

The Camden County Municipal Joint Insurance Fund will conduct its May 18, 2020 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.



CAMDEN
COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA
MAY 18, 2020 – 5:15 PM

MEETING BEING HELD ELECTRONICALLY

<https://zoom.us/j/5455080980>

ALSO TELEPHONICALLY AT:
1-312-626-6799
Meeting ID: 545 508 0980

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: MAY 18, 2020**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2020 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: April 27, 2020 Open Minutes..... Appendix I**

- CORRESPONDENCE – None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's Report Page 1
- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 20-18 – May Bills..... Page 20
Treasurer’s Report Page 22
Monthly Reports Page 23
- ATTORNEY – Joseph Nardi, Esquire**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... Page 30
- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... Page 33
- MANAGED CARE – Medlogix**
Monthly Report..... Page 34
- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: JUNE 22, 2020 – Borough of Haddonfield**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: May 18, 2020

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2nd Assessment Installment** – The second installment due date is June 15th, any members needing an extension should reach out to the Treasurer or the Executive Director.
- ❑ **MEL Meeting:** The MEL Board of Fund Commissioners conducted a special meeting on May 1st to introduce the 2021 budget. The public hearing has been scheduled for June 3, 2020. The purpose of this meeting is to introduce the 2021 Rate Table on first reading and to schedule the public hearing for the June 3, 2020 meeting. Taking action in June will facilitate the local JIFs in planning for their budgets this Fall. Included on **Page 3** is Commissioner Wolk's report on the meeting.
- ❑ **MEL Resolution Supporting Legislation on Relief Bonds** – The MEL is urging passage of a bill that would permit Municipalities and Counties to issue Coronavirus Relief Bonds to fund significant loss of revenues and unanticipated spending, due to the ongoing COVID-19 State of Emergency and Public Health Emergency. The resolution appears on **Page 5**.
- ❑ **Elected Officials On-Line Training Course:** The deadline for completion of this year's elected officials training program has been extended until June 1st. The course focuses on *Preventing Child Abuse and Protecting Public Entities* from the liabilities imposed by new legislation concerning sexual molestation. Instructions appear on **Page 6**.
- ❑ **Employment Practices Training:** Attached on **Page 7 & 8** is a memorandum outlining this year's Employment Practices Liability Program, including manual/handbook updates and training requirements. The MEL contracted with a law firm to conduct a comprehensive review of the model personnel manual and handbook. As a result, the compliance deadline for all elements of the compliance program have been pushed back to June of 2021.
- ❑ **Employees and Volunteers protecting Children Training:** The MEL developed a new training program on protecting children which is already on the Learning Management System. Please visit the MEL's webpage – www.njmel.org to read more on this topic, which includes this training, model documents and resource guide.

- ❑ **EJIF Inspection Program:** In an effort to continue inspection services to EJIF members during the current health crisis, the EJIF authorized its Environmental Engineer to provide remote support services. The outline of the services from First Environmental appears on **Pages 9 & 10.**
- ❑ **Power of Collaboration:** Attached on **Page 11** is the latest in the series of “Power of Collaboration” ad that will appear in the League of Municipalities magazine. The ad highlights the resources, financial strength and collaborative power of the MEL to assist its members during a public health crisis.
- ❑ **Financial Disclosures:** Commissioners should complete the online filing of the Financial Disclosure forms inclusive of the MEL/EJIF/RCF Commissioner and any municipal related positions that require filing. The 2020 roster has been updated and we emailed fund commissioners with instructions to file. The due date has been extended until July 31st.
- ❑ **Due Diligence Reports:**

Financial Fast Track	To be distributed
Income Portfolio	Page 12
Loss Ratio Analysis	Page 13
Loss Time Accident Frequency	Page 14 & 15
POL/EPL Compliance Report	Page 16
Fund Commissioners	Page 17
Regulatory Affairs Checklist	Page 18
RMC Agreements	Page 19



Municipal Excess Liability Joint Insurance Fund

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

Date: May 1, 2020
To: Fund Commissioners
Camden County Municipal Joint Insurance Fund
From: Commissioner Joesph Wolk
Subject: MEL Report

2021 Rate Table: The MEL Board of Fund Commissioners met on May 1 for the purpose of introducing the 2021 Rate Table on first reading and to schedule the public hearing for the June 3, 2020 meeting. Taking action in June will facilitate the local JIFs in planning for their budgets this Fall. There is no increase in the MEL's Budget.

COVID-19 Special Subcommittee: In March, the Board of Fund Commissioners authorized the formation of a committee to review claims and consider inquiries as respects COVID-19. Board of Fund Commissioner adopted the Charter for COVID-19 Special Subcommittee Committee's first meeting scheduled for May 1, 2020 at 11AM.

Power of Collaboration: The MEL's latest Ad "Power of Collaboration" series that will appear in the League of Municipalities magazine highlights the resources, financial strength and collaborative power of the MEL to assist its members during a public health crisis.

EJIF Inspection Program: In an effort to continue inspection services to EJIF members during the current health crisis, enclosed on Page for information only is a proposal submitted by Environmental Engineer for remote support services.

March Month-End 4-year Lost Time Accident Frequency: Enclosed is a report noting the month-end LTAF rate as of March for a 4-year period.

Committee Meetings: The Model Personnel Committee is scheduled to Meet on May 4th, the Claims Review Committee on May 6th, the Legislative Committee will meet May 7th, the Safety & Education and the Coverage Committee will both meet on May 8th.

Premium Payment Grace Period – Executive Director submitted a copy of the Governor's order requiring insurance carriers to provide for a 90-day grace period to make premium payment. Fund Attorney confirmed that the MEL JIF is not an insurance carrier and not subject to requirement. Executive Director noted the MEL JIF issues a bill to its members with quarterly due dates. Third quarter is due July 31st and 4th quarter is due January 31st of the following ear.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
2021 BUDGET FOR RATE DEVELOPMENT					
MUNICIPALITIES ONLY - CURRENT DATA					
		A	B	B-A	B-A
		BUDGET	BUDGET		
APPROPRIATIONS		2020 RATES	2021 RATES	\$	%
I. CLAIMS AND EXCESS INSURANCE PREMIUMS		MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
CLAIMS					
Excess Liability:					
1	To 500K	2,157,919	2,157,919	-	0.0%
2	1.5MIL Ex 500K	4,722,953	4,722,953	-	0.0%
3	Excess WC	6,129,312	6,129,312	-	0.0%
4	Excess Property Claims	3,032,300	3,032,300	-	0.0%
5	POL/EPL Land Use	1,042,919	1,042,919	-	0.0%
6	Aggregate Excess LFC	13,920	13,920	-	0.0%
7	JIF Faithful Performance Bond	197,448	197,448	-	0.0%
8	Surety Bond	298,816	298,816	-	0.0%
9	Sub Total	17,595,587	17,595,587	-	0.0%
10	PREMIUMS				
11	3MIL ex 2MIL	3,069,128	3,069,128	-	0.0%
12	Optional Excess Liability	2,131,417	2,131,417	-	0.0%
13	Optional Excess POL/EPL	629,275	629,275	-	0.0%
14	Excess WC	2,501,301	2,501,301	-	0.0%
15	Excess Property	9,346,830	9,346,830	-	0.0%
16					
17	Loss Fund Contingency	1,582,525	1,582,525	-	0.0%
18	Sub Total	19,260,476	19,260,476	0	0.0%
19	Total Claims & Premiums	36,856,063	36,856,063	-	0.0%
20					
21	II. EXPENSES				
22	Claims Adjustment	1,072,065	1,072,065	-	0.0%
23	Property Adjustment	173,189	173,189	-	0.0%
24	Administration	1,223,772	1,223,772	-	0.0%
25	Loss Fund Management	138,319	138,319	-	0.0%
26	Actuary	52,140	52,140	-	0.0%
27	Attorney	46,925	46,925	-	0.0%
28	Deputy Attorney	1,566	1,566	-	0.0%
29	Attorney-OPRA	17,665	17,665	-	0.0%
30	Auditor	29,902	29,902	-	0.0%
31	Treasurer	26,437	26,437	-	0.0%
32	Underwriting Manager	550,387	550,387	-	0.0%
33	Reinsurance Manager	317,826	317,826	-	0.0%
34	Safety and Education Committee	206,166	206,166	-	0.0%
35	Computer Services	146,457	146,457	-	0.0%
36	Legislative Committee	28,026	28,026	-	0.0%
37	Internal Audit Committee	61,397	61,397	-	0.0%
38	Strategic Planning Committee	30,699	30,699	-	0.0%
39	Coverage Committee	40,663	40,663	-	0.0%
40	Communications Committee	126,368	126,368	-	0.0%
41	Expense Contingency	79,886	79,886	-	0.0%
42	Subtotal	4,369,855	4,369,855	-	0.0%
43					
44	MEL Safety Institute	1,056,675	1,056,675	-	0.0%
45	Total Appropriations	42,282,593	42,282,593	-	0.0%

