2017	Property	439,821.97	0.00	0.00	439,821.97	439,821.97	(0.00)	(0.00)	0.00
	Liability	340,879.71	15,586.78	0.00	356,466.49	356,466.49	0.00	0.00	0.00
	Auto	550,276.62	17,792.07	0.00	568,068.69	568,068.69	(0.00)	(0.00)	0.00
	Workers Comp	1,728,667.37	6,326.32	59,685.84	1,675,307.85	1,675,307.89	(0.04)	(0.04)	0.00
	Cherry Hill	0.04	404.60	0.00	404.64	404.60	0.04	0.04	0.00
	<b>Total</b>	<b>3,059,645.71</b>	<b>40,109.77</b>	<b>59,685.84</b>	<b>3,040,069.64</b>	<b>3,040,069.64</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2016	Property	406,447.88	0.00	0.00	406,447.88	406,447.88	0.00	0.00	0.00
	Liability	319,219.73	148,651.09	0.00	467,870.82	467,870.82	(0.00)	0.00	(0.00)
	Auto	385,846.54	47,994.25	0.00	433,840.79	433,840.79	(0.00)	(0.00)	0.00
	Workers Comp	1,847,117.21	2,090.27	0.00	1,849,207.48	1,849,207.48	0.00	0.00	0.00
	Cherry Hill	1,590.00	(248.85)	1,590.00	(248.85)	(248.85)	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>2,960,221.36</b>	<b>198,486.76</b>	<b>1,590.00</b>	<b>3,157,118.12</b>	<b>3,157,118.12</b>	<b>0.00</b>	<b>0.00</b>	<b>(0.00)</b>
2015	Property	584,415.44	0.00	0.00	584,415.44	584,415.44	0.00	0.00	0.00
	Liability	1,053,601.43	0.00	0.00	1,053,601.43	1,053,601.43	0.00	0.00	0.00
	Auto	228,251.28	0.00	0.00	228,251.28	228,251.28	0.00	0.00	0.00
	Workers Comp	2,463,035.80	3,712.76	0.00	2,466,748.56	2,466,748.56	0.00	0.00	(0.00)
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>4,329,303.95</b>	<b>3,712.76</b>	<b>0.00</b>	<b>4,333,016.71</b>	<b>4,333,016.71</b>	<b>0.00</b>	<b>0.00</b>	<b>(0.00)</b>
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	(315.00)	0.00	0.00	(315.00)	0.00	(315.00)	(315.00)	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>(315.00)</b>	<b>0.00</b>	<b>0.00</b>	<b>(315.00)</b>	<b>0.00</b>	<b>(315.00)</b>	<b>(315.00)</b>	<b>0.00</b>
<b>TOTAL</b>		<b>14,159,150.98</b>	<b>528,969.01</b>	<b>103,608.73</b>	<b>14,584,511.26</b>	<b>14,581,165.34</b>	<b>3,345.92</b>	<b>10,845.92</b>	<b>(7,500.00)</b>

NOVEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	12/04/2019	16,379.26				16,379.26	
2	12/04/2019	45,739.74				45,739.74	
3	12/11/2019	35,044.71				35,044.71	
4	12/11/2019	37,152.99				37,152.99	
5	12/18/2019	16,510.31				16,510.31	
6	12/18/2019	99,827.60				99,827.60	
7	12/26/2019	29,205.48				29,205.48	
8	12/26/2019	49,679.80				49,679.80	
9	12/31/2019	16,555.50				16,555.50	
10	12/31/2019	22,545.87				22,545.87	
11	12/31/2019	14,735.16				14,735.16	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	383,376.42	-	-	-	383,376.42	
	Monthly Rpt	383,376.42				383,376.42	
	Variance	- 0.00	-	-	-	- 0.00	

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

<b>Current Fund Year: 2019</b>											
<b>Month Ending: November</b>											
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Workers Comp</b>	<b>POL/EPL</b>	<b>MEL</b>	<b>EJIF</b>	<b>Admin</b>	<b>Cherry Hill</b>	<b>TOTAL</b>	
<b>OPEN BALANCE</b>	541,466.25	5,869,603.41	480,812.75	10,543,061.57	13,940.56	440,209.04	6,471.10	6,753,623.77	(32,455.36)	24,616,733.10	
<b>RECEIPTS</b>											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Refunds	11,317.58	0.00	150.00	59,685.84	0.00	0.00	0.00	0.00	32,455.31	103,608.73	
Invest Pymnts	(202.95)	(2,210.18)	(268.27)	(3,949.87)	(4.22)	(421.82)	17.46	(2,540.42)	0.00	(9,580.27)	
Invest Adj	187.96	1,887.35	239.53	3,390.09	4.48	437.18	2.07	2,171.62	0.00	8,320.28	
Subtotal Invest	(14.99)	(322.83)	(28.74)	(559.78)	0.26	15.36	19.53	(368.80)	0.00	(1,259.99)	
Other *	0.00	0.00	2,000.00	0.00	0.00	0.00	0.00	20.30	0.00	2,020.30	
<b>TOTAL</b>	<b>11,302.59</b>	<b>(322.83)</b>	<b>2,121.26</b>	<b>59,126.06</b>	<b>0.26</b>	<b>15.36</b>	<b>19.53</b>	<b>(348.50)</b>	<b>32,455.31</b>	<b>104,369.04</b>	
<b>EXPENSES</b>											
Claims Transfers	155,561.44	172,430.24	89,409.50	96,599.12	0.00	0.00	0.00	0.00	14,968.71	528,969.01	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140,022.02	0.00	140,022.02	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
<b>TOTAL</b>	<b>155,561.44</b>	<b>172,430.24</b>	<b>89,409.50</b>	<b>96,599.12</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>140,022.02</b>	<b>14,968.71</b>	<b>668,991.03</b>	
<b>END BALANCE</b>	<b>397,207.40</b>	<b>5,696,850.34</b>	<b>393,524.51</b>	<b>10,505,588.51</b>	<b>13,940.82</b>	<b>440,224.40</b>	<b>6,490.63</b>	<b>6,613,253.25</b>	<b>(14,968.76)</b>	<b>24,052,111.11</b>	

**REPORT STATUS SECTION**

**Report Month: November**

**Balance Differences**

Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are equal	\$0.00
Accrual Balances:	Accrual Balances are equal	\$0.00

<b>SUMMARY OF CASH AND INVESTMENT INSTRUMENTS</b>						
<b>CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND</b>						
<b>ALL FUND YEARS COMBINED</b>						
<b>CURRENT MONTH</b>	November					
<b>CURRENT FUND YEAR</b>	2019					
<b>Description:</b>	<b>Investors Operating-58892</b>	<b>Investors Prop &amp; Liab Claims-58910</b>	<b>Investors WC Claims-58905</b>	<b>Wilmington Trust-5884</b>		
<b>ID Number:</b>						
<b>Maturity (Yrs)</b>						
<b>Purchase Yield:</b>						
<b>TOTAL for All Accts &amp; instruments</b>						
<b>Opening Cash &amp; Investn</b>	\$24,616,733.02	9,973,744.15	12,998.81	-	5,433.01	14,635,423.07
<b>Opening Interest Accrua</b>	\$66,125.49	-	-	-	-	66,125.49
1 Interest Accrued and/or	\$18,454.21	\$0.00	\$0.00	\$0.00	\$0.00	\$18,454.21
2 Interest Accrued - discou	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$8,320.31	\$0.00	\$0.00	\$0.00	\$0.00	\$8,320.31
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Inst	\$13,532.96	\$12,093.89	\$189.16	\$1,249.91	\$0.00	\$0.00
6 Interest Paid - Term Ins	\$2,280.87	\$0.00	\$0.00	\$0.00	\$0.00	\$2,280.87
7 Realized Gain (Loss)	-\$25,394.13	\$0.00	\$0.00	\$0.00	\$0.00	-\$25,394.13
8 Net Investment Income	\$14,913.35	\$12,093.89	\$189.16	\$1,249.91	\$0.00	\$1,380.39
9 Deposits - Purchases	\$632,603.12	\$105,731.26	\$364,675.82	\$162,196.04	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$1,195,965.12	-\$667,993.57	-\$417,401.18	-\$110,570.37	\$0.00	\$0.00
<b>Ending Cash &amp; Investment</b>	\$24,052,111.03	\$9,423,575.73	-\$39,537.39	\$47,442.57	\$0.00	\$14,620,630.12
<b>Ending Interest Accrual Bal</b>	\$82,298.83	\$0.00	\$0.00	\$0.00	\$0.00	\$82,298.83
<b>Plus Outstanding Checks</b>	\$408,710.56	\$214,787.28	\$142,565.32	\$51,357.96	\$0.00	\$0.00
<b>(Less Deposits in Transit)</b>	-\$233.00	\$0.00	\$0.00	-\$233.00	\$0.00	\$0.00
<b>Balance per Bank</b>	\$24,460,588.59	\$9,638,363.01	\$103,027.93	\$98,567.53	\$0.00	\$14,620,630.12
		\$0.00	0.0	\$0.00	\$0.00	\$0.00

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

Month		December							
Current Fund Year		2019							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid December	Monthly Recoveries December	Calc. Net Paid Thru December	TPA Net Paid Thru December	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2019	Property	757,671.58	95,528.80	0.00	853,200.38	853,200.38	0.00	3,660.92	(3,660.92)
	Liability	16,365.38	7,954.45	0.00	24,319.83	24,319.83	(0.00)	0.00	(0.00)
	Auto	40,671.45	4,138.60	0.00	44,810.05	44,810.05	0.00	0.00	0.00
	Workers Comp	784,852.93	118,925.60	0.00	903,778.53	903,778.53	0.00	0.00	(0.00)
	Cherry Hill	14,218.28	27,707.52	14,218.28	27,707.52	27,707.52	0.00	0.00	(0.00)
	<b>Total</b>	<b>1,613,779.62</b>	<b>254,254.97</b>	<b>14,218.28</b>	<b>1,853,816.31</b>	<b>1,853,816.31</b>	<b>0.00</b>	<b>3,660.92</b>	<b>(3,660.92)</b>
2018	Property	370,996.89	0.00	0.00	370,996.89	370,996.89	(0.00)	(0.00)	0.00
	Liability	95,876.19	654.80	0.00	96,530.99	96,530.99	0.00	0.00	0.00
	Auto	91,231.22	0.00	0.00	91,231.22	91,231.22	0.00	0.00	0.00
	Workers Comp	1,882,143.19	32,956.28	0.00	1,915,099.47	1,914,925.46	174.01	(0.00)	174.01
	Cherry Hill	594.68	160.00	594.68	160.00	160.00	0.00	0.00	0.00
	<b>Total</b>	<b>2,440,842.17</b>	<b>33,771.08</b>	<b>594.68</b>	<b>2,474,018.57</b>	<b>2,473,844.56</b>	<b>174.01</b>	<b>(0.00)</b>	<b>174.01</b>
2017	Property	439,821.97	0.00	0.00	439,821.97	439,821.97	(0.00)	(0.00)	0.00
	Liability	356,466.49	15,644.09	0.00	372,110.58	372,110.58	0.00	0.00	0.00
	Auto	568,068.69	6,265.33	0.00	574,334.02	574,334.02	(0.00)	(0.00)	(0.00)
	Workers Comp	1,675,307.85	12,071.38	0.00	1,687,379.23	1,687,207.67	171.56	(0.04)	171.60
	Cherry Hill	404.64	(171.60)	(170.00)	403.04	0.00	403.04	0.04	403.00
	<b>Total</b>	<b>3,040,069.64</b>	<b>33,809.20</b>	<b>(170.00)</b>	<b>3,074,048.84</b>	<b>3,073,474.24</b>	<b>574.60</b>	<b>(0.00)</b>	<b>574.60</b>
2016	Property	406,447.88	0.00	0.00	406,447.88	406,447.88	0.00	0.00	0.00
	Liability	467,870.82	7,105.23	0.00	474,976.05	474,976.05	(0.00)	(0.00)	0.00
	Auto	433,840.79	4,914.88	0.00	438,755.67	438,755.67	(0.00)	(0.00)	0.00
	Workers Comp	1,849,207.48	46,038.42	0.00	1,895,245.90	1,894,997.05	248.85	0.00	248.85
	Cherry Hill	(248.85)	0.00	(248.85)	(0.00)	0.00	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>3,157,118.12</b>	<b>58,058.53</b>	<b>(248.85)</b>	<b>3,215,425.50</b>	<b>3,215,176.65</b>	<b>248.85</b>	<b>0.00</b>	<b>248.85</b>
2015	Property	584,415.44	0.00	0.00	584,415.44	584,415.44	0.00	0.00	0.00
	Liability	1,053,601.43	1,137.50	0.00	1,054,738.93	1,054,738.93	0.00	0.00	0.00
	Auto	228,251.28	0.00	0.00	228,251.28	228,251.28	0.00	0.00	0.00
	Workers Comp	2,466,748.56	2,345.14	5,587.86	2,463,505.84	2,463,505.84	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>4,333,016.71</b>	<b>3,482.64</b>	<b>5,587.86</b>	<b>4,330,911.49</b>	<b>4,330,911.49</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	(315.00)	0.00	0.00	(315.00)	0.00	(315.00)	(315.00)	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	600.00	(600.00)	0.00	(600.00)	0.00	(600.00)
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>(315.00)</b>	<b>0.00</b>	<b>600.00</b>	<b>(915.00)</b>	<b>0.00</b>	<b>(915.00)</b>	<b>(315.00)</b>	<b>(600.00)</b>
<b>TOTAL</b>		<b>14,584,511.26</b>	<b>383,376.42</b>	<b>20,581.97</b>	<b>14,947,305.71</b>	<b>14,947,223.25</b>	<b>82.46</b>	<b>3,345.92</b>	<b>(3,263.46)</b>



