

The Camden County Municipal Joint Insurance Fund will conduct its July 27, 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  

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JOINT INSURANCE FUND

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

**MEETING BEING HELD ELECTRONICALLY**

<https://permainc.zoom.us/j/5455080980?pwd=RnVPRi9MaWFGdjF0aVZBWjFIdEZEZz09>  
**Password: hifjuly#20**

**ALSO TELEPHONICALLY AT:**

**1-312-626-6799**

**Meeting ID: 545 508 0980**

**Password: 9907898214**

**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: JULY 27, 2020**

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- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2020 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: June 22, 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. 20-21 – July Bills ..... **Page 19**  
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 33**
  
- MANAGED CARE – Medlogix**  
Monthly Report..... **Page 35**
  
- CLAIMS SERVICE – AmeriHealth Casualty**

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- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - MEETING ADJOURNED**
  - NEXT MEETING: AUGUST 24, 2020 – Borough of Mt. Ephraim**

## Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216  
Parsippany, NJ 07054

Date: July 27, 2020

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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**Professional Service Agreements** – All of the Fund’s professional service agreements are up for renewal in 2021. The Fund office would like to advertise for those positions in August.

**Motion to Authorize the Fund Office to Advertise for Professional Services for Fund Years 2021 thru 2023.**

**Public Health Acknowledgment Form:** Attached is a copy of the notice emailed to members from Fred Semrau, the MEL’s Fund Attorney concerning a sample Acknowledgement Waiver Form that members can utilize for their Recreation Programs. **(Page 3)**

**2020 Coverage Documents** – The fund office is in the process of uploading member policies to the Fund’s Risk Management Information System (Origami). We will email Fund Commissioners and Risk Management Consultants when the process is complete. The MEL RMIS system with Origami will only store policies for 3 years so it is imperative that members download the policies and save them on their local system to comply with record retention requirements.

**EPL Compliance Program:** The MEL approved the revised Personnel Manuals and Employee Handbooks at their June 3<sup>rd</sup> meeting. All members have received an email with memorandums from David Grubb outlining the updated program. The revised documents are up on the MEL’s webpage - njmel.org.

The memorandums and the compliance checklist appear on **Pages 5-8**. The deadline for members to update their EPL Compliance Program is June 1, 2021.

**Membership Renewals:** The Camden JIF has five members scheduled to renew fund membership; renewal documents will be sent out in the next few weeks.

- ❑ **Risk Management Information/Operating System (RMIS)** - Members and Risk Managers will receive an email with a link to renewal worksheets - to begin the 2021 underwriting renewal during the month of July with a September 1<sup>st</sup> completion date.
- ❑ **2019 Audit Report and Actuary Valuation Report** – The 2019 Audit Report, Actuarial Certification & Statement of Actuarial Opinion has been filed with the State. The Synopsis of the Audit has been advertised in the Fund’s newspaper.
- ❑ **Environmental-JIF Alert** – Last week, the EJIF issued an Environmental Alert on the latest revisions to the Municipal Stormwater Management regulations. This latest revision includes new concepts in water management commonly called “Green Infrastructure”. **(Page 9)**
- ❑ **Encore Seminar “Facing and Embracing Crisis for your Municipality”**: Due to the popularity of the initial webinar, the MEL’s Marketing Manager, Princeton Strategic Communications, will hold a live encore webinar on crisis management for MEL membership on August 4<sup>th</sup> at 10:30. The 2-hour program features a specialized panel of experts who 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 10**.
- ❑ **NJUA Safety Expo 2020**: The New Jersey Utility Authorities JIF (NJUA) and the Municipal Excess Liability Joint Insurance Fund (MEL) cancelled the NJUA Safety Expo scheduled for June at the Middlesex Fire Academy and now has cancelled the September Expo that was scheduled at the Camden County Emergency Training Center in September.

❑ **Due Diligence Reports:**

<b>Financial Fast Track</b>	<b>Page 11</b>
<b>Income Portfolio</b>	<b>Not Available</b>
<b>Loss Ratio Analysis</b>	<b>Page 12</b>
<b>Loss Time Accident Frequency</b>	<b>Page 13 &amp; 14</b>
<b>POL/EPL Compliance Report</b>	<b>Page 15</b>
<b>Fund Commissioners</b>	<b>Page 16</b>
<b>Regulatory Affairs Checklist</b>	<b>Page 17</b>
<b>RMC Agreements</b>	<b>Page 18</b>



## **Municipal Excess Liability Joint Insurance Fund**

9 Campus Drive – Suite 216  
Parsippany, NJ 07054

Tel (201) 881-7632 Fax (201) 881-7633

To: Member Municipalities and Authorities

From: Fred Semrau, MEL Fund Attorney

Date: June 30, 2020

Re: Public Health Emergency

We have been asked if there are liability precautions with re-opening public facilities and programs. As a general principle, public entities have substantial immunities from lawsuits in public emergencies so long as they act in good faith. Therefore, the emphasis is to make sure the emergency orders are being followed and participants understand and acknowledge the new risks that are inherent in activities.

Attached is a model acknowledgement that should be considered for use with recreation programs.

For further information, refer to the MEL's web site, [NJMEL.ORG](http://NJMEL.ORG).

Please feel free to reach out to your Risk Manager, Claims Adjuster or JIF Executive Director if you have any questions or concerns.

cc: Risk Managers  
Executive Directors of Participating Funds

COVID-19 ACKNOWLEDGMENT FORM FOR [INSERT MUNICIPALITY]  
DEPARTMENT OF RECREATION

BACKGROUND

[INSERT MUNICIPALITY] and the [INSERT MUNICIPALITY] Department of Recreation (“INSERT MUNICIPALITY”) offer the public the option to participate in or attend indoor and outdoor physical, social and educational programs/activities (“Recreation Programs”) held on [INSERT MUNICIPALITY] property and other public and semi-public places accessible to large numbers of people on a daily basis.

Due to the COVID-19 pandemic, individuals age 18 or older who wish to enroll themselves, their child or other dependent family member into a Recreation Program, or who seeks to volunteer in a Recreation Program, must complete, sign and return this Acknowledgment Form to [PROGRAM REPRESENTATIVE] by no later than \_\_\_\_\_ 2020, or by the Recreation Program’s enrollment deadline. Enrollment and participation/volunteering in a Recreation Program is conditioned upon timely submittal of a completed Acknowledgment Form.

ACKNOWLEDGMENT

I/WE acknowledge that I/WE have been provided with, read and fully understand this Acknowledgment Form, the Center for Disease Control’s (“CDC”) and the New Jersey Department of Health’s (“NJDOH”) information and guidelines regarding COVID-19 and Multisystem Inflammatory Syndrome in Children (“Pandemic Illnesses”), and the [INSERT MUNICIPALITY] Department of Recreation’s “COVID-19 Operational Plan” for 2020.

I/WE further acknowledge that the Pandemic Illnesses: (1) are highly contagious and may cause serious permanent bodily injury, including death, of healthy persons of all ages; (2) are subject to changing recommendations on limiting risk of exposure and spread; (3) remain prevalent throughout New Jersey; (4) are highly likely to spread to persons in direct contact with or in close proximity to (within about 6 feet) an infected person; (5) believed by the CDC/NJDOH to spread by droplets produced into the air when an infected person coughs, sneezes, talks or otherwise moves air out through their nose and mouth, and from touching surfaces on which droplets containing the virus exist.

I/WE further acknowledge that attending or participating in a Recreation Program poses an inherent and heightened risk of exposure, infection and bodily injury from the Pandemic Illnesses regardless of preventative measures taken by [INSERT NAME OF MUNICIPALITY].

I/WE, \_\_\_\_\_ (hereinafter “I/WE), acknowledge and represent that I/WE am/are the parent(s)/legal guardian(s) of: \_\_\_\_\_

Signature of Parent(s)/Guardians

Date

Signature of Program Participant(s)

Date



## Municipal Excess Liability Joint Insurance Fund

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

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

From: David N. Grubb, Executive Director

Date: July 2020

Re: 2021-2022 Employment Practices Liability (EPL) Program

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95% of MEL members have adopted the MEL's model employment practices risk control program and are eligible for lower deductibles. These programs must be updated every two years to remain eligible. **PLEASE VISIT THE MEL WEBPAGE – NJMEL.ORG – FOR A COPY OF THE REVISED MODEL.** Attached is a memorandum synopsis of the changes.

Members with updated loss control programs receive the standard EPL deductible of \$20,000 per claim plus a 20% co-pay capped at \$50,000 and may be eligible to buy down deductibles and co-insurance caps (See note below concerning members with adverse EPL claims experience).

To qualify for the lower deductibles, have your General Counsel or Employment Attorney complete the one-page form checking the minimum requirements for updating the plan. It is not necessary to attach any further documentation. Mail the completed form to MEL Fund Office, 9 Campus Drive, Suite 216, Parsippany, NJ 07054.

