

The Camden County Municipal Joint Insurance Fund will conduct its August 24, 2020 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.



**CAMDEN**  
COUNTY MUNICIPAL  
JOINT INSURANCE FUND

**MEETING AGENDA**  
**AUGUST 24, 2020 – 5:15 PM**

**MEETING BEING HELD ELECTRONICALLY**

<https://permainc.zoom.us/j/5455080980?pwd=R0pZbVFONUdLNGpCNmJ3dEVqSWVHZz09>  
**Password: August20#**

**ALSO TELEPHONICALLY AT:**

**1-312-626-6799**

**Meeting ID: 545 508 0980**

**Password: 974722908**

**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: AUGUST 24, 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: July 27, 2020 Open Minutes..... Appendix I**

- CORRESPONDENCE – None**

**REPORTS**

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
Executive Director's Report ..... Page 1
- TREASURER – Elizabeth Pigliacelli**  
Monthly Vouchers - Resolution No. 20-22 – August Bills ..... Page 15  
Treasurer’s Report ..... Page 17  
Monthly Reports ..... Page 18
- ATTORNEY – Joseph Nardi, Esquire**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report..... Page 25
- UNDERWRITING MANAGER – Conner Strong & Buckelew**  
Monthly Certificate Holding Report..... Page 29
- MANAGED CARE – Medlogix**  
Monthly Report..... Page 31
- CLAIMS SERVICE – AmeriHealth Casualty**

- 
- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - MEETING ADJOURNED**
  - NEXT MEETING: SEPTEMBER 28, 2020**

## Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: August 24, 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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- 2021 RFQ Process** – The fund office has advertised Request for Qualifications for all Fund Professional positions. Responses are due back on September 23<sup>rd</sup>. A report will be made at the September meeting.
- 2021 Renewal** - Members and Risk Managers have received an email with a link to renewal worksheets to begin the 2021 underwriting renewal process. The deadline to submit schedules is September 15<sup>th</sup>.
- Membership Renewals:** The JIF has five members scheduled to renew fund membership; renewal documents have been sent out to those members. We have received Voorhees and Woodlynn's documents so far.
- Potential New Members** – The Fund Office is working with the Risk Managers of two potential new members. We will keep the board posted of our progress.
- Safety Incentive Program – Optional Safety Award** – The notice for the 2020 Optional Safety Award was recently sent to member entities. This is a \$1,000 reimbursable grant to members to purchase safety related items or training. All paperwork and vouchers must be returned to the fund office by the end of the year. The notice appears on **Page 3 & 4**.
- Power of Collaboration:** Attached on **Page 5** is the latest in the series of “Power of Collaboration” ad that will appear in the League of Municipalities magazine. The ad highlights the savings to taxpayers and how the MEL has responded to the financial impact of COVID 19.
- Facing and Embracing Crisis Webinar:** Attached on **Pages 6 & 7** is an announcement for the 3<sup>rd</sup> webinar on Facing and Embracing Crisis for Your Municipality scheduled for September 15<sup>th</sup> at 10:30 am.

❑ **Due Diligence Reports:**

<b>Financial Fast Track</b>	<b>Not Available</b>
<b>Income Portfolio</b>	<b>Not Available</b>
<b>Loss Ratio Analysis</b>	<b>Page 8</b>
<b>Loss Time Accident Frequency</b>	<b>Page 9 &amp; 10</b>
<b>POL/EPL Compliance Report</b>	<b>Page 11</b>
<b>Fund Commissioners</b>	<b>Page 12</b>
<b>Regulatory Affairs Checklist</b>	<b>Page 13</b>
<b>RMC Agreements</b>	<b>Page 14</b>

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**  
*TRIAD1828 CENTRE*  
*2 Cooper Street*  
*Camden, NJ 08102*

Michael Mevoli, Chairman  
M. James Maley, Secretary

Bradford C. Stokes, Executive Director

**Date: August 10, 2020**

**Memo to: Camden County Municipal JIF Fund Commissioners**

**Subject: 2020 Safety Incentive Program – Optional Safety Award**

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Dear Fund Commissioner:

The Camden County Municipal Joint Insurance Fund is pleased to announce the continuance of the Optional Safety Award in connection with the Camden JIF Safety Incentive Program. Safety continues to be a priority for all our members. Due to the hard work and determination in reducing claims over the past several years by members of the JIF, the Fund is able to continue this popular award. We are pleased to announce that the award remains at \$1,000 per member to be used for safety-related purchases in 2020.

Attached please find information regarding the Optional Safety Award. Please feel free to contact Bradford Stokes at 856-552-6816 or [bstokes@permainc.com](mailto:bstokes@permainc.com) or Karen Read at 856-552-4712 or [kread@permainc.com](mailto:kread@permainc.com) if you have any questions.

Yours truly,

*Michael Mevoli*

Michael Mevoli, Chairman  
Camden County Municipal Joint Insurance Fund

cc: Governing Body, Safety Coordinators and Risk Managers

## Optional Safety Award

This program is designed to help members by offering a reimbursement for safety related expenses and to assist them in meeting their own safety objectives. Financial reimbursement will be provided for safety related items or safety training programs purchased by the member municipality up to \$1,000 per member. Some suggestions for eligible items are as follows:

<b>SAFETY ITEM SUGGESTIONS</b>	<b>SAFETY TRAINING SUGGESTIONS</b>
<i>Safety Signs, posters</i>	<i>Subscription for tool box topics</i>
<i>AED's, eyewash stations</i>	<i>Safety Publications, Monthly Newsletters</i>
<i>Safety Equipment</i>	<i>Safety Manuals</i>
<i>Ergonomic assessments and accessories</i>	<i>Supplemental Training - not covered by MSI or EPL</i>
<i>Safety Attire (i.e. reflective vests, protective gloves)</i>	<i>Purchase of Safety Videos &amp; DVD's</i>

### Inadmissible Reimbursements

Please note that purchases made routinely within a municipality are not eligible for reimbursement. These items include such things as batteries, office supplies, office equipment, or janitorial supplies.

### Reimbursement Instructions

Reimbursements will be made for **one time purchases of up to \$1,000**. The optional safety budget can not be split into multiple reimbursement amounts totaling up to \$1,000. Please hold your receipts until you have \$1,000 worth. The Fund can pay a vendor directly if desired.

Funds must be claimed by **December 31, 2020** and a signed voucher (see attached) must be submitted along with the appropriate receipts.