RESOLUTION

A RESOLUTION OF THE MUNICIPAL EXCESS LIABILITY (MEL) JOINT INSURANCE FUND SUPPORTING THE ENACTMENT OF ASSEMBLY BILL NO. 3971 AND SENATE BILL NO. 2474 TO AUTHORIZE THE ISSUANCE OF CORONAVIRUS RELIEF BONDS BY MUNICIPALITIES AND COUNTIES

WHEREAS, municipalities and counties throughout New Jersey are facing unprecedented financial challenges, including significant loss of revenue and unanticipated spending, due to the ongoing COVID-19 State of Emergency and Public Health Emergency; and

WHEREAS, without relief, local government may have to significantly reduce services and layoff personnel; and

WHEREAS, in response to these conditions, Assemblymen Benson and Coughlin introduced A-3971 and Senator Singleton introduced S-2474, which authorizes local units to issue “coronavirus relief bonds” to allow them to borrow money, with a ten-year payback period, to cover shortfalls and unanticipated costs that are a direct result of the COVID-19 pandemic; and

WHEREAS, such bonds will provide local units with the flexibility to ensure continuation of essential services; and

WHEREAS, the NJMEL, through its member Joint Insurance Funds, provides insurance coverage to almost 65% of municipalities throughout the State, which has resulted in savings to taxpayers of over \$3 billion dollars over three decades; and

WHEREAS, to assist members in this emergency, the MEL is purchasing up to \$100 million in short term bonds to help stabilize the bond market for its members; and

WHEREAS, at its upcoming meeting on June 3rd, the MEL plans to adopt an insurance rate freeze for 2021 that will help its member JIFs plan their 2021 budgets.

NOW, THEREFORE BE IT RESOLVED, that the MEL hereby affirms its support for the enactment of A-3971 and S-2474.

BE IT FURTHER RESOLVED that the MEL Secretary shall be directed to transmit a copy of this Resolution to the Governor, Senate President and Assembly Speaker.

Adopted this _____ day of _____, 2020.

MEL Legislative Chairman

MEL Secretary



2019-2020 Elected Officials Protecting Children From Abuse Seminar

This online seminar discusses child abuse and the responsibilities of local government to protect children. Municipal elected officials, authority commissioners and a member's CEO (i.e. municipal manager / administrator or executive director) who completes this course by May 1, 2020 will qualify for a \$250 credit in their local unit 2020 assessment.

1. Click the following link for the MEL Safety Institute's Learning Management System www.firstnetcampus.com/meljif
2. If you have previously taken MSI classes, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Help Line.
If you are new, click 'New User Registration.' Complete the fields and you will receive an email with your username and password.
3. Click on the On-Line Training Courses, at bottom right.
4. Click the '2019-2020 Elected Officials Protecting Children From Abuse Seminar' online course.
5. Click 'Enroll'.
6. Click the 'My Training' tab on the top blue tool bar.
7. Click the program name to launch the course.
8. Upon completion of the course and questions you will navigate to the 'Student Center' tab to print your Certificate of Completion. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

Questions? Contact the MSI Help Line (866) 661-5120

The MEL Safety Institute can also be accessed anytime by going to www.njmel.org.



Municipal Excess Liability Joint Insurance Fund

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

To: Members - Municipal Excess Liability Joint Insurance Fund
(Municipalities and Authorities)

From: David N. Grubb, Executive Director

Date: February 25, 2020

Re: 2020-2021 Employment Practices Liability (EPL) Program

The deadline to update the employment practices program is pushed back nine months to June 1, 2021 because of the need to conduct training to protect children from abuse due to the adoption of S-477. This will also allow a complete review of the Model Employment Practices Policies Manual that was first introduced in 2003. To the maximum extent possible, training for Protecting Children and the Employment Practices has been combined to make it easier to complete the program.

In order to remain qualified for lower deductibles and co pays, each member must certify to the Fund by June 1, 2021 that they have completed the following:

1. **Managers and Supervisors Training:** This course is now available. Each JIF is working with its Fund Attorney to schedule classes. This class satisfies the requirements for both the Protecting Children program and the Employment Practices program. All Managers and Supervisors will need to complete this training by June 1, 2021.
2. **Police Command Officer Training:** This course also includes Protecting Children and Employment Practices Training. J.A. Montgomery's law enforcement consultants are scheduling this course around the state. Police Command staff will need to complete this training by June 1, 2021.
3. **Full Time, Part Time and Seasonal Employees and Volunteers Training** (Other than Managers, Supervisors and Police Command Officers):
 - **Protecting Children:** A 15 minute on-line training course for the Protecting Children program is available in Learning Management System at NJMEL.ORG. See the attached notice that should be sent to all full time, part time and seasonal employees and volunteers. This should be completed by December 31, 2020.
 - **Employment Practices:** A new on-line program is in production and will be available in the Learning Management System by September 1, 2020. All non-supervisory full time, part time

and seasonal employees and volunteers including police (other than Command Officers) must be offered this training by June 1, 2021. When the program is on-line, you will receive a notice to send to employees and volunteers.

4. Policies and Procedures:

- **Protecting Children:** The model document is available on the MEL's web site. Members need to adopt policies and procedures by December 31, 2020.
- **Employment Practices:** Completely updated documents have been drafted and are completing review. The new model manual and employee handbook will be posted no later than June 1, 2020; so members have a full year to act. This fall, the MEL will conduct a seminar for municipal and authority attorneys to discuss the updates.

In addition, elected officials and local unit CEO's have until May 31, 2020 to attend the class on Protecting Children and qualify for this year's \$250 training credit. Almost 1000 officials have already qualified. You will be notified by your JIF of additional training opportunities additional available in your area.

April 3, 2020

Mr. Stephen Sacco, Executive Director
PERMA Risk Management Services
9 Campus Drive, Suite 216
Parsippany, NJ 07054-4412

Re: Proposal for an Alternative Remote Municipal Support During COVID-19

Dear Steve;

As you are aware, the COVID-19 pandemic conditions have introduced social distancing and other controls throughout New Jersey, and it may be one or more months before these restrictions are lifted. As such, First Environment, Inc. (First Environment) is evaluating all of its active service contracts to ascertain measures that help protect its employees, clients, and related stakeholders. Consistent with this initiative, we are herein proposing for consideration a temporary alternate approach to the municipal environmental auditing component of our 2020 service contract as EJIF Engineer. This proposal also aligns, and is responsive to, feedback we are currently receiving from municipal representatives who are citing facility access restrictions to only personnel essential to the continuity of critical operations including waste removal, water supply, wastewater management, infrastructure management, etc. However, the need to manage environmental risk must also continue as municipalities focus on these basic community services.

Consistent with this, we respectfully propose for immediate consideration, the below interim remote approach to select municipal environmental audits, as described, to be initiated via written approval by the Executive Director and conclude upon the lifting of the Governor's restrictions on travel and social contact. We feel that this approach best balances the environmental risk management goals of our contract and the collective goal to suppress the further spread of COVID-19. Further, we offer these interim measures against a backdrop of our extensive and historic operational knowledge of these facilities and First Environment's more than 20 years of experience developing and executing environmental audit protocols for a myriad of regulated facilities.

Proposed Alternate Auditing Approach Measures

As compared to our standard audit activities for municipal operations and outlined in the Special Provisions – Services (2) Section of our current service contract, we propose the following immediate interim modifications to these assessment actions:

- Requesting and securing electronic copies of programs prior to the audit, reviewing the programs and recordkeeping aspects remotely, and then conducting a phone interview with facility representatives (e.g., Department of Public Works (DPW) Superintendent, Administrator, or designated officials, etc.) to assess current regulatory conformance. Such programs include Spill Prevention Control and Countermeasure (SPCC), air permitting, stormwater pollution prevention planning, or

New Jersey

California

Georgia

Illinois

Mississippi

New York

Puerto Rico

Canada



other regulatory programs that, based on our prior experience at the site, are applicable to local operations.

- Assess regulated equipment and resolve operational concerns remotely via widely-available video conferencing platforms such as Skype, Zoom, etc., or, if not feasible, rescheduled at a later date.

Any audit concern(s) identified via remote assessment activities that cannot be resolved without on-site observation/interaction will result in a site visit at the soonest possible, acceptable time.