**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

<b>Current Fund Year: 2019</b>										
<b>Month Ending: December</b>										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	397,207.40	5,696,850.34	393,524.51	10,505,588.51	13,940.82	440,224.40	6,490.63	6,613,253.25	(14,968.76)	24,052,111.11
<b>RECEIPTS</b>										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	6,187.86	0.00	0.00	0.00	0.00	14,394.11	20,581.97
Invest Pymnts	1,481.37	13,077.49	1,838.40	23,969.31	46.46	4,372.59	305.04	15,125.40	0.17	60,216.23
Invest Adj	(6.53)	(80.35)	(10.21)	(148.20)	(0.20)	(19.18)	(0.09)	(93.29)	0.00	(358.05)
Subtotal Invest	1,474.84	12,997.14	1,828.19	23,821.11	46.26	4,353.41	304.95	15,032.11	0.17	59,858.18
Other *	0.00	0.00	0.00	0.00	0.00	197,342.00	0.00	0.00	0.00	197,342.00
<b>TOTAL</b>	<b>1,474.84</b>	<b>12,997.14</b>	<b>1,828.19</b>	<b>30,008.97</b>	<b>46.26</b>	<b>201,695.41</b>	<b>304.95</b>	<b>15,032.11</b>	<b>14,394.28</b>	<b>277,782.15</b>
<b>EXPENSES</b>										
Claims Transfers	95,528.80	32,496.07	15,318.81	212,336.82	0.00	0.00	0.00	0.00	27,695.92	383,376.42
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,989,932.31	0.00	1,989,932.31
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>95,528.80</b>	<b>32,496.07</b>	<b>15,318.81</b>	<b>212,336.82</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,989,932.31</b>	<b>27,695.92</b>	<b>2,373,308.73</b>
<b>END BALANCE</b>	<b>303,153.44</b>	<b>5,677,351.41</b>	<b>380,033.89</b>	<b>10,323,260.66</b>	<b>13,987.08</b>	<b>641,919.81</b>	<b>6,795.58</b>	<b>4,638,353.05</b>	<b>(28,270.40)</b>	<b>21,956,584.53</b>
<b>REPORT STATUS SECTION</b>										
<b>Report Month: December</b>										
						Balance Differences				
Opening Balances:			Opening Balances are equal			\$0.00				
Imprest Transfers:			Imprest Totals are equal			\$0.00				
Investment Balances:			Investment Payment Balances are equal			\$0.00				
			Investment Adjustment Balances are equal			\$0.00				
Ending Balances:			Ending Balances are equal			\$0.00				
Accural Balances:			Accural Balances are equal			\$0.00				

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS					
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND					
ALL FUND YEARS COMBINED					
CURRENT MONTH	December				
CURRENT FUND YEAR	2019				
Description:	Investors Operating-58892	Investors Prop & Liab Claims-58910	Investors WC Claims-58905	Wilmington Trust-5884	
ID Number:					
Maturity (Yrs)					
Purchase Yield:					
TOTAL for All Accts & instruments					
Opening Cash & Investn	\$24,052,111.03	9,423,575.73	- 39,537.39	47,442.57	14,620,630.12
Opening Interest Accrua	\$82,298.83	-	-	-	82,298.83
1 Interest Accrued and/or	\$20,141.47	\$0.00	\$0.00	\$0.00	\$20,141.47
2 Interest Accrued - discou	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	-\$358.04	\$0.00	\$0.00	\$0.00	-\$358.04
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Inst	\$11,676.85	\$11,510.01	\$31.17	\$135.67	\$0.00
6 Interest Paid - Term Ins	\$42,925.04	\$0.00	\$0.00	\$0.00	\$42,925.04
7 Realized Gain (Loss)	\$5,614.37	\$0.00	\$0.00	\$0.00	\$5,614.37
8 Net Investment Income	\$37,074.65	\$11,510.01	\$31.17	\$135.67	\$25,397.80
9 Deposits - Purchases	\$601,300.39	\$217,923.97	\$143,343.68	\$240,032.74	\$0.00
10 (Withdrawals - Sales)	-\$2,756,685.15	-\$2,373,308.73	-\$143,343.68	-\$240,032.74	\$0.00
Ending Cash & Investment	\$21,956,584.49	\$7,279,700.98	-\$39,506.22	\$47,578.24	\$14,668,811.49
Ending Interest Accrual Bal	\$59,515.26	\$0.00	\$0.00	\$0.00	\$59,515.26
Plus Outstanding Checks	\$271,433.70	\$157,441.81	\$49,199.72	\$64,792.17	\$0.00
(Less Deposits in Transit)	-\$53,966.53	\$0.00	-\$14,735.16	-\$39,231.37	\$0.00
Balance per Bank	\$22,174,051.66	\$7,437,142.79	-\$5,041.66	\$73,139.04	\$14,668,811.49
		\$0.00		\$0.00	\$0.00
				\$0.00	\$0.00

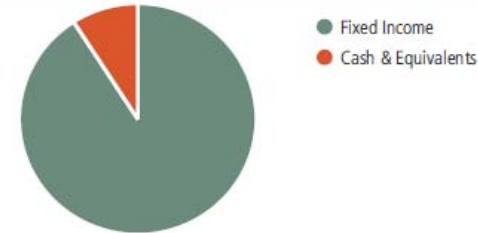
## Relationship Summary

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND

November 01, 2019 - November 30, 2019

### Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$13,289,657.90	90.90%
Cash & Equivalents	1,330,972.22	9.10
<b>TOTAL</b>	<b>\$14,620,630.12</b>	<b>100%</b>



### Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Estimated Yield (%)
Fixed Income	\$13,289,657.90	\$58,004.10	\$13,347,662.00	\$194,575.00	1.46%
Cash & Equivalents	1,330,972.22	24,294.73	1,355,266.95	32,665.90	2.45
<b>TOTAL</b>	<b>\$14,620,630.12</b>	<b>\$82,298.83</b>	<b>\$14,702,928.95</b>	<b>\$227,240.90</b>	<b>1.55%</b>

Market Values may be generated using market quotations, closing price, mean bid or ask, or estimated market value obtained from quotation services. Mutual fund balances are incorporated into appropriate asset classifications. Derivative instruments are classified based upon the corresponding underlying security and does not represent a comprehensive risk assessment of your account.

Asset values will fluctuate. **Estimated Annual Income** is provided for comparison purposes only. Estimated Annual Income is based on historical data or other assumptions and is not a guarantee of future results. This report should not be used to prepare tax documents.

Yield for Cash & Equivalents is calculated based on Market Value of investments and does not include Uninvested Cash (Cash Balance) or Cash Payables and Receivables for pending trades.

## Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
<b>Opening Market Value</b>	<b>\$14,635,423.07</b>	<b>\$14,236,419.98</b>
Accrued Income	66,041.90	44,750.27
<b>Opening Market Value w/Accrued Income</b>	<b>\$14,701,464.97</b>	<b>\$14,281,170.25</b>
<b>Contributions</b>		
Cash Receipts	-	-
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
<b>Total Contributions</b>	-	-
<b>Withdrawals</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-	-
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-7,175.76
<b>Total Withdrawals</b>	-	<b>-\$7,175.76</b>
<b>Net Contributions &amp; Withdrawals</b>	-	<b>-\$7,175.76</b>
Closing Market Value	14,620,630.12	14,620,630.12
Accrued Income	82,298.83	82,298.83
<b>Closing Market Value w/Accrued Income</b>	<b>\$14,702,928.95</b>	<b>\$14,702,928.95</b>
<b>Net Investment Change</b>	<b>\$1,463.98</b>	<b>\$428,934.46</b>
<b>Net Investment Change Detail</b>		
	Current Period	Year-to-Date
<b>Net Investment Change</b>	<b>\$1,463.98</b>	<b>\$428,934.46</b>
<b>Income Eamed</b>		
Dividends	24.21	866.64
Net Interest	2,256.66	163,977.66
Other Income	-	-
Change in Accrual	16,256.93	37,548.56
<b>Total Income Earned</b>	<b>\$18,537.80</b>	<b>\$202,392.86</b>
<b>Market Appreciation</b>	<b>-\$17,073.82</b>	<b>\$226,541.60</b>

## Relationship Summary *(continued)*

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND

November 01, 2019 - November 30, 2019

## Income Received Summary

Category	Current Period	Year-to-Date
<b>Taxable</b>		
Dividends	\$24.21	\$866.64
Interest	3,750.00	180,284.97
Other Income	-	-
<b>Total Taxable</b>	<b>\$3,774.21</b>	<b>\$181,151.61</b>
<b>Tax-Exempt</b>		
Dividends	-	-
Interest	-	-
Other Income	-	-
<b>Total Tax-Exempt</b>	-	-
<b>TOTAL RECEIVED</b>	<b>\$3,774.21</b>	<b>\$181,151.61</b>

**Actual income received** may differ from that presented on this schedule due to restatements related to corporate actions. Purchase of Accrued Interest on securities is not included in the Summary. Taxable and Tax-exempt status is determined by security, rather than account type, so tax-exempt accounts may have holdings included in the Taxable category. This is not a tax document and should not be used for tax preparation.

## Realized Gain/Loss Summary

Category	Current Period	Year-to-Date
<b>Short Term</b>		
Gain	-	\$7,477.54
Loss	-	-
<b>Total Short Term</b>	-	<b>\$7,477.54</b>
<b>Long Term</b>		
Gain	8,320.31	40,392.19
Loss	-	-
<b>Total Long Term</b>	<b>\$8,320.31</b>	<b>\$40,392.19</b>
<b>TOTAL GAIN/LOSS</b>	<b>\$8,320.31</b>	<b>\$47,869.73</b>

**Realized Gain/Loss estimates** are preliminary, are reliant upon accurate cost basis information, and may not reflect all cost basis adjustments. Corporate actions and income reclassifications will alter a holding's basis and subsequent gain/loss values. Gain/Loss estimates include results for both Taxable and Tax-exempt accounts. This is not a tax document and should not be used for tax preparation.

Management and advisory fees charged through accounts not listed under the Market Value Summary will not be shown in this schedule. Transactions classified in Other (Receipts, Fees, and Disbursements) categories are identified in the Transaction Activity Detail.

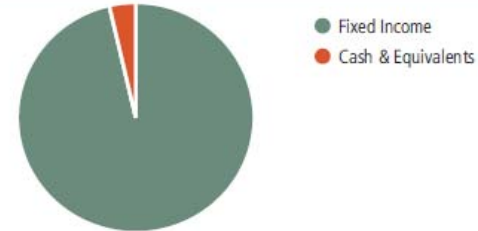
Market Appreciation reflects your Closing Market Value w/Accrued Income, less the net of contributions, withdrawals, and income earned, less your Opening Market Value w/Accrued Income.

## Relationship Summary

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND  
December 01, 2019 - December 31, 2019

### Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$14,140,546.10	96.40%
Cash & Equivalents	528,265.39	3.60
<b>TOTAL</b>	<b>\$14,668,811.49</b>	<b>100%</b>



### Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$14,140,546.10	\$50,436.24	\$14,190,982.34	\$208,306.25	1.47%
Cash & Equivalents	528,265.39	9,079.02	537,344.41	12,638.23	2.39
<b>TOTAL</b>	<b>\$14,668,811.49</b>	<b>\$59,515.26</b>	<b>\$14,728,326.75</b>	<b>\$220,944.48</b>	<b>1.51%</b>

Market Values may be generated using market quotations, closing price, mean bid or ask, or estimated market value obtained from quotation services. Mutual fund balances are incorporated into appropriate asset classifications. Derivative instruments are classified based upon the corresponding underlying security and does not represent a comprehensive risk assessment of your account.

Asset values will fluctuate. **Estimated Annual Income** is provided for comparison purposes only. Estimated Annual Income is based on historical data or other assumptions and is not a guarantee of future results. This report should not be used to prepare tax documents.

Yield for Cash & Equivalents is calculated based on Market Value of investments and does not include Uninvested Cash (Cash Balance) or Cash Payables and Receivables for pending trades.

### Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
<b>Opening Market Value</b>	<b>\$14,620,630.12</b>	<b>\$14,236,419.98</b>
Accrued Income	82,298.83	44,750.27
<b>Opening Market Value w/Accrued Income</b>	<b>\$14,702,928.95</b>	<b>\$14,281,170.25</b>
<b>Contributions</b>		
Cash Receipts	-	-
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
<b>Total Contributions</b>	-	-
<b>Withdrawals</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-	-
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-7,175.76
<b>Total Withdrawals</b>	-	<b>-7,175.76</b>
<b>Net Contributions &amp; Withdrawals</b>	-	<b>-7,175.76</b>
Closing Market Value	14,668,811.49	14,668,811.49
Accrued Income	59,515.26	59,515.26
<b>Closing Market Value w/Accrued Income</b>	<b>\$14,728,326.75</b>	<b>\$14,728,326.75</b>
<b>Net Investment Change</b>	<b>\$25,397.80</b>	<b>\$454,332.26</b>
<b>Net Investment Change Detail</b>		
<b>Net Investment Change</b>	<b>\$25,397.80</b>	<b>\$454,332.26</b>
<b>Income Eamed</b>		
Dividends	137.91	1,004.55
Net Interest	41,429.09	205,406.75
Other Income	-	-
Change in Accrual	-22,783.57	14,764.99
<b>Total Income Earned</b>	<b>\$18,783.43</b>	<b>\$221,176.29</b>
<b>Market Appreciation</b>	<b>\$6,614.37</b>	<b>\$233,155.97</b>

### Relationship Summary *(continued)*

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND

December 01, 2019 - December 31, 2019

### Income Received Summary

Category	Current Period	Year-to-Date
<b>Taxable</b>		
Dividends	\$137.91	\$1,004.55
Interest	42,787.13	223,072.10
Other Income	-	-
<b>Total Taxable</b>	<b>\$42,925.04</b>	<b>\$224,076.65</b>
<b>Tax-Exempt</b>		
Dividends	-	-
Interest	-	-
Other Income	-	-
<b>Total Tax-Exempt</b>	-	-
<b>TOTAL RECEIVED</b>	<b>\$42,925.04</b>	<b>\$224,076.65</b>

**Actual income received** may differ from that presented on this schedule due to restatements related to corporate actions. Purchase of Accrued Interest on securities is not included in the Summary. Taxable and Tax-exempt status is determined by security, rather than account type, so tax-exempt accounts may have holdings included in the Taxable category. This is not a tax document and should not be used for tax preparation.

### Realized Gain/Loss Summary

Category	Current Period	Year-to-Date
<b>Short Term</b>		
Gain	-	\$7,477.54
Loss	-	-
<b>Total Short Term</b>	-	<b>\$7,477.54</b>
<b>Long Term</b>		
Gain	-	40,392.19
Loss	-	-
<b>Total Long Term</b>	-	<b>\$40,392.19</b>
<b>TOTAL GAIN/LOSS</b>	-	<b>\$47,869.73</b>

**Realized Gain/Loss estimates** are preliminary, are reliant upon accurate cost basis information, and may not reflect all cost basis adjustments. Corporate actions and income reclassifications will alter a holding's basis and subsequent gain/loss values. Gain/Loss estimates include results for both Taxable and Tax-exempt accounts. This is not a tax document and should not be used for tax preparation.

Management and advisory fees charged through accounts not listed under the Market Value Summary will not be shown in this schedule. Transactions classified in Other (Receipts, Fees, and Disbursements) categories are identified in the Transaction Activity Detail.

Market Appreciation reflects your Closing Market Value w/Accrued Income, less the net of contributions, withdrawals, and income earned, less your Opening Market Value w/Accrued Income.

**RESOLUTION NO. 20-12**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**APPOINTING APPROVED COUNSEL**

**WHEREAS**, the Camden County Municipal Joint Insurance Fund is responsible for providing a defense to certain claims brought against its members in accordance with the Fund’s coverage documents; and

**WHEREAS**, in order to appoint defense counsel, a law firm must be on the approved counsel list of the Camden County Municipal Joint Insurance Fund to defend any members of the Fund; and

**WHEREAS**, the Camden County Municipal Joint Insurance Fund appoints firms to the panel in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.;

**WHEREAS**, responses were received in the Fund office,

**WHEREAS**, the law firms attached to this resolution have been proposed as Counsel for the Camden County Municipal Joint Insurance Fund for the year 2020 and have been reviewed and recommended by the Fund’s Attorney,

**NOW, THEREFORE BE IT RESOLVED**, by the Fund Commissioners of the Camden County Municipal Joint Insurance Fund that the law firms attached to this resolution be and the same are hereby appointed as the approved counsel for the Camden County Municipal Joint Insurance Fund for the year 2020.

**BE IT FURTHER RESOLVED** by the Fund Commissioners of the Fund that the following fee schedule for Defense Attorney’s for 2020 is established:

1. Third Party Liability cases - \$190/hour
2. Workers Compensation cases - \$135/hour
3. Litigation Expense and paralegal charges - \$60/hour

**BE IT FURTHER RESOLVED** that the Chairperson and Secretary of the Fund are hereby authorized to execute this resolution;

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

\_\_\_\_\_  
Chairperson

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

## **BROWN & CONNERY, LLP**

ATTORNEYS AT LAW  
360 HADDON AVENUE  
WESTMONT, NEW JERSEY 08108  
(856) 854-8900  
FAX (856) 858-4967

Joseph M. Nardi, III, Esquire  
[jnardi@brownconnery.com](mailto:jnardi@brownconnery.com)

January 8, 2020

Bradford Stokes, Account Executive  
PERMA, LLC  
P.O. Box 99106  
Camden, NJ 08101

**Re: Camden County Municipal Joint Insurance Fund  
Defense Panel for 2020  
Our File No. 97-0715**

Dear Mr. Stokes:

I recommend the following law firms to be presented for approval by the Executive Committee of the Camden County Municipal Joint Insurance Fund for defense of litigated matters for the period from January 1, 2020 through December 31, 2020:

Matthew B. Wieliczko, Esquire  
Zeller & Wieliczko, LLP  
120 Haddontowne Court  
Cherry Hill, New Jersey 08003  
856-428-6600

Francis X. Donnelly, Esquire  
Mayfield, Turner, O'Mara & Donnelly  
2201 Route 38, Suite 300  
Cherry Hill, NJ 08002  
856-667-2600

John M. Palm, Esquire  
High Ridge Commons, Suite 101  
200 Haddonfield Berlin Road  
Gibbsboro, NJ 08026  
856-783-5461

7863219



**BROWN & CONNERY, LLP**

**Bradford Stokes, Account Executive**  
**January 8, 2020**  
**Page 2**

Eric J. Riso, Esquire  
Platt & Riso, P.C.  
40 Berlin Avenue  
Stratford, New Jersey 08084  
856-784-1555

Burchard S. Martin, Esquire  
Martin, Gunn & Martin  
216 Haddon Avenue  
P.O. Box 358  
Westmont, NJ 08108  
856-858-0900

Charles Shimberg, Esquire  
Shimberg & Friel  
20 Brace Road, Suite 350  
Cherry Hill, NJ 08034  
856-857-0700

Salvatore J. Siciliano, Esquire  
16 S. Haddon Avenue  
P.O. Box 25  
Haddonfield, NJ 08033  
856-795-0500

Brenton C. Owens, Esquire  
Kent & McBride, P.C.  
1040 Kings Highway North, Suite 600  
Cherry Hill, NJ 08034  
856-667-3113  
(Worker's Compensation)

John C. Gillespie, Esquire  
Parker McCay, PA  
9000 Midlantic Drive, #300  
Mt. Laurel, NJ 08054  
856-596-8900

Howard C. Long, Esquire  
Wade Long & Wood, LLC  
1250 Chews Landing Road – Suite 1  
Laurel Springs, NJ 08021

**BROWN & CONNERY, LLP**

**Bradford Stokes, Account Executive**  
**January 8, 2020**  
**Page 3**

856-346-2800

Jay J. Blumberg, Esquire  
Christopher Wolk, Esquire  
Blumberg & Wolk, LLC  
158 Delaware Street  
PO Box 68  
Woodbury, NJ 08096  
856-848-7472

Christopher J. Saracino, Esquire  
Pietras, Saracino, Smith, LLP  
2060 Fairfax Avenue  
Cherry Hill, New Jersey 08003  
856-761-3773  
(Workers' Compensation)

Michael P. Madden, Esquire  
Timothy R. Bieg, Esquire  
Madden & Madden  
108 Kings Highway East – Suite 200  
Haddonfield, New Jersey 08033  
856-428-9520

Louis Cappelli, Jr., Esquire  
Florio, Perrucci, Steinhardt & Cappelli  
1010 Kings Hwy South  
Building 2  
Cherry Hill, New Jersey 08034  
(856) 853-5530

William T. Freeman, Esquire  
Brown & Connery  
20 Tanner Street  
Haddonfield, NJ 08033  
856-428-8310  
(Workers' Compensation)

Birchmeier & Powell, LLC  
70 Euclid Street  
Woodbury, NJ 08096  
856-848-7091

2812894.v1

**BROWN & CONNERY, LLP**

**Bradford Stokes, Account Executive**  
**January 8, 2020**  
**Page 4**

John C. Connell, Esquire  
Archer & Greiner  
One Centennial Square  
Haddonfield, NJ 08033  
856-795-0574

Jeffrey Craig, Esquire  
Craig, Annin & Baxter, LLP  
58 Euclid Street  
Woodbury, NJ 08096  
856-795-2220

Richard K. Tavani, Esquire  
Bennett Bricklin & Saltzburg  
6000 Sagemore Drive, Suite 6103  
Marlton, NJ 08053  
856-751-5285  
(Workers Compensation)

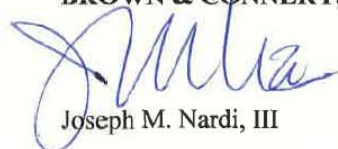
Capehart & Scatchard  
8000 Midlantic Drive  
Mt. Laurel, NJ 08054  
856-234-6800  
(Workers Compensation)

Please present the foregoing list to the Executive Committee for consideration at the reorganization meeting scheduled for January 27, 2020.

I also recommend approval of the hourly rate for defense counsel for third party liability cases to remain at \$190.00 and for Workers' Compensation cases to remain at \$135.00 as well as reimbursement of litigation expenses and hourly paralegal charges of \$60.00 for all cases.

Thank you for your consideration. If you have any questions, please do not hesitate to contact me.

Very truly yours,  
**BROWN & CONNERY, LLP**



Joseph M. Nardi, III

JMN/ck  
cc: Michael Mevoli, Chairman

2812894.v1

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
 SAFETY DIRECTOR'S REPORT**

**TO:** Municipal Fund Commissioners  
**FROM:** J. A. Montgomery Risk Control, JIF Safety Director  
**DATE:** January 13, 2020

**JIF SERVICE TEAM**

Keith Hummel Associate Director Public Sector, Camden JIF <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> Office: 856-552-6862	Glenn Prince Associate Director Public Sector <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744
John Saville Senior Risk Control Consultant <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-736-5009	Robert Garish Senior Risk Control Consultant <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650
Liam Callahan Risk Control Consultant <a href="mailto:lcallahan@jamontgomery.com">lcallahan@jamontgomery.com</a> Office: 856-552-4902	Danielle Sanders Administrative Assistant <a href="mailto:dsanders@jamontgomery.com">dsanders@jamontgomery.com</a> Office : 856-552-6898 Fax : 732-393-8034

**NOVEMBER & DECEMBER ACTIVITIES**

**LOSS CONTROL SERVICES**

November

- Township of Berlin Police Dept. – Conduct a Loss Control Survey on November 18
- Camden Parking Authority – Conducted a Loss Control Survey on November 13
- City of Camden – Conducted a Loss Control Survey on November 25
- Borough of Gibbsboro Police Dept.- Conducted a Loss Control Survey on November 21
- Township of Gloucester- Conducted Loss Control Survey on November 5
- Township of Gloucester – Conducted a Loss Control Survey on November 7
- Borough of Haddonfield – Conducted a Loss Control Survey on November 13
- Borough of Lindenwold – Conducted a Loss Control Survey on November 12
- Borough of Magnolia – Conducted a Loss control Survey on November 4
- Borough of Oaklyn – Conducted a Loss Control Survey on November 5
- Borough of Runnemede Police Dept. – Conducted a Loss Control Survey on November 11
- Borough of Woodlyn – Conducted a Loss Control Survey on November 15

December

- Borough of Audubon Park – Conducted a Loss control Survey on December 20
- City of Camden – Conducted a Loss Control Survey on December 12
- City of Gloucester – Conducted a Loss Control Survey on December 3
- Borough of Laurel Springs – conducted a Loss Control Survey on December 10
- Borough of Lawnside – Conducted a Loss Control Survey on December 16

- Borough of Medford Lakes – Conducted a Loss Control Survey on December 20
- Borough of Medford Lakes Police Dept – Conducted a Loss Control Survey on December 23
- Borough of Merchantville – Conducted a Loss Control Survey on December 20
- Borough of Merchantville – Conducted a Loss Control Survey on December 24
- Borough of Oaklyn – Conducted a Loss Control Survey on December 24
- Borough of Runnemede – Conducted a Loss Control Survey on December 17
- Township of Voorhees – Conducted a Loss Control Survey on December 12
- Township of Voorhees – Conducted a Loss Control Survey on December 17
- Township of Winslow – Conducted a Loss Control Survey on December 19

### **MEETINGS ATTENDED**

#### **November**

- Below 100 – Train the Trainer Program – November 14
- Claims Meeting – November 22
- Fund Commissioner Meeting – November 25

#### **December**

- Executive Safety Committee Meeting – December 5
- Police Ad Hoc Committee Meeting – December 12
- Claims Meeting – December 20

### **UPCOMING EVENTS**

- Claims Meeting – January 24
- Fund Commissioner Meeting – January 27

### **SAFETY DIRECTOR’S BULLETINS & SAFETY ANNOUNCEMENTS**

#### **November**

- November 1 - NEW Message from the Safety Director – Blackhawk Gun Holster Recall
- November 6 - New Bulletin – Minimum Age for Fire & EMS Drivers
- November 7 - NEW Bulletin – Best Practices for Youth Coaches
- November 12 - You're Invited: Police Chief AD-HOC Committee Meeting - December 12
- November 13 - Executive Safety Committee Meeting - SAVE THE DATE
- November 18 - Executive Safety Committee Meeting- December 5, 2019
- November 19 - NEW Bulletin on NJ Domestic Violence Act for Public Employers

#### **December**

- December 3 - Bulletin – Best Practices for Managing Snow Emergencies
- December 4 - You're Invited: Reminder - Police Chief AD-HOC Committee Meeting – December 12
- December 4 - 2019 Special Recognition Nominations
- December 16 - Did You Know? – MSI Training Schedule – Camden JIF, January 2020
- December 17 - UPDATED Bulletin – Domestic Violence for Public Employers Act
- December 19 - NEW Bulletin – First Amendment Audit Best Practices

## MEL MEDIA LIBRARY

The new MEL Media Library (856-552-4900) is available for borrowing 800+ safety videos in 47 different categories. To view the full video catalog and rent videos, please visit [www.njmel.org](http://www.njmel.org) or email the media library at [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com).