Please complete the shaded areas and marked **Pay To, Address, Tax ID#** (if paying vendor directly) and sign by **Vendor's Signature**.

Completed vouchers and receipts must be sent to the Executive Director's Office:

**Camden County Municipal Joint Insurance Fund  
TRIAD1828 CENTRE  
PO Box 99106  
Camden, NJ 08101  
Attn: Karen Read**



## MEL SAVES NEW JERSEY TAXPAYERS OVER \$3 BILLION AND RESPONDS TO THE FINANCIAL IMPACT OF COVID-19

MEL has saved taxpayers over \$3 billion dollars and paid \$290 million in dividends to its members since its inception. On average, each MEL JIF member has saved over \$5.5 million to date.

MEL has also purchased over \$100 million in member debt securities to help stabilize the bond market disrupted by the pandemic and adopted a rate freeze for its 2021 budget.

A special committee to resolve matters related to COVID-19 and research questions related to FEMA recoveries has also been organized.

### MEL JOINT INSURANCE FUND MEMBER SAVINGS

Member Joint Insurance Fund	Established	JIF Savings (millions)	JIF Membership	JIF Member Savings (millions)
Bergen	1985	\$270.9	38	\$ 7.1
South Bergen	1986	235.2	23	10.1
Atlantic	1987	379.2	41	9.2
Camden	1987	200.6	37	5.4
Mid-Jersey	1987	172.9	12	14.4
Morris	1987	218.5	44	4.9
Ocean	1987	316.0	31	10.2
PMM	1987	80.7	5	16.1
Monmouth	1988	249.3	41	6.1
Burlco	1991	109.0	27	4.0
Trico	1991	210.8	38	5.5
NJ Utility Authorities	1991	173.2	70	2.5
NJ Self-Insurers	1992	66.5	5	13.3
Suburban Essex	1992	105.3	12	8.8
NJ Housing Authorities	1994	103.0	89	1.2
Suburban Municipal	1994	73.6	10	7.4
PAIC	1997	120.7	23	5.3
Central	1998	157.8	10	15.8
First Responders	2009	27.6	38	0.7
<b>TOTALS</b>		<b>\$3.3 Billion</b>	<b>594</b>	<b>Average \$5.5 million</b>

"Historically, MEL has provided the resources, tools and organizational competencies needed to address major challenges facing our members. We believe the power of our collaborative efforts will make a positive difference as we face this crisis."

**THOMAS MERCHEL**  
*MEL Chairperson and  
 Manager/CFO Township  
 of Moorestown.*



THE POWER OF  
 COLLABORATION

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



## Facing and Embracing Crisis for Your Municipality

Webinar: Tuesday, September 15, 10:30 a.m. – 12:30 p.m.

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

[https://us02web.zoom.us/webinar/register/WN\\_700IyFKoTuKQzZ8T3cDxw](https://us02web.zoom.us/webinar/register/WN_700IyFKoTuKQzZ8T3cDxw)

*Note: This is an encore presentation of the webinar held on 6/30 & 8/4.  
See page 2 for CEU information.*

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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 Affair Group based in Trenton, which serves as a communications consultant to MEL. Norris is a former elected municipal official who served as the Director of Family and Community Relations for the New Jersey Department of Education and as a spokesperson for a national presidential campaign.



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



[Rick Alcantara](#) holds a 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



## Watch the Webinar and EARN 2.0 CEU's

Registered participants will be eligible to receive Continuing Education Credits for this program.

Two (2.0) contact hours of CEUs for the following designations:

- CMFO/CCFO - office management and ancillary subjects
- CTC - general/secondary
- RMC - professional development
- CPWM - management
- QPA - office admin./general duties

If you are unable to participate in the Webinar via video ZOOM conference, but can by phone, please send an email with "**MEL WEBINAR 3**" in the subject line and include:

1. First/Last Name
2. JIF/Town Affiliation
3. Your phone number (the one you will use to call-in) which is necessary for tracking attendance.

Send to: Tammi at [Tammi@princetonnc.com](mailto:Tammi@princetonnc.com)

We will register you and email back the call-in information.