The overall audit interview and compliance review time under the remote approach would be unchanged as the same questions would be asked, the same concerns addressed, and time included for questions and answers still offered. Further, instituting these proposed modifications will still enable the completion of project-specific audit questionnaires for each facility, updating the regulated equipment inventory for the site, and preparation of summary audit reports.

Note that we propose the following facilities be currently excluded from remote auditing for the reasons described. As necessary, an alternate approach for these facilities can be revisited based on activities with the pandemic. Proposed excluded facilities include: (1) sites with regulated underground storage tanks given the utility of on-site observation of this equipment when assessing compliance with extensive regulations, (2) new EJIF member facilities for CY 2020 given the importance to ascertain in-person baseline environmental conditions, regulated equipment inventories, compliance program status, and the ability to review in person with site representatives all services afforded by EJIF, and (3) municipal facilities with prior scores less than 95 as these sites benefit most from on-site reviews.

Finally, any facility may choose not to participate in this interim audit program. In this scenario, we will reschedule a traditional audit later in the year after the subject restrictions have been lifted.

We offer this proposal as a means to provide uninterrupted audit services and subject matter expertise to EJIF stakeholders in light of the current pandemic conditions. As always, we are prepared to provide technical support 24 hours a day, 7 days a week in response to stakeholder questions, emergency incidents, and general assistance.

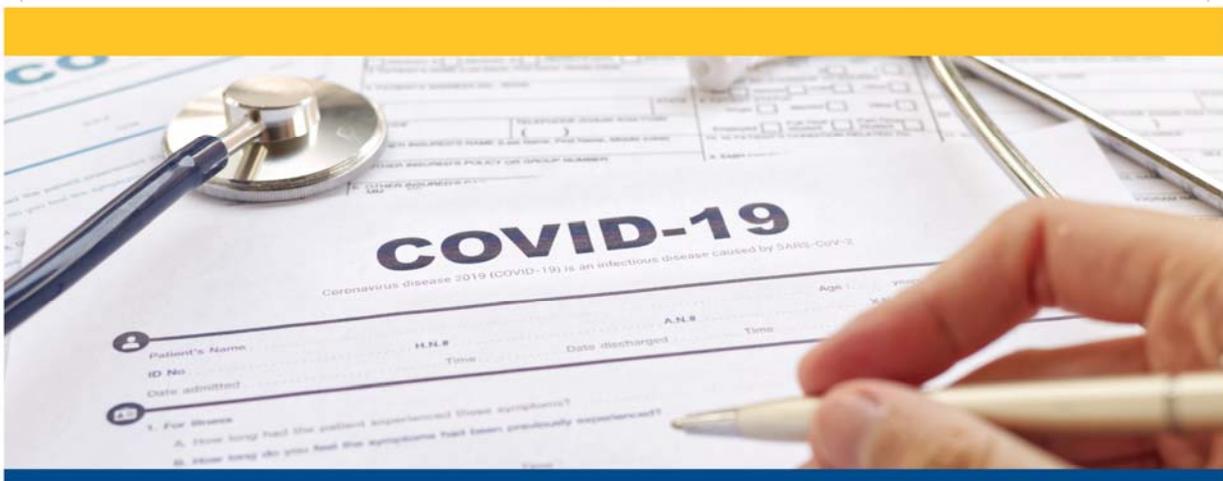
Please know that we are committed to providing all services in our contract without interruption and are open to further discussing how to best balance our environmental assessment tasks amidst the current pandemic.

Respectfully submitted,

FIRST ENVIRONMENT, INC.



Richard Erickson
Senior Associate



ADDRESSING THE PUBLIC HEALTH CRISIS

The MEL and its 19 affiliated Joint Insurance Funds were established by their members to address serious emergencies. Over the last 35 years, we have built the organizational skills and accumulated the financial resources needed to address this crisis.



THE POWER OF COLLABORATION

njmel.org

CLAIMS

Each JIF has arrangements to ensure claims will be paid in a timely fashion. Special New Jersey provisions protect all career and volunteer public safety workers in addition to coverage for all other employees and volunteers.

SPECIAL COVID-19 CLAIMS COMMITTEE

The MEL also established a special committee to resolve matters pertaining to the Coronavirus. This provides direct access for members to address these issues. The committee will also research questions related to FEMA recoveries.

MEMBER MUNICIPAL BOND ISSUANCE

The MEL recently established a Joint Cash Management and Investment (JCMI) pool that will purchase up to \$100 million of debt securities issued by MEL members to help stabilize the volatile bond market.

2021 BUDGET RATE FREEZE

At the June meeting, the MEL plans to adopt a rate freeze for the 2021 budget to assist its affiliated JIFs next year.

SAFETY TRAINING

The MEL offers numerous online safety training programs. Course details are available in the MEL Safety Institute Course Catalogue on the MEL website.

CAMDEN JOINT INSURANCE FUND						
Fixed Income Portfolio Summary and Rate Comparison						
				For Month End		3/31/2020
		2017	2018	2019	Last Month	This Month
CAMDEN JOINT INSURANCE FUND						
Total Cash Balance (millions)		19.11	21.12	21.96	25.14	25.40
Fixed Income Portfolio						
Investments (millions), Book Value		12.35	12.35	14.35	14.57	13.83
Avg maturity (years)		1.60	2.31	1.86	1.75	1.67
Unrealized gain/(loss) (%)		0.01	-1.21	0.36	1.84	3.02
Purchase/Book yield (%)		1.22	1.46	1.51	1.47	1.40
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.06
Total Yield (Market)		1.23	0.25	1.87	3.31	4.48
M E L PORTFOLIO						
Total Cash Balance (millions)		59.15	62.76	68.39	64.95	62.57
Fixed Income Portfolio						
Investments (millions), Book Value		48.74	48.74	38.01	23.70	23.70
Avg maturity (years)		1.15	1.63	1.11	1.00	0.92
Unrealized gain/(loss) (%) ***		-0.21	-1.26	-1.26	1.05	1.75
Purchase/Book yield (%)		1.11	1.80	1.38	1.41	1.40
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.90	0.54	0.12	2.46	3.15
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.85	1.81	2.22	1.64	1.40
Investors Bank Deposits		-	-	2.07	1.51	1.06
Treasury Issues						
1 year bills		1.20	2.33	2.05	1.41	0.33
3 year notes		1.58	2.63	1.94	1.31	0.50
5 year notes		1.83	2.75	1.96	1.32	0.59
Merrill Lynch US Govt 1-3 years ^		0.44	1.60	3.55	1.41	2.80
* 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 March is 1.59%						