The following members utilized the Media Library during the month of November and December

<u>Municipality</u>	<u>November</u>	<u># of Videos</u>
Borough of Berlin		2
Borough of Brooklawn		4
Township of Cherry Hill		1
Borough of Lawnside		3
	<u>December</u>	
Borough of Haddonfield		2

## MEL SAFETY INSTITUTE (MSI)

### MSI COURSES

**NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions, or you need to appoint a new Training Administrator, please advise (afelip@jamontgomery.com).**

Listed below are upcoming MSI training programs scheduled for January, February, and March of 2020. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time.

***Members are reminded to log on to the [www.njmel.org](http://www.njmel.org) website, and then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.***

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

DATE	LOCATION	TOPIC	TIME
1/6/20	Borough of Lindenwold #1	BBP	7:30 - 8:30 am
1/6/20	Borough of Lindenwold #1	Fire Extinguisher	10:00 - 11:00 am
1/6/20	Borough of Lindenwold #1	Fire Safety	8:45 - 9:45 am
1/6/20	Borough of Lindenwold #1	Hearing Conservation	11:15 - 12:15 pm
1/8/20	Pennsauken SA #3	BBP	10:45 - 11:45 am
1/8/20	Pennsauken SA #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
1/9/20	City of Burlington #2	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
1/13/20	Borough of Lindenwold #1	HazMat Awareness w/HazCom GHS	7:30 - 10:30 am
1/14/20	Deptford Township MUA	Ladder Safety/Walking Surfaces	7:30 - 9:30 am
1/15/20	Pennsauken SA #3	Back Safety/Material Handling	8:30 - 9:30 am
1/15/20	Pennsauken SA #3	Fire Extinguisher	11:00 - 12:00 pm
1/15/20	Pennsauken SA #3	Fire Safety	9:45 - 10:45 am

DATE	LOCATION	TOPIC	TIME
1/16/20	Township of Medford #2	LOTO	8:00 - 10:00 am
1/16/20	Township of Medford #2	Snow Plow/Snow Removal Safety	10:30 - 12:30 pm
1/17/20	Borough of Berlin	Flagger/Work Zone Safety	8:30 - 12:30 pm
1/22/20	Township of Washington (Gloucester)	Dealing with Difficult People	8:30 - 10:30 am
1/22/20	Township of Washington (Gloucester)	LOTO	11:00 - 1:00 pm
1/24/20	Borough of Berlin	Fast Track to Safety-2020	8:30 - 12:30 pm
1/27/20	Borough of Lindenwold #1	Heavy Equipment Safety	7:30 - 10:30 am
1/28/20	Township of Pemberton	Flagger/Work Zone Safety	8:30 - 12:30 pm
1/29/20	Pennsauken SA #3	Hearing Conservation	10:45 - 11:45 am
1/29/20	Pennsauken SA #3	PPE	8:30 - 10:30 am
1/31/20	Township of Bordentown	CDL-Drivers Safety Regulations	9:00 - 11:00 am
1/31/20	Township of Bordentown	LOTO	12:00 - 2:00 pm
2/3/20	Borough of Lindenwold #1	Dealing with Difficult People	7:30 - 9:30 am
2/4/20	Township of Gloucester	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
2/5/20	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
2/5/20	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
2/6/20	Deptford Township MUA	HazMat Awareness w/HazCom GHS	7:30 - 10:30 am
2/7/20	Borough of Somerdale	BBP	8:00 - 9:00 am
2/7/20	Borough of Somerdale	Fire Extinguisher	10:30 - 11:30 am
2/7/20	Borough of Somerdale	Fire Safety	9:15 - 10:15 am
2/10/20	Township of Pemberton	Ladder Safety/Walking-Working Surfaces	10:30 - 12:30 pm
2/10/20	Township of Pemberton	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
2/11/20	City of Camden	Flagger/Work Zone Safety	8:00 - 12:00 pm
2/12/20	Borough of Runnemede #1	CMVO	8:00 - 12:00 pm
2/14/20	Borough of Berlin	CSE-Permit Required w/Equipment Demo	8:30 - 12:30 pm
2/20/20	Township of Winslow	Excavation/Trenching/Shoring	7:30 - 11:30 am
2/21/20	Township of Cherry Hill #4	CDL-Drivers Safety Regulations	12:00 - 2:00 pm
2/21/20	Borough of Somerdale	LOTO	8:00 - 10:00 am
2/25/20	Township of Delran	CDL-Drivers Safety Regulations	8:30 - 10:30 am
2/26/20	Township of Florence	Employee Conduct/Violence Prevention	10:15 - 11:45 am
2/26/20	Township of Florence	Fall Protection Awareness	8:00 - 10:00 am
2/28/20	Township of Bordentown	Fast Track to Safety-2020	9:00 - 1:00 pm
3/2/20	Borough of Glassboro #1	Driving Safety Awareness	7:30 - 9:00 am
3/2/20	Borough of Glassboro #1	Fire Extinguisher	9:15 - 10:15 am
3/4/20	Evesham Township MUA	Back Safety/Material Handling	10:45 - 11:45 am
3/4/20	Evesham Township MUA	Ladder Safety/Walking-Working Surfaces	8:30 - 10:30 am
3/5/20	Township of Gloucester	Fast Track to Safety-2020	8:00 - 12:00 pm
3/6/20	Borough of Somerdale	CDL-Drivers Safety Regulations	8:00 - 10:00 am
3/6/20	Borough of Somerdale	Hearing Conservation	10:15 - 11:15 am
3/9/20	Township of Cherry Hill #4	CMVO	8:30 - 12:30 pm
3/10/20	Township of Gloucester	Jetter/Vacuum Safety	8:30 - 10:30 am
3/11/20	Deptford Township MUA	Asbestos, Lead, Silica Overview	9:45 - 10:45 am

DATE	LOCATION	TOPIC	TIME
3/11/20	Township of West Deptford	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
3/11/20	Township of West Deptford	Hearing Conservation	2:15 - 3:15 pm
3/11/20	Deptford Township MUA	LOTO	7:30 - 9:30 am
3/13/20	Township of Berlin #2	DDC-6	8:30 - 3:00 pm w/lunch brk
3/16/20	Borough of Glassboro #1	Flagger/Work Zone Safety	7:30 - 11:30 am
3/17/20	City of Camden	BBP - Administrator Training	8:30 - 10:30 am
3/17/20	City of Camden	Dealing with Difficult People	11:00 - 1:00 pm
3/18/20	Township of Southampton	Fire Extinguisher	10:15 - 11:15 am
3/18/20	Township of Southampton	Hearing Conservation	9:00 - 10:00 am
3/19/20	Township of Hainesport #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
3/20/20	Borough of Berlin	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
3/23/20	Borough of Magnolia	Driving Safety Awareness	8:30 - 10:00 am
3/23/20	Borough of Magnolia	Sanitation/Recycling Safety	10:15 - 12:15 pm
3/24/20	Township of Washington (Gloucester)	DDC-6	8:30 - 3:00 pm w/lunch brk
3/27/20	City of Bordentown	Landscape Safety	12:30 - 3:30 pm
3/27/20	Evesham Township #4	Sanitation/Recycling Safety	8:30 - 10:30 am



CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety/ Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G-2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Dealing With Difficult People	1 / M	Playground Safety Inspections	2 / T
Defensive Driving-6-Hour	6 / M	Sanitation and Recycling Safety	2 / T
Driving Safety Awareness	1.5 / T	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	3 / M,G
Excavation Trenching & Shoring	2 / T,M	Shop and Tool Safety	1 / T
Fall Protection Awareness	2 / T,M	Seasonal Public Works Operations	3 / T
Fast Track to Safety	4 / T	Snow Plow Safety	2 / T
Fire Extinguisher	1 / T	Special Events Management	2 / M
Fire Safety	.5 / T - .5 / G	Shift Briefing Essentials	1 / M
Flagger / Workzone Safety	2 / T,M		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Dealing With Difficult People	1 / P	Safety Coordinator's Skills Training	6 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	HazCom with Globally Harmonized System	1.5 / S
Advanced Safety Leadership	10 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Heavy Equipment Safety	3 / S
Back Safety/ Material Handling	1 / S	Housing Authority Safety Awareness	3 / S
Bloodborne Pathogens Training	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hearing Conservation	1 / S
BOE Safety Awareness	3 / S	Hoists, Cranes and Rigging	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Jetter Safety	2 / S
CDL - Drivers' Safety Regulations	2 / S	Ladder Safety/Walking Working Surfaces	2 / S
Confined Space Awareness	1 / S	Landscape Safety	2 / S
Confined Space Entry - Permit Required	3.5 / S	Leaf Collection Safety Awareness	2 / S
Dealing With Difficult People	1 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	5 / Non S
Fast Track to Safety	4 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Shift Briefing Essentials	1.5 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
Dealing With Difficult People	1 / E, Gen	Dealing With Difficult People	1 / E, M
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition-Making your Observations Count	2 / CRP	Dealing With Difficult People	1 / OFF
Heavy Equipment	3 / CRP		
Sanitation and Recycling Safety	2 / CRP		
CEU's for Park and Rec Professionals			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories		***Categories(cont)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	
GEN - General Secondary Duties		OFF - Office Admin/General Duties	



### Best Practices for Snow Emergencies

During the winter months, public agencies in New Jersey must plan to protect their workers and community from accidents occurring on icy surfaces. The following guidelines are offered as suggestions when planning for emergency operations presented by winter storms. Every storm event is different and municipal needs and resources will vary. This document offers best practices that have been identified by our member towns regarding hours of operation, rest breaks, and rotating schedules for before, during and after snow events.

#### **Pre-planning**

- **Chain of command**
  - Identify who will hold command staff positions. Plan for at least two persons for each command staff position to staff the command center around the clock for the first day or two for major snow events.
  - Develop a written snow plan with defined roles and hierarchy.
  - Verify emergency contact information.
- **Staffing**
  - Supplement crews with back ups, including contractors, utilities, fire department and per diem drivers
  - Consider developing a list of retired CDL drivers you might call upon.
  - Consider areas that may require the use of contractors with specialized equipment i.e. cul-de-sacs.
  - Consider having departments clear their own lots if possible; i.e. fire departments and utilities.
- **Shift work planning**
  - Remind workers of need to prepare their homes and families for their absence during the emergency.
  - Consider sending workers home early in anticipation of call back e.g. sending a crew home if storm predicted to begin during the night. May be treated as “excused absence.”
  - Consider shifts of 12 hours of continuous operation (with allowances for meal breaks and periodic rest periods); followed by 6 hours of downtime. Under extreme conditions, entities may need to extend to, but should not exceed, 18 hours.
- **Plan for rest breaks / sleeping accommodations**
  - Entities may need to encourage drivers to stay at municipal facilities. Provide sleeping arrangements at fire and EMS stations, Senior Centers or municipal complex.
  - Ensure quiet time at these locations.
  - Plan for possible power interruptions at these locations.
- **Plan for Health and Welfare**
  - Consider needs for food and hydration.
  - Educate workers on appropriate winter and protective apparel.
  - Remind workers to pack personal items such as medications, special dietary needs, etc.
  - Remind supervisors and employees that employees on transitional duty may not work beyond their medical restrictions.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

© All rights reserved

## Operations during storm

- **Establish priority routes and areas**
  - Clear parking lots and access routes of emergency response agencies (police, fire, and EMS) first
  - Consider providing sand / salt to use until clearing occurs at municipal facilities
- **Communication plans / telephone or radio contact**
  - Establish who will operate as Base (part of incident command structure)
  - Determine who takes calls from residents, both emergency and non-emergency (complaints)
  - Establish liaison with other towns or agencies, news agencies, etc.
  - Ensure operators remain in constant contact with base
  - Establish procedures for reporting and responding to accidents / incidents
- **Deteriorating Storm Conditions “When to temporarily halt operations”**
  - Who makes the final call
  - Include the criteria for “temporary halting of operations” in plan, i.e., discontinuing operations until conditions improve, with consultation of major stakeholders,
  - Encourage all who are in the field to report status of conditions for the safety of the entire crew
- **Rest breaks / Fatigue**
  - Inform drivers that they have the personal responsibility to pull themselves from driving if they feel overly fatigued or diminished. Have a procedure on how the driver will report to a supervisor and how to address the situation within employment agreements.
- **Rotations**
  - Incorporate travel distance to work into shift planning. Those who live farthest, home after 12 hours to sleep and return for next shift.

