

The Camden County Municipal Joint Insurance Fund will conduct its September 28, 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**  
**SEPTEMBER 28, 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: SEPTEMBER 28, 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: August 24, 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. 20-23 – September 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 30**
  
- MANAGED CARE – Medlogix**  
Monthly Report..... **Page 32**
  
- CLAIMS SERVICE – AmeriHealth Casualty**

- 
- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - MEETING ADJOURNED**
  - NEXT MEETING: October 26, 2020**

## Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: September 28, 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 were 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 was 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 are pleased to report that all members are renewing.
- Residual Claims Fund** – The RCF met on September 2, 2020 via conference call. Commission Wolk’s report is attached in Appendix II.
- EJIF-** The EJIF met on September 2, 2020 via conference call. Commissioner Wolk’s report is attached in Appendix II.
- MEL JIF** – The MEL met on September 2, 2020 via conference call. Commissioner Wolk’s report is attached in Appendix II.
- Potential New Members** – The Fund Office is working with the Risk Managers of two potential new members. We have received a full application from the Borough of Haddon Heights and should be receiving one from Stratford.
- Employees and Volunteers protecting Children Training:** As a reminder, the MEL developed a new training program on protecting children which is already on the Learning Management System. Attached on **Page 3** are the directions to take the course. Please visit the MEL’s webpage – [www.njmel.org](http://www.njmel.org) to read more on this topic, which includes this training, model documents and a resource guide.

❑ **MEL Safety Institute (MSI) offering Webinars in lieu of in-person Training** - The MSI began providing live, instructor-led webinars in June. Due to the success of our new training platform, and to provide a sense of certainty and continuity to our members as they plan their 2021 training schedule, the MSI will continue, and expand, live instructor-led webinars through 2021. Attached on Page 4 is memorandum from the MSI.

❑ **2021 Budget** - The Executive Committee normally schedules a meeting prior to the Fund's regular October meeting to review the proposed budget. It would be appropriate for the Committee to check their schedules for meeting availability during the week of October 12<sup>th</sup> or 19<sup>th</sup>.

❑ **Due Diligence Reports:**

<b>Financial Fast Track</b>	<b>Page 6 &amp; 7</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>



## Protecting Children From Abuse

This on-line course discusses child abuse and the responsibilities of local government to protect children. All employees and volunteers who are unable to attend training in person must complete this on-line course.

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

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

The MEL Safety Institute can also be accessed anytime by going to [www.njmel.org](http://www.njmel.org).



## A Message from the MEL Safety Institute

As we approach the last quarter of the year, 2020 continues to be a challenging year for the MEL Safety Institute (MSI), our students, and our members' training coordinators. In early March, amid the COVID-19 pandemic, the MSI Administrators made the difficult, but ultimately prudent, decision to suspend in-person classroom training. Out of an abundance of caution, the suspension of in-classroom training will continue until further notice due to the uncertainty and ever-changing regulations for indoor gatherings, social distancing restrictions, and facial covering advisories. We recognize the hardship that suspending in-classroom training has placed upon our members, and we regret that inconvenience.

As a viable and safe alternative to in-classroom training during the COVID-19 pandemic, the MSI began providing live, instructor-led webinars on June 1st. The webinars have been a success with attendees and department leaders, and all of the feedback we have received has been positive. Our members have commented that they have benefited from reduced lost time due to travel and less downtime, while students remain engaged with our team of knowledgeable instructors. By modifying our instructor-led webinars to comply with the State of New Jersey regulations, the MSI is still able to provide continuing education credits for multiple municipal designations and certifications, which is an important component for our members.

In recognition of the success of our new training platform, and to provide a sense of certainty and continuity to our members as they plan their 2021 training schedule, the MSI will continue, and expand, live instructor-led webinars through 2021. All webinars will be scheduled multiple times throughout 2021, which provides the convenience of not having to anticipate and request your training needs for the following year.

Other MEL MSI changes for 2021 include:

- **Fast Track** classes will not be offered in 2021. However, employees will be able to attend the specific **Bloodborne Pathogen, Fire Safety, and Hazard Communication & NJ Right-to-Know** webinars, which will be offered **on multiple dates and times**.
- **Forklift Certification** classes and **Forklift Train-the-Trainer** classes are not being scheduled due to COVID-19 concerns. However, if **Forklift Certification** or **Train-the-Trainer** classes are needed, please contact your J.A. Montgomery Risk Control Consultant, and we will make alternative arrangements if possible.
- The four-hour class, **Flagger and Work Zone Safety**, which includes distribution of a handbook for the course, will be modified to accommodate a virtual classroom delivery. The course is being divided into three new webinars:

- *Temporary Traffic Control for Workers on non-Highway Roadways*
  - *Flagging Skills and Best Practices*
  - *Temporary Traffic Controls for Supervisors*
- *Landscape Safety* will be broken down into four, 1-hour live webinars, so members can better select the specific training employees need.
    - *Mower Safety*
    - *Chainsaw Safety*
    - *Chipper Safety*
    - *Utility Vehicle Safety*
  - *Confined Space Entry with Equipment Demonstration* will be modified for the virtual classroom. Equipment demonstrations will not be part of the virtual classroom. However, if *Confined Space Entry Equipment Demonstration* is needed, please contact your J.A. Montgomery Risk Control Consultant, and we will accommodate the request if possible. Two webinars are being offered:
    - *Confined Space Entry for Entrants and Attendants*
    - *Confined Space Entry for Supervisors*
  - *Coaching the Emergency Vehicle Operators (CEVO) for Fire, EMS, and Police Departments* classes are currently suspended. The MSI will monitor the situation and evaluate our ability to offer these classes in 2021.
  - A separate schedule of instructor-led webinar classes in 2021 for the *Designated Employer Representative (DER)* training course will be issued by the end of 2020.
  - We also expect to issue a notice before the end of 2020 for the popular *Defensive Driving (DDC-6) Class*, and an alternative training platform for that course for 2021, so stay tuned.
  - New offerings of expanded *Law Enforcement Training Programs* will be available in 2021. The MSI is excited to be able to offer new courses and revamped classes in the instructor-led webinar format to support your training needs until we can resume in-person sessions. We want to remind everyone that in addition to the live instructor-led webinars, the MEL MSI has additional excellent training options available. In May of 2020, the MEL launched a new digital streaming video platform known as “MSI NOW,” which includes 200 safety videos that are available to you and your staff at any time. The MSI also includes over 20 online courses listed in the catalog and online recorded Video Briefings that are available as well.