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

				AS OF		March 31, 2020			
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred Current	63 Actual	MONTH TARGETED	62 Actual	MONTH TARGETED	51 Actual	MONTH TARGETED	
			31-Mar-20		29-Feb-20		01-Apr-19		
PROPERTY	541,208	618,341	114.25%	100.00%	114.25%	100.00%	114.25%	100.00%	
GEN LIABILITY	1,412,638	1,127,615	79.82%	97.13%	79.82%	97.13%	82.78%	96.38%	
AUTO LIABILITY	335,860	242,622	72.24%	96.77%	0.00%	96.59%	68.10%	93.62%	
WORKER'S COMP	3,739,043	2,714,413	72.60%	99.95%	70.77%	99.93%	71.00%	99.57%	
TOTAL ALL LINES	6,028,749	4,702,991	78.01%	99.12%	72.85%	99.09%	77.48%	98.53%	
NET PAYOUT %	\$4,337,250		71.94%						
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred Current	51 Actual	MONTH TARGETED	50 Actual	MONTH TARGETED	39 Actual	MONTH TARGETED	
			31-Mar-20		29-Feb-20		01-Apr-19		
PROPERTY	490,882	441,150	89.87%	100.00%	89.87%	100.00%	90.85%	100.00%	
GEN LIABILITY	1,437,680	1,102,349	76.68%	96.38%	76.68%	96.23%	30.61%	91.95%	
AUTO LIABILITY	330,150	1,004,709	304.32%	93.62%	0.00%	93.27%	82.04%	88.81%	
WORKER'S COMP	3,689,848	2,417,510	65.52%	99.57%	65.52%	99.52%	65.95%	98.57%	
TOTAL ALL LINES	5,948,560	4,965,718	83.48%	98.50%	66.59%	98.42%	60.35%	96.55%	
NET PAYOUT %	\$3,838,860		64.53%						
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred Current	39 Actual	MONTH TARGETED	38 Actual	MONTH TARGETED	27 Actual	MONTH TARGETED	
			31-Mar-20		29-Feb-20		01-Apr-19		
PROPERTY	566,229	469,190	82.86%	100.00%	83.39%	100.00%	89.40%	100.00%	
GEN LIABILITY	1,464,528	638,058	43.57%	91.95%	43.08%	91.38%	30.65%	82.70%	
AUTO LIABILITY	324,847	627,117	193.05%	88.81%	0.00%	88.30%	66.42%	80.03%	
WORKER'S COMP	3,837,435	2,375,100	61.89%	98.57%	61.70%	98.43%	65.56%	95.33%	
TOTAL ALL LINES	6,193,040	4,109,465	66.36%	96.62%	56.04%	96.37%	59.53%	91.97%	
NET PAYOUT %	\$3,242,415		52.36%						
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred Current	27 Actual	MONTH TARGETED	26 Actual	MONTH TARGETED	15 Actual	MONTH TARGETED	
			31-Mar-20		29-Feb-20		01-Apr-19		
PROPERTY	600,000	390,750	65.13%	100.00%	66.92%	100.00%	68.59%	96.43%	
GEN LIABILITY	1,506,000	514,404	34.16%	82.70%	32.88%	81.65%	11.30%	66.07%	
AUTO LIABILITY	334,000	103,964	31.13%	80.03%	0.00%	78.92%	25.98%	59.58%	
WORKER'S COMP	3,840,000	3,464,797	90.23%	95.33%	88.73%	94.80%	79.20%	78.67%	
TOTAL ALL LINES	6,280,000	4,473,916	71.24%	91.93%	68.53%	91.30%	59.08%	76.33%	
NET PAYOUT %	\$2,635,447		41.97%						
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred Current	15 Actual	MONTH TARGETED	14 Actual	MONTH TARGETED	3 Actual	MONTH TARGETED	
			31-Mar-20		29-Feb-20		01-Apr-19		
PROPERTY	722,242	1,315,981	182.21%	96.43%	184.63%	96.03%	17.68%	23.00%	
GEN LIABILITY	1,674,299	213,179	12.73%	66.07%	10.55%	64.20%	0.42%	6.00%	
AUTO LIABILITY	387,682	123,279	31.80%	59.58%	0.00%	56.96%	7.42%	6.00%	
WORKER'S COMP	3,672,619	3,003,496	81.78%	78.67%	83.03%	74.88%	5.08%	3.00%	
TOTAL ALL LINES	6,456,842	4,655,935	72.11%	76.24%	70.62%	73.40%	5.42%	6.20%	
NET PAYOUT %	\$2,372,568		36.75%						
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred Current	3 Actual	MONTH TARGETED	2 Actual	MONTH TARGETED	-9 Actual	MONTH TARGETED	
			31-Mar-20		29-Feb-20		01-Apr-19		
PROPERTY	710,000	65,668	9.25%	23.00%	8.16%	13.00%	N/A	N/A	
GEN LIABILITY	1,692,081	18,500	1.09%	6.00%	0.27%	2.50%	N/A	N/A	
AUTO LIABILITY	397,295	304,312	76.60%	6.00%	0.00%	2.50%	N/A	N/A	
WORKER'S COMP	3,527,720	425,233	12.05%	3.00%	1.62%	2.00%	N/A	N/A	
TOTAL ALL LINES	6,327,096	813,713	12.86%	6.23%	1.89%	3.40%	N/A	N/A	
NET PAYOUT %	\$76,418		1.21%						

2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		April 30, 2020		
	2020	2019	2018	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2020 - 2018
Professional Municipal Management	0.00	1.88	2.48	1.87
Monmouth County	0.51	1.28	1.16	1.12
Atlantic County Municipal JIF	0.56	2.44	2.25	2.10
Morris County	0.75	1.50	1.60	1.43
Ocean County	0.78	1.72	2.20	1.79
Burlington County Municipal JIF	0.80	1.20	1.69	1.36
Central New Jersey	0.83	1.32	1.49	1.31
South Bergen County	0.89	1.49	2.25	1.73
Bergen County	0.91	1.47	1.43	1.37
NJ Public Housing Authority	0.95	1.75	2.11	1.78
Suburban Essex	0.99	1.69	2.09	1.75
Camden County	1.12	1.39	1.94	1.58
Gloucester, Salem, Cumberland Counties Municipal JIF	1.15	1.63	1.97	1.70
Suburban Municipal	1.18	1.75	1.74	1.66
NJ Utility Authorities	1.26	2.48	2.17	2.17
AVERAGE	0.85	1.67	1.90	1.65

Camden County JOINT INSURANCE FUND

2020 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS

		DATA VALUED AS OF April 30, 2020								
		**	# CLAIMS	Y.T.D.	2020	2019	2018		TOTAL	
MEMBER_ID	MEMBER	*	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME	MEMBER	RATE	
			4/30/2020	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2020 - 2018	
1	88 Audubon Park		0	0	0.00	0.00	0.00	1 Audubon Park	0.00	
2	89 Barrington		0	0	0.00	1.79	0.00	2 Barrington	0.78	
3	91 Berlin Borough		0	0	0.00	0.00	0.00	3 Berlin Borough	0.00	
4	93 Brooklawn		0	0	0.00	0.00	1.72	4 Brooklawn	0.75	
5	94 Chesilhurst		0	0	0.00	3.28	0.00	5 Chesilhurst	1.47	
6	95 Clementon		0	0	0.00	1.77	0.00	6 Clementon	0.70	
7	96 Collingswood		0	0	0.00	0.51	0.98	7 Collingswood	0.65	
8	98 Gloucester City		0	0	0.00	1.26	3.15	8 Gloucester City	1.92	
9	99 Haddon		0	0	0.00	2.06	2.13	9 Haddon	1.80	
10	102 Hi-Nella		0	0	0.00	0.00	0.00	10 Hi-Nella	0.00	
11	103 Laurel Springs		0	0	0.00	2.67	0.00	11 Laurel Springs	1.12	
12	104 Lawnside		0	0	0.00	0.00	5.77	12 Lawnside	2.26	
13	107 Medford Lakes		0	0	0.00	0.00	1.89	13 Medford Lakes	0.75	
14	108 Merchantville		0	0	0.00	0.00	0.00	14 Merchantville	0.00	
15	109 Mount Ephraim		0	0	0.00	0.00	3.15	15 Mount Ephraim	1.37	
16	110 Oaklyn		0	0	0.00	0.00	4.20	16 Oaklyn	1.86	
17	112 Runnemede		0	0	0.00	0.97	0.96	17 Runnemede	0.84	
18	113 Somerdale		0	0	0.00	2.60	2.52	18 Somerdale	2.19	
19	114 Voorhees		0	0	0.00	1.87	3.60	19 Voorhees	2.11	
20	116 Winslow Township Fire District #1		0	0	0.00	0.00	0.00	20 Winslow Township Fire Distr	0.00	
21	117 Woodlynne		0	0	0.00	0.00	0.00	21 Woodlynne	0.00	
22	451 Tavistock		0	0	0.00	0.00	0.00	22 Tavistock	0.00	
23	457 Pine Valley		0	0	0.00	0.00	0.00	23 Pine Valley	0.00	
24	565 Camden Parking Authority		0	0	0.00	2.60	2.63	24 Camden Parking Authority	2.24	
25	584 Cherry Hill Fire District		0	0	0.00	0.55	5.54	25 Cherry Hill Fire District	2.61	
26	115 Winslow		0	1	1.38	2.84	3.26	26 Winslow	2.81	
27	106 Magnolia		0	1	2.46	0.85	0.94	27 Magnolia	1.13	
28	564 Cherry Hill		0	4	2.49	1.93	1.40	28 Cherry Hill	1.79	
29	101 Haddonfield		0	1	2.50	1.53	2.33	29 Haddonfield	2.00	
30	105 Lindenwold		0	1	2.73	0.94	1.85	30 Lindenwold	1.59	
31	90 Bellmawr		0	2	3.37	2.73	1.73	31 Bellmawr	2.40	
32	92 Berlin Township		0	1	3.66	3.61	2.47	32 Berlin Township	3.14	
33	111 Pine Hill		0	1	5.31	1.77	1.82	33 Pine Hill	2.30	
34	97 Gibbsboro		0	1	8.33	0.00	0.00	34 Gibbsboro	1.12	
35	692 Gloucester Township	**	0	0				35 Gloucester Township		
36	695 Camden City	**	0	0				36 Camden City		
Totals:			0	13	1.12	1.39	1.94		1.58	

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund						
Data Valued As of : May 11, 2020						
Total Participating Members		37	37			
Complaint			37			
Percent Compliant			100.00%			
				01/01/20	2020	
				Compliant	EPL	Co-Insurance
					Deductible	Deductible
Member Name	* EPL Program ?	Checklist Submitted		EPL Deductible	POL Deductible	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%
LAWNSIDE	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 #1	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
WOODLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