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

				AS OF		June 30, 2020			
<b>FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION</b>									
	Budget	Limited Incurred Current	66 Actual	MONTH TARGETED	30-Jun-20	65 Actual	MONTH TARGETED	54 Actual	MONTH TARGETED
PROPERTY	541,208	647,389	119.62%	100.00%		119.62%	100.00%	119.62%	100.00%
GEN LIABILITY	1,412,638	1,182,615	83.72%	97.05%		83.36%	97.09%	82.36%	96.73%
AUTO LIABILITY	335,860	213,573	63.59%	97.14%		63.59%	97.05%	70.36%	94.56%
WORKER'S COMP	3,739,043	2,748,828	73.52%	100.00%		72.85%	99.98%	71.33%	99.70%
TOTAL ALL LINES	6,028,749	4,792,406	79.49%	99.15%		78.99%	99.14%	78.20%	98.75%
NET PAYOUT %	\$4,357,819		72.28%						
<b>FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION</b>									
	Budget	Limited Incurred Current	54 Actual	MONTH TARGETED	30-Jun-20	53 Actual	MONTH TARGETED	42 Actual	MONTH TARGETED
PROPERTY	490,882	503,896	102.65%	100.00%		102.65%	100.00%	102.59%	100.00%
GEN LIABILITY	1,437,680	1,079,305	75.07%	96.73%		73.73%	96.63%	36.99%	93.46%
AUTO LIABILITY	330,150	962,901	291.66%	94.56%		291.66%	94.26%	119.01%	90.21%
WORKER'S COMP	3,689,848	2,399,033	65.02%	99.70%		65.02%	99.66%	65.41%	98.92%
TOTAL ALL LINES	5,948,560	4,945,135	83.13%	98.72%		82.81%	98.66%	64.58%	97.21%
NET PAYOUT %	\$4,273,243		71.84%						
<b>FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION</b>									
	Budget	Limited Incurred Current	42 Actual	MONTH TARGETED	30-Jun-20	41 Actual	MONTH TARGETED	30 Actual	MONTH TARGETED
PROPERTY	566,229	521,057	92.02%	100.00%		92.02%	100.00%	93.49%	100.00%
GEN LIABILITY	1,464,528	656,055	44.80%	93.46%		44.27%	92.99%	32.87%	85.57%
AUTO LIABILITY	324,847	568,893	175.13%	90.21%		175.15%	89.77%	51.76%	82.91%
WORKER'S COMP	3,837,435	2,473,922	64.47%	98.92%		64.78%	98.81%	67.20%	96.57%
TOTAL ALL LINES	6,193,040	4,219,927	68.14%	97.27%		68.21%	97.07%	60.68%	93.57%
NET PAYOUT %	\$3,402,230		54.94%						
<b>FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION</b>									
	Budget	Limited Incurred Current	30 Actual	MONTH TARGETED	30-Jun-20	29 Actual	MONTH TARGETED	18 Actual	MONTH TARGETED
PROPERTY	600,000	481,981	80.33%	100.00%		80.33%	100.00%	82.26%	97.09%
GEN LIABILITY	1,506,000	537,795	35.71%	85.57%		35.35%	84.65%	11.52%	71.16%
AUTO LIABILITY	334,000	14,638	4.38%	82.91%		3.81%	82.02%	0.75%	66.43%
WORKER'S COMP	3,840,000	3,515,971	91.56%	96.57%		91.21%	96.21%	85.13%	86.31%
TOTAL ALL LINES	6,280,000	4,550,384	72.46%	93.53%		72.13%	93.05%	62.72%	82.65%
NET PAYOUT %	\$2,706,531		43.10%						
<b>FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION</b>									
	Budget	Limited Incurred Current	18 Actual	MONTH TARGETED	30-Jun-20	17 Actual	MONTH TARGETED	6 Actual	MONTH TARGETED
PROPERTY	722,242	1,366,503	189.20%	97.09%		189.24%	96.87%	67.25%	45.00%
GEN LIABILITY	1,674,299	282,136	16.85%	71.16%		16.25%	69.55%	2.63%	19.00%
AUTO LIABILITY	387,682	57,050	14.72%	66.43%		14.72%	64.31%	5.16%	20.00%
WORKER'S COMP	3,672,619	3,342,605	91.01%	86.31%		90.17%	84.23%	30.26%	14.00%
TOTAL ALL LINES	6,456,842	5,048,294	78.19%	82.39%		77.55%	80.64%	25.73%	19.12%
NET PAYOUT %	\$2,599,014		40.25%						
<b>FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION</b>									
	Budget	Limited Incurred Current	6 Actual	MONTH TARGETED	30-Jun-20	5 Actual	MONTH TARGETED	-6 Actual	MONTH TARGETED
PROPERTY	710,000	365,252	51.44%	45.00%		47.21%	37.00%	N/A	N/A
GEN LIABILITY	1,692,081	65,352	3.86%	19.00%		3.62%	14.00%	N/A	N/A
AUTO LIABILITY	397,295	300,000	75.51%	20.00%		75.51%	15.00%	N/A	N/A
WORKER'S COMP	3,527,720	907,592	25.73%	14.00%		23.36%	9.00%	N/A	N/A
TOTAL ALL LINES	6,327,096	1,638,197	25.89%	19.19%		24.03%	13.86%	N/A	N/A
NET PAYOUT %	\$286,577		4.53%						

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

	June 30, 2020			
	<b>2020</b>	2019	2018	<b>TOTAL</b>
	<b>LOST TIME</b>	LOST TIME	LOST TIME	<b>RATE *</b>
FUND	<b>FREQUENCY</b>	FREQUENCY	FREQUENCY	<b>2020 - 2018</b>
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
<b>Camden County</b>	<b>0.86</b>	<b>1.34</b>	<b>1.88</b>	<b>1.45</b>
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
<b>AVERAGE</b>	<b>0.89</b>	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>					
			<b># CLAIMS</b>	<b>Y.T.D.</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>		<b>TOTAL</b>
		<b>**</b>	<b>FOR</b>	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>LOST TIME</b>		<b>RATE</b>
<b>MEMBER_ID</b>	<b>MEMBER</b>	<b>*</b>	<b>6/30/2020</b>	<b>ACCIDENTS</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>MEMBER</b>	<b>2020 - 2018</b>
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 : August 13, 2020						
<b>Total Participating Members</b>		<b>37</b>	<b>37</b>			
Complaint			<b>37</b>			
Percent Compliant			<b>100.00%</b>			
			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%
WOODYLYNNE	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 August 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 August 14, 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	08/14/20	12/31/20
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	8/3/2020		12/31/20
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	7/6/2020	7/6/2020	12/31/20
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	7/22/2020	12/31/20
MERCHANTVILLE	CONNER STRONG & BUCKELEW	01/16/20	1/16/2020	12/31/20
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW	7/20/2020	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. 20-22**

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

**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.

<b>FUND YEAR 2020</b>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002307			
002307	COMPSERVICES, INC.	GLOUCESTER TWP 8/20	1,291.67
002307	COMPSERVICES, INC.	CLAIMS ADMIN FEE 8/20	35,303.42
002307	COMPSERVICES, INC.	CHERRY HILL SERVICES 8/20	2,458.33
			<b>39,053.42</b>
002308			
002308	INTERSTATE MOBILE CARE INC.	MONTHLY BILLING 7/20	3,317.00
002308	INTERSTATE MOBILE CARE INC.	FOLLOW UP 7/20	304.00
			<b>3,621.00</b>
002309			
002309	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 8/20	15,051.17
			<b>15,051.17</b>
002310			
002310	PERMA RISK MANAGEMENT SERVICES	POSTAGE 7/20	7.50
002310	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR/ADMIN 8/20	37,649.75
			<b>37,657.25</b>
002311			
002311	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 8/20	4,397.25
			<b>4,397.25</b>
002312			
002312	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 7/20	2,698.00
002312	BROWN & CONNERY, LLP	ATTORNEY FEE 7/20	2,033.33
002312	BROWN & CONNERY, LLP	EXPENSE 7/20	43.04
			<b>4,774.37</b>
002313			
002313	ELIZABETH PIGLIACELLI	TREASURER FEE 8/20	1,949.17
			<b>1,949.17</b>
002314			
002314	COURIER POST	ACCT: CHL-083028 - AD - 7.22.20	61.56
			<b>61.56</b>
002315			
002315	MEDLOGIX LLC	MANAGED CARE SERVICES_CHERRY HILL 8/20	1,083.00
002315	MEDLOGIX LLC	MANAGED CARE SERVICES 8/20	9,904.00
			<b>10,987.00</b>
002316			
002316	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 8/20	1,103.00
			<b>1,103.00</b>
002317			
002317	CONNER STRONG & BUCKELEW	MOUNT EPHRAIM - RMC - 2/2 2020	6,845.00
002317	CONNER STRONG & BUCKELEW	MEDFORD LAKES - 2ND HALF RMC 2020	5,805.00
002317	CONNER STRONG & BUCKELEW	CAMDEN CITY - RMC - 2/2 2020	19,093.00
002317	CONNER STRONG & BUCKELEW	GLOUCESTER TOWN - RMC - 2/2 2020	30,093.00
			<b>61,836.00</b>
002318			
002318	HARDENBERGH INSURANCE GROUP	OAKLYN BORO - RMC - 2/2 2020	6,434.00
002318	HARDENBERGH INSURANCE GROUP	LINDENWOLD BORO - RMC - 2/2 2020	18,652.00
002318	HARDENBERGH INSURANCE GROUP	VOORHEES TWP - RMC - 2/2 2020	35,086.00
002318	HARDENBERGH INSURANCE GROUP	AUDUBON BORO - RMC - 2/2 2020	11,085.00
002318	HARDENBERGH INSURANCE GROUP	CLEMENTON BORO - RMC - 2/2 2020	7,302.00
002318	HARDENBERGH INSURANCE GROUP	LAUREL SPRINGS BORO - RMC - 2/2 2020	3,679.00
			<b>82,238.00</b>