Our current schedule of live webinars is posted on the MEL website at <https://nimmel.org/2020/05/mel-safety-institute-live-webinars/>. We encourage everyone to take advantage of all of the training options, especially the instructor-led webinars, to stay current in your safety training.

The 2021 MSI catalog will be distributed shortly.

We are very interested in hearing from you about any problems, issues, or unique circumstances. Contact the MSI Helpline at 866.661.5120 with questions or concerns. Please stay safe.

<b>CAMDEN COUNTY MUNICIPAL FUND</b>					
<b>FINANCIAL FAST TRACK REPORT</b>					
<b>AS OF June 30, 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>7,355,465</b>	<b>244,826,179</b>	<b>252,181,643</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	323,347	2,682,139	106,023,970	108,706,109
	Case Reserves	(370,940)	239,093	6,669,327	6,908,420
	IBNR	540,631	956,475	5,036,318	5,992,793
	Recoveries	-	(19,770)	(357,465)	(377,235)
	<b>TOTAL CLAIMS</b>	<b>493,038</b>	<b>3,857,937</b>	<b>117,372,150</b>	<b>121,230,086</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	451,027	2,706,158	68,795,303	71,501,462
	Administrative	266,840	1,316,937	43,453,534	44,770,471
	<b>TOTAL EXPENSES</b>	<b>717,868</b>	<b>4,023,095</b>	<b>112,248,838</b>	<b>116,271,933</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	15,005	(525,567)	15,205,191	14,679,624
5.	<b>INVESTMENT INCOME</b>	11,881	460,183	11,295,209	11,755,392
6.	<b>DIVIDEND INCOME</b>	0	0	3,726,030	3,726,030
7.	<b>STATUTORY PROFIT (4+5+6)</b>	<b>26,886</b>	<b>(65,384)</b>	<b>30,226,431</b>	<b>30,161,046</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>26,886</b>	<b>(65,384)</b>	<b>9,260,184</b>	<b>9,194,800</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	<b>Closed</b>	2,240	91,935	4,456,486	4,548,420
	<b>Aggregate Excess LFC</b>	22,078	146,761	901,229	1,047,990
	<b>2016</b>	54,630	(267,292)	1,481,369	1,214,077
	<b>2017</b>	40,944	262,901	1,397,495	1,660,396
	<b>2018</b>	6,929	123,395	911,826	1,035,222
	<b>2019</b>	(175,261)	(467,047)	111,780	(355,267)
	<b>2020</b>	75,326	43,962		43,962
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>26,886</b>	<b>(65,384)</b>	<b>9,260,184</b>	<b>9,194,800</b>
	<b>TOTAL CASH</b>				<b>26,377,960</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	17,658	1,057,752	3,344,272	4,402,024
	Case Reserves	1,297	(703,741)	1,375,632	671,892
	IBNR	(72,465)	(36,137)	172,434	136,297
	Recoveries	0	0	(128,847)	(128,847)
	<b>TOTAL FY 2016 CLAIMS</b>	<b>(53,511)</b>	<b>317,874</b>	<b>4,763,492</b>	<b>5,081,366</b>
	<b>FUND YEAR 2017</b>				
	Paid Claims	125,508	328,989	3,246,867	3,575,856
	Case Reserves	(129,707)	(287,584)	1,105,281	817,697
	IBNR	(35,253)	(241,647)	954,034	712,387
	Recoveries	0	0	(173,221)	(173,221)
	<b>TOTAL FY 2017 CLAIMS</b>	<b>(39,453)</b>	<b>(200,242)</b>	<b>5,132,961</b>	<b>4,932,719</b>
	<b>FUND YEAR 2018</b>				
	Paid Claims	19,034	243,973	2,483,234	2,727,207
	Case Reserves	1,609	(151,446)	1,995,299	1,843,853
	IBNR	(25,897)	(134,081)	1,247,629	1,113,548
	Recoveries	0	(10,800)	(9,376)	(20,175)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>(5,254)</b>	<b>(52,354)</b>	<b>5,716,787</b>	<b>5,664,433</b>
	<b>FUND YEAR 2019</b>				
	Paid Claims	89,454	780,793	1,872,130	2,652,923
	Case Reserves	(49,638)	256,166	2,193,115	2,449,280
	IBNR	76,462	(545,287)	2,662,221	2,116,934
	Recoveries	0	(8,971)	(46,021)	(54,992)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>116,278</b>	<b>482,701</b>	<b>6,681,444</b>	<b>7,164,145</b>
	<b>FUND YEAR 2020</b>				
	Paid Claims	71,694	270,733		270,733
	Case Reserves	(194,501)	1,125,698		1,125,698
	IBNR	597,784	1,913,627		1,913,627
	Recoveries	0	0		0
	<b>TOTAL FY 2020 CLAIMS</b>	<b>474,977</b>	<b>3,310,058</b>		<b>3,310,058</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>493,038</b>	<b>3,857,937</b>	<b>117,372,150</b>	<b>121,230,086</b>