## Post-Storm Operations

- **Return to normal operations**
  - As conditions normalize, transition back to normal 8-hour shifts
  - Consider fatigue from the extended shifts when transitioning back to normal operations.
  - Inspect, repair and perform routine maintenance on equipment
- **Conduct after-incident debriefing**
  - Review with all stakeholders what worked and what challenges were encountered
  - Update Snow Emergency Plan with lessons learned from the event
- **Liability issues – Recommendations to limit liability**
  - Maintain a record of weather conditions
  - Document actions taken, date, time, crews, equipment employed, and materials (salt etc.) used
  - Record *all* complaints with date and time received
  - Document specific actions taken and time of action in response to complaints
  - Take photographs to record weather conditions and incidents
  - Preserve newspaper articles on storm severity and clean up activities
  - Work with police to have their accident reports supplemented with photographs showing conditions

Snow events are difficult. Proper planning and training can ease the strain on employees, managers, and the community. The MEL Safety Institute drop-down menu on the MEL homepage offers Shift Briefing lesson plans on several topics to assist.



December 2019

### **New Jersey's Domestic Violence for Public Employers**

In January of 2018, the New Jersey Legislature enacted the Domestic Violence Policy Act for Public Employers. The law directed the Civil Service Commission (NJCSC) to develop a uniform domestic violence policy and requires all public employers to adopt a written policy concerning the reporting and handling of domestic violence, regardless of whether or not the employer is subject to Civil Service.

On October 15, 2019 the NJCSC issued its uniform domestic violence policy. The policy is posted on the MEL website at <https://njmel.org/wp-content/uploads/2019/11/Domestic-Violence-Policy-for-Public-Employers.doc>. Employers may modify the uniform policy, however, the employer must provide the same or higher level of protection and service to their employees as set forth in the model policy. If an employer modifies the NJCSC uniform policy, the employer must submit their policy for review and approval of the NJCSC.

Key provisions of the uniform domestic violence policy include:

- All employees must be covered under the policy, including full and part time employees, seasonal employees, interns, volunteers and temporary employees at any workplace location.
- Each public employer must designate a Human Resource / Personnel Officer (HRO) who will be the primary contact within the organization for employees involved in a domestic violence situation. The law specifies a secondary HRO must also be identified for times when the primary HRO is not available.
- Employees must be made aware of the employer's Domestic Violence Policy and how to report an incident involving themselves or a co-worker. Employees must know their situation will be handled with the utmost in confidentiality and sensitivity.
- An HRO must respond immediately to a request for assistance and provide a safe and confidential location for an employee to describe their concern and request assistance from the employer.
- The State defined a very specific course of action should a HRO become aware of a potential or actual domestic violence case involving an employee.
- The HRO will work closely with local police, if needed, and organizational leaders to implement any needed safeguards, accommodations, or counseling for the worker and other affected employees.
- The HRO should be prepared to guide the affected employee through the provisions and protections of the N.J. Security and Financial Empowerment Act (NJ SAFE).

The law requires the HRO to be trained. The NJCSC provides an online training program for the organization's HRO. The link is provided below.

[https://www.state.nj.us/csc/authorities/domestic\\_violence.html](https://www.state.nj.us/csc/authorities/domestic_violence.html)

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

© All rights reserved



November 2019

### **New Jersey's Domestic Violence for Public Employers**

In January of 2018, the New Jersey Legislature enacted the Domestic Violence Policy Act for Public Employers. The law directed the Civil Service Commission (NJCSC) to develop a uniform domestic violence policy and requires all public employers to adopt a written policy concerning the reporting and handling of domestic violence, regardless of whether or not the employer is subject to Civil Service.

On October 15, 2019 the NJCSC issued its uniform domestic violence policy. The policy is posted on the MEL website at <https://njmel.org/wp-content/uploads/2019/11/Domestic-Violence-Policy-for-Public-Employers.doc>. Employers may modify the uniform policy, however, the employer must provide the same or higher level of protection and service to their employees as set force in the model policy. If an employer modifies the NJCSC uniform policy, the employer must submit their policy for review and approval of the NJCSC.

Key provisions of the uniform domestic violence policy include:

- All employees must be covered under the policy, including full and part time employees, seasonal employees, interns, volunteers and temporary employees at any workplace location.
- Each public employer must designate a Human Resource / Personnel Officer (HRO) who will be the primary contact within the organization for employees involved in a domestic violence situation. The law specifies a secondary HRO must also be identified for times when the primary HRO is not available.
- Employees must be made aware of the employer's Domestic Violence Policy and how to report an incident involving themselves or a co-worker. Employees must know their situation will be handled with the utmost in confidentiality and sensitivity.
- An HRO must respond immediately to a request for assistance and provide a safe and confidential location for an employee to describe their concern and request assistance from the employer.
- The State defined a very specific course of action should a HRO become aware of a potential or actual domestic violence case involving an employee.
- The HRO will work closely with local police, if needed, and the department leaders, and administrators to implement any needed safeguards, accommodations, or counseling for the worker and other affected employees.
- The HRO should be prepared to guide the affected employee through the provisions and protections of the N.J. Security and Financial Empowerment Act (NJ SAFE).

The law requires the HRO to be trained. The Safety Director anticipates further guidance on training requirements will be released by the NJ Department of Community Affairs or the NJCSC. New information will be posted on the MEL website.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

© All rights reserved



December 2019

### **'First Amendment Audits' Best Practices**

The Safety Director's Office has been made aware that there are individuals and groups of people who are actively participating in what is referred to as '*First Amendment Audits*'. They claim to be a social movement that audits government entities to promote transparency and open government. Representatives of the groups will show up at government facilities, video record the facilities parking lot making a record of all of the vehicles in the parking lot, check for signs to determine if they can enter protected areas, and enter the public area while recording the operations at the facility.

On some occasions, they will question employees, asking for their name and position. They may ask about accessing official government records and about the process that must be followed. When public employees ask questions, the auditors may refuse to answer and simply inform you that you are a public servant and must answer their questions. The attitude and demeanor of some of these people can be unnerving, annoying, flippant, aggressive, and on occasion, they may use foul and abusive language. Unfortunately, many of these audits may become confrontational in nature.

Once they have completed the audit, many of the videos are posted online for public review. Some of the videos are edited, and they may audio dub the recordings with comments that are designed to demean or criticize the public employees they audited.

The Safety Directors Office encourages all public employers to prepare for a First Amendment Audit. Research, employee preparation and training play an important role in preparing for and mitigating cases that could result in litigation. Discuss with employees what can be said, how to respond to these audits, and who they can contact for assistance.

- Encourage your personnel to stay calm and to be professional at all times. Be helpful, but do not go beyond what is required by law.
- Educate employees what is 'required by law' as it pertains to their job duties, such as Open Public Meeting Act (OPRA), permits and applications for permits, and confidentiality rules for public information.
- Do not allow 'auditors' to enter restricted or secured areas within the building. Be situationally aware; they may try to tailgate you while you are entering a secured area of the facility, claiming that they were not aware that their entry was restricted to a particular office or room. Review signage for restricted areas. Ordinances may be required to support your signage decisions.
- Be prepared for a challenge by the auditor referring to the American with Disabilities Act, requesting an accommodation or other actions to obtain information to which they may or may not be entitled.
- Discuss with employees a plan of action for dealing with 'auditors' and other difficult people. Provide guidance on co-workers assisting co-workers, requesting assistance from supervisors, and when to request support from law enforcement.

Work with local law enforcement and Solicitor to develop procedures and training for employees and supervisors. Consider a tabletop exercise or roleplaying drill for employees to prepare for the 'real thing'.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

© All rights reserved



November 2019

### **Minimum Age for Fire / EMS Drivers**

Ambulance and fire apparatus crashes are the second leading cause of injuries for emergency responders. Driver error plays a major role in many of these incidents. Properly selecting and training drivers can have a significant impact on the lives of the crews, the reputation of the agency, and the bottom line of the municipality or district.

While establishing a minimum age is a convenient manner to begin training as an emergency vehicle operator, we believe a minimum level of experience is a better measure of when a member is ready to begin driver training. It takes experience to learn to position a fire pumper or ladder truck at a fire, or an ambulance at an EMS call. Consider the many factors that must be evaluated in seconds as a pumper or ladder truck approaches a bread-and-butter structure fire:

- Hydrant location or tanker supply and laying in hose
- Overhead obstructions
- Curb, street, driveway conditions
- Best access to structure
- Room for later arriving vehicles, and many more

The same types of considerations affect arriving ambulances. Where will paramedics position? Is there an exit route as later arriving units assemble? Traffic hazards? Smoke hazards? And more...

Experience also provides lessons to driver candidates on human tendencies such as 'adrenalin rush', 'wake-effect', and 'siren hypnosis'. Witnessing these effects in ourselves and others, and learning to recognize and control them, is a critical component in the maturing process of driver candidates.

For these reasons the **Safety Director's office strongly supports driver candidates have a minimum of three years driving experience and three years of EMS / firefighting experience. We also recommend at least one year experience with the fire or EMS agency, to become familiar with specifics of the local roads and operations.**

This is just the beginning, however. Agency leaders must ensure driver candidates are carefully evaluated for driving skills, operational knowledge, and behind-the-wheel behaviors for emotional maturity. The evaluation of drivers should be a detailed and well-documented process.

Agency trainers must be aware to properly prepare the candidate before the evaluation. Trainers must be watchful of the candidate's skill, demeanor, and knowledge of driving large vehicles under extremely stressful conditions. This takes time.

Safety Consultants are available to assist emergency agencies in or strengthening training programs. The MEL, on their website, provides a model Vehicle Driving Policy for consideration. The model policy includes training best practices and forms. View the policy at <https://njmel.org/wp-content/uploads/2019/11/FD-Vehicle-Driving.docx>

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

© All rights reserved



November 2019

### **Best Risk Control Practices for Volunteer Youth Coaches**

Youth sport programs such as Little League, Pop Warner, and Babe Ruth are an exciting way to build civic pride, family togetherness, sportsmanship, and athletic and cognitive abilities. Many municipalities either directly operate these youth sports programs through their Recreation Departments or indirectly sponsor the leagues, by offering the use of their parks and other facilities. To make this happen, volunteer adult coaches must dedicate their time, and expertise. This Bulletin will provide best practices to protect the children, coaches, and the town.

In 1986, New Jersey became the first state in the nation to enact legislation to protect volunteer athletic coaches, managers, and officials from lawsuits. Often referred to as the “Little League Law”, 2A:62A-6 et. seq. extends partial civil immunity to volunteers who have attended a program” that meets the *Minimum Standards for Volunteer Coaches Safety Orientation and Training Skills* (N.J.A.C. 5:52). One such program is offered in conjunction with Rutgers Youth Sports Research Council and the N.J. Recreation and Parks Association. The Rutgers SAFETY Clinic includes training in the psychological aspects of coaching, general coaching principles, proper training and conditioning of young athletes, and first aid considerations of coaching.

**The Safety Director strongly encourages towns that directly operate or indirectly sponsor youth athletics, require all coaches take this course or an approved equivalent class as a condition to use their fields, courts, facilities, or buildings.**

In 2018, New Jersey extended the statute of limitations for child abuse and neglect cases substantially, thus placing local officials and employees at a far greater risk. *Under New Jersey Law, an official may be held liable for the abuse or neglect of a child if he or she fails to implement appropriate safeguards to protect the child while the minor has been entrusted to the care of the organization.* A valid cause of action can be filed by an alleged victim well after the official has left office. It is, therefore, critically important for officials to establish and monitor policies and procedures designed to safeguard minors entrusted to the care of the public entity. The Safety Director encourages all public entities that have contact with minors to adopt a written program and annually meet with all supervisors and adult volunteer leaders of youth programs to review the provisions of the program. In addition, the following “best practices” should be implemented as quickly as possible:

1. All prospective employees and volunteers must pass a complete background check, which includes fingerprint identification, checking Megan’s Law registration for New Jersey and other states the individual has previously resided, a credit check, a motor vehicle record check, and a personal and professional references. Negative or questionable results must be reviewed BEFORE the applicant be permitted to work with minors.
2. Prospective employees and volunteers must complete the training program developed by the organization BEFORE the applicant be permitted to work with minors.
3. Complete background checks and training must be conducted on an annual basis.