Members submitting the required form by June 1, 2021 will qualify or continue to qualify for the deductible incentives. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

Members without updated loss control programs will have a deductible of \$100,000 per claim plus a 20% co-pay with no cap. (See note below concerning members with adverse EPL claims experience).

**Members with adverse EPL claims experience:** Members with adverse loss experience will have a deductible of \$75,000 if they have an updated loss control plan and \$150,000 if they do not – in addition to the co-pay (as outlined above). In a few cases, the insurance carrier will establish higher deductibles for members due to exceptionally poor experience.



## Required Elements for the Incentive

1. **Employment Attorney/Advisor:** An Employment Attorney or an Employment Advisor usually provides advice concerning personnel matters. However, the member may designate its General Counsel if experienced in employment matters.
2. **Personnel Policies and Procedures Manual:** To facilitate this process, the MEL has developed a Revised Model Personnel Policies and Procedure Manual that members are free to use at their discretion. Members can adopt the model, take sections from the model and place them in their existing personnel manual, or write their own policies that cover the subjects in the model.
3. **Conscientious Employee Protection Act Notice:** This notice (in both English and Spanish) must be posted on the bulletin board and distributed to all personnel. The notice required by the NJ Department of Labor is included in the Model Personnel Policies and Procedures Manual. (copy can also be found on the MEL webpage – njmel.org)
4. **Employee Handbook:** The handbook must be updated and distributed to all personnel. To facilitate this process, the MEL has developed a Model Employee handbook that members are free to use at their discretion. (which can be found on the MEL webpage – njmel.org)
5. **Model Local Unit Civil Rights Resolution (municipalities only):** Adopt the model resolution. (which can be found on the MEL webpage – njmel.org)
6. **Managerial and Supervisory Training:** Court decisions made personnel training for managerial and supervisory "mandatory". A signed acknowledgement that the manager or supervisor has completed training within the last 12 months must be placed in the personnel files. Training is also mandatory for the Municipal Judge, the heads of volunteer emergency service organizations such as Volunteer Fire Departments, EMS units, and the heads of organizations such as Library Boards and Planning Boards, etc., that are involved in personnel matters. The MEL has developed a Model that the local JIFs will conduct over the next 12 months. Your JIF will contact you with the details.
7. **Police Chief, Captains and Lieutenants Training:** Because Police Departments are involved in a high percentage of employment related litigation, Police Chiefs and at least one other command officer must complete employment-practices training that takes into consideration the Attorney General's guidelines for police operations. A schedule of these seminars will be distributed by your JIF.
8. **Training for All Other Personnel:** Court decisions also require employers to offer anti-harassment and related personnel training to all employees. The MEL is in the process of preparing this training. Instructions to access the program will be distributed when completed.
9. **MEL EPL Helpline:** The MEL includes a helpline to its members at no additional cost.

For assistance, please contact the MEL office or the office of your local JIF.



## EMPLOYMENT PRACTICES BEST PRACTICES CHECKLIST

Name of Municipality or Authority: \_\_\_\_\_

### **SECTION ONE:**

- Adopt and distribute to managerial/supervisory employees the Personnel Policies and Procedures Manual:

Required Policies to be included in Manual:

- Anti-Discrimination Policy
- Americans with Disabilities Act Policy
- Contagious or Life Threatening Illnesses Policy
- Safety Policy
- Alcohol and Drug-Free Workplace
- Workplace Violence Policy
- General Anti-Harassment Policy
- Anti-Sexual Harassment Policy
- Whistle Blower Policy
- Employee Complaint Policy
- Confidentiality of Personnel Files
- Political Activity Policy
- Performance Evaluation Policy
- Discipline and Termination Policy
- Use of Employer Vehicles Policy
- Computer Use, Electronic Mail, and Internet Policy
- Family and Medical Leave Act Policy
- Military Leave Policy
- Domestic Abuse Leave Policy
- Employee Handbook Procedure
- Employee Complaint Investigation Procedure
- Employment Reference

### **SECTION TWO:**

- Distribute a notice concerning the Conscientious Employee Protection Act to all personnel
- Adopt and distribute the Employee Handbook:
- Adopt the model civil rights resolution (municipalities only).
- Train managerial and supervisory personnel:
- Have Police Chief, Deputy Chief, Public Safety Director, Captains & Lieutenants complete the special EPL training course (municipalities only)
- Offer Anti-Harassment training to all other personnel:
- Review NJ MEL Helpline for Employment Practices.

I, \_\_\_\_\_, the (check \_\_ General Counsel or \_\_ Employment Attorney) of (member name) \_\_\_\_\_ hereby certify that the member has verified to me that the above actions have been completed and that I have read the Personnel Policies and Procedures Manual and the Employee Handbook.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_ Telephone: \_\_\_\_\_

**To qualify for the Employment Practices Liability standard policy deductible, this checklist should be returned to the MEL Fund Office (9 Campus Drive, Suite 216, Parsippany, NJ 07054 or [scantwell@permainc.com](mailto:scantwell@permainc.com)) as soon as possible. Members submitting this form by June 1, 2021 will qualify or continue to qualify for the deductible. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.**

July 2020

# Environmental Alert

## NJDEP Changes Municipal Stormwater Management Regulations

**On March 2, 2020;** the New Jersey Department of Environment Protection (NJDEP) published revisions to its Municipal Stormwater Management regulation (N.J.A.C. 7:8) in order to incorporate new concepts in water management commonly called "Green Infrastructure." (or GI). The purpose of these regulations are wide spread, but essentially the rules aim to accomplish the following:



- Reduce flood damage
- Minimize stormwater runoff from new and redevelopment
- Reduce soil erosion
- Assure the adequacy of existing and proposed culverts and bridges
- Maintain groundwater recharge
- Prevent or reduce nonpoint pollution
- Maintain the integrity of stream channels
- Protect public safety
- Restore, enhance, and maintain the chemical physical, and biological integrity of the States' waters, including for recreation, scenic value, biological integrity, and to protect fish and other aquatic life.

### Background

New Jersey is a densely populated state with a great deal of impervious cover such as buildings, asphalt, and concrete. As a result, rainstorms create a great deal of stormwater runoff rather than allowing the water to infiltrate back into the soil and groundwater underneath. With stormwater runoff comes greater risks of flooding in low lying areas and having contaminants on the ground surface swept along, impacting local rivers and streams. The NJDEP estimates that more than 60 percent of the water pollution created in the State comes from stormwater runoff. Managing this source means reducing the pollutants available by using pollution prevention measures as well as managing the physical impacts of stormwater. The NJDEP has two different sets of rules to manage stormwater:

- **Stormwater Pollution Prevention Planning (or SPPP under N.J.A.C. 7:14a)** - regulations and a permit process for managing municipal contributions to water pollution
- **Stormwater Management (N.J.A.C. 7:8)** - managing water retention, recharge and flood prevention

These new changes specifically impact Stormwater Management.

### Municipal Stormwater Management

Since 2004, municipalities have been required to develop and maintain a stormwater management plan (SMP). This plan requires "structural and non-structural elements," such as detention and retention basins to trap and control surges of stormwater, and municipal ordinances that implement and enforce the SMP for new and redevelopment projects. The intent is to capture, retain, and recharge into the soil any of the stormwater runoff created by the project so that there should be no net gain in stormwater runoff. Methods for achieving this can be found in the NJDEP Stormwater Best Management Practices manual found here: [https://www.njstormwater.org/bmp\\_manual2.htm](https://www.njstormwater.org/bmp_manual2.htm) The SMP should already be posted on the municipal website and will need a few changes to meet the new requirements. In addition, municipalities will need to revise their stormwater ordinance to be consistent with these amendments. The effective date for these changes is March 3, 2021. Specifically, these new changes require the replacement of the current use of non-structural stormwater management strategies to the 'maximum extent practicable' with a requirement that Green Infrastructure (GI) be utilized instead. Green infrastructure refers to practices and construction of systems that are intended to mimic natural conditions and tend to use infiltration and vegetation more than traditional manufactured stormwater management methods.



## Facing and Embracing Crisis For Your Municipality

**Webinar: Tuesday, August 4, 10:30 a.m. – 12:30 p.m.**

Register in advance using the link below and you will receive a confirmation email with information about how to join the webinar:

[https://us02web.zoom.us/webinar/register/WN\\_bU690NcMRwWS7qZtYfqTtw](https://us02web.zoom.us/webinar/register/WN_bU690NcMRwWS7qZtYfqTtw)

*Note: This is a live encore presentation of the webinar held on June 30, 2020.*

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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 Affairs 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 Master's 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 leadership roles for the Public Relations Society of America (PRSA).