<b>CAMDEN COUNTY MUNICIPAL FUND</b>					
<b>FINANCIAL FAST TRACK REPORT</b>					
<b>AS OF July 31, 2020</b>					
	<b>THIS MONTH</b>	<b>YTD CHANGE</b>	<b>PRIOR YEAR END</b>	<b>FUND BALANCE</b>	
1.	<b>UNDERWRITING INCOME</b>	<b>1,225,911</b>	<b>8,581,375</b>	<b>244,826,179</b>	<b>253,407,554</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	347,138	3,029,278	106,023,970	109,053,248
	Case Reserves	485,163	724,256	6,669,327	7,393,582
	IBNR	(247,971)	708,504	5,036,318	5,744,822
	Recoveries	(14,171)	(33,942)	(357,465)	(391,407)
	<b>TOTAL CLAIMS</b>	<b>570,159</b>	<b>4,428,096</b>	<b>117,372,150</b>	<b>121,800,245</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	451,026	3,157,185	68,795,303	71,952,488
	Administrative	204,566	1,521,503	43,453,534	44,975,037
	<b>TOTAL EXPENSES</b>	<b>655,593</b>	<b>4,678,687</b>	<b>112,248,838</b>	<b>116,927,525</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	159	(525,408)	15,205,191	14,679,784
5.	<b>INVESTMENT INCOME</b>	20,310	480,493	11,295,209	11,775,702
6.	<b>DIVIDEND INCOME</b>	0	0	3,726,030	3,726,030
7.	<b>STATUTORY PROFIT (4+5+6)</b>	<b>20,469</b>	<b>(44,915)</b>	<b>30,226,431</b>	<b>30,181,516</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>20,469</b>	<b>(44,915)</b>	<b>9,260,184</b>	<b>9,215,269</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	<b>Closed</b>	3,470	95,404	4,456,486	4,551,890
	<b>Aggregate Excess LFC</b>	22,366	169,128	901,229	1,070,357
	<b>2016</b>	1,725	(265,567)	1,481,369	1,215,802
	<b>2017</b>	2,230	265,131	1,397,495	1,662,625
	<b>2018</b>	2,583	125,979	911,826	1,037,805
	<b>2019</b>	3,864	(463,182)	111,780	(351,403)
	<b>2020</b>	(15,769)	28,193		28,193
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>20,469</b>	<b>(44,915)</b>	<b>9,260,184</b>	<b>9,215,269</b>
	<b>TOTAL CASH</b>				<b>25,825,917</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	7,056	1,064,807	3,344,272	4,409,080
	Case Reserves	9,271	(694,470)	1,375,632	681,162
	IBNR	(16,326)	(52,463)	172,434	119,971
	Recoveries	0	0	(128,847)	(128,847)
	<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>317,874</b>	<b>4,763,492</b>	<b>5,081,366</b>
	<b>FUND YEAR 2017</b>				
	Paid Claims	19,719	348,708	3,246,867	3,595,575
	Case Reserves	60,240	(227,344)	1,105,281	877,937
	IBNR	(74,400)	(316,047)	954,034	637,987
	Recoveries	(5,559)	(5,559)	(173,221)	(178,781)
	<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>(200,242)</b>	<b>5,132,961</b>	<b>4,932,719</b>
	<b>FUND YEAR 2018</b>				
	Paid Claims	41,933	285,905	2,483,234	2,769,140
	Case Reserves	(44,534)	(195,980)	1,995,299	1,799,319
	IBNR	6,213	(127,868)	1,247,629	1,119,761
	Recoveries	(3,612)	(14,412)	(9,376)	(23,787)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>(0)</b>	<b>(52,354)</b>	<b>5,716,787</b>	<b>5,664,432</b>
	<b>FUND YEAR 2019</b>				
	Paid Claims	103,508	884,301	1,872,130	2,756,431
	Case Reserves	85,260	341,426	2,193,115	2,534,540
	IBNR	(183,768)	(729,055)	2,662,221	1,933,166
	Recoveries	(5,000)	(13,971)	(46,021)	(59,992)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>(0)</b>	<b>482,700</b>	<b>6,681,444</b>	<b>7,164,145</b>
	<b>FUND YEAR 2020</b>				
	Paid Claims	174,923	445,656		445,656
	Case Reserves	374,926	1,500,624		1,500,624
	IBNR	20,310	1,933,937		1,933,937
	Recoveries	0	0		0
	<b>TOTAL FY 2020 CLAIMS</b>	<b>570,159</b>	<b>3,880,217</b>		<b>3,880,217</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>570,159</b>	<b>4,428,096</b>	<b>117,372,150</b>	<b>121,800,245</b>