**Camden JIF
2020 FUND COMMISSIONERS**

MEMBER	FUND COMMISSIONER	ALTERNATE COMMISSIONER
Audubon	David Taraschi	John Ward
Audubon Park	Larry Pennock	
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	Amy Troxel
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	Joseph Chukwueke	

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2020 as of May 1, 2020

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed
<input type="checkbox"/> Assessments	Filed
<input type="checkbox"/> Actuarial Certification	To be Filed
<input type="checkbox"/> Reinsurance Policies	To be Filed
<input type="checkbox"/> Fund Commissioners	Filed
<input type="checkbox"/> Fund Officers	Filed
<input type="checkbox"/> Renewal Resolutions	Filed
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2020 Risk Management Plan	Filed
<input type="checkbox"/> 2020 Cash Management Plan	Filed
<input type="checkbox"/> 2020 Risk Manager Contracts	In process of collecting
<input type="checkbox"/> 2020 Certification of Professional Contracts	Filed
<input type="checkbox"/> Unaudited Financials	To be Filed
<input type="checkbox"/> Annual Audit	To be Filed
<input type="checkbox"/> State Comptroller Audit Filing	To be Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2020 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF May 11, 2020				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/15/20	01/15/20	12/31/20
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	2/24/2020	2/24/2020	12/31/20
BARRINGTON	CONNER STRONG & BUCKELEW	1/13/2020	2/26/2020	12/31/20
BELLMAWR	CONNER STRONG & BUCKELEW	1/23/2020	3/6/2020	12/31/20
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	01/30/20	05/23/19	12/31/19
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	1/16/2020	02/03/20	12/31/20
BROOKLAWN	CONNER STRONG & BUCKELEW	4/16/2020	04/01/20	12/31/20
CHERRY HILL	CONNER STRONG & BUCKELEW	1/29/2020	2/18/2020	12/31/20
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	2/7/2020	2/18/2020	12/31/20
CHESILHURST	EDGEWOOD ASSOCIATES		3/19/2020	12/31/20
CAMDEN CITY	CONNER STRONG & BUCKELEW		2/13/2020	12/31/19
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	03/01/18	02/13/20	12/31/20
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/17/19	01/27/20	12/31/20
COLLINGSWOOD	CONNER STRONG & BUCKELEW	01/21/20	01/21/20	12/31/20
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	04/29/19	04/29/19	12/31/19
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/13/2020	1/31/2020	12/31/20
GLOUCESTER TOWNSHIP	CONNER STRONG & BUCKELEW		3/26/2019	12/31/19
HADDON	WAYPOINT INSURANCE SERVICES	2/4/2020	2/4/2020	12/31/20
HADDONFIELD	HENRY BEAN & SONS	12/19/18	02/28/20	12/31/20
HI-NELLA	CONNER STRONG & BUCKELEW	02/13/20	01/03/20	12/31/20
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/15/20	01/15/20	12/31/20
LAWN SIDE	M&C INSURANCE AGENCY	04/01/20	04/01/20	03/04/21
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/16/19	01/13/20	12/31/20
MAGNOLIA	CONNER STRONG & BUCKELEW	01/13/20	01/31/20	12/31/20
MEDFORD LAKES	CONNER STRONG & BUCKELEW	04/08/20	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	4/9/2020	3/27/2020	12/31/20
PINE VALLEY	HENRY BEAN & SONS	1/28/2019	2/28/2020	12/31/20
RUNNEMEDE	CONNER STRONG & BUCKELEW	03/01/19	1/13/2020	12/31/20
SOMERDALE	CONNER STRONG & BUCKELEW	01/29/20	2/3/2020	12/31/20
TAVISTOCK	CONNER STRONG & BUCKELEW	5/16/2019	6/3/2019	12/31/22
VOORHEES	HARDENBERGH INSURANCE GROUP	02/26/20	2/26/2020	12/31/20
WINSLOW	CONNER STRONG & BUCKELEW		3/6/2020	12/31/20
WINSLOW TOWNSHIP FIRE DISTRICT	CONNER STRONG & BUCKELEW	1/13/2020	1/13/2020	12/31/20
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	2/24/2020	2/24/2020	12/31/20

Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.

RESOLUTION NO. 20-18

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – MAY**

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

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

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

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

<u>FUND YEAR 2019</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002214			
002214	J.A. MONTGOMERY RISK CONTROL	2019 RIGHT TO KNOW	31,636.00
			31,636.00
		Total Payments FY 2019	31,636.00
<u>FUND YEAR 2020</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002215			
002215	COMP SERVICES, INC.	GLOUCESTER TWP 5/20	1,291.67
002215	COMP SERVICES, INC.	CLAIMS ADMIN FEE 5/20	35,303.42
002215	COMP SERVICES, INC.	CHERRY HILL SERVICES 5/20	2,458.33
			39,053.42
002216			
002216	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 4/20	3,322.00
			3,322.00
002217			
002217	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 5/20	15,051.17
			15,051.17
002218			
002218	PERMA RISK MANAGEMENT SERVICES	POSTAGE 4/20	14.00
002218	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 5/20	37,649.75
			37,663.75
002219			
002219	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 5/20	4,397.25
			4,397.25
002220			
002220	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 4/20	2,280.00
002220	BROWN & CONNERY, LLP	ATTORNEY FEE 4/20	2,033.33
002220	BROWN & CONNERY, LLP	EXPENSE 4/20	117.46
			4,430.79
002221			
002221	ELIZABETH PIGLIACELLI	TREASURER FEE 5/20	1,949.17
			1,949.17
002222			
002222	COURIER POST	ACCT# CHL-083028 - AD - 4.23.20	63.76
			63.76
002223			
002223	MEDLOGIX LLC	MANAGED CARE SERVICES_CHERRY HILL 5/20	1,083.00
002223	MEDLOGIX LLC	MANAGED CARE SERVICES 5/20	9,904.00
			10,987.00
002224			
002224	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 5/20	1,103.00
			1,103.00
		Total Payments FY 2020	118,021.31

TOTAL PAYMENTS ALL FUND YEARS

\$149,657.31

Chairperson

Attest:

_____ **Dated:** _____

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

Treasurer

May 18, 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 April 30, 2020 for Fund Years 2016, 2017, 2018 and 2019. 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 MAY:**

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for April totaled \$16,062.87.

- **RECEIPT ACTIVITY FOR APRIL:**

Recovery	1,680.69	
Cherry Hill Deductible	<u>13,694.77</u>	
Total Receipts		<u>\$15,375.46</u>

- **CLAIM ACTIVITY FOR APRIL:**

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

Property Liability Claims	\$ 434,237.26	
Workers Compensation Claims	156,894.42	
Administration Expense	<u>1,819,118.74</u>	
Total Claims/Expenses		<u>\$2,410,250.42</u>

- **CASH ACTIVITY FOR APRIL:**

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$25,401,754.73 to a closing balance of \$23,025,578. showing a decrease of \$2,376,176.73.

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

Sincerely,
Elizabeth Pigliacelli, Treasurer

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

Current Fund Year: 2020 Month Ending: April		Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE		464,235.02	5,659,996.83	196,554.95	10,350,973.27	828,800.71	3,268,858.02	218,545.42	4,414,086.30	(295.74)	25,401,754.79
RECEIPTS											
Assessments		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds		1,680.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,694.77	15,375.46
Invest Pymnts		506.63	4,243.94	542.98	7,491.09	270.59	1,820.54	96.68	5,579.27	0.01	20,551.73
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		506.63	4,243.94	542.98	7,491.09	270.59	1,820.54	96.68	5,579.27	0.01	20,551.73
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		2,187.32	4,243.94	542.98	7,491.09	270.59	1,820.54	96.68	5,579.27	13,694.78	35,927.19
EXPENSES											
Claims Transfers		16,008.01	113,405.42	304,823.83	142,397.55	0.00	0.00	0.00	0.00	14,496.87	591,131.68
Expenses		0.00	0.00	0.00	0.00	0.00	831,565.25	0.00	989,407.00	0.00	1,820,972.25
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		16,008.01	113,405.42	304,823.83	142,397.55	0.00	831,565.25	0.00	989,407.00	14,496.87	2,412,103.93
END BALANCE		450,414.33	5,550,835.35	(107,725.90)	10,216,066.81	829,071.30	2,439,113.31	218,642.10	3,430,258.57	(1,097.83)	23,025,578.05