[David Klucsik](#) served as 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



<b>CAMDEN COUNTY MUNICIPAL FUND</b>					
<b>FINANCIAL FAST TRACK REPORT</b>					
		<b>AS OF</b>	<b>May 31, 2020</b>		
		<b>THIS</b>	<b>YTD</b>	<b>PRIOR</b>	<b>FUND</b>
		<b>MONTH</b>	<b>CHANGE</b>	<b>YEAR END</b>	<b>BALANCE</b>
1.	<b>UNDERWRITING INCOME</b>	<b>1,225,911</b>	<b>6,129,554</b>	<b>244,826,179</b>	<b>250,955,732</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	186,143	2,358,792	106,023,970	108,382,762
	Case Reserves	556,673	610,033	6,669,327	7,279,359
	IBNR	(183,607)	415,844	5,036,318	5,452,162
	Recoveries	-	(19,770)	(357,465)	(377,235)
	<b>TOTAL CLAIMS</b>	<b>559,209</b>	<b>3,364,899</b>	<b>117,372,150</b>	<b>120,737,048</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	451,025	2,255,131	68,795,303	71,050,434
	Administrative	237,127	1,050,096	43,453,534	44,503,631
	<b>TOTAL EXPENSES</b>	<b>688,152</b>	<b>3,305,227</b>	<b>112,248,838</b>	<b>115,554,065</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	(21,451)	(540,572)	15,205,191	14,664,620
5.	<b>INVESTMENT INCOME</b>	16,416	448,302	11,295,209	11,743,511
6.	<b>DIVIDEND INCOME</b>	0	0	3,726,030	3,726,030
7.	<b>STATUTORY PROFIT (4+5+6)</b>	<b>(5,034)</b>	<b>(92,270)</b>	<b>30,226,431</b>	<b>30,134,160</b>
8.	<b>DIVIDEND</b>	0	0	20,807,516	20,807,516
9.	<b>RCF Surplus Trigger Assessment</b>	0	0	158,730	158,730
10.	<b>STATUTORY SURPLUS (7-8-9)</b>	<b>(5,034)</b>	<b>(92,270)</b>	<b>9,260,184</b>	<b>9,167,914</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	<b>Closed</b>	3,178	89,695	4,456,486	4,546,180
	<b>Aggregate Excess LFC</b>	22,252	124,683	901,229	1,025,912
	<b>2016</b>	1,592	(321,923)	1,481,369	1,159,447
	<b>2017</b>	2,126	221,957	1,397,495	1,619,452
	<b>2018</b>	2,387	116,466	911,826	1,028,293
	<b>2019</b>	(28,020)	(291,785)	111,780	(180,006)
	<b>2020</b>	(8,549)	(31,364)		(31,364)
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(5,034)</b>	<b>(92,270)</b>	<b>9,260,184</b>	<b>9,167,914</b>
	<b>TOTAL CASH</b>				<b>23,812,143</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>(100)</b>	<b>95,077,466</b>	<b>95,077,366</b>
	<b>FUND YEAR 2016</b>				
	Paid Claims	17,839	1,040,094	3,344,272	4,384,367
	Case Reserves	(38,398)	(705,037)	1,375,632	670,595
	IBNR	20,560	36,328	172,434	208,762
	Recoveries	0	0	(128,847)	(128,847)
	<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>371,385</b>	<b>4,763,492</b>	<b>5,134,877</b>
	<b>FUND YEAR 2017</b>				
	Paid Claims	18,308	203,481	3,246,867	3,450,348
	Case Reserves	(24,603)	(157,877)	1,105,281	947,404
	IBNR	6,295	(206,394)	954,034	747,640
	Recoveries	0	0	(173,221)	(173,221)
	<b>TOTAL FY 2017 CLAIMS</b>	<b>(0)</b>	<b>(160,790)</b>	<b>5,132,961</b>	<b>4,972,171</b>
	<b>FUND YEAR 2018</b>				
	Paid Claims	16,174	224,938	2,483,234	2,708,173
	Case Reserves	(4,270)	(153,055)	1,995,299	1,842,244
	IBNR	(11,904)	(108,184)	1,247,629	1,139,445
	Recoveries	0	(10,800)	(9,376)	(20,175)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>(0)</b>	<b>(47,100)</b>	<b>5,716,787</b>	<b>5,669,686</b>
	<b>FUND YEAR 2019</b>				
	Paid Claims	75,781	691,339	1,872,130	2,563,469
	Case Reserves	214,200	305,803	2,193,115	2,498,918
	IBNR	(289,981)	(621,749)	2,662,221	2,040,472
	Recoveries	0	(8,971)	(46,021)	(54,992)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>(0)</b>	<b>366,422</b>	<b>6,681,444</b>	<b>7,047,867</b>
	<b>FUND YEAR 2020</b>				
	Paid Claims	58,042	199,039		199,039
	Case Reserves	409,745	1,320,199		1,320,199
	IBNR	91,423	1,315,843		1,315,843
	Recoveries	0	0		0
	<b>TOTAL FY 2020 CLAIMS</b>	<b>559,209</b>	<b>2,835,081</b>		<b>2,835,081</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>559,209</b>	<b>3,364,899</b>	<b>117,372,150</b>	<b>120,737,048</b>

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

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

				AS OF		May 31, 2020			
<b>FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION</b>									
	Budget	Limited Incurred	65 Actual	MONTH TARGETED	64 Actual	MONTH TARGETED	53 Actual	MONTH TARGETED	
		Current	31-May-20		30-Apr-20		01-Jun-19		
PROPERTY	541,208	618,341	114.25%	100.00%	114.25%	100.00%	119.62%	100.00%	
GEN LIABILITY	1,412,638	1,177,615	83.36%	97.09%	79.82%	97.12%	83.00%	96.63%	
AUTO LIABILITY	335,860	242,622	72.24%	97.05%	72.24%	96.92%	65.06%	94.26%	
WORKER'S COMP	3,739,043	2,723,828	72.85%	99.98%	72.60%	99.96%	71.33%	99.66%	
<b>TOTAL ALL LINES</b>	<b>6,028,749</b>	<b>4,762,406</b>	<b>78.99%</b>	<b>99.14%</b>	<b>78.01%</b>	<b>99.13%</b>	<b>78.05%</b>	<b>98.68%</b>	
NET PAYOUT %	\$4,350,054			72.16%					
<b>FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION</b>									
	Budget	Limited Incurred	53 Actual	MONTH TARGETED	52 Actual	MONTH TARGETED	41 Actual	MONTH TARGETED	
		Current	31-May-20		30-Apr-20		01-Jun-19		
PROPERTY	490,882	441,150	89.87%	100.00%	89.87%	100.00%	102.59%	100.00%	
GEN LIABILITY	1,437,680	1,060,036	73.73%	96.63%	75.81%	96.51%	37.00%	92.99%	
AUTO LIABILITY	330,150	1,025,647	310.66%	94.26%	307.68%	93.94%	57.82%	89.77%	
WORKER'S COMP	3,689,848	2,399,033	65.02%	99.66%	65.02%	99.62%	65.95%	98.81%	
<b>TOTAL ALL LINES</b>	<b>5,948,560</b>	<b>4,925,866</b>	<b>82.81%</b>	<b>98.66%</b>	<b>83.14%</b>	<b>98.58%</b>	<b>61.52%</b>	<b>97.00%</b>	
NET PAYOUT %	\$4,255,271			71.53%					
<b>FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION</b>									
	Budget	Limited Incurred	41 Actual	MONTH TARGETED	40 Actual	MONTH TARGETED	29 Actual	MONTH TARGETED	
		Current	31-May-20		30-Apr-20		01-Jun-19		
PROPERTY	566,229	469,190	82.86%	100.00%	82.86%	100.00%	93.57%	100.00%	
GEN LIABILITY	1,464,528	648,308	44.27%	92.99%	44.27%	92.48%	32.61%	84.65%	
AUTO LIABILITY	324,847	620,821	191.11%	89.77%	193.05%	89.30%	48.48%	82.02%	
WORKER'S COMP	3,837,435	2,485,807	64.78%	98.81%	64.78%	98.70%	67.37%	96.21%	
<b>TOTAL ALL LINES</b>	<b>6,193,040</b>	<b>4,224,127</b>	<b>68.21%</b>	<b>97.07%</b>	<b>68.31%</b>	<b>96.85%</b>	<b>60.55%</b>	<b>93.08%</b>	
NET PAYOUT %	\$3,276,722			52.91%					
<b>FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION</b>									
	Budget	Limited Incurred	29 Actual	MONTH TARGETED	28 Actual	MONTH TARGETED	17 Actual	MONTH TARGETED	
		Current	31-May-20		30-Apr-20		01-Jun-19		
PROPERTY	600,000	390,749	65.12%	100.00%	65.12%	100.00%	82.27%	96.87%	
GEN LIABILITY	1,506,000	532,427	35.35%	84.65%	34.56%	83.56%	11.69%	69.55%	
AUTO LIABILITY	334,000	103,964	31.13%	82.02%	31.13%	81.06%	2.99%	64.31%	
WORKER'S COMP	3,840,000	3,502,600	91.21%	96.21%	91.22%	95.79%	84.06%	84.23%	
<b>TOTAL ALL LINES</b>	<b>6,280,000</b>	<b>4,529,740</b>	<b>72.13%</b>	<b>93.05%</b>	<b>71.94%</b>	<b>92.48%</b>	<b>62.22%</b>	<b>80.86%</b>	
NET PAYOUT %	\$2,687,496			42.79%					
<b>FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION</b>									
	Budget	Limited Incurred	17 Actual	MONTH TARGETED	16 Actual	MONTH TARGETED	5 Actual	MONTH TARGETED	
		Current	31-May-20		30-Apr-20		01-Jun-19		
PROPERTY	722,242	1,300,327	180.04%	96.87%	180.03%	96.65%	51.85%	37.00%	
GEN LIABILITY	1,674,299	272,137	16.25%	69.55%	15.86%	67.85%	1.85%	14.00%	
AUTO LIABILITY	387,682	123,479	31.85%	64.31%	31.85%	62.03%	5.16%	15.00%	
WORKER'S COMP	3,672,619	3,311,451	90.17%	84.23%	82.67%	81.73%	18.19%	9.00%	
<b>TOTAL ALL LINES</b>	<b>6,456,842</b>	<b>5,007,395</b>	<b>77.55%</b>	<b>80.64%</b>	<b>73.19%</b>	<b>78.61%</b>	<b>16.94%</b>	<b>13.79%</b>	
NET PAYOUT %	\$2,508,477			38.85%					
<b>FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION</b>									
	Budget	Limited Incurred	5 Actual	MONTH TARGETED	4 Actual	MONTH TARGETED	-7 Actual	MONTH TARGETED	
		Current	31-May-20		30-Apr-20		01-Jun-19		
PROPERTY	710,000	321,126	45.23%	37.00%	27.66%	30.00%	N/A	N/A	
GEN LIABILITY	1,692,081	61,250	3.62%	14.00%	1.41%	10.00%	N/A	N/A	
AUTO LIABILITY	397,295	314,030	79.04%	15.00%	79.39%	10.00%	N/A	N/A	
WORKER'S COMP	3,527,720	824,225	23.36%	9.00%	14.43%	6.00%	N/A	N/A	
<b>TOTAL ALL LINES</b>	<b>6,327,096</b>	<b>1,520,630</b>	<b>24.03%</b>	<b>13.86%</b>	<b>16.51%</b>	<b>10.01%</b>	<b>N/A</b>	<b>N/A</b>	



