

The Camden County Municipal Joint Insurance Fund will conduct its June 22, 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
JUNE 22, 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: JUNE 22, 2020**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2020 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: May 18, 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. 20-20 – June Bills..... **Page 17**
Treasurer’s Report **Page 21**
Monthly Reports **Page 22**

- ATTORNEY – Joseph Nardi, Esquire**

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

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 40**

- MANAGED CARE – Medlogix**
Monthly Report..... **Page 42**

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: JULY 27, 2020 – Borough of Pine Hill**

Camden County Municipal Joint Insurance Fund
9 Campus Drive, Suite 216
Parsippany, NJ 07054

Date: June 22, 2020

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- Audit Report as of December 31, 2019** – The Auditor’s Report as of December 31, 2019 will be sent under separate cover to the Executive Committee. The Audit Committee also held a conference call with representatives from Bowman & Company to further review the report. Mr. Jim Miles will give a brief report at the meeting and following that, the Board will formally approve Resolution 20-19 approving year end financials along with the Group Affidavit. **(Pages 3-5)**
 - Motion to Approve Year-End Financials as of December 31, 2019 as Presented, Adopt Resolution 20-19 and execute the Group Affidavit indicating that members of the Executive Committee have read the General Comments Section of the Audit Report**
- Residual Claims Fund** – The RCF met on Wednesday, June 3, 2020 via conference call. Commissioner Wolk’s report is attached in Appendix II.
- EJIF**- The EJIF met on Wednesday, June 3, 2020 via conference call. Commissioner Wolk’s report is attached in Appendix II.
- MEL JIF** – The MEL met on Wednesday, June 3, 2020 via conference call. Commissioner Wolk’s report is attached in Appendix II.
- EPL Compliance Program**: The MEL approved the revised Personnel Manuals and Employee Handbooks at their June 3rd meeting. Following some minor adjustments, the documents will be uploaded to the MEL webpage. We will issue notices to members when that has been completed.
- 2020 Coverage Documents** – The fund office will begin distributing the 2020 coverage documents to all Fund Commissioners and Risk Managers in the next few weeks.

❑ **Upcoming Seminar “Facing and Embracing Crisis for your Municipality”:** The MEL’s Marketing Manager, Princeton Strategic Communications, will hold a webinar for MEL membership on June 30th at 10:30 AM on crisis management. The 2-hour program features a specialized panel of experts whom will cover topics such as how to develop a crisis communications plan for your municipality and how to face the public and the media in a crisis situation. The invite to register for the webinar will be distributed by JAM. Information on the webinar appears on **Page 6**.

❑ **Joint Cash Management & Investment Program (JCMI)** - The JCMI continues to purchase Bond Anticipation Notes issued by from MEL member municipalities. The program to date has been very successful and has saved some of our MEL member municipalities thousands of dollars while increasing the investment yield of JCMI members significantly higher than traditional investments.

The Camden JIF along with several other MEL-affiliated JIF’s recently joined the group and will be phased in, in the coming months. On **Page 7** is the investment portfolio to date.

❑ **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	Page 8
Income Portfolio	Page 9
Loss Ratio Analysis	Page 10
Loss Time Accident Frequency	Page 11 & 12
POL/EPL Compliance Report	Page 13
Fund Commissioners	Page 14
Regulatory Affairs Checklist	Page 15
RMC Agreements	Page 16

RESOLUTION NO. 20-19

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
Resolution of Certification
Annual Audit Report for Period Ending December 31, 2019**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2019 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the EXECUTIVE COMMITTEE, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the EXECUTIVE COMMITTEE of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the EXECUTIVE COMMITTEE have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the EXECUTIVE COMMITTEE have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the EXECUTIVE COMMITTEE.

WHEREAS, such resolution of certification shall be adopted by the EXECUTIVE COMMITTEE no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the EXECUTIVE COMMITTEE have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the EXECUTIVE COMMITTEE to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the EXECUTIVE COMMITTEE of the Camden County Municipal Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

WE HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING HELD ON JUNE 22, 2020.

MICHAEL MEVOLI, Chairman

M. JAMES MALEY, JR., Secretary

GROUP AFFIDAVIT FORM
CERTIFICATION OF EXECUTIVE COMMITTEE
of the
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

We members of the Executive Committee of the Camden County Municipal Joint Insurance Fund, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the Executive Committee of the Camden County Municipal Joint Insurance Fund.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2018.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS - RECOMMENDATIONS

_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)

Attest:

M. James Maley, Jr. Secretary to the Fund

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the Executive Committee.



Facing and Embracing Crisis For Your Municipality

Webinar: Tuesday, June 30, 10:30am - 12:30pm

Webinar ID: 823 6655 0067 Password: 621621

<https://us02web.zoom.us/j/82366550067?pwd=SFp6eGRqak5jOWV4b2FPQ2tOV3BmZz09>

Crisis happens, and when it does, you won't be judged by the crisis, as much as by your response. Drawing from the experience of four professionals with decades of experience in public affairs crisis communications, our two-hour Zoom presentation will cover the following:

- Why we must embrace crisis communications as a vital part of serving your municipality
- How to develop a crisis communications plan for your municipality or county
- How to face the public and the media in a crisis
- Q&A

Presenters:



[Norris Clark](#) is the managing partner of [Princeton Strategic Communications](#) (PSC), part of the Princeton Public Affair Group based in Trenton, which serves as a communications consultant to MEL. Norris is a former elected municipal official who served as the Director of Family and Community Relations for the New Jersey Department of Education and as a spokesperson for a national presidential campaign.



[Bryan Hickman](#) is a law school graduate who served as a communications aide to Senator Orin Hatch and as Counsel on the U.S. Senate Judiciary and Finance Committees, and holds a Master of Political Science from Utah State University.



[Rick Alcantara](#) holds a Masters degree in public relations from Rowan University where he also taught for seven years. He is a specialist in crisis and employee communications who has served the Federal Reserve Bank of Philadelphia, and served in a leadership roles for the Public Relations Society of America (PRSA).



[David Klucsik](#) served at Director of North America Communications and Head of Risk / Crisis Communications and Issues Management for the international chemical company Solvay. David is a former journalist who received a Master of Journalism from Temple University.

PRINCETON STRATEGIC COMMUNICATIONS · 160 WEST STATE STREET, TRENTON NJ 08608 · 609.278.1600

Municipal Excess Liability - Joint Insurance Fund
Municipal Note Investment Portfolio

Issuer	Amount	MEL Bid	Net Interest Cost	Cover Bid Net			Fund Purchaser	Dated Date	Maturity Date
				Cover Bid	Interest Cost	Savings			
Borough of Ringwood	\$ 6,252,313	2.15%	\$ 134,424.73	2.31%	\$ 144,115.81	\$ 9,691.09	RCF	4/9/2020	4/9/2021
Little Egg Harbor Township	3,214,000	2.05%	65,887.00	2.18%	70,065.20	4,178.20	RCF	4/14/2020	4/14/2021
Borough of Little Ferry	5,193,000	2.05%	106,160.79	2.05%	106,202.22	41.43	MEL	4/22/2020	4/21/2021
Borough of Saddle River	1,171,000	1.90%	22,187.20	2.05%	23,938.82	1,751.62	EJIF	4/24/2020	4/23/2021
Borough of Mountainside	5,386,072	1.60%	85,937.77	1.88%	100,971.51	15,033.74	EJIF	5/1/2020	4/30/2021
Township of Oxford	670,250	1.80%	12,030.99	2.73%	18,250.34	6,219.35	MEL	5/6/2020	5/5/2021
Borough Dunellen	5,495,700	1.75%	96,174.75	2.47%	135,963.62	39,788.87	MEL	4/28/2020	4/28/2021
Township of Mendham	4,850,000	1.45%	70,325.00	1.47%	71,246.50	921.50	MEL - JCMI	5/7/2020	5/7/2021
City of Millville	7,630,000	1.65%	125,545.29	1.65%	125,568.12	22.83	MEL	5/7/2020	5/6/2021
Borough of Helmetta*	1,200,000	1.80%	21,240.00	3.00%	35,400.00	14,160.00	MEL - JCMI	5/6/2020	4/30/2021
Township of Belleville	5,000,000	1.99%	99,223.61	2.09%	104,209.72	4,986.11	MEL	5/14/2020	5/13/2021
Borough of Stanhope	4,115,302	1.90%	78,190.74	2.30%	94,651.95	16,461.21	MEL - JCMI	5/20/2020	5/20/2021
Borough of South Toms River	3,248,715	1.90%	61,725.59	2.21%	71,829.09	10,103.50	MEL - JCMI	5/21/2020	5/21/2021
Borough of Wrightstown*	247,500	2.00%	4,936.25	3.00%	7,404.38	2,468.13	MEL - JCMI	5/18/2020	5/17/2021
Township of Pemberton	8,745,000	0.93%	81,102.59	0.95%	82,585.11	1,482.52	MEL - JCMI	6/8/2020	6/7/2021
Borough of Pompton Lakes	3,593,700	0.82%	29,468.34	0.86%	30,905.82	1,437.48	MEL - JCMI	6/4/2020	6/4/2021
Township of Westampton	3,419,151	0.85%	28,982.05	0.97%	33,073.64	4,091.58	MEL - JCMI	6/3/2020	6/2/2021
Borough of Seaside Heights	5,410,076	0.85%	45,985.65	0.94%	50,638.31	4,652.67	MEL - JCMI	6/3/2020	6/3/2021
Township of Delanco	1,199,410	0.95%	11,362.74	1.50%	17,941.17	6,578.43	MEL - JCMI	6/5/2020	6/4/2021
Township of Millburn	3,988,000	0.80%	31,815.38	1.09%	43,479.69	11,664.31	MEL - JCMI	6/12/2020	6/11/2021
Township of Hazlet	1,421,652	0.80%	8,782.65	1.09%	12,002.59	3,219.94	MEL - JCMI	6/10/2020	3/18/2021
Township of Hopewell	904,975	0.80%	7,239.80	1.05%	9,502.24	2,262.44	MEL - JCMI	6/11/2020	6/11/2021
Borough of Middlesex	6,550,524	0.95%	62,229.98	1.00%	65,505.24	3,275.26	MEL - JCMI	6/24/2020	6/24/2021
Township of Dennis	2,818,515	1.00%	28,185.15	1.14%	31,990.15	3,805.00	MEL - JCMI	6/18/2020	6/18/2021
	\$ 91,724,855	1.44%	\$ 1,319,144.03		\$ 1,487,441.22	\$ 168,297.19			
NJ Cash Management Fund		0.17%	\$ 155,932.25						
Benefit vs. NJ Cash Management Fund			\$ 1,163,211.77						