A comprehensive model is under development and will be posted on the MEL website. Notices will be widely distributed when it is finalized and available. Organizations that use adult employees or volunteers in their programs with minor children should start planning to implement all the provisions now.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization’s policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

© All rights reserved



# Camden County Municipal JIF

## Certificate of Insurance Monthly Report

From 10/22/2019 To 11/22/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Property Management Service I - Township of Cherry Hill	1010 Kings Highway South Cherry Hill, NJ 08034	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 use of Janney Montgomery Scott Building parking lot for Harvest Festival event on 10/27/19.	10/23/2019 #2296022	GL AU EX WC
H - 1010 Kings Highway LLC I - Township of Cherry Hill	1010 Kings Highway South Cherry Hill, NJ 08034	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 use of Janney Montgomery Scott Building parking lot for Harvest Festival event on 10/27/19.	10/24/2019 #2296404	GL AU EX WC
H - Clementon Board of Education I - Borough of Clementon	4 Audubon Ave Clementon, NJ 08021	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 at Clementon Elementary School for "Trunk or Treat" event on October 30, 2019	10/25/2019 #2296809	GL AU EX WC
H - Camden County Regional Emergency I - Borough of Audubon	Training Center 410 Woodbury - Turnersville Rd Blackwood, NJ 08012	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 training throughout the year.	11/8/2019 #2322839	GL AU EX WC
H - Jesco, Inc. I - Township of Cherry Hill	1790 Route 38 Mt. Holly, NJ 08060	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of a John Deere Wheel Loader, serial #691890, valued at \$528,250.00.	11/9/2019 #2322936	GL AU EX WC OTH
H - Camden Parking Authority I - City of Camden	10 Delaware Ave Camden, NJ 08103	Evidence of insurance with respects to the use of Lot #31, located at 3rd and Pine Streets, Camden, NJ, by the Camden City Department of Public Works for their Snow Plow Rodeo on 11/22/19.	11/13/2019 #2329614	GL AU EX WC
H - KS State Bank I - Borough of Oaklyn	1010 Westloop, PO Box 69 Manhattan, KS 66505	RE: Purchase of Ford F450 Truck, VIN #1FDUF4HY2KDA24292 Valued at \$54,662 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	11/19/2019 #2333880	GL AU EX WC OTH

11/24/2019

1 of 1

## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 10/22/2019 To 11/22/2019

		contract as respects to Purchase of Ford F450 Truck, VIN #1FDUF4HY2KDA24292 Valued at \$54,662		
H - Camden County Regional I - Borough of Mt. Ephraim	Emergency Training Center 410 Woodbury-Turnersville Road Blackwood, NJ 08012	Evidence of insurance with respects to use of facilities by Mount Ephraim Fire Department for training.	11/19/2019 #2333907	GL AU EX WC
H - NJ Department of Health Office I - Township of Voorhees	of EMS PO Box 360 Trenton, NJ 08625	RE: Ambulance Licensing. Evidence of Insurance as respects ambulance licensing. *Professional Liability is included within the General Liability Policy per the terms and conditions of the policy.	11/22/2019 #2335351	GL AU EX WC

# Camden County Municipal JIF

## Certificate of Insurance Monthly Report

From 10/22/2019 To 11/22/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Property Management Service I - Township of Cherry Hill	1010 Kings Highway South Cherry Hill, NJ 08034	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 use of Janney Montgomery Scott Building parking lot for Harvest Festival event on 10/27/19.	10/23/2019 #2296022	GL AU EX WC
H - 1010 Kings Highway LLC I - Township of Cherry Hill	1010 Kings Highway South Cherry Hill, NJ 08034	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 use of Janney Montgomery Scott Building parking lot for Harvest Festival event on 10/27/19.	10/24/2019 #2296404	GL AU EX WC
H - Clementon Board of Education I - Borough of Clementon	4 Audubon Ave Clementon, NJ 08021	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 at Clementon Elementary School for "Trunk or Treat" event on October 30, 2019	10/25/2019 #2296809	GL AU EX WC
H - Camden County Regional Emergency I - Borough of Audubon	Training Center 410 Woodbury - Turnersville Rd Blackwood, NJ 08012	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 training throughout the year.	11/8/2019 #2322839	GL AU EX WC
H - Jesco, Inc. I - Township of Cherry Hill	1790 Route 38 Mt. Holly, NJ 08060	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of a John Deere Wheel Loader, serial #691890, valued at \$528,250.00.	11/9/2019 #2322936	GL AU EX WC OTH
H - Camden Parking Authority I - City of Camden	10 Delaware Ave Camden, NJ 08103	Evidence of insurance with respects to the use of Lot #31, located at 3rd and Pine Streets, Camden, NJ, by the Camden City Department of Public Works for their Snow Plow Rodeo on 11/22/19.	11/13/2019 #2329614	GL AU EX WC
H - KS State Bank I - Borough of Oaklyn	1010 Westloop, PO Box 69 Manhattan, KS 66505	RE: Purchase of Ford F450 Truck, VIN #1FDUF4HY2KDA24292 Valued at \$54,662 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	11/19/2019 #2333880	GL AU EX WC OTH

11/24/2019

1 of 1

# Camden County Municipal JIF

## Certificate of Insurance Monthly Report

From 11/22/2019 To 1/22/2020

H - Municipal Capital Finance I - Township of Cherry Hill	4600 Broadway Allentown, PA 18104	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 SIR on WC. RE: Lease of Equipment Valuing the Total of \$78,560.82. Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of following equipment, with a total value of \$78,560.82.: (5) Ricoh MP2555SP Digital Copiers w/ Accessories, (4) Ricoh MP3555 Digital Copiers w/ Accessories, (4) Ricoh MP6055SP Digital Copiers w/ Accessories, (3) Ricoh IMC3500 Digital Copiers, and (2) Ricoh IMC6000 Digital Copiers w/ Accessories	12/19/2019 #2378866	GL AU EX WC OTH
H - Bancorp Bank I - Borough of Audubon	PO Box 4307 Timonium, MD 21094	Evidence of Insurance.	12/19/2019 #2382621	GL AU EX WC OTH
H - Kings Croft Condominium I - Township of Cherry Hill	Association 100 Kings Croft Cherry Hill, NJ 08034	Evidence of insurance with respects to the Kings Croft ARHAT Unit #238 owned by the Township. Camden JIF and MEL JIF Limits are in excess of the Township of Cherry Hills \$50,000 deductible on WC.	1/7/2020 #2399941	GL AU EX WC OTH
H - Municipal Capital Finance I - Township of Cherry Hill	4600 Broadway Allentown, PA 18104	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 SIR on WC. RE: Lease of Equipment Valuing the Total of \$78,560.82. Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of following equipment, with a total value of \$78,560.82.: (5) Ricoh MP2555SP Digital Copiers w/ Accessories, (4) Ricoh MP3555 Digital Copiers w/ Accessories, (4) Ricoh MP6055SP Digital Copiers w/ Accessories, (3) Ricoh IMC3500 Digital Copiers, and (2) Ricoh IMC6000 Digital Copiers w/ Accessories	1/7/2020 #2399946	GL AU EX WC OTH
H - Borough of Lindenwold I - Borough of Lindenwold	15 N. White Horse Pike Lindenwold, NJ 08021	Evidence of insurance.	1/8/2020 #2400952	GL AU EX WC OTH
H - Winslow Township Board of I - Winslow Township	Education 40 Cooper Folly Road Atco, NJ 08004	RE: Townships All Star Program throughout 2020. The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities at School 4 for the Townships All Star Program throughout 2020.	1/8/2020 #2401000	GL AU EX WC

01/14/2020

1 of 1

# Camden County Municipal JIF

## Certificate of Insurance Monthly Report

From 11/22/2019 To 1/22/2020

H - Burlington County Emergency I - Borough of Berlin	Services Training Center 53 Academy Drive Westampton, NJ 08060	Evidence of insurance as respects use of training center for firefighter training throughout the year.	1/8/2020 #2402416	GL AU EX WC
H - KS State Bank I - Township of Cherry Hill	1010 Westloop PO Box 69 Manhattan, KS 66505-0069	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 SIR on WC. RE: Lease of (13) Ford Taurus and (2) Ford Explorers Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of thirteen (13) 2018 Ford Taurus, vin #04321, #04323, #04322, #02485, #04327, #04329, #04326, #04331, #04324, #04325, #04328, #04332, and #04330, and two (2) 2018 Ford Explorers, vin #20730 and #20731, with a total value of \$679,733 for the Cherry Hill Police Department.	1/13/2020 #2405091	GL AU EX WC OTH



**CAMDEN JIF**  
**PPO & BILL REVIEW SAVINGS**  
**Workers' Compensation Medical Savings By Month**

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$177,447.41	\$93,890.40	\$83,557.01	47.09%
February	\$237,462.60	\$93,700.57	\$143,762.03	60.54%
March	\$445,348.97	\$198,168.59	\$247,180.38	55.50%
April	\$366,568.92	\$173,316.58	\$193,252.34	52.72%
May	\$215,741.83	\$92,381.50	\$123,360.33	57.18%
June	\$268,373.95	\$107,411.76	\$160,962.19	59.98%
July	\$223,779.68	\$78,298.31	\$145,481.37	65.01%
August	\$296,132.19	\$132,796.23	\$163,335.96	55.16%
September	\$323,980.14	\$154,147.44	\$169,832.70	52.42%
October	\$170,285.31	\$76,934.45	\$93,350.86	54.82%
November	\$124,185.61	\$61,903.97	\$62,281.64	50.15%
December	\$193,022.60	\$116,354.11	\$76,668.49	39.72%
<b>TOTAL 2019</b>	<b>\$3,042,329.21</b>	<b>\$1,379,303.91</b>	<b>\$1,663,025.30</b>	<b>54.66%</b>

**Monthly & YTD Summary:**

PPO Statistics	November	December	YTD
Bills	190	175	2,334
PPO Bills	181	162	2,138
PPO Bill Penetration	95.26%	92.57%	91.60%
PPO Charges	\$107,067.18	\$178,142.35	\$2,757,193.36
Charge Penetration	86.22%	92.29%	90.63%

**Savings History:**

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$124,659.34	\$69,324.73	\$55,334.61	44.39%
February	\$253,456.20	\$143,327.94	\$110,128.26	43.45%
March	\$354,267.37	\$177,085.96	\$177,181.41	50.01%
April	\$190,175.65	\$113,631.20	\$76,544.45	40.25%
May	\$320,945.65	\$184,833.62	\$136,112.03	42.41%
June	\$143,090.79	\$61,613.44	\$81,477.35	56.94%
July	\$226,480.08	\$109,335.10	\$117,144.98	51.72%
August	\$127,796.47	\$67,743.69	\$60,052.78	46.99%
September	\$335,814.84	\$174,608.08	\$161,206.76	48.00%
October	\$272,204.82	\$125,446.24	\$146,758.58	53.91%
November	\$443,360.10	\$220,594.86	\$222,765.24	50.24%
December	\$198,595.33	\$89,561.51	\$109,033.82	54.90%
<b>TOTAL 2018</b>	<b>\$2,845,780.35</b>	<b>\$1,441,081.52</b>	<b>\$1,404,698.83</b>	<b>49.36%</b>
<b>TOTAL 2017</b>	<b>\$1,803,457.88</b>	<b>\$879,858.84</b>	<b>\$923,599.04</b>	<b>51.21%</b>
<b>TOTAL 2016</b>	<b>\$2,534,730.41</b>	<b>\$1,393,859.39</b>	<b>\$1,140,871.02</b>	<b>45.01%</b>
<b>TOTAL 2015</b>	<b>\$2,642,806.56</b>	<b>\$1,379,391.36</b>	<b>\$1,263,415.20</b>	<b>47.81%</b>
<b>TOTAL 2014</b>	<b>\$2,462,610.10</b>	<b>\$1,290,804.11</b>	<b>\$1,171,805.99</b>	<b>47.58%</b>
<b>TOTAL 2013</b>	<b>\$2,350,634.69</b>	<b>\$1,046,355.16</b>	<b>\$1,304,279.53</b>	<b>55.49%</b>
<b>TOTAL 2012</b>	<b>\$3,492,188.94</b>	<b>\$1,551,241.48</b>	<b>\$1,940,947.46</b>	<b>55.58%</b>
<b>TOTAL 2011</b>	<b>\$3,001,784.51</b>	<b>\$1,383,535.61</b>	<b>\$1,618,248.90</b>	<b>53.91%</b>

**CAMDEN COUNTY MUNICIPAL JIF  
WORKERS' COMP ID CARD**

To avoid billing issues, it is highly recommended that any injured employees referred to the Emergency Room for treatment of a workers' comp injury present the ID card below:

**Camden County  
Municipal Joint Insurance Fund**

Employee Name: \_\_\_\_\_


Body Part Injured. \_\_\_\_\_

Date of Injury: \_\_\_\_\_

Employer Name. \_\_\_\_\_

Authorized Employer Signature: \_\_\_\_\_

Date. \_\_\_\_\_



Mail Provider Bills, Diagnosis, & Supporting Documents to:

**Medlogix/CHN PPO  
300 American Metro Blvd., Suite 170  
Hamilton, NJ 08619  
800-293-9795**

This card does not guarantee coverage or compensability of the workers' compensation claim.

To request a supply of ID cards, please contact  
[Jennifer.Goldstein@medlogix.com](mailto:Jennifer.Goldstein@medlogix.com) or call 800-293-9795 ext. 6321.