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

				AS OF		July 31, 2020			
<b>FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION</b>									
	Budget	Limited Incurred	67 Actual	MONTH TARGETED	66 Actual	MONTH TARGETED	55 Actual	MONTH TARGETED	
		Current	31-Jul-20		30-Jun-20		01-Aug-19		
PROPERTY	541,208	618,341	114.25%	100.00%	114.25%	100.00%	119.62%	100.00%	
GEN LIABILITY	1,412,638	1,155,198	81.78%	96.99%	83.72%	97.05%	82.18%	96.81%	
AUTO LIABILITY	335,860	242,622	72.24%	97.21%	72.24%	97.14%	70.36%	94.86%	
WORKER'S COMP	3,739,043	2,730,276	73.02%	100.00%	73.52%	100.00%	71.33%	99.74%	
TOTAL ALL LINES	6,028,749	4,746,436	78.73%	99.14%	79.49%	99.15%	78.15%	98.81%	
NET PAYOUT %	\$4,371,362		72.51%						
<b>FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION</b>									
	Budget	Limited Incurred	55 Actual	MONTH TARGETED	54 Actual	MONTH TARGETED	43 Actual	MONTH TARGETED	
		Current	31-Jul-20		30-Jun-20		01-Aug-19		
PROPERTY	490,882	441,150	89.87%	100.00%	89.87%	100.00%	102.59%	100.00%	
GEN LIABILITY	1,437,680	1,095,631	76.21%	96.81%	75.07%	96.73%	36.99%	93.91%	
AUTO LIABILITY	330,150	1,025,647	310.66%	94.86%	310.66%	94.56%	112.64%	90.64%	
WORKER'S COMP	3,689,848	2,399,033	65.02%	99.74%	65.02%	99.70%	65.54%	99.02%	
TOTAL ALL LINES	5,948,560	4,961,461	83.41%	98.78%	83.13%	98.72%	64.31%	97.40%	
NET PAYOUT %	\$4,280,299		71.96%						
<b>FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION</b>									
	Budget	Limited Incurred	43 Actual	MONTH TARGETED	42 Actual	MONTH TARGETED	31 Actual	MONTH TARGETED	
		Current	31-Jul-20		30-Jun-20		01-Aug-19		
PROPERTY	566,229	469,190	82.86%	100.00%	82.86%	100.00%	93.49%	100.00%	
GEN LIABILITY	1,464,528	730,955	49.91%	93.91%	44.80%	93.46%	33.39%	86.42%	
AUTO LIABILITY	324,847	620,260	190.94%	90.64%	191.09%	90.21%	73.98%	83.75%	
WORKER'S COMP	3,837,435	2,473,922	64.47%	99.02%	64.47%	98.92%	67.15%	96.90%	
TOTAL ALL LINES	6,193,040	4,294,327	69.34%	97.46%	68.14%	97.27%	61.94%	94.02%	
NET PAYOUT %	\$3,416,390		55.16%						
<b>FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION</b>									
	Budget	Limited Incurred	31 Actual	MONTH TARGETED	30 Actual	MONTH TARGETED	19 Actual	MONTH TARGETED	
		Current	31-Jul-20		30-Jun-20		01-Aug-19		
PROPERTY	600,000	390,749	65.12%	100.00%	65.12%	100.00%	82.26%	97.40%	
GEN LIABILITY	1,506,000	545,295	36.21%	86.42%	35.71%	85.57%	12.53%	72.70%	
AUTO LIABILITY	334,000	105,869	31.70%	83.75%	31.70%	82.91%	0.75%	68.41%	
WORKER'S COMP	3,840,000	3,536,425	92.09%	96.90%	91.56%	96.57%	84.96%	88.04%	
TOTAL ALL LINES	6,280,000	4,578,338	72.90%	93.98%	72.46%	93.53%	62.85%	84.21%	
NET PAYOUT %	\$2,779,019		44.25%						
<b>FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION</b>									
	Budget	Limited Incurred	19 Actual	MONTH TARGETED	18 Actual	MONTH TARGETED	7 Actual	MONTH TARGETED	
		Current	31-Jul-20		30-Jun-20		01-Aug-19		
PROPERTY	722,242	1,301,334	180.18%	97.40%	180.04%	97.09%	78.39%	53.00%	
GEN LIABILITY	1,674,299	346,697	20.71%	72.70%	16.85%	71.16%	4.25%	25.00%	
AUTO LIABILITY	387,682	123,226	31.79%	68.41%	31.79%	66.43%	6.45%	25.00%	
WORKER'S COMP	3,672,619	3,466,044	94.38%	88.04%	91.01%	86.31%	48.45%	19.00%	
TOTAL ALL LINES	6,456,842	5,237,302	81.11%	83.93%	78.19%	82.39%	37.82%	24.72%	
NET PAYOUT %	\$2,702,762		41.86%						
<b>FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION</b>									
	Budget	Limited Incurred	7 Actual	MONTH TARGETED	6 Actual	MONTH TARGETED	-5 Actual	MONTH TARGETED	
		Current	31-Jul-20		30-Jun-20		01-Aug-19		
PROPERTY	710,000	392,084	55.22%	53.00%	48.62%	45.00%	N/A	N/A	
GEN LIABILITY	1,692,081	74,002	4.37%	25.00%	3.86%	19.00%	N/A	N/A	
AUTO LIABILITY	397,295	345,553	86.98%	25.00%	80.55%	20.00%	N/A	N/A	
WORKER'S COMP	3,527,720	1,413,986	40.08%	19.00%	25.73%	14.00%	N/A	N/A	
TOTAL ALL LINES	6,327,096	2,225,625	35.18%	24.80%	25.89%	19.19%	N/A	N/A	
NET PAYOUT %	\$496,660		7.85%						

<b>2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS</b>				
		<b>July 31, 2020</b>		
	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>TOTAL</b>
	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>RATE *</b>
<b>FUND</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>2020 - 2018</b>
NJ Public Housing Authority	0.82	1.80	2.11	1.69
Monmouth County	0.71	1.32	1.16	1.12
Professional Municipal Management	0.53	1.98	2.48	1.85
Bergen County	0.86	1.47	1.43	1.32
Morris County	0.93	1.60	1.70	1.48
<b>Camden County</b>	<b>0.98</b>	<b>1.37</b>	<b>1.88</b>	<b>1.47</b>
Burlington County Municipal JIF	0.99	1.25	1.69	1.36
Suburban Essex	1.01	1.83	2.12	1.75
Suburban Municipal	1.06	1.75	1.74	1.59
Central New Jersey	1.06	1.54	1.49	1.40
Atlantic County Municipal JIF	1.07	2.47	2.29	2.09
South Bergen County	1.15	1.52	2.25	1.72
Gloucester, Salem, Cumberland Counties Municipal JIF	1.18	1.66	1.97	1.67
Ocean County	1.22	1.75	2.25	1.82
NJ Utility Authorities	1.52	2.62	2.17	2.19
<b>AVERAGE</b>	<b>1.01</b>	<b>1.73</b>	<b>1.92</b>	<b>1.63</b>