August 24, 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 July 31, 2020 for Fund Years 2016, 2017, 2018 and 2019. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

- BILL LIST FOR THE MONTH OF AUGUST:

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

- INVESTMENT INCOME:

Net Investment Income received or accrued for July totaled \$20,309.96.

- RECEIPT ACTIVITY FOR JULY:

Assessments	\$1,010,518.00
Recoveries	<u>15,543.65</u>
Total Receipts	<u>\$1,026,061.65</u>

- CLAIM ACTIVITY FOR JULY:

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

Property Liability Claims	\$ 116,930.72
Workers Compensation Claims	299,775.69
Administration Expense	<u>1,193,896.37</u>
Total Claims/Expenses	<u>\$1,610,602.78</u>

- CASH ACTIVITY FOR JULY:

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$26,377,960.71 to a closing balance of \$25,825,917.60 showing a decrease of \$552,043.10.

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

Sincerely,  
Elizabeth Pigliacelli, Treasurer

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

Current Fund Year: 2020										
Month Ending: July										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	624,434.78	6,047,651.02	(18,338.21)	11,135,752.52	1,395,039.36	3,074,512.82	365,573.48	3,770,870.95	(17,535.93)	26,377,960.79
RECEIPTS										
Assessments	48,850.58	116,421.31	27,335.34	242,719.94	113,157.00	233,652.02	29,373.58	199,008.24	0.00	1,010,518.00
Refunds	6,172.16	0.00	0.00	9,371.49	0.00	0.00	0.00	0.00	0.00	15,543.65
Invest Pymnts	960.34	6,846.16	944.35	12,480.35	968.74	3,339.94	264.87	8,430.06	1.90	34,236.71
Invest Adj	4.69	28.28	4.13	52.07	6.53	16.87	1.71	32.24	0.00	146.52
Subtotal Invest	965.03	6,874.44	948.48	12,532.42	975.27	3,356.81	266.58	8,462.30	1.90	34,383.23
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>55,987.77</b>	<b>123,295.75</b>	<b>28,283.82</b>	<b>264,623.85</b>	<b>114,132.27</b>	<b>237,008.83</b>	<b>29,640.16</b>	<b>207,470.54</b>	<b>1.90</b>	<b>1,060,444.88</b>
EXPENSES										
Claims Transfers	46,763.46	57,168.86	12,998.40	231,379.90	0.00	0.00	0.00	0.00	68,395.79	416,706.41
Expenses	0.00	0.00	0.00	0.00	0.00	1,045,021.25	0.00	150,760.30	0.00	1,195,781.55
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>46,763.46</b>	<b>57,168.86</b>	<b>12,998.40</b>	<b>231,379.90</b>	<b>0.00</b>	<b>1,045,021.25</b>	<b>0.00</b>	<b>150,760.30</b>	<b>68,395.79</b>	<b>1,612,487.96</b>
<b>END BALANCE</b>	<b>633,659.08</b>	<b>6,113,777.91</b>	<b>(3,052.79)</b>	<b>11,168,996.47</b>	<b>1,509,171.63</b>	<b>2,266,500.40</b>	<b>395,213.64</b>	<b>3,827,581.19</b>	<b>(85,929.82)</b>	<b>25,825,917.71</b>
<b>REPORT STATUS SECTION</b>										
<b>Report Month: July</b>										
						Balance Differences				
Opening Balances:			Opening Balances are equal			\$0.00				
Imprest Transfers:			Imprest Totals are equal			\$0.00				
Investment Balances:			Investment Payment Balances are equal			\$0.00				
			Investment Adjustment Balances are equal			\$0.00				
Ending Balances:			Ending Balances are equal			\$0.00				
Accural Balances:			Accural Balances are equal			\$0.00				

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS					
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND					
ALL FUND YEARS COMBINED					
CURRENT MONTH	July				
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:					
<b>TOTAL for All Accts &amp; instruments</b>					
Opening Cash & Investm	\$26,377,960.71	11,279,584.29	- 38,842.73	48,033.04	15,089,186.11
Opening Interest Accrua	\$48,660.98	-	-	-	48,660.98
1 Interest Accrued and/or	\$17,146.72	\$0.00	\$0.00	\$0.00	\$17,146.72
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$146.48	\$0.00	\$0.00	\$0.00	\$146.48
5 Interest Paid - Cash Inst	\$6,426.94	\$6,314.27	\$45.50	\$67.17	\$0.00
6 Interest Paid - Term Ins	\$31,219.96	\$0.00	\$0.00	\$0.00	\$31,219.96
7 Realized Gain (Loss)	-\$3,410.18	\$0.00	\$0.00	\$0.00	-\$3,410.18
8 Net Investment Income	\$20,309.96	\$6,314.27	\$45.50	\$67.17	\$13,883.02
9 Deposits - Purchases	\$1,442,768.06	\$1,026,061.65	\$116,930.72	\$299,775.69	\$0.00
10 (Withdrawals - Sales)	-\$2,029,194.37	-\$1,610,602.78	-\$116,930.72	-\$299,775.69	-\$1,885.18
Ending Cash & Investment	\$25,825,917.60	\$10,701,357.43	-\$38,797.23	\$48,100.21	\$15,115,257.19
Ending Interest Accrual Bal	\$34,587.74	\$0.00	\$0.00	\$0.00	\$34,587.74
Plus Outstanding Checks	\$395,585.61	\$216,747.72	\$83,960.25	\$94,877.64	\$0.00
(Less Deposits in Transit)	-\$65,212.66	-\$91,644.21	\$73,449.69	-\$47,018.14	\$0.00
Balance per Bank	\$26,156,290.55	\$10,826,460.94	\$118,612.71	\$95,959.71	\$15,115,257.19
		\$0.00	0.0	\$0.00	\$0.00