REPORT STATUS SECTION

Report Month: April

Balance Differences

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	April					
CURRENT FUND YEAR	2020					
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 & Investm	\$25,401,754.73	10,328,752.57	- 39,066.48	47,872.97	15,064,195.67	
Opening Interest Accrua	\$47,076.98	-	-	-	47,076.98	
1 Interest Accrued and/or	\$17,314.74	\$0.00	\$0.00	\$0.00	\$17,314.74	
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Inst	\$5,519.73	\$5,347.08	\$119.44	\$53.21	\$0.00	
6 Interest Paid - Term Ins	\$21,803.61	\$0.00	\$0.00	\$0.00	\$21,803.61	
7 Realized Gain (Loss)	-\$6,771.60	\$0.00	\$0.00	\$0.00	-\$6,771.60	
8 Net Investment Income	\$16,062.87	\$5,347.08	\$119.44	\$53.21	\$10,543.14	
9 Deposits - Purchases	\$606,507.14	\$15,375.46	\$434,237.26	\$156,894.42	\$0.00	
10 (Withdrawals - Sales)	-\$3,003,235.61	-\$2,410,250.42	-\$434,237.26	-\$156,894.42	-\$1,853.51	
Ending Cash & Investment	\$23,025,578.00	\$7,939,224.69	-\$38,947.04	\$47,926.18	\$15,077,374.17	
Ending Interest Accrual Bal	\$42,588.11	\$0.00	\$0.00	\$0.00	\$42,588.11	
Plus Outstanding Checks	\$1,990,341.12	\$1,835,289.65	\$106,353.06	\$48,698.41	\$0.00	
(Less Deposits in Transit)	\$67,534.34	\$0.00	\$83,382.30	-\$15,847.96	\$0.00	
Balance per Bank	\$25,083,453.46	\$9,774,514.34	\$150,788.32	\$80,776.63	\$15,077,374.17	

APRIL							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	04/08/20	69,176.83				69,176.83	
2	04/08/20	308,362.27				308,362.27	
3	04/15/20	1,111.19				\$1,111.19	
4	04/15/20	38,907.67				38,907.67	
5	04/22/20	12,269.37				12,269.37	
6	04/22/20	25,748.89				25,748.89	
7	04/26/20	20,692.59				20,692.59	
8	04/26/20	99,014.91				99,014.91	
9	04/30/20	15,847.96				15,847.96	
10						-	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	591,131.68	-	-	-	591,131.68	
	Monthly Rpt	591,131.68				591,131.68	
	Variance	0.00	-	-	-	0.00	

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

Month		April							
Current Fund Year		2020							
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid April	Monthly Recoveries April	Calc. Net Paid Thru April	TPA Net Paid Thru April	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	35,161.03	16,008.01	0.00	51,169.04	51,169.04	0.00	0.00	0.00
	Liability	1,400.00	0.00	0.00	1,400.00	1,400.00	0.00	0.00	0.00
	Auto	3,561.75	5,977.41	0.00	9,539.16	9,539.16	0.00	0.00	0.00
	Workers Comp	36,295.51	42,594.07	0.00	78,889.58	78,889.58	0.00	0.00	0.00
	Cherry Hill	0.00	5,762.67	12,455.56	(6,692.89)	(6,692.89)	0.00	0.00	0.00
	Total	76,418.29	70,342.16	12,455.56	134,304.89	134,304.89	0.00	0.00	0.00
2019	Property	1,081,469.98	0.00	1,680.69	1,079,789.29	1,079,789.29	0.00	0.00	0.00
	Liability	51,535.66	16,695.23	0.00	68,230.89	68,230.89	0.00	(0.00)	0.00
	Auto	62,958.52	0.00	0.00	62,958.52	62,958.52	(0.00)	200.00	(200.00)
	Workers Comp	1,176,803.94	44,912.95	0.00	1,221,716.89	1,221,716.89	0.00	0.00	0.00
	Cherry Hill	0.00	8,734.20	642.71	8,091.49	8,091.49	0.00	0.00	0.00
	Total	2,372,768.10	70,342.38	2,323.40	2,440,787.08	2,440,787.08	0.00	200.00	(200.00)
2018	Property	354,056.39	0.00	0.00	354,056.39	354,056.39	(0.00)	(0.00)	0.00
	Liability	112,993.35	4,424.90	0.00	117,418.25	117,418.25	0.00	0.00	0.00
	Auto	98,214.47	0.00	0.00	98,214.47	98,214.47	0.00	0.00	0.00
	Workers Comp	2,070,683.77	31,450.91	0.00	2,102,134.68	2,101,633.67	501.01	501.01	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	2,635,947.98	35,875.81	0.00	2,671,823.79	2,671,322.78	501.01	501.01	0.00
2017	Property	434,821.97	0.00	0.00	434,821.97	434,821.97	(0.00)	(0.00)	0.00
	Liability	505,267.41	4,655.75	0.00	509,923.16	509,923.16	0.00	0.00	0.00
	Auto	581,654.82	3,486.73	0.00	585,141.55	585,141.55	(0.00)	(0.00)	0.00
	Workers Comp	1,721,075.59	7,856.62	0.00	1,728,932.21	1,727,953.01	979.20	404.56	574.64
	Cherry Hill	574.64	0.00	0.00	574.64	574.64	(0.00)	574.64	(574.64)
	Total	3,243,394.43	15,999.10	0.00	3,259,393.53	3,258,414.33	979.20	979.20	0.00
2016	Property	406,447.88	0.00	0.00	406,447.88	406,447.88	0.00	0.00	0.00
	Liability	846,071.03	87,629.54	0.00	933,700.57	933,700.57	0.00	0.00	0.00
	Auto	673,745.26	295,359.69	0.00	969,104.95	969,104.95	0.00	0.00	0.00
	Workers Comp	1,912,844.74	15,583.00	0.00	1,928,427.74	1,928,178.89	248.85	248.85	0.00
	Cherry Hill	0.00	0.00	596.50	(596.50)	(596.50)	0.00	0.00	0.00
	Total	3,839,108.91	398,572.23	596.50	4,237,084.64	4,236,835.79	248.85	248.85	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	(115.85)	0.00	0.00	(115.85)	0.00	(115.85)	(115.85)	0.00
	Cherry Hill	(278.50)	0.00	0.00	(278.50)	0.00	(278.50)	(278.50)	0.00
	Total	(394.35)	0.00	0.00	(394.35)	0.00	(394.35)	(394.35)	0.00
TOTAL		12,167,243.36	591,131.68	15,375.46	12,742,999.88	12,741,664.87	1,334.71	1,534.71	(200.00)

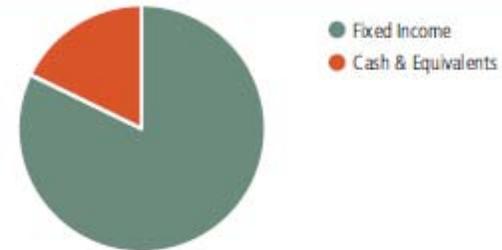
Relationship Summary

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND

April 01, 2020 - April 30, 2020

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$12,393,590.95	82.20%
Cash & Equivalents	2,683,783.22	17.80
TOTAL	\$15,077,374.17	100%



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$12,393,590.95	\$36,125.18	\$12,429,716.13	\$181,718.75	1.47%
Cash & Equivalents	2,683,783.22	6,462.93	2,690,246.15	28,278.88	1.05
TOTAL	\$15,077,374.17	\$42,588.11	\$15,119,962.28	\$209,997.63	1.39%

Market Value may be reported using market quotations, dealer prices, mass bid or ask, or estimated market value obtained from investment dealer. Mutual fund balances are summarized into one data point for all funds. Portfolio letters.



Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
Opening Market Value	\$15,064,195.67	\$14,668,811.49
Accrued Income	47,076.98	59,515.26
Opening Market Value w/Accrued Income	\$15,111,272.65	\$14,728,326.75
Contributions		
Cash Receipts	-	-
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	-	-
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-	-
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-1,853.51	-3,684.28
Total Withdrawals	-\$1,853.51	-\$3,684.28
Net Contributions & Withdrawals	-\$1,853.51	-\$3,684.28
Closing Market Value	15,077,374.17	15,077,374.17
Accrued Income	42,588.11	42,588.11
Closing Market Value w/Accrued Income	\$15,119,962.28	\$15,119,962.28
Net Investment Change	\$10,543.14	\$395,319.81
Net Investment Change Detail		
Net Investment Change	\$10,543.14	\$395,319.81
Income Earned		
Dividends	31.73	395.19
Net Interest	21,771.88	88,806.92
Other Income	-	-
Change in Accrued	-4,488.87	-16,927.15
Total Income Earned	\$17,314.74	\$72,274.96
Market Appreciation	-\$6,771.60	\$323,044.85

Relationship Summary *(continued)*

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND

April 01, 2020 - April 30, 2020

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	\$31.73	\$395.19
Interest	21,771.88	88,806.92
Other Income	-	-
Total Taxable	\$21,803.61	\$89,202.11
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$21,803.61	\$89,202.11

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
Short Term		
Gain	-	\$6,982.81
Loss	-	-
Total Short Term	-	\$6,982.81
Long Term		
Gain	-	9,541.02
Loss	-	-
Total Long Term	-	\$9,541.02
TOTAL GAIN/LOSS	-	\$16,523.83

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.