***APPENDIX I – MINUTES***

**November 25, 2019**



**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – NOVEMBER 25, 2019  
COLLINGSWOOD SENIOR COMMUNITY CENTER 5:15 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 2019 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
M. Joseph Wolk	Borough of Mount Ephraim	Present
M. Neal Rochford	Borough of Haddonfield	Present
Jack Lipsett	Gloucester City	Present

**EXECUTIVE COMMITTEE ALTERNATES:**

Joseph Gallagher	Winslow Township	Absent
David Taraschi	Borough of Audubon	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA, Risk Management Services <b>Bradford Stokes, Karen A. Read</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	AmeriHealth Casualty <b>Denise Hall, Cheryl Little</b>
Safety Director	J.A. Montgomery Risk Control <b>John Saville</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein</b>
Underwriting Manager	Conner Strong & Buckelew <b>Edward Cooney</b>

**FUND COMMISSIONERS PRESENT:**

Robert Mather, Pine Valley Borough  
Glenn Werner, Gibbsboro  
Ken Cheeseman, Laurel Springs  
Millard Wilkinson, Berlin Borough  
Mark Godfrey, Magnolia  
Edward Hill, Lawnside  
Sharon Eggleston, Camden City

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Ilene Laursen	Conner Strong & Buckelew
Terry Mason	M&C Insurance
Duane Myers	M&C Insurance
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
John McCrudden	Hardenbergh Insurance
Peter DiGiambattista	Associated Business Partners
Mark von der Tann	Edgewood Associates
Walt Eife	Waypoint Insurance Services

**WELCOME:** Mayor Maley welcomed everyone to the Collingswood Community Senior Center.

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF OCTOBER 28, 2019**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF OCTOBER 28, 2019**

Motion:	Commissioner Lipsett
Second:	Commissioner Wolk
Vote:	Unanimous

**CORRESPONDENCE:** None

**2020 BUDGET** – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2020 in the amount of \$14,719,411 that represents a 0.67% increase over last year's budget. 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)**

Executive Director reviewed the 2020 Budget and said the loss funds for the workers' comp claims determined by the actuary are down over 8% which equates to just over \$310,000 as previously discussed we created a new line item called the Loss Fund Contingency with the new legislation Senate Bill 477 which is the Sexual Molestation Bill and also the Fire Fighters Cancer Presumption Bill. This is a buffer that the actuary suggested we put in place for the claims that will be coming down the road. The actuary gave us a formula for setting this fund and that equated to \$261,000, to set aside for these types of claims if and when they are filed. Executive Director said there have already been three fire fighter claims in a couple of the southern JIFs. Executive Director said on the claims side we are down \$20,000 on the premium side the effects of the recent hurricanes over the past several years statewide has affected on the property premiums just over 10% however, the Total Loss Fund is at 0.67% an increase of \$68,744. Most of the contractual increases are at 2% in Section II Expenses, Fees and Contingency. The MEL Safety Institute has increase of 10.01% and that is simply due to increased usage and an increase in the employee account. The Optional Safety Award has an increase of \$3,000 for our three new members. Executive Director said

moving to the POL EPL side the Camden JIF had one of the lowest increases, actually a decrease. The Statewide average was a range between -1% and 10%. As you can see the Camden JIF is at -1%. This shows our loss ratio is excellent in that line of coverage and it is a reflection on all of the attorney's efforts – Mr. Nardi keeping that all under control. The overall 2020 budget is at 0.67% increase in the amount of \$14,719,411. The 2020 assessments were distributed at the meeting.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2020 BUDGET**

Motion: Commissioner Maley  
Second: Commissioner DiAngelo  
Vote: Unanimous

**DISCUSSION: NONE**

**MOTION TO CLOSE THE PUBLIC HEARING ON THE 2020 BUDGET**

Motion: Commissioner Maley  
Second: Commissioner Lipsett  
Vote: Unanimous

**MOTION TO ADOPT THE 2020 BUDGET FOR THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AND CERTIFY THE ASSESSMENTS.**

Motion: Commissioner Maley  
Second: Commissioner Wolk  
Roll Call Vote: 8 Ayes, 0 Nays

**2019 DIVIDEND** – At last month's meeting, the Board authorized a \$1,047,342 dividend, pending state approval. The Fund Office sent out a memorandum to all members entitled to a dividend, an option to receive a credit or a check. We have heard back from a majority of the members. Attached on **Pages 4 & 5** is the letter along with the dividend breakdown. In response to Commissioner Maley, Executive Director said the dividend is released from closed years' accounts, so that is why Camden City and Gloucester Township do not appear on the list. Winslow Township Fire District did appear because they were a member previously and there was money in their closed years' account.

**RISK MANAGEMENT PLAN AMENDMENT** - Attached on **Page 6** is a memorandum regarding a proposed change to the Fund's Risk Management Plan. The changes are concerning the long term nature of the exposure from S-477 relating to sexual molestation. Specifically, this amendment minimizes the risk that the JIF may have to assess a former member years or decades after the member has left the JIF by holding in escrow the former member's share of dividends until the statute of limitations has tolled.

**MOTION TO APPROVE RESOLUTION 19-24 AMENDING THE 2019 PLAN OF RISK MANAGEMENT AS PRESENTED**

Motion: Commissioner Maley  
Second: Commissioner DiAngelo

Roll Call Vote: 8 Ayes, 0 Nays

**MEL, RCF 7 EJIF REPRESENTATIVE:** The fund should elect its representative to the MEL, RCF & EJIF for the 2020 Fund Year.

**MOTION TO ELECTED JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSUREANCE FUND'S 2020 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND.**

Motion: Commissioner Maley  
Second: Commissioner DiAngelo  
Vote: Unanimous

**MOTION TO ELECTED JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSUREANCE FUND'S 2020 REPRESENTATIVE TO THE RESIDUAL CLAIMS FUND JOINT INSURANCE FUND.**

Motion: Commissioner Maley  
Second: Commissioner DiAngelo  
Vote: Unanimous

**MOTION TO ELECTED JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSUREANCE FUND'S 2020 REPRESENTATIVE TO THE ENVIRONMENTAL JOINT INSURANCE FUND.**

Motion: Commissioner Maley  
Second: Commissioner DiAngelo  
Vote: Unanimous

**ELECTED OFFICIALS TRAINING:** This year's elected officials training program will focus on "Employment Practices for Governmental Officials". For 2020, the MEL will reduce each member's assessment by \$250 for each municipal elected official and/or authority commissioner who completes the Elected Official course by May 1, 2020. The maximum credit is 5% of the member's assessment. The credit is also extended to the member's CEO (i.e. municipal manager/administrator or authority executive director).

We will be scheduling several sessions after the holidays through the offices of Mr. Nardi. The on-line version will also be available in March 2020.

**MEMBERSHIP RENEWALS** – The fund has twenty five members that are up for renewal at the end of this year. The Executive Director will give an update. Executive Director said we are happy to report all twenty five members are renewing and we are just waiting for a few more of the signed agreements.

**DECEMBER MEETING:** For the past several years, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, **Resolution 19-25** authorizing this action is part of the agenda. **(Page 8)**

**MOTION TO APPROVE RESOLUTION 19-25 CANCELING THE DECEMBER MEETING**

Motion: Commissioner Maley  
Second: Commissioner Lipsett  
Vote: Unanimous

**DUE DILIGENCE REPORTS** – Included in the agenda were due diligence reports as follows: the Financial Fast Track, Pure Loss Ratio Report, Claims Analysis by Fund Year, Claims Activity Report, Lost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report.

Executive Director reviewed the Financial Fast Track as of September 30, 2019 with \$9.8 million in surplus down \$474,000 over the prior month due to reserve changes for June 20<sup>th</sup> property losses sustained. Executive Director also reviewed the Expected Loss Ratio Analysis as of October 31, 2019 where the actuary projected us at 46% we are currently at 55% what is driving that again is the property loss. Losses for the budget are at 131% already for property so we are over budget on that because of that storm. Executive Director said on page 12 is our Lost Time Accident Frequency we are at 1.97 we did not have any lost time accidents this past month so we will keep an eye on that number. Camden JIF compliance for EPL Compliance Report is on page 14. Executive Director said we just waiting for Camden City as they have everything complete it is just a matter of them getting the completed list over to us which will bring the JIF back to 100% compliance. Executive Director wished the members a Happy Thanksgiving and Happy Holiday Season.

Executive Director's Report Made Part of Minutes.

**TREASURER:** Treasurer Pigliacelli reviewed the reports.

**Approving Payment of Resolution 19-26 November 2019 Vouchers**

<b>2019</b>	\$139,022.02
<b>TOTAL</b>	<b>\$139,022.02</b>

**Confirmation of OCTOBER 2019 Claims Payments/Certification of Claims Transfers:**

<b>Closed</b>	0.00
<b>2015</b>	4,492.54
<b>2016</b>	14,338.52
<b>2017</b>	47,263.26
<b>2018</b>	57,122.66
<b>2019</b>	271,039.99
<b>TOTAL</b>	<b>394,256.97</b>

**MOTION TO APPROVE RESOLUTION 19-26 VOUCHER PAYMENTS FOR NOVEMBER 2019:**

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

**MOTION TO APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF OCTOBER 2019 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:**

Motion: Commissioner Maley  
Second: Commissioner DiAngelo  
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi said his report will be for closed session.

**SAFETY DIRECTOR:** John Saville reviewed the Safety Director's report. All MSI training is scheduled on pages 28 thru 29. Mr. Saville reviewed the safety bulletins and training included in the agenda. The next Executive Safety Committee meeting will be on December 5<sup>th</sup> at the Conner Strong & Buckelew office in Camden, NJ.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:** Chairman Mevoli said the Certificate Report for the period 9/22/19 to 10/22/19 is included in the agenda packet with 18 Certificates being issued.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of October 2019 where there was a savings of 54.92% for the month and a total of 55.93% for the year.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Claims Administrator said their report will be in closed session to discuss the PARs.

**RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES:  
PERSONNEL - SAFETY & PROPERTY OF PUBLIC LITIGATION:**

Motion: Commissioner Wolk  
Second: Commissioner Lipsett  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion: Commissioner Wolk  
Second: Commissioner DiAngelo  
Vote: Unanimous

**MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:**

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

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** Kate Delany of Collingswood said she was at the meeting to be the eyes of the public on the JIF. Ms. Delany brought a poster as a visual on why there is a need to have a set of eyes on the JIF. Ms. Delany said these are the problems that she sees and they were listed as follows: a lack of bidding, no performance evaluations, no arms lengths dealings, no conflict of interest audits, expensive add ons and too much George. Ms. Delany's said these are her concerns with the JIF.

**MOTION TO ADJOURN:**

Motion: Commissioner Taraschi  
Second: Commissioner DiAngelo  
Vote: Unanimous

**MEETING ADJOURNED: 5:55 PM**

---

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

**APPENDIX II**

**RCF, EJIF & MEL REPORT**





## Municipal Excess Liability Residual Claims Fund

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

January 6, 2020

Memo to: Fund Commissioners  
 Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

**Re: RCF 2020 Reorganization Meeting**

**Executive Committee Nominations:** Two years ago the MEL Audit Committee made a recommendation from a Best Practices standpoint that the RCF Chair & Secretary positions be rotated in order to build a knowledge-base of the RCF and its critical operations. It was also recommended that the RCF Claims Committee be chaired by the Fund Chairman and include the Fund Secretary on the committee. The RCF Chair and RCF Claims Chair would serve 2-year terms at which point the Secretary would then assume the Chair position for both committees.

Although the RCF conducts its meetings as a Board of Commissioners, regulations require the election of an Executive Committee. Below is a listing of the 2020 Executive Committee and Alternates.

<b>2020 Executive Committee</b>
Gregory Franz, South Bergen JIF, Chairman
John Clarke, MEL JIF, Secretary
Paul Tomasko, Bergen JIF
Tom Nolan, Monmouth JIF
Joseph Wolk, Camden JIF
Brian Bigler, NJUA JIF
Joseph Catenaro, Suburban Essex JIF

<b>Alternates - Executive Committee</b>
David Matchett, Burlco JIF
Richard Hirsch, Atlantic JIF
Jon Rheinhardt, Morris JIF
Tom Merchel, PMM JIF
Sherry Sims, NJPHA JIF
Veronica Laureigh, Ocean JIF
William Northgrave, Central JIF
Megan Champney, Suburban Municipal

Robert Law, Trico JIF
-----------------------

**RCF Claims Committee:** The following commissioners were submitted to serve on the 2020 RCF Claims Committee:

<b>RCF Claims Committee</b>
Gregory Franz, South Bergen JIF, Chairman
Sherry Sims, NJPHA JIF
Jon Rheinhardt, Morris JIF
Megan Champney, Suburban Municipal JIF
Tom Merchel, PMM JIF
Veronica Laureigh, Ocean JIF
Richard Hirsch, Atlantic JIF
Robert Law, Trico JIF

**Reorganizational Resolutions:** The Board adopted the following resolutions as part of the reorganization process:

Resolution 1-20 Fund Professionals & Professional Service Agreements: The RCF board resolved to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq. for fund years 2018, 2019 and 2020. In October, the Board accepted a recommendation reflecting professional compensation for Fund Year 2020; annual amounts and estimated 3-year contracts amounts are reflected in Resolution 1-20 as per Local Finance Notice 2017-10.

The Board of Fund Commissioners confirmed the following:

<b>2020 Fund Professionals</b>	
Administrator	Joseph Hrubash, PERMA Risk Mgmt. Services
Deputy Administrator	Arthur J. Gallagher Risk Mgmt. Services
Attorney	Fred Semrau, Esq. of Dorsey & Semrau
Excess Claims Supervisor	CB Claims LLC
Treasurer	Charles Cuccia
Actuary	The Actuarial Advantage
Auditor	Ferraioli, Wielkotz, Cerullo & Cuva, P.A.
Asset Manager	Wilmington Trust
Banking Manager	Investors Bank

Resolution 2-20 Fiscal Management Plan: Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; establishing a wire transfer procedure; and certifying Approval Officer for all Fund expenses. In addition to the Chair, Secretary and Treasurer, Commissioner Joseph Catenaro was designated as the additional RCF Commissioner signatory.