Camden County JOINT INSURANCE FUND										
2020 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS										
DATA VALUED AS OF July 31, 2020										
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2020 LOST TIME	2019 LOST TIME	2018 LOST TIME	MEMBER	TOTAL RATE	2020 - 2018
		*	7/31/2020	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY			
1	87 Audubon		0	0	0.00	1.20	0.00	1 Audubon	0.48	
2	88 Audubon Park		0	0	0.00	0.00	0.00	2 Audubon Park	0.00	
3	89 Barrington		0	0	0.00	1.79	0.00	3 Barrington	0.71	
4	91 Berlin Borough		0	0	0.00	0.00	0.00	4 Berlin Borough	0.00	
5	93 Brooklawn		0	0	0.00	0.00	1.72	5 Brooklawn	0.69	
6	94 Chesilhurst		0	0	0.00	3.28	0.00	6 Chesilhurst	1.33	
7	95 Clementon		0	0	0.00	1.77	0.00	7 Clementon	0.64	
8	96 Collingswood		0	0	0.00	0.51	0.98	8 Collingswood	0.58	
9	98 Gloucester City		0	0	0.00	1.26	3.15	9 Gloucester City	1.74	
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	1.00	
12	104 Lawnside		0	0	0.00	0.00	5.77	12 Lawnside	2.01	
13	107 Medford Lakes		0	0	0.00	0.00	1.89	13 Medford Lakes	0.67	
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	1.25	
16	110 Oaklyn		0	0	0.00	0.00	4.20	16 Oaklyn	1.68	
17	114 Voorhees		0	0	0.00	1.87	3.60	17 Voorhees	1.87	
18	116 Winslow Township Fire Distri		0	0	0.00	0.00	***	18 Winslow Township Fire	0.00	
19	117 Woodlynne		0	0	0.00	0.00	0.00	19 Woodlynne	0.00	
20	451 Tavistock		0	0	0.00	0.00	0.00	20 Tavistock	0.00	
21	457 Pine Valley		0	0	0.00	0.00	0.00	21 Pine Valley	0.00	
22	565 Camden Parking Authority		0	0	0.00	2.60	2.63	22 Camden Parking Autho	2.03	
23	584 Cherry Hill Fire District		0	0	0.00	0.55	5.54	23 Cherry Hill Fire District	2.37	
24	564 Cherry Hill		0	3	1.07	1.05	0.80	24 Cherry Hill	0.96	
25	99 Haddon		1	1	1.22	2.06	2.13	25 Haddon	1.90	
26	106 Magnolia		0	1	1.41	0.85	0.94	26 Magnolia	1.02	
27	105 Lindenwold		0	1	1.56	0.94	1.85	27 Lindenwold	1.44	
28	112 Runnemede		1	1	1.76	0.97	0.96	28 Runnemede	1.14	
29	92 Berlin Township		0	1	2.09	4.82	2.47	29 Berlin Township	3.30	
30	113 Somerdale		1	1	2.17	2.60	2.52	30 Somerdale	2.47	
31	115 Winslow		1	3	2.36	2.84	3.73	31 Winslow	3.08	
32	101 Haddonfield		0	2	2.86	1.53	2.33	32 Haddonfield	2.12	
33	111 Pine Hill		0	1	3.03	1.77	1.82	33 Pine Hill	2.08	
34	90 Bellmawr		1	4	3.85	3.28	1.73	34 Bellmawr	2.82	
35	97 Gibbsboro		0	1	4.76	2.63	0.00	35 Gibbsboro	2.04	
36	632 Gloucester Township	**	0	0				36 Gloucester Township		
37	695 Camden City	**	0	0				37 Camden City		
Totals:				5	20	0.98	1.37	1.88		1.47
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)										
* Member does not participate in the FUND for Workers' Comp coverage										
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report										
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR										
2019 Loss Time Accident Frequency as of July 31, 2019 1.09										

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund						
Data Valued As of :			September 22, 2020			
<b>Total Participating Members</b>		<b>37</b>	<b>37</b>			
Complaint			<b>37</b>			
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 DEPT	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
WOODYLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

\* Member does NOT participate in EPL coverage

**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 September 1, 2020**

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

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2020 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF August 14, 2020				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/15/20	01/15/20	12/31/20
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	2/24/2020	2/24/2020	12/31/20
BARRINGTON	CONNER STRONG & BUCKELEW	1/13/2020	2/26/2020	12/31/20
BELLMAWR	CONNER STRONG & BUCKELEW	1/23/2020	3/6/2020	12/31/20
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	01/30/20	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
<b>Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.</b>				



**RESOLUTION NO. 20-23**

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

**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 2019**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002322			
002322	BOWMAN & COMPANY, LLP	AUDITOR 2019	11,778.00
			<b>11,778.00</b>
		<b>Total Payments FY 2019</b>	<b>11,778.00</b>