JULY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	07/08/20	14,248.05				14,248.05	
2	07/08/20	54,182.46				54,182.46	
3	07/15/20	16,509.83				16,509.83	
4	07/15/20	130,719.19				130,719.19	
5	07/22/20	15,855.69				15,855.69	
6	07/22/20	38,399.96				38,399.96	
7	07/30/20	27,895.94				27,895.94	
8	07/30/20	55,286.43				55,286.43	
9	08/01/20	48,578.14				48,578.14	
10	08/01/20	15,030.72				15,030.72	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	416,706.41	-	-	-	416,706.41	
	Monthly Rpt	416,706.41				416,706.41	
	Variance	-	-	-	-	-	

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

Month	July								
Current Fund Year	2020								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid July	Monthly Recoveries July	Calc. Net Paid Thru July	TPA Net Paid Thru July	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	86,425.88	45,756.08	1,172.16	131,009.80	132,181.96	(1,172.16)	0.00	(1,172.16)
	Liability	1,400.00	943.38	0.00	2,343.38	2,343.38	0.00	0.00	0.00
	Auto	36,635.99	8,486.02	0.00	45,122.01	45,122.01	0.00	0.00	0.00
	Workers Comp	146,271.18	120,909.85	0.00	267,181.03	267,181.03	0.00	0.00	(0.00)
	Cherry Hill	15,843.82	33,987.86	0.00	49,831.68	49,831.68	0.00	0.00	0.00
	<b>Total</b>	<b>286,576.87</b>	<b>210,083.19</b>	<b>1,172.16</b>	<b>495,487.90</b>	<b>496,660.06</b>	<b>(1,172.16)</b>	<b>0.00</b>	<b>(1,172.16)</b>
2019	Property	1,115,237.04	1,007.38	5,000.00	1,111,244.42	1,116,244.42	(5,000.00)	0.00	(5,000.00)
	Liability	112,215.74	36,107.28	0.00	148,323.02	148,323.02	0.00	0.00	0.00
	Auto	63,205.74	0.00	0.00	63,205.74	63,205.74	(0.00)	(0.00)	0.00
	Workers Comp	1,307,272.12	66,393.30	0.00	1,373,665.42	1,373,665.42	0.00	0.00	0.00
	Cherry Hill	1,083.50	240.00	0.00	1,323.50	1,323.50	0.00	0.00	0.00
	<b>Total</b>	<b>2,599,014.14</b>	<b>103,747.96</b>	<b>5,000.00</b>	<b>2,697,762.10</b>	<b>2,702,762.10</b>	<b>(5,000.00)</b>	<b>0.00</b>	<b>(5,000.00)</b>
2018	Property	354,056.39	0.00	0.00	354,056.39	354,056.39	(0.00)	(0.00)	0.00
	Liability	127,902.66	4,195.34	0.00	132,098.00	132,098.00	0.00	(0.00)	0.00
	Auto	100,118.77	0.00	0.00	100,118.77	100,118.77	0.00	0.00	0.00
	Workers Comp	2,124,954.07	37,737.23	3,612.00	2,159,079.30	2,158,578.29	501.01	501.01	0.00
	Cherry Hill	0.00	34,167.93	0.00	34,167.93	34,167.93	0.00	0.00	0.00
	<b>Total</b>	<b>2,707,031.89</b>	<b>76,100.50</b>	<b>3,612.00</b>	<b>2,779,520.39</b>	<b>2,779,019.38</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	525,839.73	9,594.32	0.00	535,434.05	535,434.05	0.00	0.00	(0.00)
	Auto	589,037.39	4,512.38	0.00	593,549.77	593,549.77	(0.00)	(0.00)	0.00
	Workers Comp	1,852,935.39	5,612.52	5,559.49	1,852,988.42	1,852,009.22	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>3,403,209.12</b>	<b>19,719.22</b>	<b>5,559.49</b>	<b>3,417,368.85</b>	<b>3,416,389.65</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	952,841.82	6,328.54	0.00	959,170.36	959,170.36	0.00	0.00	0.00
	Auto	983,781.36	0.00	0.00	983,781.36	983,781.36	0.00	0.00	0.00
	Workers Comp	1,930,106.36	727.00	0.00	1,930,833.36	1,930,584.51	248.85	248.85	0.00
	Cherry Hill	314.76	0.00	0.00	314.76	314.76	0.00	0.00	0.00
	<b>Total</b>	<b>4,273,492.18</b>	<b>7,055.54</b>	<b>0.00</b>	<b>4,280,547.72</b>	<b>4,280,298.87</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	200.00	(315.85)	0.00	(315.85)	(115.85)	(200.00)
	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>200.00</b>	<b>(594.35)</b>	<b>0.00</b>	<b>(594.35)</b>	<b>(394.35)</b>	<b>(200.00)</b>
<b>TOTAL</b>		<b>13,268,929.85</b>	<b>416,706.41</b>	<b>15,543.65</b>	<b>13,670,092.61</b>	<b>13,675,130.06</b>	<b>(5,037.45)</b>	<b>1,334.71</b>	<b>(6,372.16)</b>

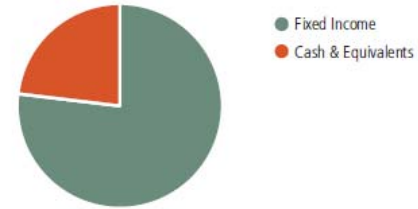


## Relationship Summary

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND  
July 01, 2020 - July 31, 2020

### Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$11,623,757.40	76.90%
Cash & Equivalents	3,491,499.79	23.10
<b>TOTAL</b>	<b>\$15,115,257.19</b>	<b>100%</b>



### Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Estimated Yield (%)
Fixed Income	\$11,623,757.40	\$34,195.74	\$11,657,953.14	\$169,531.25	1.46%
Cash & Equivalents	3,491,499.79	392.00	3,491,891.79	4,105.91	0.12
<b>TOTAL</b>	<b>\$15,115,257.19</b>	<b>\$34,587.74</b>	<b>\$15,149,844.93</b>	<b>\$173,637.16</b>	<b>1.15%</b>

Market Values may be generated using market quotations, closing price, mean bid or ask, or estimated market value obtained from quotation services. Mutual fund balances are incorporated into appropriate asset classifications. Derivative instruments are classified based upon the corresponding underlying security and does not represent a comprehensive risk assessment of your account. Asset values will fluctuate. **Estimated Annual Income** is provided for comparison purposes only. Estimated Annual Income is based on historical data or other assumptions and is not a guarantee of future results. This report should not be used to prepare tax documents. Yield for Cash & Equivalents is calculated based on Market Value of investments and does not include Uninvested Cash (Cash Balance) or Cash Payables and Receivables for pending trades.





## Relationship Summary *(continued)*

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND  
July 01, 2020 - July 31, 2020

### Cash Activity Summary

Category	Current Period Cash	Year-to-Date Cash
<b>Opening Balance</b>	<b>\$27,902.78</b>	<b>\$9,291.05</b>
<b>Receipts</b>		
Cash Receipts	-	-
Dividends	0.19	522.98
Intra-Account Transfers	-	-
Maturities	2,064,973.98	5,182,066.01
Net Interest	31,219.77	148,280.88
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
<b>Total Receipts</b>	<b>\$2,096,193.94</b>	<b>\$5,330,869.87</b>
<b>Disbursements</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-	-
Other Fees	-	-
Purchases	-2,099,211.16	-5,311,591.08
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-1,885.18	-5,569.46
<b>Total Disbursements</b>	<b>-\$2,101,096.34</b>	<b>-\$5,317,160.54</b>
<b>TOTAL CLOSING BALANCE</b>	<b>\$23,000.38</b>	<b>\$23,000.38</b>
Net Total Payables and Receivables	-	-
<b>NET OF CASH BALANCE</b>	<b>\$23,000.38</b>	

Opening and Total Closing Balances include holdings of cash and money market funds in USD currency.  
Pending purchases, pending sales and foreign currency holdings are not included.



## Asset Allocation

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND  
July 01, 2020 - July 31, 2020

### Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
<b>■ Fixed Income</b>						
U.S. Taxable Fixed Income	76.90%	\$11,623,757.40	\$11,232,870.35	\$390,887.05	\$34,195.74	\$11,657,953.14
<b>Total Fixed Income</b>	<b>76.90%</b>	<b>\$11,623,757.40</b>	<b>\$11,232,870.35</b>	<b>\$390,887.05</b>	<b>\$34,195.74</b>	<b>\$11,657,953.14</b>
<b>■ Cash &amp; Equivalents</b>						
Taxable	23.10	3,491,499.79	3,491,499.79	-	392.00	3,491,891.79
<b>Total Cash &amp; Equivalents</b>	<b>23.10%</b>	<b>\$3,491,499.79</b>	<b>\$3,491,499.79</b>	<b>-</b>	<b>\$392.00</b>	<b>\$3,491,891.79</b>
<b>TOTAL ASSETS</b>	<b>100%</b>	<b>\$15,115,257.19</b>	<b>\$14,724,370.14</b>	<b>\$390,887.05</b>	<b>\$34,587.74</b>	<b>\$15,149,844.93</b>



**Camden County Municipal Joint Insurance Fund**

**TO:** Municipal Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Robert Garish, Senior Risk Control Consultant  
**DATE:** August 5, 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 Czarnecki          Risk Control Consultant  <a href="mailto:jczarnecki@jamontgomery.com">jczarnecki@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**

- Borough of Bellmawr- Conducted a Loss Control Survey on July 15, 2020
- Borough of Berlin- - Conducted a Loss Control Survey on July 2, 2020
- Borough of Brooklawn-- Conducted a Loss Control Survey on July 14, 2020
- City of Camden- - Conducted a Loss Control Survey on July 14, 2020
- Borough of Clementon-- Conducted a Loss Control Survey on July 6, 2020
- Haddon Township- Conducted a Loss Control Survey on July 17, 2020
- Borough of Magnolia-- Conducted a Loss Control Survey on July 20, 2020
- Borough of Medford Lakes-- Conducted a Loss Control Survey on July 13, 2020
- Borough of Somerdale-- Conducted a Loss Control Survey on July 15, 2020

**LAW ENFORCEMENT LOSS CONTROL SURVEYS**

- No visits were conducted during the month of July

**JOB HAZARD IDENTIFICATION INITIATIVE.**

- There were no job hazard identification initiatives in July

**MEETINGS ATTENDED**

- Camden Claims Meeting- July 24, 2020
- Camden JIF Fund Meeting – July 27, 2020

**UPCOMING MEETING SCHEDULE**

DATE	TOPIC	LOCATION
August 21	Claims Meeting	Pine Hill Municipal Building
August 24	Fund Meeting	Haddonfield Muni. Building

**SAFETY DIRECTOR'S BULLETINS AND NOTICES**

Safety Director Bulletins and Messages are distributed by email to Fund Commissioners, Safety Coordinators, and Risk Consultants. They can be viewed at <https://njmel.org/mel-safety-institute/bulletins/> or NJ MEL App.

If you are not receiving updates or would like to add other names to the distribution list, please let us know.

- New Summer Camp Waiver/ Acknowledgement model form- July 1, 2020
- Law Enforcement Bulletin: Strategic Partnerships- July 14, 2020
- Safety Director Message: Protecting Children Training- July 16, 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.nimel.org](http://www.nimel.org) or email the video library at [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com).