Resolution 3-20 Public Meeting Procedures: The Board of Fund Commissioners confirmed the following meeting schedule:

<b>2020 Meeting Schedule &amp; 2021 Reorganization</b>	
March 27, 2020	Princeton Marriot - Forrestal 9:00 am

June 3, 2020	Forsgate Country Club	10:30 am
September 2, 2020	Forsgate Country Club	10:30 am
October 21, 2020	Forsgate Country Club	10:30 am
January 6, 2021	Forsgate Country Club	10:30 am

The RCF Claims Committee will meet on the same day as the Executive Committee at the above listed locations at 9:00AM before the Fund meeting with the exception of the March meeting.

The RCF Claims Committee will also meet at PERMA’s Camden office at 2 Cooper Street, Camden, NJ and via teleconference at 9:30AM on March 4, 2020, May 6, 2020, July 16, 2020 and December 2, 2020.

The Fund’s newspaper is The Star Ledger (Newark). In addition, the MEL’s webpage is designated for official notices – [www.njmel.org](http://www.njmel.org).

Resolution 4-20 Fund Records: The Board confirmed the establishment of a Fund Records program appointing the Fund Secretary as custodian of records and Account Manager as Assistant Fund Secretary.

Resolution 5-20 Risk Management Plan: The Board adopted the 2020 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

Annual Commissioner Retreat: The Board of Fund Commissioners Annual Retreat has been scheduled for March 27, 2020 starting at 9:00AM and will be held at the Princeton Marriot at Forrestal located at 100 College Road East – Princeton, NJ08540. Registration information and agenda will be distributed prior to the Retreat. Executive Director asked Commissioners to provide on any items they would like addressed at the Retreat.

Claims Committee: The Claims Review Committee met on December 4, 2019 and met the morning of the Commissioner’s meeting. Minutes of the December meeting were enclosed under separate cover.

Executive Director reported the initial meeting of the Special Ad-Hoc Claims Committee was held on December 4, 2020. Committee reviewed its mission, elected a Chair and review claims handling and litigation management process.

Next Meeting: The next meeting of the RCF will be March 27, 2020 at 9:00AM at the Princeton Marriot – Forrestal located at 100 College Road East – Princeton, NJ08540.



**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: January 6, 2020  
To: Fund Commissioners  
Camden County Municipal Joint Insurance Fund  
From: Commissioner Joseph Wolk  
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

---

**2020 REORGANIZATION-** The election of the slate was confirmed. Below is a listing of the 2020 Executive Committee and the 2020 Fund Professionals.

		<u>2020</u>
Chairman:	Bergen	Paul Tomasko
Secretary:	NJUA	Bernie Rutkowski
Executive Committee:	Burlco	Meghan Jack
	Sub Essex JIF	Joe Catenaro
	Monmouth	Thomas Nolan
	Camden	Joe Wolk
	South Bergen	Greg Franz
	Trico	Robert Law
Alternates:		
#1	Morris	Jon Rheinhardt
#2	Ocean	Veronica Laureigh
#3	Central	William Northgrave
#4	PMM	Thomas Merchel
#5	Sub-Muni	Megan Champney

**REORGANIZATIONAL RESOLUTIONS** – The Resolutions necessary to undertake the 2020 Reorganization of the Fund were reviewed and adopted by the Board.

**FUND PROFESSIONALS & PROFESSIONAL SERVICE AGREEMENTS** – The EJIF Board awarded professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq. for fund years 2018, 2019 and 2020. Contracts will be forwarded to each Fund Professional which will outline adjustments to compensation for Fund year 2020.

The Board of Fund Commissioners made the following appointments:

<b>Executive Director</b>	Stephen Sacco, Perma Risk Management Services
<b>Fund Attorney</b>	Fred Semrau, Esquire
<b>Fund Treasurer</b>	Charles Cuccia
<b>Asset Manager</b>	Wilmington Trust
<b>Fund Auditor</b>	Nisivoccia LLP
<b>Underwriting Manager</b>	Danskin Insurance Agency and Conner Strong & Buckelew
<b>Actuary</b>	AON Worldwide, Inc.
<b>Environmental Engineer</b>	First Environment ( <i>As per the agreed pricing as a result of the 2018 RFQ process for the 2020 fund year. This will be a 1 year appointment.</i> )
<b>Claims Administrator</b>	Peter King, Esquire
<b>Legislative Agent</b>	Princeton Public Affairs Group
<b>Qualified Purchasing Agent</b>	The Canning Group ( <i>As per the agreed pricing. This will be a 1 year appointment.</i> )

**2020 STANDING COMMITTEES** - Five standing committees were established for the 2020 Fund year. The five (5) committees are Coverage committee, Rules & Contracts committee, Budget & Finance committee, Nominating committee, and Claims committee.

**EXCESS AGGREGATE INSURANCE** - The Underwriting Manager indicated that excess coverage for the EJIF will be issued in 2020 by Ascot Specialty Insurance Company, through an intermediary, R-T Specialty in Hamilton. A summary is as follows:

**EXCESS COVERAGE RENEWAL**

<b>COVERAGE:</b>	Follow Form Excess Pollution Liability – Claims Made Coverage
<b>COMPANY:</b>	Ascot Specialty Insurance Company
<b>LIMIT OF LIABILITY:</b>	\$ 9,000,000    Pollution Incident Limit \$ 9,000,000    Aggregate Limit
<b>SELF INSURED RETENTION:</b>	\$3,000,000 Aggregate of All Losses Incurred

**2020 MEETING SCHEDULE:**

<b>2020 Meeting Schedule</b>		
March 27, 2020	Princeton Marriot at Forrestal	9:00 am
June 3, 2020	Forsgate Country Club	10:50 am
September 2, 2020	Forsgate Country Club	10:50 am
October 21, 2020	Forsgate Country Club	10:50 am
November 18, 2020	Sheraton Hotel-Atlantic City	12:00 pm
January 6, 2021	Forsgate Country Club	10:50 am



## Municipal Excess Liability Joint Insurance Fund

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

**Date:** January 6, 2020

**To:** Fund Commissioners  
 Camden County Municipal Joint Insurance Fund

**From:** Commissioner Joseph Wolk

**Subject:** MEL January Report

**Dennis Henry:** Board adopted a Resolution honoring Dennis Henry, Fund Actuary. Mr. Henry was instrumental in helping the MEL and local affiliated JIFs in developing financial stability by budgeting appropriate funding for the risks faced by New Jersey public entities.

**Richard Hirsh:** Board presented outgoing Chairman and Secretary with engraved clocks expressing the MEL’s appreciation of their services. Executive Director thanked Mr. Hirsh for his leadership and engagement in the operations of the MEL. Executive Director said the MEL established a practice to rotate the Chair position every 2 years; result has been consistent and exceptional leadership since inception.

**2020 Reorganization -** The MEL conducted its 2020 Reorganization. The Board of Fund Commissioners held elections for officers and board members, noted below.

Chairman	1	Thomas Merchel	PMM Fund
Secretary	2	Joy Tozzi	Mid Jersey Fund
	3	Robert Law	Trico Fund
	4	Jon Rheinhardt	Morris Fund
	5	Charles Cuccia	South Bergen
	6	Richard Hirsh	Atlantic Fund
	7	Joseph Wolk	Camden Fund
	1	Joseph Catenaro	SubEssex Fund
	2	Thomas Nolan	Monmouth Fund
	3	Joseph D’Arco	NJSI
	4	Bernie Rutkowski	NJUA Fund
	5	Paul Tomasko	Bergen Fund
	6	John Clarke	NJPHA
	7	Veronica Laureigh	Ocean Fund

	William Northgrave	Central Fund
	Megan Champney	Suburban Fund
	Kevin Davis	PAIC
	Meghan Jack	Burlco Fund
	Mark Antozzeski	First Responders Fund

**2020 MEETING SCHEDULE:**

2020 Meeting Schedule		
March 27, 2020 (Friday)	Princeton Marriott at Forrestal	9:00 am
June 3, 2020 (Wed)	Forsgate Country Club	11:15 am
September 2, 2020 (Wed)	Forsgate Country Club	11:15 am
October 21, 2020 (Wed)	Forsgate Country Club	11:15 am
November 18, 2020 (Wed)	Sheraton Hotel, Atlantic City	12:30 pm
January 6, 2021 (Wed)	Forsgate Country Club	11:15 am

**2020 Standing Committees Chairpersons**

Management Committee	Thomas Merchel
Marketing Committee	Richard Hirsch
Coverage Committee	Joy Tozzi
Investment Committee	Jon Rheinhardt
Legislative Committee	Charles Cuccia
Nominating Committee	Charles Cuccia
Safety & Education Committee	Bernard Rutkowski
Audit Committee	Jon Rheinhardt
Claims Review Committee	Richard Hirsh

Fund Commissioners and Risk Management Consultants are encouraged to volunteer on standing committees.

**2020 Fund Professionals & Professional Service Agreements** – The MEL board awarded professional service agreements in accordance with a fair and open process for Fund years 2018, 2019 & 2020. Resolution reflected professional fees for 2020 and for the term of the contract.

**Purchase of Excess Insurance** – The Board of Fund Commissioners adopted resolutions confirming the placement of excess coverage, in accordance with updated procedures. The MEL commercial carrier for excess workers’ compensation is Safety National, Brit is the excess liability and optional pol/epl carrier, Munich Reinsurance provides the optional excess liability and ACE provides the optional shared aggregate; Endurance American provides the non-owned aircraft and the commercial carrier for excess property and boiler/machinery is Zurich. Underwriting Manager said the MEL will continue in its review of deductible and retention structure and noted that the property renewal is based on the MEL assuming a 10% coinsurance. Underwriting Manager also submitted renewal letter. Underwriting Manager said the commercial marketing is hardening and said the MEL carrier’s were able to maintain capacity. Mr. Miola agreed and said Underwriting Manager did a great job with the renewal in light of market difficulty.

Underwriting Manager highlighted the MEL JIF's cyber security experience over the last two years and said the carrier renewed at a modest increase in premium and deductible relative to the JIFs' loss ratio.

**Risk Management Plan** - The Board of Fund Commissioners adopted the 2020 MEL Risk Management Plan. The plan has been amended to reflect excess rates and carriers for 2020.

**Membership:** The MEL and its affiliated local Joint Insurance Funds accepted eight new members as of January 1, 2020

**Competitive Contracts - Professionals Services, Consulting and Software Firms:** In June 2019, the Board adopted a resolution to procure professional services and/or software that was set to expire 12/31/19 for 1) Risk Management & Information System, 2) Management and Safety Training Consultant, 3) Marketing Consultant and 4) Marketing Manager.

Management Committee reviewed responses for Marketing Manager, Marketing Consultant and Risk Management Information Systems and recommends awarding to Princeton Communications, Acrisure and Origami, as reflected in the professional appointment resolution. MEL Safety & Education Committee respectively reviewed the Manager & Supervisory Training response and recommends awarding to LaMendola Associates, as reflected in the resolution. Summary of evaluations have been posted to the MEL's webpage.

The Board adopted resolutions awarded contracts as recommended.

**Learning Management System:** Board adopted a resolution authorizing the release of a competitive contract bid to procure this services for a 3-year term;

**Annual Commissioner Retreat:** The Board of Fund Commissioner's Annual Retreat has been scheduled for March 27, 2020 and will be held at the Princeton Marriott at Forrestal in Princeton NJ - beginning at 9:00 am. Registration and agenda will be distributed prior to the Retreat. Deputy Executive Director encouraged Commissioners to suggest topics to be addressed at the retreat.

**Legislative Committee:** The committee met on November 20, 2019; minutes of the meeting submitted to Board for information. Committee is scheduled to meet on February 13, 2020.

**Safety & Education Committee:** The committee met on December 13, 2019 (minutes distributed) and is scheduled to meet again on February 21, 2020

**Cyber Task Force:** This committee met on December 4, 2019; enclosed are the minutes for information. Task force is expected to work on a number of items during 2020.

**Special Ad-Hoc Claims Minutes:** Deputy Executive Director said the initial meeting of the Special Ad-Hoc Claims Committee was held on December 4, 2020 and was very well attended. Committee reviewed its mission, elected a Chair and reviewed claims handling and litigation management process; minutes of the meeting submitted for information.

**Power of Collaboration:** Copies of the latest in the series of "Power of Collaboration" ads that will appear in the League of Municipalities magazine was submitted. The first highlights the savings to MEL members and taxpayers since its inception (January Ad) and the second highlights the program to address the protection and safe treatment of minors (February Ad).



**Claims Committee:** The Claims Review Committee met on December 4, 2019 and is scheduled to meet immediately following today's board meeting. Minutes of the December 4<sup>th</sup> meeting are enclosed under separate cover.

**Fund Attorney:** Fund Attorney provided the board with an overview of 2019 and noted it was a busy year, particular regarding legislative changes impacting members.

**APPENDIX III**

**JIF CRIME POLICY**