**FUND YEAR 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002323			
002323	COMPSERVICES, INC.	GLOUCESTER TWP 9/20	1,291.67
002323	COMPSERVICES, INC.	CLAIMS ADMIN FEE 9/20	35,303.42
002323	COMPSERVICES, INC.	CHERRY HILL SERVICES 9/20	2,458.33
			<b>39,053.42</b>
002324			
002324	INTERSTATE MOBILE CARE INC.	DOT & NON DOT DRUG 9/20	548.00
002324	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 9/20	3,547.00
			<b>4,095.00</b>
002325			
002325	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 9/20	15,051.17
			<b>15,051.17</b>
002326			
002326	PERMA RISK MANAGEMENT SERVICES	POSTAGE 8/20	22.80
002326	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 9/20	37,649.75
			<b>37,672.55</b>
002327			
002327	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 9/20	4,397.25
			<b>4,397.25</b>
002328			
002328	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 8/20	2,033.33
002328	BROWN & CONNERY, LLP	ATTORNEY FEE 8/20	3,762.00
002328	BROWN & CONNERY, LLP	EXPENSE 8/20	285.11
			<b>6,080.44</b>
002329			
002329	ELIZABETH PIGLIACELLI	TREASURER FEE 9/20	1,949.17
			<b>1,949.17</b>
002330			
002330	MAGNOLIA BOROUGH	OPTIONAL SAFETY AWARD 2020	1,000.00
			<b>1,000.00</b>
002331			
002331	BERLIN TOWNSHIP	OPTIONAL SAFETY AWARD 2020	1,000.00
			<b>1,000.00</b>
002332			
002332	DAVID TARASCHI	MEETING - 3RD QTR 2020	450.00
			<b>450.00</b>
002333			
002333	JACK LIPSETT	MEETING - 3RD QTR 2020	450.00
			<b>450.00</b>
002334			
002334	M. JAMES MALEY	MEETING - 3RD QTR 2020	300.00
			<b>300.00</b>
002335			
002335	NEAL ROCHFORD	MEETING - 3RD QTR 2020	450.00
			<b>450.00</b>

002336	JOSEPH WOLK	MEETING - 3RD QTR 2020	450.00
002336			<b>450.00</b>
002337	MICHAEL MEVOLI	MEETING - 3RD QTR 2020	450.00
002337			<b>450.00</b>
002338	TERRY KIERSZNOWSKI	MEETING - 3RD QTR 2020	450.00
002338			<b>450.00</b>
002339	JOSEPH GALLAGHER	MEETING - 3RD QTR 2020	450.00
002339			<b>450.00</b>
002340	COURIER POST	ACCT#CHL-083028 - AD - 8.18.20	61.56
002340			<b>61.56</b>
002341	ALLSTATE INFORMATION MANAGEMNT	ACCT#409 - ARC & STOR - 7.31.20	94.79
002341			<b>94.79</b>
002342	MEDLOGIX LLC	MANAGED CARE SERVICES_CHERRY HILL 9/20	1,083.00
002342	MEDLOGIX LLC	MANAGED CARE SERVICES 9/20	9,904.00
002342			<b>10,987.00</b>
002343	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 9/20	1,103.00
002343			<b>1,103.00</b>
002344	LOUIS DiANGELO	MEETING - 3RD QTR 2020	450.00
002344			<b>450.00</b>
002345	AUDUBON PARK BOROUGH	OPTIONAL SAFETY AWARD 2020	1,000.00
002345			<b>1,000.00</b>
		<b>Total Payments FY 2020</b>	<b>127,445.35</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$139,223.35</b>

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

**Attest:**

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

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

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

September 28, 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 August 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 SEPTEMBER:**

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for August totaled \$3,501.72.

- **RECEIPT ACTIVITY FOR AUGUST:**

Assessments	\$ 883,692.00
Cherry Hill Deductible	85,637.87
Recoveries	<u>7,146.83</u>
Total Receipts	<u>\$936,476.70</u>

- **CLAIM ACTIVITY FOR AUGUST:**

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

Property Liability Claims	\$ 133,036.33
Workers Compensation Claims	187,866.99
Administration Expense	<u>280,085.19</u>
Total Claims/Expenses	<u>\$600,988.51</u>

- **CASH ACTIVITY FOR AUGUST:**

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$25,825,917.60 to a closing balance of \$26,194,456.87 showing an increase of \$368,539.20.

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: August</b>										
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Workers Comp</b>	<b>POL/EPL</b>	<b>MEL</b>	<b>EJIF</b>	<b>Admin</b>	<b>Cherry Hill</b>	<b>TOTAL</b>
<b>OPEN BALANCE</b>	633,659.08	6,113,777.91	(3,052.79)	11,168,996.47	1,509,171.63	2,266,500.40	395,213.64	3,827,581.19	(85,929.82)	25,825,917.71
<b>RECEIPTS</b>										
Assessments	42,719.54	101,809.75	23,904.59	212,257.15	98,955.12	204,327.31	25,687.02	174,031.52	0.00	883,692.00
Refunds	5,846.22	0.00	0.00	1,300.00	0.00	0.00	0.00	0.00	85,637.87	92,784.09
Invest Pymnts	(239.70)	(1,384.90)	(209.38)	(2,526.55)	(396.90)	(570.16)	(103.16)	(1,518.23)	0.04	(6,948.94)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(239.70)	(1,384.90)	(209.38)	(2,526.55)	(396.90)	(570.16)	(103.16)	(1,518.23)	0.04	(6,948.94)
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>48,326.06</b>	<b>100,424.85</b>	<b>23,695.21</b>	<b>211,030.60</b>	<b>98,558.22</b>	<b>203,757.15</b>	<b>25,583.86</b>	<b>172,513.29</b>	<b>85,637.91</b>	<b>969,527.15</b>
<b>EXPENSES</b>										
Claims Transfers	53,623.15	74,584.79	4,828.39	184,413.85	0.00	0.00	0.00	0.00	3,453.14	320,903.32
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	280,085.19	0.00	280,085.19
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>53,623.15</b>	<b>74,584.79</b>	<b>4,828.39</b>	<b>184,413.85</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>280,085.19</b>	<b>3,453.14</b>	<b>600,988.51</b>
<b>END BALANCE</b>	<b>628,361.99</b>	<b>6,139,617.97</b>	<b>15,814.03</b>	<b>11,195,613.21</b>	<b>1,607,729.85</b>	<b>2,470,257.55</b>	<b>420,797.50</b>	<b>3,720,009.30</b>	<b>(3,745.05)</b>	<b>26,194,456.35</b>