*Cover bid is estimated based on the fact that the MEL was the only bidder

CAMDEN COUNTY MUNICIPAL FUND				
FINANCIAL FAST TRACK REPORT				
AS OF April 30, 2020				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,225,911	4,903,643	244,826,179	249,729,822
2. CLAIM EXPENSES				
Paid Claims	576,646	2,172,649	106,023,970	108,196,619
Case Reserves	(130,351)	53,360	6,669,327	6,722,687
IBNR	129,386	599,451	5,036,318	5,635,769
Recoveries	(1,681)	(19,770)	(357,465)	(377,235)
TOTAL CLAIMS	574,000	2,805,690	117,372,150	120,177,839
3. EXPENSES				
Excess Premiums	451,026	1,804,106	68,795,303	70,599,409
Administrative	207,335	812,969	43,453,534	44,266,504
TOTAL EXPENSES	658,362	2,617,075	112,248,838	114,865,912
4. UNDERWRITING PROFIT (1-2-3)	(6,452)	(519,121)	15,205,191	14,686,070
5. INVESTMENT INCOME	16,063	431,885	11,295,209	11,727,095
6. DIVIDEND INCOME	0	0	3,726,030	3,726,030
7. STATUTORY PROFIT (4+5+6)	9,611	(87,236)	30,226,431	30,139,195
8. DIVIDEND	0	0	20,807,516	20,807,516
9. RCF Surplus Trigger Assessment	0	0	158,730	158,730
10. STATUTORY SURPLUS (7-8-9)	9,611	(87,236)	9,260,184	9,172,949
SURPLUS (DEFICITS) BY FUND YEAR				
Closed	2,978	86,517	4,456,486	4,543,003
Aggregate Excess LFC	22,215	102,431	901,229	1,003,660
2016	1,556	(323,515)	1,481,369	1,157,854
2017	2,006	219,831	1,397,495	1,617,326
2018	2,265	114,079	911,826	1,025,906
2019	3,439	(263,766)	111,780	(151,986)
2020	(24,849)	(22,814)		(22,814)
TOTAL SURPLUS (DEFICITS)	9,611	(87,236)	9,260,184	9,172,949
TOTAL CASH				23,025,578
CLAIM ANALYSIS BY FUND YEAR				
TOTAL CLOSED YEAR CLAIMS	12	(100)	95,077,466	95,077,366
FUND YEAR 2016				
Paid Claims	398,572	1,022,256	3,344,272	4,366,528
Case Reserves	(417,864)	(666,639)	1,375,632	708,993
IBNR	19,292	15,768	172,434	188,202
Recoveries	0	0	(128,847)	(128,847)
TOTAL FY 2016 CLAIMS	(0)	371,385	4,763,492	5,134,876
FUND YEAR 2017				
Paid Claims	15,999	185,173	3,246,867	3,432,040
Case Reserves	104,958	(133,273)	1,105,281	972,008
IBNR	(120,957)	(212,689)	954,034	741,345
Recoveries	0	0	(173,221)	(173,221)
TOTAL FY 2017 CLAIMS	0	(160,789)	5,132,961	4,972,172
FUND YEAR 2018				
Paid Claims	35,876	208,765	2,483,234	2,691,999
Case Reserves	8,045	(148,785)	1,995,299	1,846,514
IBNR	(43,920)	(96,280)	1,247,629	1,151,349
Recoveries	0	(10,800)	(9,376)	(20,175)
TOTAL FY 2018 CLAIMS	0	(47,100)	5,716,787	5,669,686
FUND YEAR 2019				
Paid Claims	61,608	615,558	1,872,130	2,487,688
Case Reserves	1,351	91,604	2,193,115	2,284,718
IBNR	(61,278)	(331,768)	2,662,221	2,330,453
Recoveries	(1,681)	(8,971)	(46,021)	(54,992)
TOTAL FY 2019 CLAIMS	0	366,422	6,681,444	7,047,867
FUND YEAR 2020				
Paid Claims	64,579	140,998		140,998
Case Reserves	173,160	910,454		910,454
IBNR	336,249	1,224,420		1,224,420
Recoveries	0	0		0
TOTAL FY 2020 CLAIMS	573,988	2,275,872		2,275,872
COMBINED TOTAL CLAIMS	574,000	2,805,690	117,372,150	120,177,839

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.

CAMDEN JOINT INSURANCE FUND									
Fixed Income Portfolio Summary and Rate Comparison									
					For Month End	4/30/2020			
					Last	This			
					Month	Month			
					2017	2018	2019	2019	2020
CAMDEN JOINT INSURANCE FUND									
Total Cash Balance (millions)					19.11	21.12	21.96	25.40	23.03
Fixed Income Portfolio									
Investments (millions), Book Value					12.35	12.35	14.35	13.83	13.83
Avg maturity (years) ***					1.60	2.31	1.86	1.67	1.59
Unrealized gain/(loss) (%)					0.01	-1.21	0.36	3.02	2.97
Purchase/Book yield (%)					1.22	1.46	1.51	1.40	1.39
Realized gain/(loss) (%)					0.00	0.00	0.00	0.06	0.00
Total Yield (Market)					1.23	0.25	1.87	4.48	4.36
M E L PORTFOLIO									
Total Cash Balance (millions)					59.15	62.76	68.39	62.57	69.78
Fixed Income Portfolio									
Investments (millions), Book Value					48.74	48.74	38.01	23.70	19.51
Avg maturity (years) ***					1.15	1.63	1.11	0.92	0.90
Unrealized gain/(loss) (%) **					-0.21	-1.26	-1.26	1.75	1.99
Purchase/Book yield (%)					1.11	1.80	1.38	1.40	1.40
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Yield (Market)					0.90	0.54	0.12	3.15	3.39
COMPARATIVE RATES (%)									
Cash & Cash Equivalents									
NJ Cash Mgmt Fund *					0.85	1.81	2.22	1.40	0.73
Wells Fargo Treasury Plus 454/Sweep					0.47	1.43	1.77	0.42	0.01
Investors Bank Deposits					0.87	1.64	2.07	1.06	0.65
Treasury Issues									
1 year bills					1.20	2.33	2.05	0.33	0.18
3 year notes					1.58	2.63	1.94	0.50	0.28
5 year notes					1.83	2.75	1.96	0.59	0.39
3 month bills					0.95	1.97	2.10	0.30	0.14
Merrill Lynch US Govt 1-3 years ^					0.44	1.60	3.55	2.80	2.85
* 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 April is 1.59%									
***WF uses Weighted Average Life which factors in the likelihood of a security being called based on the current level of interest rates.									

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

				AS OF		April 30, 2020			
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred Current	64 Actual	MONTH TARGETED	63 Actual	MONTH TARGETED	52 Actual	MONTH TARGETED	
			30-Apr-20		31-Mar-20		01-May-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%	97.12%	79.82%	97.13%	82.78%	96.51%	
AUTO LIABILITY	335,860	242,622	72.24%	96.92%	72.24%	96.77%	75.32%	93.94%	
WORKER'S COMP	3,739,043	2,714,413	72.60%	99.96%	72.60%	99.95%	70.97%	99.62%	
TOTAL ALL LINES	6,028,749	4,702,991	78.01%	99.13%	78.01%	99.12%	77.86%	98.61%	
NET PAYOUT %	\$4,338,350		71.96%						
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred Current	52 Actual	MONTH TARGETED	51 Actual	MONTH TARGETED	40 Actual	MONTH TARGETED	
			30-Apr-20		31-Mar-20		01-May-19		
PROPERTY	490,882	441,150	89.87%	100.00%	89.87%	100.00%	90.83%	100.00%	
GEN LIABILITY	1,437,680	1,089,849	75.81%	96.51%	76.68%	96.38%	37.11%	92.48%	
AUTO LIABILITY	330,150	1,015,797	307.68%	93.94%	304.32%	93.62%	81.25%	89.30%	
WORKER'S COMP	3,689,848	2,399,033	65.02%	99.62%	65.52%	99.57%	65.95%	98.70%	
TOTAL ALL LINES	5,948,560	4,945,829	83.14%	98.58%	83.48%	98.50%	61.88%	96.78%	
NET PAYOUT %	\$4,236,836		71.22%						
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred Current	40 Actual	MONTH TARGETED	39 Actual	MONTH TARGETED	28 Actual	MONTH TARGETED	
			30-Apr-20		31-Mar-20		01-May-19		
PROPERTY	566,229	469,190	82.86%	100.00%	82.86%	100.00%	83.82%	100.00%	
GEN LIABILITY	1,464,528	648,308	44.27%	92.48%	43.57%	91.95%	31.80%	83.56%	
AUTO LIABILITY	324,847	627,117	193.05%	89.30%	193.05%	88.81%	66.39%	81.06%	
WORKER'S COMP	3,837,435	2,485,807	64.78%	98.70%	61.89%	98.57%	65.56%	95.79%	
TOTAL ALL LINES	6,193,040	4,230,422	68.31%	96.85%	66.36%	96.62%	59.29%	92.51%	
NET PAYOUT %	\$3,258,114		52.61%						
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred Current	28 Actual	MONTH TARGETED	27 Actual	MONTH TARGETED	16 Actual	MONTH TARGETED	
			30-Apr-20		31-Mar-20		01-May-19		
PROPERTY	600,000	390,749	65.12%	100.00%	65.13%	100.00%	68.58%	96.65%	
GEN LIABILITY	1,506,000	520,444	34.56%	83.56%	34.16%	82.70%	11.06%	67.85%	
AUTO LIABILITY	334,000	103,964	31.13%	81.06%	31.13%	80.03%	25.98%	62.03%	
WORKER'S COMP	3,840,000	3,502,679	91.22%	95.79%	90.23%	95.33%	78.59%	81.73%	
TOTAL ALL LINES	6,280,000	4,517,836	71.94%	92.48%	71.24%	91.93%	58.64%	78.78%	
NET PAYOUT %	\$2,671,323		42.54%						
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred Current	16 Actual	MONTH TARGETED	15 Actual	MONTH TARGETED	4 Actual	MONTH TARGETED	
			30-Apr-20		31-Mar-20		01-May-19		
PROPERTY	722,242	1,300,288	180.03%	96.65%	182.21%	96.43%	39.70%	30.00%	
GEN LIABILITY	1,674,299	265,502	15.86%	67.85%	12.73%	66.07%	1.08%	10.00%	
AUTO LIABILITY	387,682	123,479	31.85%	62.03%	31.80%	59.58%	8.78%	10.00%	
WORKER'S COMP	3,672,619	3,036,236	82.67%	81.73%	81.78%	78.67%	14.43%	6.00%	
TOTAL ALL LINES	6,456,842	4,725,505	73.19%	78.61%	72.11%	76.24%	13.45%	9.96%	
NET PAYOUT %	\$2,440,787		37.80%						
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred Current	4 Actual	MONTH TARGETED	3 Actual	MONTH TARGETED	-8 Actual	MONTH TARGETED	
			30-Apr-20		31-Mar-20		01-May-19		
PROPERTY	710,000	196,412	27.66%	30.00%	9.25%	23.00%	N/A	N/A	
GEN LIABILITY	1,692,081	23,900	1.41%	10.00%	1.09%	6.00%	N/A	N/A	
AUTO LIABILITY	397,295	315,412	79.39%	10.00%	76.60%	6.00%	N/A	N/A	
WORKER'S COMP	3,527,720	509,035	14.43%	6.00%	12.05%	3.00%	N/A	N/A	
TOTAL ALL LINES	6,327,096	1,044,759	16.51%	10.01%	12.86%	6.23%	N/A	N/A	
NET PAYOUT %	\$134,305		2.12%						