**2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS**

	June 30, 2020			
	2020	2019	2018	TOTAL
FUND	LOST TIME FREQUENCY	LOST TIME FREQUENCY	LOST TIME FREQUENCY	RATE * 2020 - 2018
Monmouth County	0.49	1.33	1.16	1.09
Professional Municipal Management	0.62	1.98	2.48	1.91
Bergen County	0.72	1.47	1.43	1.30
Atlantic County Municipal JIF	0.84	2.45	2.29	2.08
NJ Public Housing Authority	0.85	1.80	2.11	1.73
Camden County	0.86	1.34	1.88	1.45
Burlington County Municipal JIF	0.88	1.20	1.69	1.34
Suburban Municipal	0.90	1.75	1.74	1.57
Ocean County	0.91	1.72	2.25	1.76
Morris County	0.92	1.59	1.67	1.48
South Bergen County	0.99	1.52	2.25	1.70
Suburban Essex	1.03	1.83	2.09	1.77
Central New Jersey	1.06	1.42	1.49	1.37
Gloucester, Salem, Cumberland Counties Municipal JIF	1.10	1.66	1.97	1.67
NJ Utility Authorities	1.12	2.62	2.17	2.13
AVERAGE	0.89	1.71	1.91	1.62

<b>Camden County JOINT INSURANCE FUND</b>									
<b>2020 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS</b>									
		<b>DATA VALUED AS OF</b>							
		<b>June 30, 2020</b>							
		**	# CLAIMS	Y.T.D.	2020	2019	2018		TOTAL
		*	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME		RATE
MEMBER_ID	MEMBER		6/30/2020	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		-1	0	0.00	1.79	0.00	2 Barrington	0.73
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	0.71
5	94 Chesilhurst		0	0	0.00	3.28	0.00	5 Chesilhurst	1.37
6	95 Clementon		0	0	0.00	1.77	0.00	6 Clementon	0.66
7	96 Collingswood		-5	0	0.00	0.51	0.98	7 Collingswood	0.60
8	98 Gloucester City		0	0	0.00	1.26	3.15	8 Gloucester City	1.80
9	99 Haddon		0	0	0.00	2.06	2.13	9 Haddon	1.68
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	1.03
12	104 Lawnside		0	0	0.00	0.00	5.77	12 Lawnside	2.08
13	107 Medford Lakes		0	0	0.00	0.00	1.89	13 Medford Lakes	0.70
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	1.28
16	110 Oaklyn		0	0	0.00	0.00	4.20	16 Oaklyn	1.73
17	112 Runnemede		0	0	0.00	0.97	0.96	17 Runnemede	0.78
18	113 Somerdale		0	0	0.00	2.60	2.52	18 Somerdale	2.04
19	114 Voorhees		0	0	0.00	1.87	3.60	19 Voorhees	1.94
20	116 Winslow Township Fire Distri		0	0	0.00	0.00	***	20 Winslow Township Fire	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 Autho	2.09
25	584 Cherry Hill Fire District		0	0	0.00	0.55	5.54	25 Cherry Hill Fire District	2.44
26	584 Cherry Hill		-1	3	1.25	1.05	0.80	26 Cherry Hill	0.99
27	106 Magnolia		0	1	1.64	0.85	0.94	27 Magnolia	1.05
28	105 Lindenwold		0	1	1.82	0.94	1.85	28 Lindenwold	1.48
29	115 Winslow		0	2	1.84	2.84	3.73	29 Winslow	2.99
30	92 Berlin Township		0	1	2.44	4.82	2.47	30 Berlin Township	3.41
31	101 Haddonfield		0	2	3.33	1.53	2.33	31 Haddonfield	2.19
32	90 Bellmawr		0	3	3.37	3.28	1.73	32 Bellmawr	2.69
33	111 Pine Hill		0	1	3.54	1.77	1.82	33 Pine Hill	2.15
34	97 Gibbsboro		0	1	5.56	0.00	0.00	34 Gibbsboro	1.05
35	692 Gloucester Township	**	0	0				35 Gloucester Township	
36	695 Camden City	**	0	0				36 Camden City	
<b>Totals:</b>			-7	15	0.86	1.34	1.88		<b>1.45</b>

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

**Camden JIF  
2020 FUND COMMISSIONERS**

<b>MEMBER</b>	<b>FUND COMMISSIONER</b>	<b>ALTERNATE COMMISSIONER</b>
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 July 1, 2020**

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

<b>CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND</b>				
<b>2020 RISK MANAGEMENT CONSULTANTS AGREEMENTS</b>				
<b>AS OF June 20, 2020</b>				
<b>MUNICIPALITY</b>	<b>RISK MANAGEMENT CONSULTANT</b>	<b>Resolution Received</b>	<b>Agreement Received</b>	<b>Contract Term date</b>
AUDUBON	HARDENBERGH INSURANCE GROUP	01/15/20	01/15/20	12/31/20
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	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	07/20/20	07/20/20	12/31/20
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. 20-21**

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

**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>
002291			
002291	MUNICIPAL EXCESS LIABILITY RCF	JIF ACTIVITY 1.19 - 7.20 NET OF REFUNDS	2,469.42
			<b>2,469.42</b>
		<b>Total Payments FY Closed</b>	<b>2,469.42</b>