**REPORT STATUS SECTION**

**Report Month: August**

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	August					
CURRENT FUND YEAR	2020					
Description:	Investors Operating-58892	Investors Prop & Liab Claims-	Investors WC Claims-58905	Wilmington Trust - 5884		
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investm	\$25,825,917.60	10,701,357.43	- 38,797.23	48,100.21	15,115,257.19	
Opening Interest Accrua	\$34,587.74	-	-	-	34,587.74	
1 Interest Accrued and/or	\$14,669.99	\$0.00	\$0.00	\$0.00	\$14,669.99	
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Inst	\$6,138.23	\$6,005.18	\$62.52	\$70.53	\$0.00	
6 Interest Paid - Term Ins	\$4,219.35	\$0.00	\$0.00	\$0.00	\$4,219.35	
7 Realized Gain (Loss)	-\$17,306.50	\$0.00	\$0.00	\$0.00	-\$17,306.50	
8 Net Investment Income	\$3,501.72	\$6,005.18	\$62.52	\$70.53	-\$2,636.51	
9 Deposits - Purchases	\$1,297,380.02	\$976,476.70	\$133,036.33	\$187,866.99	\$0.00	
10 (Withdrawals - Sales)	-\$921,891.83	-\$600,988.51	-\$133,036.33	-\$187,866.99	\$0.00	
Ending Cash & Investment	\$26,194,456.87	\$11,082,850.80	-\$38,734.71	\$48,170.74	\$15,102,170.04	
Ending Interest Accrual Bal	\$45,038.38	\$0.00	\$0.00	\$0.00	\$45,038.38	
Plus Outstanding Checks	\$488,221.96	\$305,177.88	\$77,429.73	\$105,614.35	\$0.00	
(Less Deposits in Transit)	-\$1,603.80	-\$50,023.55	\$71,447.58	-\$23,027.83	\$0.00	
Balance per Bank	\$26,681,075.03	\$11,338,005.13	\$110,142.60	\$130,757.26	\$15,102,170.04	
		\$0.00	0.00	\$0.00	\$0.00	

AUGUST							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	08/05/20	135.00				135.00	
2	08/05/20	4,327.60				4,327.60	
3	08/12/20	33,007.07				33,007.07	
4	08/12/20	34,741.07				34,741.07	
5	08/19/20	42,813.92				42,813.92	
6	08/19/20	64,816.75				64,816.75	
7	08/26/20	40,047.51				40,047.51	
8	08/26/20	59,393.74				59,393.74	
9	08/31/20	17,032.83				17,032.83	
10	08/31/20	28,915.43				28,915.43	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	325,230.92	-	-	-	325,230.92	
	Monthly Rpt	325,230.92				325,230.92	
	Variance	0.00	-	-	-	0.00	

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

Month		August							
Current Fund Year		2020							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	131,009.80	53,623.15	5,846.22	178,786.73	178,786.73	0.00	(1,172.16)	1,172.16
	Liability	2,343.38	750.00	0.00	3,093.38	3,093.38	0.00	0.00	0.00
	Auto	45,122.01	1,780.50	0.00	46,902.51	46,902.51	0.00	0.00	0.00
	Workers Comp	267,181.03	82,706.01	1,300.00	348,587.04	348,587.04	0.00	0.00	0.00
	Cherry Hill	49,831.68	2,839.64	49,831.68	2,839.64	36,827.50	(33,987.86)	0.00	(33,987.86)
	<b>Total</b>	<b>495,487.90</b>	<b>141,699.30</b>	<b>56,977.90</b>	<b>580,209.30</b>	<b>614,197.16</b>	<b>(33,987.86)</b>	<b>(1,172.16)</b>	<b>(32,815.70)</b>
2019	Property	1,111,244.42	0.00	0.00	1,111,244.42	1,111,244.42	0.00	(5,000.00)	5,000.00
	Liability	148,323.02	14,110.15	0.00	162,433.17	162,433.17	0.00	0.00	(0.00)
	Auto	63,205.74	500.00	0.00	63,705.74	63,705.74	(0.00)	(0.00)	0.00
	Workers Comp	1,373,665.42	68,544.23	0.00	1,442,209.65	1,442,209.65	0.00	0.00	0.00
	Cherry Hill	1,323.50	428.50	1,323.50	428.50	668.50	(240.00)	0.00	(240.00)
	<b>Total</b>	<b>2,697,762.10</b>	<b>83,582.88</b>	<b>1,323.50</b>	<b>2,780,021.48</b>	<b>2,780,261.48</b>	<b>(240.00)</b>	<b>(5,000.00)</b>	<b>4,760.00</b>
2018	Property	354,056.39	0.00	0.00	354,056.39	354,056.39	(0.00)	(0.00)	0.00
	Liability	132,098.00	41,616.09	0.00	173,714.09	173,714.09	0.00	0.00	0.00
	Auto	100,118.77	549.50	0.00	100,668.27	100,668.27	0.00	0.00	0.00
	Workers Comp	2,159,079.30	21,760.95	0.00	2,180,840.25	2,180,339.24	501.01	501.01	0.00
	Cherry Hill	34,167.93	185.00	34,167.93	185.00	34,352.93	(34,167.93)	0.00	(34,167.93)
	<b>Total</b>	<b>2,779,520.39</b>	<b>64,111.54</b>	<b>34,167.93</b>	<b>2,809,464.00</b>	<b>2,843,130.92</b>	<b>(33,666.92)</b>	<b>501.01</b>	<b>(34,167.93)</b>
2017	Property	434,821.97	0.00	0.00	434,821.97	434,821.97	(0.00)	(0.00)	0.00
	Liability	535,434.05	14,835.95	0.00	550,270.00	550,270.00	0.00	0.00	0.00
	Auto	593,549.77	1,998.39	0.00	595,548.16	595,548.16	(0.00)	(0.00)	0.00
	Workers Comp	1,852,988.42	10,241.66	0.00	1,863,230.08	1,862,250.88	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>3,417,368.85</b>	<b>27,076.00</b>	<b>0.00</b>	<b>3,444,444.85</b>	<b>3,443,465.65</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	959,170.36	3,272.60	0.00	962,442.96	962,442.96	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	1,930,833.36	1,161.00	0.00	1,931,994.36	1,931,745.51	248.85	248.85	0.00
	Cherry Hill	314.76	0.00	314.76	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>4,280,547.72</b>	<b>4,433.60</b>	<b>314.76</b>	<b>4,284,666.56</b>	<b>4,284,417.71</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	(315.85)	0.00	0.00	(315.85)	0.00	(315.85)	(315.85)	0.00
	Cherry Hill	(278.50)	0.00	0.00	(278.50)	0.00	(278.50)	(278.50)	0.00
	<b>Total</b>	<b>(594.35)</b>	<b>0.00</b>	<b>0.00</b>	<b>(594.35)</b>	<b>0.00</b>	<b>(594.35)</b>	<b>(594.35)</b>	<b>0.00</b>
<b>TOTAL</b>		<b>13,670,092.61</b>	<b>320,903.32</b>	<b>92,784.09</b>	<b>13,898,211.84</b>	<b>13,965,472.92</b>	<b>(67,261.08)</b>	<b>(5,037.45)</b>	<b>(62,223.63)</b>