July	
Municipality	Number of Videos
Brooklawn	1

**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 / August Webinar Training Schedule

Click on Topic to Register

Date	Webinar Topic	Time
7/20/2020	<a href="#">Fire Extinguisher</a>	1:00 - 2:00 pm
7/21/2020	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am
7/22/2020	<a href="#">HazCom w/GHS</a>	9:00 - 10:30 am
7/23/2020	<a href="#">Fire Safety</a>	9:00 - 10:00 am
7/24/2020	<a href="#">Protecting Children from Abuse</a>	9:00 - 11:00 am
7/27/2020	<a href="#">CDL-Drivers Safety Regulations</a>	9:00 - 11:00 am
7/28/2020	<a href="#">PPE</a>	9:00 - 11:00 am
7/29/2020	<a href="#">Mower Safety</a>	9:00 - 10:00 am
7/30/2020	<a href="#">Fire Extinguisher</a>	9:00 - 10:00 am
7/31/2020	<a href="#">MSI Learning Management System - Administrator Overview</a>	10:00 - 11:30 am
8/4/2020	<a href="#">Ladder Safety/Walking Surfaces</a>	9:00 - 11:00 am
8/5/2020	<a href="#">PPE</a>	1:00 - 3:00 pm
8/6/2020	<a href="#">Lock Out/Tag Out (LOTO)</a>	9:00 - 11:00 am
8/11/2020	<a href="#">Driving Safety Awareness</a>	9:00 - 10:30 am
8/12/2020	<a href="#">CDL-Drivers Safety Regulations</a>	1:00 - 3:00 pm
8/13/2020	<a href="#">BBP</a>	9:00 - 10:00 am
8/18/2020	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
8/19/2020	<a href="#">Protecting Children from Abuse</a>	9:00 - 11:00 am
8/19/2020	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
8/20/2020	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
8/25/2020	<a href="#">Mower Safety</a>	1:00 - 2:00 pm
8/26/2020	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am
8/26/2020	<a href="#">Protecting Children from Abuse</a>	1:00 - 3:00 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Dealing With Difficult People	1 / M	Playground Safety Inspections	2 / T
Defensive Driving-6-Hour	6 / M	Sanitation and Recycling Safety	2 / T
Driving Safety Awareness	1.5 / T	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	2 / M,G
Excavation Trenching & Shoring	2 / T,M	Shop and Tool Safety	1 / T
Fall Protection Awareness	2 / T,M	Seasonal Public Works Operations	3 / T
Fast Track to Safety	4 / T	Snow Plow Safety	2 / T
Fire Extinguisher	1 / T	Special Events Management	2 / M
Fire Safety	.5 / T - .5 / G	Shift Briefing Essentials	1 / M
Flagger / Workzone Safety	2 / T,M		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Dealing With Difficult People	1 / P	Safety Coordinator's Skills Training	4 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	HazCom with Globally Harmonized System	1.5 / S
Advanced Safety Leadership	10 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Heavy Equipment Safety	3 / S
Back Safety / Material Handling	1 / S	Housing Authority Safety Awareness	3 / S
Bloodborne Pathogens Training	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hearing Conservation	1 / S
BOE Safety Awareness	3 / S	Hoists, Cranes and Rigging	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Jetter Safety	2 / S
CDL - Drivers' Safety Regulations	2 / S	Ladder Safety/Walking Working Surfaces	2 / S
Confined Space Awareness	1 / S	Landscape Safety	2 / S
Confined Space Entry - Permit Required	3.5 / S	Leaf Collection Safety Awareness	2 / S
Dealing With Difficult People	1 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	4 / Non S
Fast Track to Safety	4 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Shift Briefing Essentials	1.5 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	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 6/22/2020 To 7/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
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
H - SealMaster I - Borough of Bellmawr	6853 Ruppsville Road Allentown, PA 18106	RE: SealMaster TR-575/TR-300 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of the following equipment: SealMaster TR-575/TR-300, with a total value of \$55,000	6/25/2020 #2530296	GL AU EX WC OTH
H - KS State Bank and/or Its Assigns I - Borough of Bellmawr	1010 Westloop, PO Box 69 Manhattan, KS 66505	RE: 2020 Ford Utility Interceptor, vin #1FM5K8AB9LGB43356, 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 a 2020 Ford Utility Interceptor, vin #1FM5K8AB9LGB43356, valued at \$31,422, for the Bellmawr Police Department.	6/29/2020 #2530835	GL AU EX WC OTH
H - Miller Farms I - Winslow Township	134 N. Grove Street Berlin, NJ 08009	Evidence of insurance with respects to the use of property for the Annual Townships Fall Festival event on 10/3/20 rain date 10/10/20	6/29/2020 #2530840	GL AU EX WC
H - Bowman & Company LLP I - Borough of Somerdale	601 White Horse Road Voorhees, NJ 08043	Evidence of Insurance.	6/29/2020 #2531392	GL AU EX WC OTH

07/31/2020

1 of 1

**Camden County Municipal JIF**  
**Certificate of Insurance Monthly Report**

From 6/22/2020 To 7/22/2020

Total # of Holders: 6

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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%
July	\$281,596.76	\$198,288.24	\$83,308.52	29.58%
<b>TOTAL 2020</b>	<b>\$1,323,573.33</b>	<b>\$690,122.13</b>	<b>\$633,451.20</b>	<b>47.86%</b>

**Monthly & YTD Summary:**

PPO Statistics	July	YTD
Bills	188	1,177
PPO Bills	175	1,084
PPO Bill Penetration	93.09%	92.10%
PPO Charges	\$276,908.21	\$1,171,840.96
Charge Penetration	98.34%	88.54%