**FUND YEAR 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002292			
002292	MUNICIPAL EXCESS LIABILITY JIF	FPB - 3RD QTR 2020	4,495.00
			<b>4,495.00</b>
002293			
002293	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 3RD QTR 2020	229,942.75
002293	MUNICIPAL EXCESS LIABILITY JIF	MEL - 3RD QTR 2020	597,127.50
			<b>827,070.25</b>
002294			
002294	N.J. MUNICIPAL ENVIRONMENTAL	EJIF - 2ND INSTALL 2020	213,456.00
			<b>213,456.00</b>
002295			
002295	COMPSERVICES, INC.	GLOUCESTER TWP 7/20	1,291.67
002295	COMPSERVICES, INC.	CLAIMS ADMIN FEE 7/20	35,303.42
002295	COMPSERVICES, INC.	CHERRY HILL SERVICES 7/20	2,458.33
			<b>39,053.42</b>
002296			
002296	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 7/20	3,408.00
			<b>3,408.00</b>
002297			
002297	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 7/20	15,051.17
			<b>15,051.17</b>
002298			
002298	PERMA RISK MANAGEMENT SERVICES	POSTAGE 6/20	35.50
002298	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR/ADMIN 7/20	37,649.75
			<b>37,685.25</b>
002299			
002299	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 7/20	4,397.25
			<b>4,397.25</b>
002300			
002300	BROWN & CONNERY, LLP	LITIGATION MNGMNT 6/20	4,693.00
002300	BROWN & CONNERY, LLP	ATTORNEY FEE 6/20	2,033.33
002300	BROWN & CONNERY, LLP	EXPENSES 6/20	151.41
			<b>6,877.74</b>
002301			
002301	ELIZABETH PIGLIACELLI	TREASURER FEE 7/20	1,949.17
			<b>1,949.17</b>
002302			
002302	COURIER POST	ACCT#CHL-083028	159.36
			<b>159.36</b>
002303			
002303	MUNICIPAL EXCESS LIABILITY JIF	MSI - 3RD QTR 2020	22,929.00
			<b>22,929.00</b>
002304			
002304	MEDLOGIX LLC	MANAGED CARE SERVICES_CHERRY HILL 7/20	1,083.00
002304	MEDLOGIX LLC	MANAGED CARE SERVICES 7/20	9,904.00
			<b>10,987.00</b>

002305			
002305	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 7/20	1,103.00
			<b>1,103.00</b>
002306			
002306	LEONARD-O'NEILL INS GROUP, INC.	GIBBSBORO JIF - 2ND INSTALL 2020	2,805.34
			<b>2,805.34</b>
		<b>Total Payments FY 2020</b>	<b>1,191,426.95</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$1,193,896.37</b>

\_\_\_\_\_

**Chairperson**

**Attest:**

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

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

\_\_\_\_\_

**Treasurer**

July 27, 2020

To the Members of the  
Executive Board of the  
Camden County Municipal  
Joint Insurance Fund

I have enclosed for your review documents which reflect the financial condition of the fund. The attached documents include details of transactions relating to deposits, claims, transfers, expenditures and Investment Income.

The statements included in this report are prepared on a “cash basis” and relate to financial activity through the periods ending June 30, 2020 for Fund Years 2016, 2017, 2018 and 2019. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

- BILL LIST FOR THE MONTH OF JULY:

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

- INVESTMENT INCOME:

Net Investment Income received or accrued for June totaled \$11,881.29.

- RECEIPT ACTIVITY FOR JUNE:

Assessments	\$3,927,957	
Cherry Hill Deductible	<u>1,392</u>	
Total Receipts		<u>\$3,929,349</u>

- CLAIM ACTIVITY FOR JUNE:

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

Property Liability Claims	\$ 109,481.60	
Workers Compensation Claims	231,107.77	
Administration Expense	<u>1,044,486.17</u>	
Total Claims/Expenses		<u>\$1,385,075.54</u>

- CASH ACTIVITY FOR JUNE:

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$23,812,143.77 to a closing balance of \$26,377,960.71 showing an increase of 2,565,816.94.

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**

<b>Current Fund Year: 2020</b>										
<b>Month Ending: June</b>										
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Workers Comp</b>	<b>POL/EPL</b>	<b>MEL</b>	<b>EJIF</b>	<b>Admin</b>	<b>Cherry Hill</b>	<b>TOTAL</b>
OPEN BALANCE	478,402.24	5,623,583.86	(92,953.72)	10,398,295.67	954,743.55	2,698,688.57	251,265.79	3,501,805.98	(1,688.08)	23,812,143.85
<b>RECEIPTS</b>										
Assessments	189,885.75	452,538.12	106,254.45	943,470.07	439,849.47	908,222.41	114,177.23	773,559.50	0.00	3,927,957.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,392.00	1,392.00
Invest Pymnts	571.56	4,368.11	578.83	7,852.47	446.34	2,078.81	130.46	5,514.67	2.23	21,543.48
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	571.56	4,368.11	578.83	7,852.47	446.34	2,078.81	130.46	5,514.67	2.23	21,543.48
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>190,457.31</b>	<b>456,906.23</b>	<b>106,833.28</b>	<b>951,322.54</b>	<b>440,295.81</b>	<b>910,301.22</b>	<b>114,307.69</b>	<b>779,074.17</b>	<b>1,394.23</b>	<b>3,950,892.48</b>
<b>EXPENSES</b>										
Claims Transfers	44,424.77	32,839.07	32,217.76	213,865.69	0.00	0.00	0.00	0.00	17,242.08	340,589.37
Expenses	0.00	0.00	0.00	0.00	0.00	534,476.97	0.00	435,352.20	0.00	969,829.17
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74,657.00	0.00	74,657.00
<b>TOTAL</b>	<b>44,424.77</b>	<b>32,839.07</b>	<b>32,217.76</b>	<b>213,865.69</b>	<b>0.00</b>	<b>534,476.97</b>	<b>0.00</b>	<b>510,009.20</b>	<b>17,242.08</b>	<b>1,385,075.54</b>
<b>END BALANCE</b>	<b>624,434.78</b>	<b>6,047,651.02</b>	<b>(18,338.21)</b>	<b>11,135,752.52</b>	<b>1,395,039.36</b>	<b>3,074,512.82</b>	<b>365,573.48</b>	<b>3,770,870.95</b>	<b>(17,535.93)</b>	<b>26,377,960.79</b>
<b>REPORT STATUS SECTION</b>										
<b>Report Month: June</b>										
						Balance Differences				
Opening Balances:			Opening Balances are equal			\$0.00				
Imprest Transfers:			Imprest Totals are equal			\$0.00				
Investment Balances:			Investment Payment Balances are equal			\$0.00				
			Investment Adjustment Balances are equal			\$0.00				
Ending Balances:			Ending Balances are equal			\$0.00				
Accrual Balances:			Accrual Balances are equal			\$0.00				

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	June					
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						
<b>Opening Cash &amp; Investment Balanc</b>	\$23,812,143.77	8,729,541.01	- 38,897.07	47,970.95	15,073,528.88	
<b>Opening Interest Accrual Balance</b>	\$58,323.17	-	-	-	58,323.17	
1 Interest Accrued and/or Interest Cost	\$16,738.89	\$0.00	\$0.00	\$0.00	\$16,738.89	
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 (Amortization 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 Instr.s	\$5,886.25	\$5,769.82	\$54.34	\$62.09	\$0.00	
6 Interest Paid - Term Instr.s	\$26,401.08	\$0.00	\$0.00	\$0.00	\$26,401.08	
7 Realized Gain (Loss)	-\$10,743.85	\$0.00	\$0.00	\$0.00	-\$10,743.85	
8 Net Investment Income	\$11,881.29	\$5,769.82	\$54.34	\$62.09	\$5,995.04	
9 Deposits - Purchases	\$4,269,938.37	\$3,929,349.00	\$109,481.60	\$231,107.77	\$0.00	
10 (Withdrawals - Sales)	-\$1,725,664.91	-\$1,385,075.54	-\$109,481.60	-\$231,107.77	\$0.00	
<b>Ending Cash &amp; Investment Balance</b>	\$26,377,960.71	\$11,279,584.29	-\$38,842.73	\$48,033.04	\$15,089,186.11	
<b>Ending Interest Accrual Balance</b>	\$48,660.98	\$0.00	\$0.00	\$0.00	\$48,660.98	
Plus Outstanding Checks	\$578,440.81	\$467,541.79	\$41,513.26	\$69,385.76	\$0.00	
(Less Deposits in Transit)	-\$69,908.54	-\$90,040.41	\$71,445.36	-\$51,313.49	\$0.00	
<b>Balance per Bank</b>	\$26,886,492.98	\$11,657,085.67	\$74,115.89	\$66,105.31	\$15,089,186.11	
		\$0.00	0.00	\$0.00		

JUNE							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	06/03/2020	18,867.01				18,867.01	
2	06/30/2020	29,305.24				29,305.24	
3	06/10/2020	24,965.57				24,965.57	
4	06/10/2020	19,867.46				19,867.46	
5	06/17/2020	36,009.96				36,009.96	
6	06/17/2020	126,502.42				126,502.42	
7	06/24/2020	9,459.28				9,459.28	
8	06/24/2020	11,026.59				11,026.59	
9	07/1/2020	51,313.49				51,313.49	
10	07/01/2020	13,272.35				13,272.35	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	340,589.37	-	-	-	340,589.37	
	Monthly Rpt	340,589.37				340,589.37	
	Variance	-	-	-	-	-	