Asset Allocation

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND
 April 01, 2020 - April 30, 2020

Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
Fixed Income						
U.S. Taxable Fixed Income	82.20%	\$12,393,590.95	\$11,982,723.87	\$410,867.08	\$36,125.18	\$12,429,716.13
Total Fixed Income	82.20%	\$12,393,590.95	\$11,982,723.87	\$410,867.08	\$36,125.18	\$12,429,716.13
Cash & Equivalents						
Taxable	17.80	2,683,783.22	2,683,783.22	-	6,462.93	2,690,246.15
Total Cash & Equivalents	17.80%	\$2,683,783.22	\$2,683,783.22	-	\$6,462.93	\$2,690,246.15
TOTAL ASSETS	100%	\$15,077,374.17	\$14,666,507.09	\$410,867.08	\$42,588.11	\$15,119,962.28



Camden County Municipal Joint Insurance Fund

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Robert Garish, Senior Risk Control Consultant
DATE: May 1, 2020

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

Keith Hummel Associate Director Public Sector, Camden JIF khummel@jamontgomery.com Office: 856-552-6862	Glenn Prince Associate Director Public Sector gprince@jamontgomery.com Office: 856-552-4744
John Saville Senior Risk Control Consultant jsaville@jamontgomery.com Office: 732-660-5009	Chief Harry Earle (Ret.) Law Enforcement Risk Control Consultant hearle@jamontgomery.com Office: 856-446-9277
Robert Garish Senior Risk Control Consultant rgarish@jamontgomery.com Office: 856-552-4650	Liam Callahan Risk Control Consultant lcallahan@jamontgomery.com Office: 856-552-4902
Jonathan Czarnecki Risk Control Consultant jczarnecki@jamontgomery.com Office: 856-446-9205	Lauren Gershman Administrative Assistant lgershman@jamontgomery.com Office: 856-446-9279

LOSS CONTROL SURVEYS

- No Loss Control Surveys were conducted in April

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No visits were conducted during the month of April

MEETINGS ATTENDED

- Camden JIF Claims Meeting (Telephonic) – April 24
- Camden JIF Fund Meeting (Zoom) – April 27

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
May 18	Fund Meeting	Voorhees Twp. Town Center

SAFETY DIRECTOR'S BULLETINS AND NOTICES

Training announcements and bulletins are distributed by e-mail to Fund Commissioners, Safety Coordinators, and Risk Consultants. Please access the JIF website to verify contact information is correct. If you find a discrepancy, please let us know.

The following Safety Director Bulletins and alerts were distributed by e-mail. If you are not receiving updates or would like to add other names to the distribution list, please let us know. Copies of the Bulletins listed below are available for review, please contact the Safety Director's Office for additional copies or access them via the NJMEL APP.

- April 1, 2020- Safety Director Message – Junior Firefighters & EMS Cadets
- April 3, 2020- New Bulletin – COVID-19 Exposures to First Responders
- April 7, 2020- New Bulletin – FBI warns of child exploitation during COVID-19
- April 9, 2020- New Bulletin – COVID and Solid Waste Collection
- April 10, 2020- New Message from Safety Director – Post-COVID Summer Camp Training Resources
- April 15, 2020- Updated Bulletin – Firefighter / EMT Exposure to COVID-19
- April 17, 2020- Message from Safety Director for Administrative personnel
- April 22, 2020- New Bulletin – Taking Employees' Temperatures for Return-to-Work
- April 30, 2020- NEW MSI online streaming video service
- April 30, 2020 - Updated Bulletin – Parks and Playgrounds

MEL MEDIA LIBRARY

The new MEL Video Library (856-552-4900) is available for borrowing 560+ safety videos in 45 different categories. To view the full video catalog and rent videos, please visit www.njmel.org or email the video library at melvideolibrary@jamontgomery.com.

April	
Municipality	Number of Videos
—	-0-

MEL SAFETY INSTITUTE (MSI)

Streaming safety videos have been added to the Learning Management System. Under this new service, called, MSI Now, about 130 titles are now available by logging into the LMS and selecting the MSI NOW & Online Training College at the bottom right of the Home page. Once the College is opened, the list of videos will show on the right side of the page, under one of ten categories. Select the desired category and a list of videos that can be streamed right to your workplace.

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

MSI in-classroom training programs will continue to be suspended until further notice. We will be announcing future training opportunities soon.

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).

CEU's for Certified Publics Works Managers			
MSI Course	CEUs/Cat.	MSI Course	CEUs/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	2 / 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	CEUs/Cat.	MSI Course	CEUs/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	4 / 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	4 / 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	CEUs/Cat.	MSI Course	CEUs/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	CEUs/Cat.	MSI Course	CEUs/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	CEUs/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	

Camden County Insurance Comm. Certificate of Insurance Monthly Report

From 4/1/2020 To 5/1/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Holiday Inn Express Voorhees I - County of Camden, Division Of Insurance	121 Laurel Oak Rd Voorhees, NJ 08043	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/2020 to 1/1/2021 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 Evidence of Insurance with respect to a multi-prong plan for homeless COVID-19	4/2/2020 #2479771	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel, Inc. I - County of Camden, Division Of Insurance	PO Box 1400 Voorhees, NJ 08043	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/2020 to 1/1/2021 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 RE: Trailer for a Covid-19 testing site Hale Trailer Brake & Wheel, Inc. and Camden County College, Blackwood Campus are 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 use of Trailer for a Covid-19 testing site that will run through April 15, 2020 in Blackwoods CCC campus.	4/9/2020 #2482046	GL AU EX WC OTH
H - Camden County College I - County of Camden, Division Of Insurance	200 College Dr Blackwood, NJ 08012	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/2020 to 1/1/2021 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 RE: Trailer for a Covid-19 testing site Hale Trailer Brake & Wheel, Inc. and Camden County College, Blackwood Campus are 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 use of Trailer for a Covid-19 testing site that will run through April 15, 2020 in Blackwoods CCC campus.	4/9/2020 #2482045	GL AU EX WC OTH
H - Volunteers of America I - County of Camden, Division Of Insurance	517 Penn St Camden, NJ 08102	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021; Policy #: SP4059717 Evidence of Insurance with respect to contract between Volunteers of America and The County with regards to operation of an emergency homeless shelter in a local hotel.	4/13/2020 #2482714	GL AU EX WC OTH
Total # of Holders: 4				

05/04/2020

1 of 1



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

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$161,535.33	\$84,309.53	\$77,225.80	47.81%
February	\$146,075.31	\$80,236.09	\$65,839.22	45.07%
March	\$196,173.29	\$83,557.40	\$112,615.89	57.41%
April	\$211,266.41	\$90,011.34	\$121,255.07	57.39%
TOTAL 2020	\$715,050.34	\$338,114.36	\$376,935.98	52.71%

Monthly & YTD Summary:

PPO Statistics	April	YTD
Bills	125	702
PPO Bills	111	641
PPO Bill Penetration	88.80%	91.31%
PPO Charges	\$168,856.69	\$591,205.81
Charge Penetration	79.93%	82.68%

Savings History:

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%
TOTAL 2019	\$3,042,329.21	\$1,379,303.91	\$1,663,025.30	54.66%
TOTAL 2018	\$2,845,780.35	\$1,441,081.52	\$1,404,698.83	49.36%
TOTAL 2017	\$1,803,457.88	\$879,858.84	\$923,599.04	51.21%
TOTAL 2016	\$2,534,730.41	\$1,393,859.39	\$1,140,871.02	45.01%
TOTAL 2015	\$2,642,806.56	\$1,379,391.36	\$1,263,415.20	47.81%
TOTAL 2014	\$2,462,610.10	\$1,290,804.11	\$1,171,805.99	47.58%
TOTAL 2013	\$2,350,634.69	\$1,046,355.16	\$1,304,279.53	55.49%
TOTAL 2012	\$3,492,188.94	\$1,551,241.48	\$1,940,947.46	55.58%
TOTAL 2011	\$3,001,784.51	\$1,383,535.61	\$1,618,248.90	53.91%