2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		April 30, 2020		
FUND	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	TOTAL RATE * 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		RATE	
			4/30/2020	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	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 :			June 15, 2020		
Total Participating Members		37	37		
Complaint			37		
Percent Compliant			100.00%		
				01/01/20	2020
				EPL	POL
Member Name	* EPL Program ?	Checklist Submitted	Compliant	Deductible	Deductible
AUDUBON	Yes	Yes	Yes	\$ 2,500	\$ 2,500
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500
BARRINGTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000
BELLMAWR	Yes	Yes	Yes	\$ 20,000	\$ 20,000
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000
CAMDEN CITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000
CHERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000
CHERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000
CHESILHURST	Yes	Yes	Yes	\$ 20,000	\$ 20,000
CLEMENTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000
GLOUCESTER TWP	Yes	Yes	Yes	\$ 100,000	\$ 100,000
HADDON	Yes	Yes	Yes	\$ 10,000	\$ 10,000
HADDONFIELD	Yes	Yes	Yes	\$ 20,000	\$ 20,000
HI-NELLA	Yes	Yes	Yes	\$ 20,000	\$ 20,000
LAUREL SPRINGS	Yes	Yes	Yes	\$ 20,000	\$ 20,000
LAWNSIDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000
LINDENWOLD	Yes	Yes	Yes	\$ 15,000	\$ 15,000
MAGNOLIA	Yes	Yes	Yes	\$ 20,000	\$ 20,000
MEDFORD LAKES	Yes	Yes	Yes	\$ 20,000	\$ 20,000
MERCHANTVILLE	Yes	Yes	Yes	\$ 20,000	\$ 20,000
MOUNT EPHRAIM	Yes	Yes	Yes	\$ 20,000	\$ 20,000
OAKLYN	Yes	Yes	Yes	\$ 2,500	\$ 2,500
PINE HILL	Yes	Yes	Yes	\$ 75,000	\$ 75,000
PINE VALLEY	Yes	Yes	Yes	\$ 2,500	\$ 2,500
RUNNEMEDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000
SOMERDALE	Yes	Yes	Yes	\$ 20,000	\$ 20,000
TAVISTOCK	Yes	Yes	Yes	\$ 20,000	\$ 20,000
VOORHEES	Yes	Yes	Yes	\$ 7,500	\$ 7,500
WINSLOW	Yes	Yes	Yes	\$ 20,000	\$ 20,000
WINSLOW TOWNSHIP FIRE DISTRICT #1	Yes	Yes	Yes	\$ 2,500	\$ 2,500
WOODLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000

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 June 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	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 June 15, 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
LAWNSIDE	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. 20-20

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

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

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

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

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

FUND YEAR CLOSED

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002225			
002225	MUNICIPAL EXCESS LIABILITY RCF	2019 RCF ASSESSMENT - CLOSURE OF FY 2015	375,746.97
			375,746.97
002226			
002226	MUNICIPAL EXCESS LIABILITY RCF	SURPLUS 12.31.19	158,730.00
			158,730.00
		Total Payments FY CLOSED	534,476.97

FUND YEAR 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002227			
002227	LAUREL SPRINGS BOROUGH	SAFETY INCENTIVE PROGRAM 2019	1,000.00
			1,000.00
002228			
002228	VOORHEES TOWNSHIP	SAFETY INCENTIVE PROGRAM 2019	2,000.00
			2,000.00
002229			
002229	TAVISTOCK BOROUGH	SAFETY INCENTIVE PROGRAM 2019	1,000.00
			1,000.00
002230			
002230	CHERRY HILL TOWNSHIP	SAFETY INCENTIVE PROGRAM 2019	2,000.00
			2,000.00
002231			
002231	CLEMENTON BOROUGH	SAFETY INCENTIVE PROGRAM 2019	1,500.00
			1,500.00
002232			
002232	CAMDEN CITY	SAFETY INCENTIVE PROGRAM 2019	2,000.00
			2,000.00
002233			
002233	BOWMAN & COMPANY, LLP	AUDITOR 6/20	18,157.00
			18,157.00
002234			
002234	GLOUCESTER TOWNSHIP	SAFETY INCENTIVE PROGRAM 2019	2,000.00
			2,000.00
002235			
002235	BERLIN BOROUGH	SAFETY INCENTIVE PROGRAM 2019	1,500.00
			1,500.00
002236			
002236	MOUNT EPHRAIM BOROUGH	SAFETY INCENTIVE PROGRAM 2019	1,500.00
			1,500.00
002237			
002237	MAGNOLIA BOROUGH	SAFETY INCENTIVE PROGRAM 2019	1,500.00
			1,500.00
002238			
002238	COLLINGSWOOD BOROUGH	SAFETY INCENTIVE PROGRAM 2019	2,000.00
			2,000.00

002239	HADDON TOWNSHIP	SAFETY INCENTIVE PROGRAM 2019	2,000.00 2,000.00
002240	HADDONFIELD BOROUGH	SAFETY INCENTIVE PROGRAM 2019	2,000.00 2,000.00
002241	BERLIN TOWNSHIP	SAFETY INCENTIVE PROGRAM 2019	1,500.00 1,500.00
002242	BELLMAWR BOROUGH	SAFETY INCENTIVE PROGRAM 2019	2,000.00 2,000.00
002243	CHESILHURST BOROUGH	SAFETY INCENTIVE PROGRAM 2019	1,000.00 1,000.00
002244	CHERRY HILL FIRE DISTRICT 13	SAFETY INCENTIVE PROGRAM 2019	2,000.00 2,000.00
002245	GLOUCESTER CITY	SAFETY INCENTIVE PROGRAM 2019	2,000.00 2,000.00
002246	MERCHANTVILLE BOROUGH	SAFETY INCENTIVE PROGRAM 2019	1,500.00 1,500.00
002247	MEDFORD LAKES BOROUGH	SAFETY INCENTIVE PROGRAM 2019	1,500.00 1,500.00
002248	LINDENWOLD BOROUGH	SAFETY INCENTIVE PROGRAM 2019	1,500.00 1,500.00
002249	WOODLYNNE BOROUGH	SAFETY INCENTIVE PROGRAM 2019	1,000.00 1,000.00
002250	BROOKLAWN BOROUGH	SAFETY INCENTIVE PROGRAM 2019	1,500.00 1,500.00
002251	AUDUBON BOROUGH	SAFETY INCENTIVE PROGRAM 2019	1,500.00 1,500.00
002252	AUDUBON PARK BOROUGH	SAFETY INCENTIVE PROGRAM 2019	1,000.00 1,000.00
002253	BARRINGTON BOROUGH	SAFETY INCENTIVE PROGRAM 2019	1,500.00 1,500.00
002254	OAKLYN BOROUGH	SAFETY INCENTIVE PROGRAM 2019	1,500.00 1,500.00
002255	GIBBSBORO BOROUGH	SAFETY INCENTIVE PROGRAM 2019	1,000.00 1,000.00
002256	PINE HILL BOROUGH	SAFETY INCENTIVE PROGRAM 2019	1,500.00 1,500.00
002257	RUNNEMEDE BOROUGH	SAFETY INCENTIVE PROGRAM 2019	1,500.00 1,500.00
002258	HI-NELLA BOROUGH	SAFETY INCENTIVE PROGRAM 2019	1,000.00 1,000.00
002259	LAWNSIDE BOROUGH	SAFETY INCENTIVE PROGRAM 2019	1,500.00 1,500.00
002260	SOMERDALE BOROUGH	SAFETY INCENTIVE PROGRAM 2019	1,500.00 1,500.00
002261	WINSLOW TOWNSHIP	SAFETY INCENTIVE PROGRAM 2019	2,000.00 2,000.00

002262			
002262	PINE VALLEY BOROUGH	SAFETY INCENTIVE PROGRAM 2019	1,000.00
			1,000.00
002263			
002263	WINSLOW FIRE DISTRICT	SAFETY INCENTIVE PROGRAM 2019	1,000.00
			1,000.00
002264			
002264	CAMDEN CITY PARKING AUTHORITY	SAFETY INCENTIVE PROGRAM 2019	1,500.00
			1,500.00
		Total Payments FY 2019	74,657.00

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002265			
002265	COMPSERVICES, INC.	GLOUCESTER TWP 6/20	1,291.67
002265	COMPSERVICES, INC.	CLAIMS ADMIN FEE 6/20	35,303.42
002265	COMPSERVICES, INC.	CHERRY HILL SERVICES 6/20	2,458.33
			39,053.42
002266			
002266	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 6/20	3,521.00
			3,521.00
002267			
002267	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 6/20	15,051.17
			15,051.17
002268			
002268	PERMA RISK MANAGEMENT SERVICES	POSTAGE 5/20	7.00
002268	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR/ADMIN 6/20	37,649.75
			37,656.75
002269			
002269	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 6/20	4,397.25
			4,397.25
002270			
002270	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 5/20	2,489.00
002270	BROWN & CONNERY, LLP	ATTORNEY FEE 5/20	2,033.33
002270	BROWN & CONNERY, LLP	EXPENSE 5/20	45.82
			4,568.15
002271			
002271	ELIZABETH PIGLIACELLI	TREASURER 6/20	1,949.17
			1,949.17
002272			
002272	DAVID TARASCHI	MEETING - 2ND QTR 2020	300.00
			300.00
002273			
002273	JACK LIPSETT	MEETING - 2ND QTR 2020	300.00
			300.00
002274			
002274	M. JAMES MALEY	MEETING - 2ND QTR 2020	300.00
			300.00
002275			
002275	NEAL ROCHFORD	MEETING - 2ND QTR 2020	300.00
			300.00
002276			
002276	JOSEPH WOLK	MEETING - 2ND QTR 2020	300.00
			300.00
002277			
002277	MICHAEL MEVOLI	MEETING - 2ND QTR 2020	300.00
			300.00
002278			
002278	TERRY KIERSZNOWSKI	MEETING - 2ND QTR 2020	300.00
			300.00
002279			
002279	JOSEPH GALLAGHER	MEETING - 2ND QTR 2020	300.00
			300.00
002280			
002280	COURIER POST	ACCT: CHL-083028 - MAY MTG - 5.13.20	51.12
			51.12
002281			
002281	ALLSTATE INFORMATION MANAGEMNT	ACCT#409 - ARC & STOR - 4.30.20	88.73
			88.73
002282			
002282	MEDLOGIX LLC	MANAGED CARE SERVICES_CHERRY HILL 6/20	1,083.00
002282	MEDLOGIX LLC	MANAGED CARE SERVICES 5/20	9,904.00
			10,987.00
002283			
002283	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 6/20	1,103.00
			1,103.00
002284			
002284	WALTER A. EIFE	RMC FEE - HADDON TOWNSHIP - 2/2 2020	17,524.00
			17,524.00