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

Month		June							
Current Fund Year		2020							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	77,408.86	9,017.02	0.00	86,425.88	86,425.88	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	11,407.16	25,228.83	0.00	36,635.99	36,635.99	0.00	0.00	0.00
	Workers Comp	108,823.27	37,447.91	0.00	146,271.18	146,271.18	0.00	0.00	0.00
	Cherry Hill	1,392.00	15,843.82	1,392.00	15,843.82	15,843.82	0.00	0.00	0.00
	<b>Total</b>	<b>200,431.29</b>	<b>87,537.58</b>	<b>1,392.00</b>	<b>286,576.87</b>	<b>286,576.87</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2019	Property	1,079,829.29	35,407.75	0.00	1,115,237.04	1,115,237.04	0.00	0.00	0.00
	Liability	106,528.89	5,686.85	0.00	112,215.74	112,215.74	0.00	0.00	0.00
	Auto	62,958.52	247.22	0.00	63,205.74	63,205.74	(0.00)	(0.00)	0.00
	Workers Comp	1,259,160.00	48,112.12	0.00	1,307,272.12	1,307,272.12	0.00	0.00	0.00
	Cherry Hill	0.00	1,083.50	0.00	1,083.50	1,083.50	0.00	0.00	0.00
	<b>Total</b>	<b>2,508,476.70</b>	<b>90,537.44</b>	<b>0.00</b>	<b>2,599,014.14</b>	<b>2,599,014.14</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2018	Property	354,056.39	0.00	0.00	354,056.39	354,056.39	(0.00)	(0.00)	0.00
	Liability	125,235.37	2,667.29	0.00	127,902.66	127,902.66	(0.00)	0.00	(0.00)
	Auto	98,214.47	1,904.30	0.00	100,118.77	100,118.77	0.00	0.00	0.00
	Workers Comp	2,110,491.21	14,462.86	0.00	2,124,954.07	2,124,453.06	501.01	501.01	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>2,687,997.44</b>	<b>19,034.45</b>	<b>0.00</b>	<b>2,707,031.89</b>	<b>2,706,530.88</b>	<b>501.01</b>	<b>501.01</b>	<b>(0.00)</b>
2017	Property	434,821.97	0.00	0.00	434,821.97	434,821.97	(0.00)	(0.00)	0.00
	Liability	514,440.98	11,398.75	0.00	525,839.73	525,839.73	0.00	0.00	0.00
	Auto	588,026.39	1,011.00	0.00	589,037.39	589,037.39	(0.00)	(0.00)	0.00
	Workers Comp	1,739,837.51	113,097.88	0.00	1,852,935.39	1,851,956.19	979.20	979.20	0.00
	Cherry Hill	574.64	0.00	0.00	574.64	574.64	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>3,277,701.49</b>	<b>125,507.63</b>	<b>0.00</b>	<b>3,403,209.12</b>	<b>3,402,229.92</b>	<b>979.20</b>	<b>979.20</b>	<b>0.00</b>
2016	Property	406,447.88	0.00	0.00	406,447.88	406,447.88	0.00	0.00	0.00
	Liability	939,755.64	13,086.18	0.00	952,841.82	952,841.82	0.00	0.00	0.00
	Auto	979,954.95	3,826.41	0.00	983,781.36	983,781.36	0.00	0.00	0.00
	Workers Comp	1,929,361.44	744.92	0.00	1,930,106.36	1,929,857.51	248.85	248.85	0.00
	Cherry Hill	0.00	314.76	0.00	314.76	314.76	0.00	0.00	0.00
	<b>Total</b>	<b>4,255,519.91</b>	<b>17,972.27</b>	<b>0.00</b>	<b>4,273,492.18</b>	<b>4,273,243.33</b>	<b>248.85</b>	<b>248.85</b>	<b>0.00</b>
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	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
	<b>Total</b>	<b>(394.35)</b>	<b>0.00</b>	<b>0.00</b>	<b>(394.35)</b>	<b>0.00</b>	<b>(394.35)</b>	<b>(394.35)</b>	<b>0.00</b>
<b>TOTAL</b>		<b>12,929,732.48</b>	<b>340,589.37</b>	<b>1,392.00</b>	<b>13,268,929.85</b>	<b>13,267,595.14</b>	<b>1,334.71</b>	<b>1,334.71</b>	<b>0.00</b>

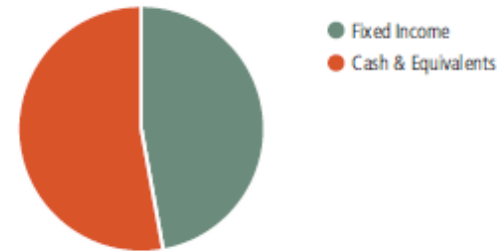


## Relationship Summary

118937-000 - PROFESSIONAL MUNICIPAL MANAGMNT JIF  
June 01, 2020 - June 30, 2020

### Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$1,827,018.75	47.15%
Cash & Equivalents	2,047,741.73	52.85
<b>TOTAL</b>	<b>\$3,874,760.48</b>	<b>100%</b>



### Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$1,827,018.75	\$4,498.79	\$1,831,517.54	\$26,937.50	1.47%
Cash & Equivalents	2,047,741.73	29,106.53	2,076,848.26	34,696.27	1.69
<b>TOTAL</b>	<b>\$3,874,760.48</b>	<b>\$33,605.32</b>	<b>\$3,908,365.80</b>	<b>\$61,633.77</b>	<b>1.59%</b>

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



## Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
<b>Opening Market Value</b>	<b>\$4,116,509.38</b>	<b>\$4,663,857.04</b>
Accrued Income	38,750.34	22,059.99
<b>Opening Market Value w/Accrued Income</b>	<b>\$4,155,259.72</b>	<b>\$4,685,917.03</b>
<b>Contributions</b>		
Cash Receipts	-	-
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
<b>Total Contributions</b>	<b>-</b>	<b>-</b>
<b>Withdrawals</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-250,000.00	-827,000.00
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust fees	-	-1,171.10
<b>Total Withdrawals</b>	<b>-\$250,000.00</b>	<b>-\$828,171.10</b>
<b>Net Contributions &amp; Withdrawals</b>	<b>-\$250,000.00</b>	<b>-\$828,171.10</b>
Closing Market Value	3,874,760.48	3,874,760.48
Accrued Income	33,605.32	33,605.32
<b>Closing Market Value w/Accrued Income</b>	<b>\$3,908,365.80</b>	<b>\$3,908,365.80</b>
<b>Net Investment Change</b>	<b>\$3,106.08</b>	<b>\$50,619.87</b>
<b>Net Investment Change Detail</b>		
	Current Period	Year-to-Date
<b>Net Investment Change</b>	<b>\$3,106.08</b>	<b>\$50,619.87</b>
<b>Income Earned</b>		
Dividends	-	133.64
Net Interest	10,250.00	23,342.10
Other Income	-	-
Change in Accrued	-5,145.02	11,545.33
<b>Total Income Earned</b>	<b>\$5,104.98</b>	<b>\$35,021.07</b>
<b>Market Appreciation</b>	<b>-\$1,998.90</b>	<b>\$15,598.80</b>

## Relationship Summary (continued)

118937-000 - PROFESSIONAL MUNICIPAL MANAGEMNT JIF

June 01, 2020 - June 30, 2020

## Income Received Summary

Category	Current Period	Year-to-Date
<b>Taxable</b>		
Dividends	-	-
Interest	10,250.00	23,342.10
Other Income	-	-
<b>Total Taxable</b>	<b>\$10,250.00</b>	<b>\$23,342.10</b>
<b>Tax-Exempt</b>		
Dividends	-	133.64
Interest	-	-
Other Income	-	-
<b>Total Tax-Exempt</b>	<b>-</b>	<b>\$133.64</b>
<b>TOTAL RECEIVED</b>	<b>\$10,250.00</b>	<b>\$23,475.74</b>

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

## Realized Gain/Loss Summary

Category	Current Period	Year-to-Date
<b>Short Term</b>		
Gain	-	-
Loss	-	-
<b>Total Short Term</b>	<b>-</b>	<b>-</b>
<b>Long Term</b>		
Gain	-	1,083.98
Loss	-	-
<b>Total Long Term</b>	<b>-</b>	<b>\$1,083.98</b>
<b>TOTAL GAIN/LOSS</b>	<b>-</b>	<b>\$1,083.98</b>