APPENDIX I – MINUTES

April 27, 2020 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – APRIL 27, 2020
MEETING HELD ELECTRONICALLY**

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF 2020 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
Neal Rochford	Borough of Haddonfield	Present
Jack Lipsett	Gloucester City	Present

EXECUTIVE COMMITTEE ALTERNATES:

Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Sharon Eggleston, City of Camden
Glenn Werner, Gibbsboro
Lawrence Spellman, Voorhees
Chris Walters, Oaklyn
Gary Passanante, Somerdale

FUND PROFESSIONALS AND RISK MANAGEMENT CONSULTANTS PRESENT:

Emily Koval,	PERMA
Karen Kamprath	PERMA
Robyn Walcoff	PERMA
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Walt Eife	Waypoint Insurance
Danielle Colaianni	Hardenbergh Insurance
John McCrudden	Hardenbergh Insurance
Terry Mason	M&C Insurance

PUBLIC:

Kate Delaney, Collingswood
Dennis Gromley, Voorhees

WELCOME: Chairman Mevoli welcomed everyone to the meeting.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF FEBRUARY 24, 2020

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF FEBRUARY 24, 2020

Motion:	Commissioner Shannon
Second:	Commissioner Wolk
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

COVID 19: Enclosed on **Pages 3 & 4** are copies of two MEL notices distributed to members advising on a MEL special committee formed to resolve matters related to coronavirus, workers' compensation claims related to coronavirus and member municipal bond issuance.

The MEL's Safety Director has been posting informative materials and links concerning COVID 19 to the MEL webpage www.njmel.org

MEL's Joint Cash Management Investment Program: After several years of legislative

initiatives, the MEL established a Joint Cash Management and Investment (JCMI) pool. This program permits the JCMI to participate in the purchase of debt securities issued by highly rated municipalities.

The Residual Claims Fund and the Environmental Joint Insurance Fund executed agreements to participate at their March 27th meetings. At this time, the JCMI is also extending invitations to local affiliated Joint Insurance Funds. On **Page 5**, the JCMI Operations Committee has provided a list of questions and answers that Fund Commissioners may review.

On **Page 7** is Resolution 20-16 authorizing the Camden JIF's participation in the program.

MOTION TO ADOPT RESOLUTION 20-16 TO AUTHORIZE CAMDEN COUNTY MUNICIPAL JIF's PARTICIPATION IN THE MUNICIPAL EXCESS LIABILITY FUND JOINT CASH MANAGEMENT AND INVESTMENT PROGRAM (JCMI).

Motion:	Commissioner Wolk
Second:	Commissioner Lipsett
Roll Call Vote:	9 Ayes, 0 Nays

Also, enclosed on **Page 8** is the application that must be completed and submitted to the JCMI for membership.

MEL, RCF, EJIF March 27, 2020 Meetings: Due to the current public health emergency, the MEL decided to forego the annual reporting of MEL sub-committees; however, each fund held their respective meetings via teleconference. Enclosed in **Appendix II** please find copies of Commissioner Wolk's reports of the meetings.

2020 MEL, MR HIF & NJCE Educational Seminar: The 10th annual seminar scheduled for Friday, May 1, 2020 has been postponed and will be rescheduled at a later date.

Elected Officials Training Course: This year's elected officials training program focuses on *Preventing Child Abuse and Protecting Public Entities* from the liabilities imposed by new legislation concerning sexual molestation. Instructor-led sessions have been placed on hold. Instructions for the on-line course appears on **Page 10**.

Employment Practices Training: Attached on **Page 11 & 12** is a memorandum outlining this year's Employment Practices Liability Program, including manual/handbook updates and training requirements. The MEL contracted with a law firm to conduct a comprehensive review of the model personnel manual and handbook. As a result, the compliance deadline for all elements of the compliance program have been pushed back to June of 2021.

League Magazine Ad: The latest in the series of "Power of Collaboration" ads in the LOM publication highlights the benefits of online training. (**Page 13**)

Financial Disclosures: Commissioners should complete the online filing of the Financial Disclosure forms inclusive of the MEL/EJIF/RCF Commissioner and any municipal related

positions that require filing. The 2020 roster has been updated and we emailed fund commissioners with instructions to file by the due date of April 30, 2020. Executive Director said the Fund Office received notification today that the deadline for filing has been extended to June 1, 2020.

2nd Assessment Installment – The second installment due date is June 15th, any members needing an extension should reach out to the Treasurer or the Executive Director. Executive Director said any member that may need an extension to please reach out to the Executive Director or the Treasurer.

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 that was handed out and said as of January 31, 2020 the statutory surplus was \$9.4 million surplus with a nice gain over the prior month of \$169,000 over the prior month. Executive Director also reviewed the Expected Loss Ratio Analysis as of February 29, 2020 and the actuary projected us at 3.4 % we are currently a little less than 1.12% which is early on but very good so far. On the Lost Time Accident Frequency as of February 29th at 0.83 which is off to a good start with 3 lost time accidents. The Camden JIF is at 100% compliance for EPL Compliance. Executive said the next meeting will be on May 18th which is a week earlier due to the Memorial Day holiday.

Chairman Mevoli said the extension for the Financial Disclosures is helpful but please make sure everyone files in a timely manner.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 20-15 March 2020 Vouchers

TOTAL 2020	\$206,150.07
TOTAL	\$206,150.07

Approving Payment of Resolution 20-17 April 2020 Vouchers

TOTAL 2019	\$10,000.00
TOTAL 2020	\$1,809,118.74
TOTAL	\$1,819,118.74

Confirmation of February 2020 Claims Payments/Certification of Claims Transfers:

Closed	0.00
2016	279,042.79
2017	14,528.69
2018	86,515.57
2019	229,641.76
2020	21,910.67
TOTAL	631,639.48

Confirmation of March 2020 Claims Payments/Certification of Claims Transfers:

Closed	144.00
2016	220,291.56
2017	35,972.70
2018	47,398.87
2019	182,338.81
2020	48,414.92
TOTAL	534,416.86

MOTION TO APPROVE MARCH 2020 VOUCHERS RESOLUTION 20-15

Motion: Commissioner Lipsett
 Second: Commissioner Gallagher
 Roll Call Vote: 9 Ayes - 0 Nays

MOTION TO APPROVE APRIL 2020 VOUCHERS RESOLUTION 20-17

Motion: Commissioner Wolk
 Second: Commissioner Shannon
 Roll Call Vote: 9 Ayes - 0 Nays

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF FEBRUARY AND MARCH OF 2020 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Maley
 Second: Commissioner Lipsett
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi reported all litigation and cases are moving forward as schedule and of course, there was a little disruption in the outset, as the courts were trying to coordinate the technology for filings for responses. Everything is pretty much moving forward with workers comp

and third party adjusters and everyone has adjusted well. In response to Chairman Mevoli, Attorney Nardi said they are not doing any trials but arbitrations and mediations are being conducted and we are participating in many of those.

SAFETY DIRECTOR:

Safety Director Mr. Saville reviewed the monthly reports. There are about 20 MEL Safety Bulletin is included in the agenda packet. MSI trainings have been cancelled until further notice in conjunction with the social distancing requirements. The Safety Director's office remains open and available to help with any safety related issues. Safety Director requested that everyone to send in their quarterly department reports.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Certificate Report for the period 1/22/20 to 2/22/20 was included in the agenda in Appendix III.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of March 2020 where there was a savings of 57.41% for the month and a total of 50.79% for the year. Ms. Goldstein reviewed the 1st Quarter 2020 Workers' Compensation Injury Review and the memorandum regarding Medlogix Workers' Compensation Service Delivery Covid-19.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Chairman Mevoli said the Claims Committee had a meeting on Friday where all three claims were discussed. A motion to accept the committee's recommendation on the claims as discussed would be in order. Commissioner Maley said all members of the Committee received the PARs and minutes that we would normally review in Executive Session.

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion:	Commissioner Lipsett
Second:	Commissioner Shannon
Roll Call Vote:	9 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Chairman Mevoli said with a heavy heart one of our Fund Commissioners Richard Michielle has passed away last week. This moment of silence is for the passing of one of our original Executive Board Members Richard Michielle 89 years of age, has made the motion to adjourn for the last 30 years this motion of adjournment for this meeting in his honor and the moment of silence will be in his honor.

Chairman Mevoli thanked the Camden JIF members and fund professionals and wished everyone to be safe and healthy.

MEETING ADJOURNED: 5:52 PM

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