002285			
002285	CONNER STRONG & BUCKELEW	PINE HILL - RMC - 2/2 2020	8,708.00
002285	CONNER STRONG & BUCKELEW	MERCHANTVILLE - RMC - 2/2 2020	5,590.00
002285	CONNER STRONG & BUCKELEW	RUNNEMEDE - RMC - 2/2 2020	9,840.00
002285	CONNER STRONG & BUCKELEW	MAGNOLIA - RMC - 2/2 2020	6,991.00
002285	CONNER STRONG & BUCKELEW	HI-NELLA - RMC - 2/2 2020	1,248.00
002285	CONNER STRONG & BUCKELEW	WINSLOW FD - RMC - 2/2 2020	7,588.00
002285	CONNER STRONG & BUCKELEW	WINSLOW - RMC - 2/2 2020	33,399.00
002285	CONNER STRONG & BUCKELEW	SOMERDALE - RMC - 2/2 2020	7,166.00
002285	CONNER STRONG & BUCKELEW	TAVISTOCK - RMC - 2/2 2020	384.00
002285	CONNER STRONG & BUCKELEW	BARRINGTON - RMC - 2/2 2020	9,167.00
002285	CONNER STRONG & BUCKELEW	BROOKLAWN - RMC - 2/2 2020	4,756.00
002285	CONNER STRONG & BUCKELEW	BERLIN TWP - RMC - 2/2 2020	13,692.00
002285	CONNER STRONG & BUCKELEW	CHERRY HILL TWP - RMC - 2/2 2020	37,812.00
002285	CONNER STRONG & BUCKELEW	BELLMAWR - RMC - 2/2 2020	17,465.00
002285	CONNER STRONG & BUCKELEW	GLOUCESTER CITY - RMC - 2/2 2020	23,252.00
002285	CONNER STRONG & BUCKELEW	CHERRY HILL FD - RMC - 2/2 2020	20,074.00
002285	CONNER STRONG & BUCKELEW	COLLINGSWOOD - RMC - 2/2 2020	21,504.00
			228,636.00
002286			
002286	CONNER STRONG & BUCKELEW	CAMDEN CITY - RMC - 1/2 2020	19,093.00
			19,093.00
002287			
002287	CONNER STRONG & BUCKELEW	GLOUCESTER TOWN - RMC - 1/2 2020	29,104.00
			29,104.00
002288			
002288	HENRY D. BEAN & SON, INC.	PINE VALLEY - 2/2 RMC 2020	641.00
002288	HENRY D. BEAN & SON, INC.	HADDONFIELD - 2/2 RMC 2020	15,518.00
			16,159.00
002289			
002289	LOUIS DIANGELO	MEETING - 2ND QTR 2020	300.00
			300.00
002290			
002290	ASSOCIATED INSURANCE PARTNERS,	WOODLYNNE BORO - 2ND RMC 2020	2,737.50
002290	ASSOCIATED INSURANCE PARTNERS,	AUDUBON PARK BORO - 2ND RMC 2020	971.94
			3,709.44
		Total Payments FY 2020	435,352.20
		TOTAL PAYMENTS ALL FUND YEARS	\$1,044,486.17

Chairperson

Attest:

Dated:

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

Treasurer

June 22, 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 May 31, 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 JUNE:

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

- INVESTMENT INCOME:

Net Investment Income received or accrued for May totaled \$16,416.04.

- RECEIPT ACTIVITY FOR MAY:

Assessments	\$1,122,275.00	
Cherry Hill Deductible	<u>14,496.87</u>	
Total Receipts		<u>\$1,136,771.87</u>

- CLAIM ACTIVITY FOR MAY:

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

Property Liability Claims	\$ 98,570.67	
Workers Compensation Claims	102,659.10	
Administration Expense	<u>149,657.31</u>	
Total Claims/Expenses		<u>\$350,887.08</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 \$23,025,578.00 to a closing balance of \$23,812,143.77 showing an increase of 786,565.77.

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: May										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN 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
RECEIPTS										
Assessments	54,253.15	129,296.79	30,358.46	269,563.25	125,671.45	259,492.48	32,622.11	221,017.31	0.00	1,122,275.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,496.87	14,496.87
Invest Pymnts	14.58	139.73	16.56	237.93	0.79	82.78	1.58	187.41	(0.35)	681.01
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	14.58	139.73	16.56	237.93	0.79	82.78	1.58	187.41	(0.35)	681.01
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	54,267.73	129,436.52	30,375.02	269,801.18	125,672.24	259,575.26	32,623.69	221,204.72	14,496.52	1,137,452.88
EXPENSES										
Claims Transfers	26,279.82	56,688.01	15,602.84	101,267.10	0.00	0.00	0.00	0.00	1,392.00	201,229.77
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	149,657.31	0.00	149,657.31
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	26,279.82	56,688.01	15,602.84	101,267.10	0.00	0.00	0.00	149,657.31	1,392.00	350,887.08
END BALANCE	478,402.24	5,623,583.86	(92,953.72)	10,384,600.90	954,743.55	2,698,688.57	251,265.79	3,501,805.98	12,006.69	23,812,143.85
REPORT STATUS SECTION										
Report Month: May										
						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	May					
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 & Investn	\$23,025,578.00	7,939,224.69	- 38,947.04	47,926.18	15,077,374.17	
Opening Interest Accrua	\$42,588.11	-	-	-	42,588.11	
1 Interest Accrued and/or	\$17,715.77	\$0.00	\$0.00	\$0.00	\$17,715.77	
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	\$4,526.27	\$4,431.53	\$49.97	\$44.77	\$0.00	
6 Interest Paid - Term Ins	\$1,980.71	\$0.00	\$0.00	\$0.00	\$1,980.71	
7 Realized Gain (Loss)	-\$5,826.00	\$0.00	\$0.00	\$0.00	-\$5,826.00	
8 Net Investment Income	\$16,416.04	\$4,431.53	\$49.97	\$44.77	\$11,889.77	
9 Deposits - Purchases	\$1,338,001.64	\$1,136,771.87	\$98,570.67	\$102,659.10	\$0.00	
10 (Withdrawals - Sales)	-\$552,116.85	-\$350,887.08	-\$98,570.67	-\$102,659.10	\$0.00	
Ending Cash & Investment	\$23,812,143.77	\$8,729,541.01	-\$38,897.07	\$47,970.95	\$15,073,528.88	
Ending Interest Accrual Bal	\$58,323.17	\$0.00	\$0.00	\$0.00	\$58,323.17	
Plus Outstanding Checks	\$223,599.04	\$91,105.28	\$71,319.16	\$61,174.60	\$0.00	
(Less Deposits in Transit)	-\$43,389.44	-\$84,942.30	\$69,610.78	-\$28,057.92	\$0.00	
Balance per Bank	\$23,992,353.37	\$8,735,703.99	\$102,032.87	\$81,087.63	\$15,073,528.88	

MAY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	05/06/20	13,614.77				13,614.77	
2	05/06/20	19,404.92				19,404.92	
3	05/13/20	4,185.00				4,185.00	
4	05/13/20	14,776.82				14,776.82	
5	05/20/20	14,590.24				14,590.24	
6	05/20/20	26,017.75				26,017.75	
7	05/27/20	20,191.84				20,191.84	
8	05/27/20	46,618.99				46,618.99	
9	05/31/20	28,057.92				28,057.92	
10	05/31/20	13,771.52				13,771.52	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	201,229.77	-	-	-	201,229.77	
	Monthly Rpt	201,229.77				201,229.77	
	Variance	-	-	-	-	-	

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

Month									
Current Fund Year		May							
		2020							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid May	Monthly Recoveries May	Calc. Net Paid Thru May	TPA Net Paid Thru May	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	51,169.04	26,239.82	0.00	77,408.86	77,408.86	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	9,539.16	1,868.00	0.00	11,407.16	11,407.16	0.00	0.00	0.00
	Workers Comp	78,889.58	42,389.25	0.00	121,278.83	121,278.83	0.00	0.00	0.00
	Cherry Hill	(6,692.89)	1,392.00	5,762.67	(11,063.56)	(11,063.56)	0.00	0.00	(0.00)
	Total	134,304.89	71,889.07	5,762.67	200,431.29	200,431.29	0.00	0.00	(0.00)
2019	Property	1,079,789.29	40.00	0.00	1,079,829.29	1,079,829.29	0.00	0.00	0.00
	Liability	68,230.89	38,298.00	0.00	106,528.89	106,528.89	0.00	0.00	0.00
	Auto	62,958.52	0.00	0.00	62,958.52	62,958.52	(0.00)	(0.00)	0.00
	Workers Comp	1,221,716.89	38,085.82	0.00	1,259,802.71	1,259,802.71	0.00	0.00	0.00
	Cherry Hill	8,091.49	0.00	8,734.20	(642.71)	(642.71)	0.00	0.00	(0.00)
	Total	2,440,787.08	76,423.82	8,734.20	2,508,476.70	2,508,476.70	0.00	0.00	(0.00)
2018	Property	354,056.39	0.00	0.00	354,056.39	354,056.39	(0.00)	(0.00)	0.00
	Liability	117,418.25	7,817.12	0.00	125,235.37	125,235.37	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	2,102,134.68	8,356.53	0.00	2,110,491.21	2,109,990.20	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	2,671,823.79	16,173.65	0.00	2,687,997.44	2,687,496.43	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	509,923.16	4,517.82	0.00	514,440.98	514,440.98	0.00	0.00	0.00
	Auto	585,141.55	2,884.84	0.00	588,026.39	588,026.39	(0.00)	(0.00)	0.00
	Workers Comp	1,728,932.21	10,905.30	0.00	1,739,837.51	1,738,858.31	979.20	979.20	0.00
	Cherry Hill	574.64	0.00	0.00	574.64	574.64	(0.00)	(0.00)	0.00
	Total	3,259,393.53	18,307.96	0.00	3,277,701.49	3,276,722.29	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	933,700.57	6,055.07	0.00	939,755.64	939,755.64	0.00	0.00	(0.00)
	Auto	969,104.95	10,850.00	0.00	979,954.95	979,954.95	0.00	0.00	0.00
	Workers Comp	1,928,427.74	1,530.20	0.00	1,929,957.94	1,929,709.09	248.85	248.85	(0.00)
	Cherry Hill	(596.50)	0.00	0.00	(596.50)	(596.50)	0.00	0.00	0.00
	Total	4,237,084.64	18,435.27	0.00	4,255,519.91	4,255,271.06	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		12,742,999.58	201,229.77	14,496.87	12,929,732.48	12,928,397.77	1,334.71	1,334.71	(0.00)

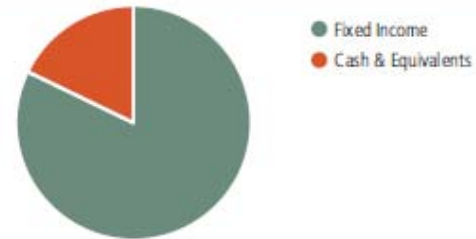
Relationship Summary

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND

May 01, 2020 - May 31, 2020

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$12,387,764.95	82.18%
Cash & Equivalents	2,685,763.93	17.82
TOTAL	\$15,073,528.88	100%



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$12,387,764.95	\$51,518.00	\$12,439,282.95	\$181,718.75	1.47%
Cash & Equivalents	2,685,763.93	6,805.17	2,692,569.10	22,111.55	0.82
TOTAL	\$15,073,528.88	\$58,323.17	\$15,131,852.05	\$203,830.30	1.35%

Market Value may be reported using market quotations for securities, or may be based on the net asset value of a mutual fund. Income may be estimated based on the latest available information. Market Value and Income are approximate and may not reflect the actual performance of the investment.



Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
Opening Market Value	\$15,077,374.17	\$14,668,811.49
Accrued Income	42,588.11	59,515.26
Opening Market Value w/Accrued Income	\$15,119,962.28	\$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	-	-3,684.28
Total Withdrawals	-	-\$3,684.28
Net Contributions & Withdrawals	-	-\$3,684.28
Closing Market Value	15,073,528.88	15,073,528.88
Accrued Income	58,323.17	58,323.17
Closing Market Value w/Accrued Income	\$15,131,852.05	\$15,131,852.05
Net Investment Change	\$11,889.77	\$407,209.58
Net Investment Change Detail		
Net Investment Change	\$11,889.77	\$407,209.58
Income Earned		
Dividends	98.40	493.59
Net Interest	1,882.31	90,689.23
Other Income	-	-
Change in Accrued	15,735.06	-1,192.09
Total Income Earned	\$17,715.77	\$89,990.73
Market Appreciation	-\$5,826.00	\$317,218.85

Relationship Summary *(continued)*

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND

May 01, 2020 - May 31, 2020

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	\$98.40	\$493.59
Interest	1,882.31	90,689.23
Other Income	-	-
Total Taxable	\$1,980.71	\$91,182.82
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$1,980.71	\$91,182.82

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
May 01, 2020 - May 31, 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	82.18%	\$12,387,764.95	\$11,982,723.87	\$405,041.08	\$51,518.00	\$12,439,282.95
Total Fixed Income	82.18%	\$12,387,764.95	\$11,982,723.87	\$405,041.08	\$51,518.00	\$12,439,282.95
Cash & Equivalents						
Taxable	17.82	2,685,763.93	2,685,763.93	-	6,805.17	2,692,569.10
Total Cash & Equivalents	17.82%	\$2,685,763.93	\$2,685,763.93	-	\$6,805.17	\$2,692,569.10
TOTAL ASSETS	100%	\$15,073,528.88	\$14,668,487.80	\$405,041.08	\$58,323.17	\$15,131,852.05



Camden County Municipal Joint Insurance Fund

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Robert Garish, Senior Risk Control Consultant
DATE: June 2, 2020

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

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

LOSS CONTROL SURVEYS

- Borough of Barrington – Conducted a Loss Control Survey on May 28, 2020
- Township of Winslow – Conducted a Loss Control Survey on May 28, 2020

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No visits were conducted during the month of May

MEETINGS ATTENDED

- Camden Claims Meeting- May 15, 2020
- Camden JIF Fund Meeting - May 18, 2020

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
June 22	Fund Meeting	Haddonfield Muni. Building
June 22	Claims Meeting	Haddonfield Muni. Building

SAFETY DIRECTOR'S BULLETINS AND NOTICES

Training announcements and bulletins are distributed by email 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 email. If you are not receiving updates or would like to add other names to the distribution list, please let us know. If applicable, a copy or copies of the Safety Director's Bulletins are attached.

- May 1, 2020 - MSI Training Resources for Utility Operations
- May 7, 2020 - Reopening Beach Operations- Bulletin
- May 18, 2020 - Live Safety Training Webinars- Registration Now Open!
- May 19, 2020 - Back to Work Driving & Vehicle Safety Readiness
- May 22, 2020 - Summer Activities- Safety Director Message
- May 27, 2020 - Reopening Public Facilities Guidance- MSI Bulletin

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.nimel.org or email the video library at melvideolibrary@jamontgomery.com.

May	
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).

J.A. Montgomery

CONSULTING

Due to the ongoing COVID-19 crisis in New Jersey, the indefinite suspension of in-person MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) classroom training, and with the utmost concern for our public employers and employees, MSI and NJCE announces online safety training starting on June 2, 2020. Instruction will be conducted with a live instructor using the Zoom webinar platform. We are excited to offer you the same training content, with the same experienced crew of instructors, and with the same continuing education credits as our in-person classes, but with the flexibility and safety of online delivery.

June Webinar Training Schedule

Click on Topic to Register

Date	Webinar Topic	Time
6/2/20	Bloodborne Pathogens (BBP)	10:00 – 11:00 am
6/3/20	HazCom w/GHS	10:00 – 11:30 am
6/4/20	Driving Safety Awareness	10:00 – 11:30 am
6/9/20	Fire Safety	10:00 – 11:00 am
6/10/20	Fall Protection Awareness	10:00 – 12:00 pm
6/11/20	CDL-Drivers Safety Regulations	10:00 – 12:00 pm
6/16/20	Hearing Conservation	10:00 – 11:00 am
6/17/20	Asbestos, Lead, Silica Overview	10:00 – 11:00 am
6/18/20	Bloodborne Pathogens (BBP)	10:00 – 11:00 am
6/23/20	Mower Safety	10:00 – 11:00 am
6/24/20	HazCom w/GHS	10:00 – 11:30 am
6/25/20	Fire Safety	10:00 – 11:00 am

About Zoom Training:

- A Zoom account is not needed to attend a class. Attendees can log-in and view the presentations from a laptop, smartphone, or tablet.
- It is required that each student registers for the class so attendance can be recorded into their learning history. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.
- Going forward, announcements will be sent with the future months' schedule of classes. Additional MSI and NJCE classes will be added in phases over the coming months.
- Please [click here](#) for informative Zoom operation details.

Questions?

- MSI members call the MSI Helpline at (866) 661-5120
- NJCE members call Natalie Dougherty at (856) 552-4738

The MSI and NJCE are committed to delivering high-quality safety training safely and efficiently to our members. With the additions of MSI NOW, our online streaming safety video service, and Zoom in-person training webinars, we believe we can meet the safety needs of public employers and employees so that our workforces can continue to best serve our communities.

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	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
Ragger / 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	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
Ragger / 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	



May 19, 2020

Back to Office (BTO) Driving and Vehicle Safety Readiness

The Governors Highway Association (GHSA) has reported that many states are seeing alarming speed increases, with some vehicles traveling at 100 MPH or more.¹ Once employees begin to go back to the office or workplace on a more regular basis, they may likely encounter many drivers who have been accustomed to operating on highways that were not heavily traveled due to the COVID-19 pandemic. Employers should consider taking this opportunity to have employees complete a safe driver training program. The training will better prepare them for the increased number of aggressive and inattentive drivers who have taken advantage of the roadway conditions that have occurred due to the COVID-19 pandemic.

Employees returning to the office may find that many of their employer's fleet vehicles, and perhaps their personal vehicles, have not been operated for a while. It is recommended that employers prepare the fleet, by conducting inspections to ensure that the vehicles can be safely operated by employees who are returning for work. It is also recommended that employers remind their personnel of the importance of pre-trip vehicle inspections whenever they operate any vehicle.

Back to Office Driving Safety

Employees may complete any one or more of the below training courses on traffic safety so they can be better prepared to handle any increased traffic safety threats when they return to work.

MEL Safety Institute - MSI NOW: <https://njmel.org/mel-safety-institute/overview-2/>

- Survival Driving – Urban Driving (Approximately 30 Minutes)
- Distracted Driving (Approximate 17 Minutes)
- Vehicle Inspection
- On the Road Safety
- Space Management around Your Truck

Safety Emergency Responder Vehicle Education - S:ERVE: <https://train.onqsafety.com/meljif>

- Safety National Attention and Distraction (Approximately 30 Minutes)

Employers should also ensure that employees licenses are compliant with the current law. Although the New Jersey Motor Vehicle Commission has granted some extensions for drivers' license renewals, employers must ensure employees do not become distracted and forget to renew their licenses as required.

Employers should regularly check the Motor Vehicle Commission website for the latest information. A recent MVC bulletin regarding license renewals can be viewed here:

<https://www.state.nj.us/mvc/pdf/about/FREQUENTLY%20ASKED%20QUESTIONS.pdf>

See the below MSI Bulletins for additional guidance regarding drivers license checks:

- CDL Drivers: <https://njmel.org/wp-content/uploads/2020/01/MSI-Bulletin-CDL-MVR-Program-Checks-Jan-2020.pdf>

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.

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- Non-CDL Drivers: <https://njmel.org/wp-content/uploads/2020/01/MSI-Bulletin-MVR-Checks-Reminder-Jan-2020.pdf>

Back to Office Vehicle Readiness

It is essential to maintain a vehicle that has been parked or unused during the pandemic. Fleet managers and employee administrators should ensure that:

1. Regularly scheduled maintenance, vehicle manufacture preventative maintenance, and general service have been completed before employees utilize fleet vehicles.
2. Vehicles that have been parked have undergone a comprehensive pre-trip safety inspection and service to include at a minimum:
 - Inspecting tire condition/pressure (including the spare tire)
 - Checking the oil and all fluid levels
 - A test drive by a qualified mechanic
 - Ensuring the wiper blades are in good working condition
 - Ensuring the battery condition is appropriate
 - A visual inspection of all bulbs and lamps
 - The exterior of the vehicle is adequately clean as not to diminish headlight and lamp intensity or windshield/vehicle glass view obstructions
 - An overall visual inspection of the vehicle to include a check for rodent infestation or insect nests.
3. A plan is in place to clean potentially contaminated vehicles. It may difficult to fully know if a person infected with COVID-19 was in a fleet vehicle, so it is important to have a plan in place to clean the interior of vehicles that could be potentially contaminated. See the below links for guidance:
General Cleaning: https://njmel.org/wp-content/uploads/2020/03/Cleaning-Surfaces-COVID_19-MSI-Briefing-Mar-2020.pdf
Vehicle Cleaning: <https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/disinfecting-transport-vehicles.html>
4. A review of any possible manufacturer recalls.

Fleet Managers and Administrators should develop a plan for when employees return to the office and operate fleet vehicles that may include:

- Developing a cleaning guide and frequency for vehicles (e.g. twice per day, after each use, or other)
- Establishing a protocol for proper disposal of face masks, gloves, and other PPE that may have been utilized while operating a fleet vehicle
- Determine if drivers must wear a face mask while operating a fleet vehicle even when alone (to help protect others who may share the vehicle)
- Determine if there will be any restrictions to the number of occupants in a vehicle
- Determine if fleet vehicles should be stocked with protective masks and other PPE
- Determine if there are any travel restrictions in place while utilizing a fleet vehicle

Employers should remind employees that as drivers, they should always conduct a routine pre-trip vehicle visual inspection of any vehicle that they drive. Such pre-trip inspections should include at a minimum:

-
- Looking for any view obstructions – dirty glass, debris.
 - Visually inspect tires for hazards, excessive wear, and proper inflation.
 - Ensuring that bulbs and lamps are in proper working order.
 - Visually inspect all mirrors to ensure they are in good condition.
 - Upon initially driving the vehicle, paying close attention to any unusual noises or vibrations.