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

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

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



## Asset Allocation

118937-000 - PROFESSIONAL MUNICIPAL MANAGEMNT JIF  
June 01, 2020 - June 30, 2020

### Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
<b>Fixed Income</b>						
U.S. Taxable Fixed Income	47.15%	\$1,827,018.75	\$1,808,767.97	\$18,250.78	\$4,498.79	\$1,831,517.54
<b>Total Fixed Income</b>	<b>47.15%</b>	<b>\$1,827,018.75</b>	<b>\$1,808,767.97</b>	<b>\$18,250.78</b>	<b>\$4,498.79</b>	<b>\$1,831,517.54</b>
<b>Cash &amp; Equivalents</b>						
Taxable	52.85	2,047,741.73	2,047,741.73	-	29,106.53	2,076,848.26
<b>Total Cash &amp; Equivalents</b>	<b>52.85%</b>	<b>\$2,047,741.73</b>	<b>\$2,047,741.73</b>	<b>-</b>	<b>\$29,106.53</b>	<b>\$2,076,848.26</b>
<b>TOTAL ASSETS</b>	<b>100%</b>	<b>\$3,874,760.48</b>	<b>\$3,856,509.70</b>	<b>\$18,250.78</b>	<b>\$33,605.32</b>	<b>\$3,908,365.80</b>



**Camden County Municipal Joint Insurance Fund**

**TO:** Municipal Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Robert Garish, Senior Risk Control Consultant  
**DATE:** July 6, 2020

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

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

**LOSS CONTROL SURVEYS**

- Lawnside- Conducted a Loss Control Survey on June 23, 2020
- Lindenwold- Conducted a Loss Control Survey on June 18, 2020
- Runnemede- Conducted a Loss Control Survey on June 30, 2020

**LAW ENFORCEMENT LOSS CONTROL SURVEYS**

- No visits were conducted during the month of June

**JOB HAZARD IDENTIFICATION INITIATIVE.**

- Gloucester Township- Playgrounds on June 4, 2020

**MEETINGS ATTENDED**

- Camden Claims Meeting- June 19, 2020
- Camden JIF Fund Meeting – June 22, 2020

**UPCOMING MEETING SCHEDULE**

DATE	TOPIC	LOCATION
July 24	Claims Meeting	Pine Hill Municipal Building
July 27	Fund 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.

- Law Enforcement Bulletin- Disinfection Software for Ford SUV's on June 2, 2020
- Reopening Outdoor Activities Bulletin on June 4, 2020
- Firearms Training and Hearing Loss- June 10, 2020
- MEL-Sponsored Webinar: Communication in a Crisis on June 11, 2020
- Live Safety Training Webinars- July Registration Now Open! On June 11, 2020
- Live Safety Training Webinars- July Registration Now Open! Update on June 15, 2020
- Latest Reopening Schedule Bulletin on June 16, 2020
- Reminder- MEL Webinar Facing and Embracing Crisis for Your Municipality on June 23, 2020
- Hurricane Season and COVID Bulletin on June 24, 2020
- Expanding Outdoor Dining Areas on June 26, 2020
- Reopening Playgrounds on June 30, 2020

**MEL MEDIA LIBRARY**

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

June	
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](mailto:afelip@jamontgomery.com)).

### July Webinar Training Schedule

Date	Webinar Topic	Time
7/1/20	<a href="#">BBP</a>	9:00 - 10:00 am
7/2/20	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
7/7/20	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
7/8/20	<a href="#">Fall Protection Awareness</a>	9:00 - 11:00 am
7/9/20	<a href="#">CDL-Drivers Safety Regulations</a>	1:00 - 3:00 pm
7/10/20	<a href="#">Driving Safety Awareness</a>	9:00 - 10:30 am
7/13/20	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am
7/13/20	<a href="#">MSI Learning Management System - Administrator Overview</a>	1:00 - 2:30 pm
7/14/20	<a href="#">Hearing Conservation</a>	9:00 - 10:00 am
7/15/20	<a href="#">Asbestos, Lead, Silica, Lead Overview</a>	9:00 - 10:00 am
7/16/20	<a href="#">BBP</a>	1:00 - 2:00 pm
7/17/20	<a href="#">Protecting Children from Abuse</a>	9:00 - 11:00 am
7/17/20	<a href="#">PPE</a>	1:00 - 3:00 pm
7/20/20	<a href="#">Fire Extinguisher</a>	1:00 - 2:00 pm
7/21/20	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am
7/22/20	<a href="#">HazCom w/GHS</a>	9:00 - 10:30 am
7/23/20	<a href="#">Fire Safety</a>	9:00 - 10:00 am
7/24/20	<a href="#">Protecting Children from Abuse</a>	9:00 - 11:00 am
7/27/20	<a href="#">CDL-Drivers Safety Regulations</a>	9:00 - 11:00 am
7/28/20	<a href="#">PPE</a>	9:00 - 11:00 am
7/29/20	<a href="#">Mower Safety</a>	9:00 - 10:00 am
7/30/20	<a href="#">Fire Extinguisher</a>	9:00 - 10:00 am
7/31/20	<a href="#">MSI Learning Management System - Administrator Overview</a>	10:00 - 11:30 am

CEU's for Certified Public 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	

## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 5/22/2020 To 6/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
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 - NJ Dept. of Health, Office of I - Borough of Collingswood	EMS PO Box 360 Trenton, NJ 08625	Evidence of insurance with respects to ambulance service. Includes Professional Liability coverage	5/28/2020 #2513930	GL AU EX WC
H - USDA Rural Development I - Borough of Somerdale	521 Fellowship Road, Suite 130 Mt. Laurel, NJ 08054	Evidence of Insurance	5/28/2020 #2514738	GL AU EX WC OTH
H - City of Camden I - Borough of Runnemede	101 Newton Avenue Camden, NJ 08103	Evidence of insurance with respects to the use of the Citys equipment by the Borough for storm cleanup	6/4/2020 #2524037	GL AU EX WC
H - Bank Capital Services LLC I - Borough of Somerdale	dba F.N.B. Equipment Finance 1853 Highway 315 Pittston, PA 18640	RE: Lease #10564-CSL1 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 International Dump Truck (vin #65507) and a 2020 Tarco Hurricane 25 Yard Leaf Machine, with a total value of \$181,719.42. Lease #10564-CSL1.	6/9/2020 #2524864	GL AU EX WC OTH
H - KS StateBank and/or Its Assigns I - Borough of Bellmawr	PO Box 69 Manhattan, KS 66505	RE: 2020 Ford Utility Interceptor, vin #1FM5K8AB7LGB43355 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 Ford Utility Interceptor, vin #1FM5K8AB7LGB43355, valued at \$31,422, for the Bellmawr Police Department.	6/11/2020 #2526015	GL AU EX WC OTH
H - NJ Dept of Health I - Borough of Bellmawr	Senior Services Office of EMS:PO Box 360 Trenton, NJ 08625	Evidence of Insurance with respects to Bellmawr EMS. Professional Liability language is included within the Member Manual (General Liability). The Umbrella Liability Policy sits excess of the General Liability Policy The Professional Liability exclusion in the General	6/13/2020 #2526436	GL AU EX WC

06/30/2020

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## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 5/22/2020 To 6/22/2020

		Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.		
H - USDA Rural Development I - Borough of Barrington	521 Fellowship Road, Suite 130 Mt. Laurel, NJ 08054	Evidence of insurance as respects to sewer project.	6/15/2020 #2526457	GL AU EX WC
H - USDA Rural Development I - Borough of Gibbsboro	521 Fellowship Rd., Suite 130 Mt. Laurel, NJ 08054	Evidence of Insurance	6/15/2020 #2526461	GL AU EX WC OTH
H - TransForce , INC I - Borough of Merchantville	5520 Cherokee Avenue, Suite 200. Alexandria, VA 22312	RE: Contract for CDL driver Trans Force, Inc and Trans Force Personnel are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to contract for CDL driver	6/17/2020 #2527321	GL AU EX OTH
H - State of New Jersey I - Township of Berlin	Department of Health & Senior Services Office of Emergency Medical Services PO Box 360 Trenton, NJ 08625	Evidence of insurance as respects to CLD Professional Liability language is included within the Member Manual (General Liability). The Umbrella Liability Policy sits excess of the General Liability Policy The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.	6/22/2020 #2528315	AU EX WC
H - The State of New Jersey I - Winslow Township Fire District #1	Dept. of Environmental Protection Division of Fish and Wildlife PO Box 420, Mail Code 501-03 Trenton, NJ 08625	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of property at Penbryn Lake and Blue Hole behind Winslow Hot Mix for surface water rescue training throughout 2020.	6/22/2020 #2528324	GL AU EX WC
<b>Total # of Holders: 12</b>				

06/30/2020

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

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$161,535.33	\$84,309.53	\$77,225.80	47.81%
February	\$146,075.31	\$80,236.09	\$65,839.22	45.07%
March	\$196,173.29	\$83,557.40	\$112,615.89	57.41%
April	\$211,266.41	\$90,011.34	\$121,255.07	57.39%
May	\$61,344.75	\$27,953.63	\$33,391.12	54.43%
June	\$265,581.48	\$125,765.90	\$139,815.58	52.65%
<b>TOTAL 2020</b>	<b>\$1,041,976.57</b>	<b>\$491,833.89</b>	<b>\$550,142.68</b>	<b>52.80%</b>