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



### Camden County Municipal JIF

### 2nd Quarter 2020 - Workers' Comp Injury Review

**Claims Reported:**

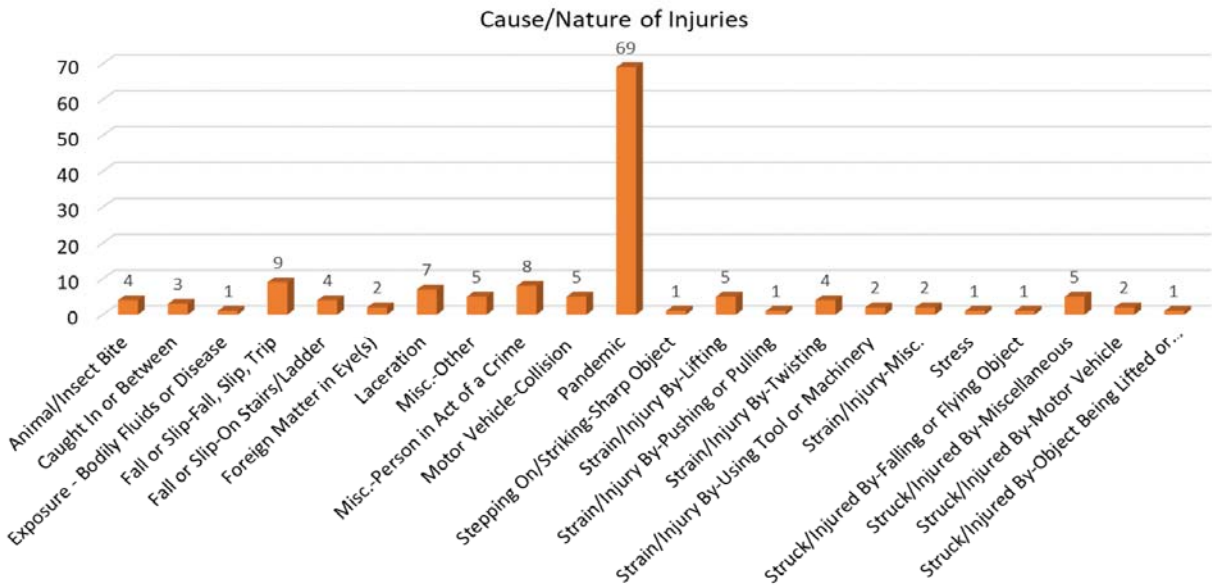
	2020		2019	
	1st Quarter	2nd Quarter	1st Quarter	2nd Quarter
Report Only	13	71	12	13
Medical Treatment	63	71	45	54
<b>Total FROI's</b>	<b>76</b>	<b>142</b>	<b>57</b>	<b>67</b>

**Claim Statistics:**

- **19** Open and actively treating; **11** are currently working and/or had no missed days
  - **8** Employees remain out of work

**COVID-19 Claims:**

- **69** Reported during the 2<sup>nd</sup> quarter; **10** positive cases
- **86** Case reported year-to-date
- No cases required hospitalization
- No employees have received positive test results since April



# ***APPENDIX I – MINUTES***

**July 27, 2020 Meeting**

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

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

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF 2020 EXECUTIVE COMMITTEE:**

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. James Maley, Secretary	Borough of Collingswood	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
Joseph Wolk	Borough of Mount Ephraim	Present
M. Neal Rochford	Borough of Haddonfield	Present
Jack Lipsett	Gloucester City	Present

**EXECUTIVE COMMITTEE ALTERNATES:**

Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA, Risk Management Services <b>Bradford Stokes,</b> <b>Karen A. Read</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Auditor	Bowman and Company
Claims Service	CompServices <b>Denise Hall, Cheryle Little</b>
Safety Director	J.A. Montgomery Consulting <b>Keith Hummel</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

Patricia Hendricks, Pine Hill  
Ari Messinger, Cherry Hill Alternate  
Larry Spellman, Voorhees  
Glenn Werner, Gibbsboro  
Mark Godfrey, Magnolia  
Jason Ascunsion, Camden City  
Sharon Eggleston, Camden City  
John Foley, Cherry Hill Fire District

**FUND PROFESSIONALS AND RISK MANAGEMENT CONSULTANTS PRESENT:**

Mike Avalone	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Danielle Colianni	Hardenbergh Insurance
Terry Mason	M&C Insurance
Mark von der Tann	Edgewood Associates

**WELCOME:** Chairman Mevoli welcomed everyone to the meeting.

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JUNE 22, 2020**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JUNE 22, 2020**

Motion:	Commissioner Wolk
Second:	Commissioner Lipsett
Vote:	Unanimous

**CORRESPONDENCE:** NONE

**EXECUTIVE DIRECTOR:**

**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.**

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

**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** – 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 May 31, 2020 the statutory surplus was \$9.1 million, which is a slight decrease of \$96,000. Executive Director also reviewed the Expected Loss Ratio Analysis as of May 31, 2020 where the actuary projected the JIF at 13 % and the Camden JIF currently stands at 24% that is driven by one claim on the auto liability line. On the Lost Time Accident Frequency as of June the Camden JIF stands at 0.86 with no lost time accidents for the month. Executive Director noted this figure is in the negative due to taking out the Covid-19 claims. Executive Director reported the Camden JIF EPL Compliance is at 100%. Executive Director said on the Compliance Check List reflects the Audit Filing.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 20-21 July 2020 Vouchers**

<b>Closed</b>	\$2,469.42
<b>TOTAL 2020</b>	\$1,191,426.95
<b>TOTAL</b>	<b>\$1,193,896.37</b>

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

<b>Closed</b>	\$0.00
<b>2016</b>	\$17,972.27
<b>2017</b>	\$125,507.63
<b>2018</b>	\$19,034.45
<b>2019</b>	\$90,537.44
<b>2020</b>	\$87,537.58
<b>TOTAL</b>	<b>\$340,589.37</b>

**MOTION TO APPROVE JULY 2020 VOUCHERS RESOLUTION 20-21**

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 JUNE 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 said other than the cancellation of trials it has been business as usual with arbitrations, mediations, depositions are being held and settlement conferences. The state Supreme Court just issued a release that three counties will resume jury trials in September on a trial basis, which includes Atlantic, Cape May and Trico area and Bergen County. We may be joining them but that remains to be seen but at this time but our defense panel remains busy.

Attorney Nardi said all of the EPL POL Procedures due by June of next year. The Model Policy Procedures and Employee Handbook for both civil service and non civil service are on the MEL website. Attorney Nardi said he reviewed the documents and reminded everyone to review and complete the updates.

**SAFETY DIRECTOR:**

Safety Director Mr. Hummel reviewed the monthly reports. MSI trainings have been suspended until further notice in conjunction with the social distancing requirements. MSI Now is available with 130 training videos which is a good resource. The results of the JOS Picture Challenges were compiled and the results were distributed early this month and would like to thank everyone that participated. 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 pages 33-34 for the period 5/22/20 to 6/22/20 was included in the agenda with 12 certificated issued.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of June 2020 where there was a savings of 52.65% for the month and a total of 52.80% for the year. Ms. Goldstein reported that since the last meeting there have not been any Covid-19 claims reported.



Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Chairman Mevoli said the Claims Committee held a meeting on Friday where all claims were reviewed and discussed. All members of the Committee received the PARs and Minutes that 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:** In response to Commissioner Shannon and DiAngelo, Chairman Mevoli said it looks like the August and September meetings will be via Zoom. It could possibly change for October if things improve and are safe.

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
Second:	Commissioner Wolk
Vote:	Unanimous

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

**MEETING ADJOURNED: 5:47 PM**

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