Employees should be reminded of any specific policies on how to report a vehicle problem and how to place a vehicle out of service.

Our goal is to help keep your employees safe and to mitigate the risks that confront them while returning to work. By implementing these practices and providing reliable policy guidance, we can mitigate many of the risks that drivers may be confronted with as they begin traveling back to work and resume their normal work activities.

Resources

Automotive Fleet.com: <https://www.automotive-fleet.com/354390/advice-for-fleets-during-the-pandemic>

Consumer Reports: <https://www.consumerreports.org/car-maintenance/car-care-and-maintenance-during-the-coronavirus-covid-19/>

National Safety Council:

https://www.nsc.org/Portals/0/Documents/NSCDocuments_Advocacy/Safety%20at%20Work/covid-19/SAFER%20Framework%20Summary050620.pdf?ver=2020-05-06-162456-463

¹Governors Highway Safety Association. (2020, April 16). *Absent Traffic Jams, Many Drivers Getting More Reckless*. Retrieved May 11, 2020, from Governors Highway Safety Association: <https://www.ghsa.org/resources/news-releases/coronavirus-reckless-driving20>



May 27, 2020

Guidance for Reopening Public Facilities

Purpose: During these unprecedented times, local governments in New Jersey are continuing to face new challenges that test their ability to continue to provide vital services to their residents while protecting the health, safety and welfare of their employees. State-imposed restrictions and physical conditions are changing somewhat gradually based on the COVID-19 statistics and metrics, and local governments have reached out to the Safety Director's office for additional guidance. The purpose of this bulletin is to provide local government leaders with assistance in preparing to open additional facilities and services to the public based on the most recent directives and advice provided by the CDC, OSHA, and other governmental entities. Please note, the Safety Director's office cannot provide legal advice, and the information contained in this bulletin is based on the sources cited below. Local government officials should consult their local legal counsel for any specific questions concerning their particular situation.

Sources of Information: The following sources of information have been utilized in drafting this bulletin. The Safety Director strongly urges all local officials to read and thoroughly familiarize themselves with the recommendations and excellent resource information included in these publications:

- **CDC Guidance for Cleaning and Disinfecting (Public Spaces, Workplaces, Businesses, and Homes)** <https://www.cdc.gov/coronavirus/2019-ncov/community/reopen-guidance.html>
- **OSHA Publication 3390-03 2020 – Guidance on Preparing Workplaces for COVID-19:** <https://www.osha.gov/Publications/OSHA3990.pdf>
- **CDC Activities and Initiatives Supporting COVID-19 Response and the President's Plan for Opening America Up Again – May 2020:** <https://www.cdc.gov/coronavirus/2019-ncov/downloads/php/CDC-Activities-Initiatives-for-COVID-19-Response.pdf>
- **Previous Safety Director Bulletins Concerning COVID-19 Recommendations:** <https://njmel.org/covid-19-updates/>
- **EPA Approved Disinfectants:** <https://www.epa.gov/coronavirus/disinfectant-use-and-coronavirus-covid-19>
- **COVID-19 Back to Work Strategies and Checklist:** <https://njmel.org/wp-content/uploads/2020/05/Back-to-Work-Location-Strategies-Checklist-PowerPoint-presentation.pdf>
- **CORONAVIRUS Vendor Solutions:** <https://njmel.org/wp-content/uploads/2020/05/Coronavirus-Vendor-Solutions-May-6-2020.pptx>

State of New Jersey Restrictions: Local Governments must adhere to the restrictions imposed by Governor Murphy during the COVID-19 pandemic. The Governor has issued 44 Executive Orders concerning COVID-19, beginning with *Executive Order 103*, issued on March 9, 2020, Declaring a State of Emergency and a Public Health Emergency.

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.

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All of the Governor's Executive Orders, which serve as the basis for the restrictions imposed, can be found at the following link: https://nj.gov/infobank/eo/056murphy/approved/eo_archive.html

Governor Murphy has modified the restrictions gradually as the public health statistics gradually improve, and he announces any changes during his daily press conferences which are typically held at 1 PM. On May 18, 2020, Governor Murphy outlined his three stage approach for loosening or lifting restrictions based on the COVID-19 public health statistics. A copy of the matrix released by the Governor's office can be found at: <https://njmel.org/wp-content/uploads/2020/05/Restoring-Economic-Health-051820-.jpg>. Local officials are strongly urged to monitor the Governor's website for future changes or alterations to the current restrictions.

Cleaning and Disinfecting: The CDC recommends a three step process for cleaning and disinfecting workplaces and public facilities: (1) Develop Your Plan, (2) Implement Your Plan, and (3) Maintain and Revise Your Plan.

➤ **Develop Your Plan:** Local government officials are directed to the CDC publication for greater detail: <https://www.cdc.gov/coronavirus/2019-ncov/community/reopen-guidance.html>

Here are some factors to keep in mind as you move forward with this process:

1. It is vitally important to use EPA-approved disinfectants only, especially for surfaces and objects touched by multiple people. The approved list can be found at: <https://www.epa.gov/coronavirus/disinfectant-use-and-coronavirus-covid-19>
2. Always wear gloves appropriate for chemicals being used. Additional PPE may be needed based on the location or the product.
3. Outdoor surfaces may have to be cleaned and disinfected in a different manner.
4. The type of surface may make a difference (i.e. a porous surface versus a non-porous surface) for the cleaning or disinfecting procedure and for the chemicals needed.
5. The following are examples of frequently touched surfaces and objects that will need routine disinfection following reopening:
 - a. Tables
 - b. Doorknobs
 - c. Light switches
 - d. Countertops
 - e. Handles
 - f. Desks
 - g. Phones
 - h. Keyboards
 - i. Toilets
 - j. Faucets and sinks
 - k. Gas pump handles
 - l. Touch screens
6. Hand sanitizer and cleaning wipes should be made available to the employees at all times.
7. For additional guidance, OSHA recommends all employers formulate and adopt an *Infectious Disease Preparedness and Response Plan*. The plan would include cyclical cold and influenza absences, spikes

in yearly influenza cases, regional and sporadic crises such as H1N1 and the Ebola outbreaks, and ultimately large-scale pandemics such as COVID-19 or the Pandemic of 1918.

- a. The Plan would include basic infection prevention measures such as frequent handwashing, reminding workers to stay home when sick, and encouraging good respiratory etiquette, such as covering a cough or sneeze.
- b. A second part of the Plan would discuss policies and procedures for prompt identification and isolation of sick people, when appropriate.
- c. For more guidance on developing the plan, see:
<https://www.osha.gov/Publications/OSHA3990.pdf>

➤ **Implementation of Your Plan:** The following factors should be considered in this step:

1. Routine cleaning with soap and water prior to disinfection.
2. Read all manufacturer’s instructions for the cleaning and disinfection products you will use. Make sure you maintain Safety Data Sheets for those products and make sure all employees assigned to clean are properly informed about the products, use the appropriate PPE, and fully trained.

➤ **Maintain and Revise Your Plan:** The Safety Director recommends the following in addition to the information contained in the CDC publication noted:

1. Take steps to reduce your risk of exposure to the virus that causes COVID-19 during daily activities. Refer to ***OSHA Publication 3390-03 2020 – Guidance on Preparing Workplaces for COVID-19:*** <https://www.osha.gov/Publications/OSHA3990.pdf> for an excellent explanation of how the virus spreads.
2. On page 8 of the CDC publication found at this link, <https://www.cdc.gov/coronavirus/2019-ncov/community/reopen-guidance.html>, you will find a list of additional resources under the heading of “Community Locations,” that provide more extensive guidance for specific areas and personnel such as parks and recreation facilities, law enforcement personnel, and correction (jail) facilities.

Protecting Your Employees and the Public: Perhaps the most pressing challenge local officials face is how to continue to provide essential services to local residents while protecting employees and the general public. The Safety Director’s office recommends consideration of the following:

1. Increasing and enhancing personal safety and social distancing measures for employees who interact with each other and with the general public. Although this would not be feasible for all local government employees, especially the employees who are first responders, an assessment should be conducted to determine the jobs where these controls may be feasible.
2. Many local governments have implemented changes designed to reduce interpersonal contact, and consideration should be given to continuing those practices including:
 - a. Setting up procedures for electronic filing or a physical “drop box” location for permits, licenses, and fee payments (via check), thus reducing one on one contact. Similarly, setting up inspections via telephone or an online procedure.

- b. Preclude public entry into certain offices or areas or, if that is not possible, limiting the number of people permitted in an office or office building based on the space available, and requiring all members of the public and the employees to wear masks.
- c. Establishing new customer workflow routes to reduce interaction within offices and buildings with signage and floor markings.
- d. Permitting “flex scheduling” for employees and consider establishing work “teams” for large offices with dates designated for each team to work. For example, dividing up the workforce into 3 teams, A, B, and C, with Team A working Monday and Wednesday and Friday in Week 1.
- e. Allowing employees with underlying pre-existing health conditions to work from home, if feasible and appropriate based on the assignment.
- f. Employers should familiarize themselves, and especially personnel charged with Human Resources responsibilities with the Federal CARES Act which expands certain employee rights during the COVID-19 pandemic. Here is a link to information on that subject: <https://www.nj.gov/labor/worker-protections/earnedsick/covid.shtml>
- g. Continuing remote public meetings, in accordance with the procedures outlined by the NJ Dept. of Community Affairs.
- h. Consider closing off public water fountains, employee break rooms, and coffee areas until further notice.
- i. Many employers will be instituting daily temperature testing for employees before the employees will be permitted to enter the workspace. More information is available on the options for temperature testing on the ***CORONAVIRUS Vendor Solutions*** Power Point presentation. It is recommended that local officials contact their municipal attorney before implementing mandatory temperature testing to make certain that employees receive proper notice.
- j. If an employee tests positive for the COVID-19 virus, employers should follow the advice and recommendations from the CDC found at: <https://www.cdc.gov/coronavirus/2019-ncov/community/critical-workers/implementing-safety-practices.html>

Additional Resources: The Safety Director’s office has created a central repository on the NJ MEL website for updated COVID-19 information, including several bulletins addressing specific subject areas during the COVID-19 pandemic, and that information may be found at: <https://njmel.org/covid-19-updates/https://njmel.org/covid-19-updates/>

The Safety Director’s office would like to remind all public entities that until such time as a vaccine for COVID-19 is widely available, we will be recommending that the health and safety measures outlined herein should be followed. Our office will issue updates and new information as it becomes available.