**Monthly & YTD Summary:**

PPO Statistics	June	YTD
Bills	186	989
PPO Bills	177	909
PPO Bill Penetration	95.16%	91.91%
PPO Charges	\$254,487.47	\$894,932.75
Charge Penetration	95.82%	85.89%

**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%
<b>TOTAL 2019</b>	<b>\$3,042,329.21</b>	<b>\$1,379,303.91</b>	<b>\$1,663,025.30</b>	<b>54.66%</b>
<b>TOTAL 2018</b>	<b>\$2,846,780.35</b>	<b>\$1,441,081.52</b>	<b>\$1,404,698.83</b>	<b>49.36%</b>
<b>TOTAL 2017</b>	<b>\$1,803,457.88</b>	<b>\$879,858.84</b>	<b>\$923,599.04</b>	<b>51.21%</b>
<b>TOTAL 2016</b>	<b>\$2,534,730.41</b>	<b>\$1,393,859.39</b>	<b>\$1,140,871.02</b>	<b>45.01%</b>
<b>TOTAL 2015</b>	<b>\$2,642,806.56</b>	<b>\$1,379,391.36</b>	<b>\$1,263,415.20</b>	<b>47.81%</b>
<b>TOTAL 2014</b>	<b>\$2,462,610.10</b>	<b>\$1,290,804.11</b>	<b>\$1,171,805.99</b>	<b>47.58%</b>
<b>TOTAL 2013</b>	<b>\$2,350,634.69</b>	<b>\$1,046,355.16</b>	<b>\$1,304,279.53</b>	<b>55.49%</b>
<b>TOTAL 2012</b>	<b>\$3,492,188.94</b>	<b>\$1,551,241.48</b>	<b>\$1,940,947.46</b>	<b>55.58%</b>
<b>TOTAL 2011</b>	<b>\$3,001,784.51</b>	<b>\$1,383,535.61</b>	<b>\$1,618,248.90</b>	<b>53.91%</b>

# ***APPENDIX I – MINUTES***

**June 22, 2020 Meeting**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – JUNE 22, 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 <b>Bradford Stokes, Karen A. Read</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Auditor	Bowman and Company <b>James Miles, Dennis Skalkowski</b>
Claims Service	CompServices <b>Denise Hall, Cheryle Little</b>
Safety Director	J.A. Montgomery Consulting <b>John Saville, Keith Hummel</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein</b>
Underwriting Manager	Conner Strong & Buckelew <b>Edward Cooney</b>

**FUND COMMISSIONERS PRESENT:**



Ari Messinger, Cherry Hill Alternate  
Larry Spellman, Voorhees  
Glenn Werner, Gibbsboro  
Mark Godfrey, Magnolia

**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
Danielle Colianni	Hardenbergh 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 MAY 18, 2020**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MAY 18, 2020**

Motion:	Commissioner Wolk
Second:	Commissioner Lipsett
Vote:	Unanimous

**CORRESPONDENCE:** NONE

**EXECUTIVE DIRECTOR:**

**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)**. Mr. James Miles of Bowman & Company reviewed the Audit Report and said an in depth review of the Audit was presented last Friday to the Audit Committee. It was reported at that time there were no findings or recommendations which is not uncommon with the Joint Insurance Funds. Mr. Miles said they were able to issue their opinion and the financial statements are fairly stated in all pure respects and the year resulted in a \$651,000 decrease in net position there was a \$1,047,000 return in surplus. The Fund concluded 2019 fund year with a \$13,738,604 in net position.

**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**

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

Executive Director thanks the James Miles and Dennis Skalkowski of Bowman & Company as well as the financial folks in PERMA and appreciate everyone's efforts.

**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. Executive Director said the MEL approved the 2021 Budget which was flat and it very helpful to the local JIF as we start to prepare out budget in the next few months.

**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. Executive Director said notices will be issued to members once this is complete and posted on the MEL website. The deadline has been extended until June 2021.

**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. Executive Director said the documents may be loaded directly into the Origami system rather than emailing with all the attachments.

**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 30<sup>th</sup> 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 31<sup>st</sup>. Executive Director said there are still 13 fund commissioners that have not filed yet and requested everyone please complete their filings as soon as possible.

**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 April 31, 2020 the statutory surplus was \$9.1 million, which is a slight increase of \$96,000. Executive Director also reviewed the Expected Loss Ratio Analysis as of April 31, 2020 where the actuary projected the JIF at 10 % and the Camden JIF currently stands at 16.5% that is driven by one claim on the auto liability line. On the Lost Time Accident Frequency as of April 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 said on the Compliance Check List it will be updated next month for the Audit Filing.

Executive Director said there is one additional item to add to the agenda. Everyone should have received an email regarding the safety incentive awards that would have been distributed at the Safety Breakfast, which was canceled in March. The awards are reflected in the Bills List and will be mailed to members. The Safety Breakfast may still be scheduled later in the year.

A discussion ensued regarding the next JIF meeting and if it should be held in person or via Zoom. Chairman Mevoli asked Karen Read to reach out to Pine Hill regarding the Borough Hall opening. Executive Director said it may be beneficial to hold July meeting via Zoom as well as Mount Ephraim in August. Attorney Nardi said this should be determined by how things develop with Covid-19 and CDC guidelines and can the meeting be held with required distancing or is the town's public meeting rooms large enough to follow the distancing guidelines. Chairman Mevoli said it is very fluid and changing at this time. In response to Commissioner Shannon, Executive Director said there were about 10 positive Covid cases in the Camden JIF. They were all in law enforcement and none of them required hospitalization. Executive Director said he would look into protocols for someone that may be continuously exposed to Covid and provide some policy on Employment Practices.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 20-20 June 2020 Vouchers**

<b>Closed</b>	\$534,476.97
<b>TOTAL 2019</b>	\$74,657.00
<b>TOTAL 2020</b>	\$435,352.20
<b>TOTAL</b>	<b>\$1,044,486.17</b>

**Confirmation of May 2020 Claims Payments/Certification of Claims Transfers:**

<b>Closed</b>	\$0.00
<b>2016</b>	\$18,435.27
<b>2017</b>	\$18,307.96
<b>2018</b>	\$16,173.65
<b>2019</b>	\$76,423.82
<b>2020</b>	\$71,889.07
<b>TOTAL</b>	<b>\$201,229.77</b>

**MOTION TO APPROVE JUNE 2020 VOUCHERS RESOLUTION 20-20**

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

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

Motion: Commissioner Wolk  
Second: Commissioner Gallagher  
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi reported on the requirement and use of the facemask. Mr. Nardi said this is a new term of employment and a requirement as well as the town's responsibility to ensure that it is applied and enforced across the board. Attorney Nardi said the question was posed if employees signed a waiver not to wear a mask would that be acceptable and it is not. All of the precautions established by the CDC, State of New Jersey and as seen on the MEL website will need to be enforced across the board. Employees should know failure to comply could result in

disciplinary action. It is important for the towns to designate a person or persons to make sure the requirements are being followed.

### **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. Members can take advantage of several training programs that will be delivered via the webinar format and will include the available TCHs and CEUs. MSI Now is available with 130 training videos. Safety Director requested that everyone to send in their quarterly department reports by the end of June. The results of the JOS Picture Challenges are being compiled and the results of that will be 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 40-41 for the period 4/22/20 to 5/22/20 was included in the agenda with seven certificated issued. Underwriting Manager Ed Cooney said he has spent a lot of time with JA Montgomery from the MEL perspective. The MEL is working on the hottest topics that they are receiving questions about and those are included on every Executive Summary report issued. A one-page bulletin was sent out last week to sum up all the answers to the major questions or safety related items and the MEL will keep up with the bulletins as new guidelines come out.

The Underwriter's office is working with all of the Executive Directors in the entire MEL with regards to the upcoming renewal process for 2021. At this time members are in the midst of budget restraints with Covid 19 and the MEL is being very cognoscente of that. Mr. Cooney said at this time the marketplace is very tough and has taken some drastic turns in the last few months. The MEL is working on how to best prepare for the changes and deploying a lot of strategies. Mr. Cooney said there will most likely be some changes in the structure of our insurance programs but nothing will be taken away in coverages, only making it stronger in the future. Mr. Cooney said this is the kind of marketplace that the JIFs were founded on.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of May 2020 where there was a savings of 54.43% for the month and a total of 52.85% for the year. Ms. Goldstein reviewed the Covid-19 Claims thus far for a total of 75 Covid claims with 10 testing positive. Ms. Goldstein said there have been no new cases reported since June 8<sup>th</sup>.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Chairman Mevoli said the Claims Committee had a meeting on Friday where all claims were reviewed and 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 DiAngelo
Second:	Commissioner Shannon
Roll Call Vote:	9 Ayes – 0 Nays

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
Second:	Commissioner Lipsett
Vote:	Unanimous

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

**MEETING ADJOURNED: 5:59 PM**

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