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 4/22/2020 To 5/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Wells Fargo Equipment Finance, I - Cherry Hill Fire District (BOFC District	Inc. PO Box 35702 Billings, MT 59107	RE: Contract #314274-105 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 a 2019 Ford E450 AEV Type III Traumahawk 164 Ambulance, vin #1FDXE4FS1KDC41511, valued at \$280,000. Contract #413711-105	4/30/2020 #2494459	GL AU EX WC OTH
H - City of Camden I - Camden County Municipal JIF	530 Market Street Camden, NJ 08101	RE: (Lot 31) 263-265 Pine Street Camden NJ 08103 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 (Lot 31) 263-265 Pine Street Camden NJ 08103	5/7/2020 #2497064	GL AU EX WC
H - Borough of Haddon Heights I - Borough of Audubon	625 Station Avenue Haddon Heights, NJ 08035	Evidence of Insurance with respects to Shared Services Agreement for the Provision of Department of Public Works Services.	5/19/2020 #2509629	GL AU EX WC OTH
H - SealMaster I - Borough of Oaklyn	6852 Ruppsville Road Allentown, PA 18106	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.	5/20/2020 #2509777	GL AU EX WC OTH
H - Centennial Office LLC and I - Borough of Haddonfield	Archer & Greiner PC 1 Centennial Square Haddonfield, NJ 08033	RE: Use of Parking Lot Centennial Office LLC and Archer & Greiner PC are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Quasi entity Haddonfield Farmers Market use of certificate holder parking lot for market activities	5/20/2020 #2509783	GL AU EX
H - KS StateBank and/or Its Assigns I - Borough of Merchantville	PO Box 69 Manhattan, KS 66505	RE: 2020 Dodge Charger, vin #2C3CDXAG6LH111369 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 a 2020 Dodge Charger, vin #2C3CDXAG6LH111369, valued at \$35,921, for the Merchantville Police Department	5/22/2020 #2512094	GL AU EX WC OTH
H - City of Camden I - City of Camden	520 Market Street City Hall - Room 419 Camden, NJ 08101	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with	5/22/2020 #2512158	OTH

05/26/2020

1 of 1

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 4/22/2020 To 5/22/2020

	Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Michelle Hill - Tax Collector, Effective: 04/14/2020		
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CAMDEN JIE
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%
May	\$61,344.75	\$27,953.63	\$33,391.12	54.43%
TOTAL 2020	\$776,395.09	\$366,067.99	\$410,327.10	52.85%

Monthly & YTD Summary:

PPO Statistics	May	YTD
Bills	101	803
PPO Bills	91	732
PPO Bill Penetration	90.10%	91.16%
PPO Charges	\$49,239.47	\$640,445.28
Charge Penetration	80.27%	82.49%

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

May 18, 2020 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MAY 18, 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
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Attorney	Brown & Connery Joseph Nardi, Esquire
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Claims Service	CompServices Denise Hall, Cheryle Little
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Safety Director	J.A. Montgomery Consulting John Saville, Keith Hummel
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Treasurer	Elizabeth Pigliacelli
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Managed Care	Consolidated Services Group Jennifer Goldstein
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Underwriting Manager	Conner Strong & Buckelew
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FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Borough
Ari Messinger, Cherry Hill Alternate
Sharon Eggleston, City of Camden
Glenn Werner, Gibbsboro
Dawn Amadio, Laurel Springs
John Foley, Cherry Hill Fire District

FUND PROFESSIONALS AND RISK MANAGEMENT CONSULTANTS PRESENT:

Emily Koval,	PERMA
Karen Kamprath	PERMA
Robyn Walcoff	PERMA
Mike Avalone	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Walt Eife	Waypoint Insurance
John McCrudden	Hardenbergh Insurance
Terry Mason	M&C Insurance
Peter DiGiambatista	Associated Insurance
Mark von der Tann	Edgewood Associates

WELCOME: Chairman Mevoli welcomed everyone to the meeting.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF APRIL 27, 2020

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF APRIL 27, 2020

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

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 – 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 distributed and said as of March 31, 2020 the statutory surplus was \$9.1 million, which is a decrease of \$390,000 and is mainly driven by 2020 and is typical this time of the year. This is expected to level out and will continue to monitor and keep everyone posted. Executive Director also reviewed the Expected Loss Ratio

Analysis as of March 31, 2020 where the actuary projected the JIF at 6.2 % and we currently stand at 12.8%. On the Lost Time Accident Frequency as of March the Camden JIF stands at 1.12 with no lost time accidents for the month. Executive Director noted this report does not include Covid-19 claims. Executive Director reported the Camden JIF EPL Compliance is at 100%.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 20-18 May 2020 Vouchers

TOTAL 2019	\$31,636.00
TOTAL 2020	\$118,021.31
TOTAL	\$149,657.31

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

Closed	144.00
2016	398,527.23
2017	15,999.10
2018	35,875.81
2019	70,342.38
2020	70,342.16
TOTAL	591,131.68

MOTION TO APPROVE MAY 2020 VOUCHERS RESOLUTION 20-15

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

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF APRIL 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 on the Supreme Court decision regarding the case of the New Jersey Transit Corporation vs. Sandra Sanchez, which now provides employers the opportunity to recover economic losses paid out on workers' compensation cases, even though the driver of the vehicle selected a verbal threshold.

SAFETY DIRECTOR:

Safety Director Mr. Saville reviewed the monthly reports. MSI trainings have been cancelled until further notice in conjunction with the social distancing requirements. JA Montgomery is working on the production of several training programs that will be delivered via the webinar format and will include the available TCHs and CEUs. Safety Director requested that everyone to send in their quarterly department reports by May 31st and to please return the JOS Picture Challenges that were sent out. The Safety Director's office remains open and available to help with any safety related issues.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Certificate Report was included on page 33 for the period 4/01/20 to 5/01/20 was included in the agenda with four certificated issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of April 2020 where there was a savings of 57% for the month and a total of 52.71% for the year. Ms. Goldstein reviewed the Covid-19 Claims thus far for a total of 68 Covid claims, 10 testing positive and one employee still remains out of work.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Chairman Mevoli said the Claims Committee had a meeting on Friday where all seven claims were discussed. All members of the Committee received the PARs that were discussed and would normally be reviewed in Executive Session. A motion was requested to accept the committee's recommendation on the claims as discussed and reviewed.

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo
Vote:	Unanimous

Chairman Mevoli thanked the Camden JIF members and Fund Professionals and extended wishes to everyone to remain safe and healthy.

MEETING ADJOURNED: 5:44 PM

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

APPENDIX II

RCF, EJIF and MEL Reports



Municipal Excess Liability Residual Claims Fund

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

June 3, 2020

Memo to: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Wolk

Re: RCF June Meeting

Wielkotz & Company: Correspondence was received from Jim Cerullo notifying the fund that Ferraioli, Wielkotz, Cerullo & Cuva, P.A. ceased doing business as of December 31, 2019 and have rebranded as Wielkotz & Company. A resolution was passed to authorize the reassignment.

Auditor and Actuary Year-End Reports: The Audit Report as of December 31, 2019 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor referred to *Exhibit B-Change of Net Position* and reported Fund Year 2019 changed from \$1 million to \$12,110,000. The largest item contributing to the change was the result of creating the Surplus Trigger Account last fall. The supplemental assessment totaled \$5.2 million to be assessed over a 10-year period by the members of the fund. The other factor cited is the reoccurring deficits of the various older fund years, which the fund will continue to monitor and will make adjustments if deemed necessary at the appropriate time.

Fund Actuary reviewed the Actuarial Analysis and Loss Adjustment Reserves Report. As of December 31, 2019 the RCF has reserves totaling \$96.9 million and is consistent with Schedule C of the financial statements. The loss reserves are made up of \$70.9 million in case reserves and \$18 million in IBNR reserves. Fund Actuary reported the loss reserves are consistent with their estimate of unpaid claim liabilities.

Following the report, the Board approved the year-end financials as presented and adopted resolution 11-20 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report

2019 Budget Amendment: Historically at the September meeting, the Fund approves an amendment to the current year's budget to accept the transfer of liabilities as of June 30th. Executive Director reported that starting in 2018 the Board agreed to extend the valuation of

transfers from June 30th to December 31st. With this extension the Fund can now introduce an amended 2019 budget, which is being increased from \$661,000 to \$21,088,527.

The Board of Fund Commissioners reviewed the proposed budget amendment for Fund Year 2019 and made a motion to introduce on first reading the amendment to the 2019 Budget and to schedule the Public Hearing on September 2, 2020 at 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey. Enclosed is the 2019 amended budget.

Professional Services: The 3-year contract period for the professional services contracts will expire at year-end for the positions of Executive Director, Deputy Administrator, Treasurer, Actuary, Claims Supervisor, Internal Auditor and Fund Attorney. The full Board of Commissioners has historically been tasked as the evaluation committee for review of proposals and award of services to be confirmed at the January reorganization meeting, which was again accepted as the process for this year. A resolution authorizing the use of the Competitive Contract Request for Proposals (CCRFP) to initiate the process was passed.

2020 Financial Disclosures - The Division of Local Government Services distributed a notice that online filings could begin on Monday March 30th for JIF Commissioners, as well as, any other municipal related positions that require filing. In light of the circumstances surrounding COVID-19, the Local Finance Board, at its meeting of April 22, 2020, voted to extend the date at which the Board would take enforcement action against non-fillers of the 2020 FDS until July 31, 2020.

Position Bond Renewal: The annual renewal of the Position Bond to cover the Executive Director, Treasurer and Claims Administrators was renewed on May 1, 2020. The bond limit was increased from \$250,000 to \$1 million. The annual premium increased respectfully from \$1,070 to \$2,200.

Power of Collaboration The latest in the series of “Power of Collaboration” ads 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.

Electronic Mailings: Over the past several years, the JIFs have increasingly been moving towards providing all meeting materials electronically, saving resources of time and material, and also more environmentally conscientious. Going forward, agendas will be emailed unless otherwise requested.

Claims Committee: The Claims Review Committee met on May 6, 2020 and also met prior to the Fund meeting on June 3rd. The Claims Committee will meet again at 9:00 a.m. on September 2nd.

Next Meeting: The next meeting of the RCF is scheduled for September 2, 2020 at 10:30AM, and is currently scheduled at the Forsgate Country Club.

Fund Attorney reported we have been asked to monitor three claims where there is no coverage because of deficiencies in reporting by the outside carriers. They are all older claims that would have been in the RCF, but again they are not under our coverage, and we are only providing guidance and walking them through the process.

Commissioner Rheinhardt gave an overview of the MEL Audit Committee meeting; they welcomed a new board member Mr. George Destafney. The committee reviewed the audit reports for the MEL and the actuarial evaluation report as of December 31, 2019 which were both favorable. The Contract Management / Conflict of Interest audit had a great response from the auditor, and they welcomed the inclusion of using a QPA in our process. Internal Audit for Claims review had one minor note that was reflective of the growing pains in using Origami. The Audit Universe was updated to move JCMI to later this fall for internal auditors to review this year and obtain their input.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2019 AMENDED BUDGET				
	2019	2019 Amendment	2019	\$
	PROPOSED	2015 Assessments	Revised Budget	CHANGE
	BUDGET			
APPROPRIATIONS				
MEL	297,473	9,685,750	9,983,223	9,685,750
BMEL	0	0	0	0
ATLANTIC	46,735	807,657	854,392	807,657
BERGEN	13,056	1,056,261	1,069,317	1,056,261
BURLCO	19,549	475,021	494,570	475,021
CAMDEN	22,478	375,747	398,225	375,747
MONMOUTH	25,780	1,122,437	1,148,218	1,122,437
MORRIS	19,616	1,381,025	1,400,641	1,381,025
NJUA	16,107	687,618	703,725	687,618
OCEAN (incl Brick) incremental inr	57,400	985,592	1,042,992	985,592
PMM	8,104	59,173	67,277	59,173
SOUTH BERGEN	20,963	968,854	989,817	968,854
SUBURBAN ESSEX	20,409	1,078,225	1,098,635	1,078,225
TRICO	29,273	533,884	563,157	533,884
SUBURBAN MUNICIPAL	3,306	189,396	192,702	189,396
CENTRAL JERSEY	45,191	927,442	972,633	927,442
NJPHA	15,558	754,444	770,002	754,444
TOTAL	661,000	21,088,527	21,749,527	21,088,527
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2019 AMENDED BUDGET				
	2019 PROPOSED	2019 Amendment	2019	
	BUDGET	2015 Assessments	Revised Budget	
APPROPRIATIONS				
CLAIMS	0	21,088,527	21,088,527	21,088,527
REINSURANCE PREMIUMS	28,000		28,000	0
LOSS FUND CONTINGENCY	0		0	0
SUBTOTAL LOSS FUND	28,000	21,088,527	21,116,527	21,088,527
EXPENSES				
ADMINISTRATOR	201,806		201,806	0
DEPUTY ADMINISTRATOR	68,648		68,648	0
ATTORNEY	41,779		41,779	0
CLAIMS SUPERVISION & AUDIT	60,395		60,395	0
TREASURER	39,225		39,225	0
AUDITOR	23,171		23,171	0
ACTUARY	41,367		41,367	0
MISCELLANEOUS	24,312		24,312	0
SUBTOTAL	500,703	0	500,703	0
EXPENSE CONTINGENCY	132,297		132,297	0
SUBTOTAL EXPENSES	633,000	0	633,000	0
TOTAL BUDGET	661,000	21,088,527	21,749,527	21,088,527



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: June 3, 2020
TO: Fund Commissioners
Camden County Municipal Joint Insurance Fund
FROM: Commissioner Wolk
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

AUDITOR YEAR-END REPORTS – Mr. Jones of Nisivoccia & Company reviewed the audit report as of December 31, 2019. The Auditor said the Fund is in excellent financial condition. The audit report contained no findings and no recommendations. Following his review of the audit, the Executive Board adopted Resolution #19-20 approving the Year-End Financials and executed the Group Affidavit.

ACTUARIAL IBNR ESTIMATES – The EJIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2020.

DUE DILIGENCE REPORTS - The Executive Director reviewed the Financial Fast Track and other due diligence reports as of March 31, 2020. The Executive Director said the Fund remains in excellent financial shape.

NEXT MEETING- The next meeting of the EJIF is scheduled for September 2, 2020 at the Forsgate CC, Jamesburg.



Municipal Excess Liability Joint Insurance Fund

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

Date: June 3, 2020
To: Fund Commissioners
Camden County Municipal Joint Insurance Fund
From: Commissioner Wolk
Subject: June MEL Meeting

2021 Rate Table & Budget: Following a public hearing, the Board of Fund Commissioners adopted a flat rate table for 2021. Taking action in June will facilitate the local JIFs in planning for their budgets this Fall.

Audit Committee: Audit Committee met on May 29, 2020 to review the Year-End Financials and the Internal Audit-Claims, Internal Audit – Contract Management/Conflict of Interest. In reviewing the Audit Report as of December 31, 2019, Auditor noted the Residual Claims Fund “surplus floor” trigger for an additional assessment. The RCF and MEL added this to Risk Management Plans in 2019 to protect the Fund’s financials, in response to changes in the law concerning firefighters’ cancer and sexual molestation.

Committee Chairman noted Internal Auditor for Contract Management favorably viewed the MEL’s appointment of a Qualified Purchasing Agent. In addition, Committee Chairman Rheinhardt said the committee was provided with an overview of the Joint Cash Management & Investment Program (JCMI) and agreed to alter the Internal Audit Universe to add JCMI review to be performed in 2020.

Management Committee: Committee met on May 20, 2020 to review the following items:

Reinsurance and Excess Insurance Renewals: Underwriting Manager was asked to look at the MEL’s insurance and reinsurance program structure to see if there are new opportunities for alternate programs or retention models that will help the MEL and JIFs be resilient in a difficult market. Management Committee met on May 20th which included a discussion of those alternative structures for the MEL. The MEL is now in the process of working to schedule a meeting with the Department of Banking and Insurance to discuss these alternates.

Risk Control Services: Management Committee recommends the board approve the Safety proposal to reposition services to respond to the impact of pandemic restrictions on training, some of which have already been implemented. Mr. Shives said J.A. Montgomery developed two new delivery methods for training: 1) video online streaming; and 2) interactive webinar training. Board of Commissioners adopted a resolution authorizing a

contract amendment to effectuate changes. Executive Director said these new methods are not only helpful during the pandemic but will create options for convenient training in the future as well.

Professional Services: The Board of Fund Commissioners adopted a resolution authorizing the use of Competitive Contract Request for Proposals for various consulting, professional services, consulting and other services, since the majority of the Fund's contracts are set to expire December 31, 2020.

Specialized Legal Services: The Board accepted the recommendation of the Management Committee, Fund Attorney and Executive Director by awarding a contract Craig Domalewski, Esq. of Dughi, Hewit & Domalewski, P.C. for specialized legal services in the area of insurance coverage analysis and advice. Mr. Domalewski had been providing this service on a couple of claims and due to the success and value added service.

Origami Contract Expansion: The E-JIF engaged Origami to access its Risk Management Information System to include EJIF data, such as housing tank location information and uploading aggregate claims information. Since Origami was able to price this contract based on the MEL's RMIS framework, Origami has asked that this be a three- party agreement between the EJIF, the MEL and Origami so that Origami's services to EJIF would terminate (or have to be renegotiated) if the MEL's agreement were to come to an end. This allows for ease of administration and significant cost savings. Fund Attorney reviewed the matter and agreed this is the best option. Board of Commissioners accepted the recommendation and authorized the Chairman to execute the agreement.

Joint Cash Management Investment (JCMI) Update: In March the MEL adopted a resolution awarding Clearbrook Investment Consulting as the Asset Manager, Bank of New York as Custodian and Accounting and NW Financial as the Financial Advisor for the MEL's Joint Cash Management Program. At that time, documents were distributed, including bylaws, that participating JIFs would be asked to adopt. The JCMI Operating Committee has now drafted revised documents. In particular, the Committee determined bylaws were not necessary and has drafted a policy in its place. Copies of the agency agreement, policy and resolution for local JIFs to participate distributed for information.

The RCF and EJIF adopted resolutions to join the JCMI in March. A meeting of Investment Committee, including all local JIF Treasurers, was held to introduce the Joint Cash Management & Investment Program to local affiliated JIFs. Local JIFs have begun to approve participation. The JCMI will stagger the process of expanding participants. The JCMI Operating Committee worked with Fund Chairman to execute contracts approved in March and authorized signatories with custodian.

The Board adopted a resolution to establish an investment policy and agency agreement for participating members of the Joint Cash Management and Investment Program.

Investment Committee Chairman Rheinhardt said prior investment rules would have meant earnings of 13 basis points or \$99,000; but since the JCMI became operational, earnings have been \$1,100,000 while savings for members whose bonds were purchased totaled \$150,000.

Model Personnel Manual and Employee Handbook: The Model Personnel Committee met on May 4, 2020. Mr. Giacobbe reviewed the draft manuals with the committee and is making some suggested revisions. Draft Policies were distributed to the Board of Fund Commissioners Model Personnel Committee met again on May 29th. Board approved the documents, subject to likely minor adjustments. Documents are expected to be posted to the MEL webpage by the end of the month, if not sooner.

Legislative Committee: The committee met on May 7, 2020 and submitted minutes of that meeting. Minutes amended to reflect the attendance of Commissioner Rheinhardt.

Committee Chairman Cuccia said the Legislative Committee strongly recommended supporting Assemblymen Benson and Coughlin bill A-3971 and Senator Singleton S-2475. The companion bills authorize 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. The Board adopted a resolution to support.

Coverage Committee: The committee met on May 8, 2020 and submitted minutes of the meeting. Committee Chairwoman Tozzi said the committee covered a lot of topics; in particular, recommending that statutory position bond coverage be extended during any appeal process.

Safety & Education Committee: The committee met on May 8, 2020 and submitted the minutes of that meeting. To assist members with their training needs during the public health crisis, the MEL Media Library has added a new video streaming service, called **MSI NOW**. The new service has about 130 titles available for streaming for either individual or group training basis. MSI Now will eventually replace the current MEL Media Library.

Cyber Task Force: The MEL’s Cyber Task Force met on May 15th. The Task Force has begun the process of revising the MEL’s Cyber Risk Management Program. Underwriting Manager said it is expected that members already in compliance will be “grandfathered”.

Marketing Committee: The committee met on May 26, 2020 and submitted the minutes of that meeting. Committee Chairman Hirsh thanked Acrisure and Princeton Strategic Communications for presenting excellent reports.

Covid-19 Special Subcommittee Meeting: The committee met on May 1st and May 22nd and submitted minutes of both meetings.

The Board accepted the Committee’s recommendation and appointed Judge Carver as Special Master to the Fund for COVID-19 matters.

Special Ad-Hoc Claims Committee- Fire Fighter Cancer/Sexual Abuse Molestation: The committee met on May 18, 2020 to review pending claims. Committee is generating a reference list of defense panel attorneys for sexual abuse claims and has appointed Litigation Managers to address firefighter cancer claims. In addition, committee will solicit archivist services and has reviewed training resources developed by J.A. Montgomery.

Claims Review Committee: The Claims Review Committee met on May 6, 2020. Copies of those minutes are distributed separately. The committee will be meeting this afternoon and is scheduled to meet next on September 3, 2020 at noon.

RCF Report: A copy of Commissioner Clarke’s report on the RCF’s March meeting distributed for information.

League Magazine Ad: A copy of the latest in the series of “Power of Collaboration” ad that will appear in the League of Municipalities magazine submitted to the Board. The ad highlights the resources, financial strength and collaborative power of the MEL to assist its members during a public health crisis.

2020 Financial Disclosures: In light of the circumstances surrounding COVID-19, the Local Finance Board, at its meeting of April 22, 2020, voted to extend the date at which the Board would take enforcement action against non-fillers of the 2020 FDS until July 31, 2020 from the statutory deadline of April 30, 2020. As of May 29th all MEL Fund Commissioners and Professionals have completed the filing.

Agenda Electronic Mailing: Over the past several years, the JIFs have increasingly been moving towards providing all meeting materials electronically, saving resources of time and material, and also more environmentally conscientious. Going forward, agendas will be emailed unless otherwise requested.

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%