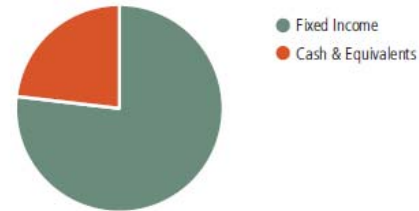


## Relationship Summary

115884-000 - CAMDEN CNTY MUNICIPAL JNT INS FD-CLS  
August 01, 2020 - August 31, 2020

### Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$11,606,450.90	76.85%
Cash & Equivalents	3,495,719.14	23.15
<b>TOTAL</b>	<b>\$15,102,170.04</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	\$ 11,606,450.90	\$44,293.22	\$11,650,744.12	\$169,531.25	1.46%
Cash & Equivalents	3,495,719.14	745.16	3,496,464.30	4,106.28	0.12
<b>TOTAL</b>	<b>\$15,102,170.04</b>	<b>\$45,038.38</b>	<b>\$15,147,208.42</b>	<b>\$173,637.53</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.





### Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
<b>Opening Market Value</b>	<b>\$15,115,257.19</b>	<b>\$14,668,811.49</b>
Accrued Income	34,587.74	59,515.26
<b>Opening Market Value w/Accrued Income</b>	<b>\$15,149,844.93</b>	<b>\$14,728,326.75</b>
<b>Contributions</b>		
Cash Receipts	-	-
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
<b>Total Contributions</b>	-	-
<b>Withdrawals</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-	-
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-5,569.46
<b>Total Withdrawals</b>	-	<b>-\$5,569.46</b>
<b>Net Contributions &amp; Withdrawals</b>	-	<b>-\$5,569.46</b>
Closing Market Value	15,102,170.04	15,102,170.04
Accrued Income	45,038.38	45,038.38
<b>Closing Market Value w/Accrued Income</b>	<b>\$15,147,208.42</b>	<b>\$15,147,208.42</b>
<b>Net Investment Change</b>	<b>-\$2,636.51</b>	<b>\$424,451.13</b>
<b>Net Investment Change Detail</b>		
<b>Net Investment Change</b>	<b>-\$2,636.51</b>	<b>\$424,451.13</b>
<b>Income Earned</b>		
Dividends	0.60	523.58
Net Interest	4,218.75	152,499.63
Other Income	-	-
Change in Accrual	10,450.64	-14,476.88
<b>Total Income Earned</b>	<b>\$14,669.99</b>	<b>\$138,546.33</b>
<b>Market Appreciation</b>	<b>-\$17,306.50</b>	<b>\$285,904.80</b>

### Relationship Summary *(continued)*

115884-000 - CAMDEN CNTY MUNICIPAL JNT INS FD-CLS

August 01, 2020 - August 31, 2020

### Income Received Summary

Category	Current Period	Year-to-Date
<b>Taxable</b>		
Dividends	\$0.60	\$523.58
Interest	4,218.75	152,499.63
Other Income	-	-
<b>Total Taxable</b>	<b>\$4,219.35</b>	<b>\$153,023.21</b>
<b>Tax-Exempt</b>		
Dividends	-	-
Interest	-	-
Other Income	-	-
<b>Total Tax-Exempt</b>	-	-
<b>TOTAL RECEIVED</b>	<b>\$4,219.35</b>	<b>\$153,023.21</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	-	\$6,982.81
Loss	-	-
<b>Total Short Term</b>	-	<b>\$6,982.81</b>
<b>Long Term</b>		
Gain	-	9,687.50
Loss	-	-
<b>Total Long Term</b>	-	<b>\$9,687.50</b>
<b>TOTAL GAIN/LOSS</b>	-	<b>\$16,670.31</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

115884-000 - CAMDEN CNTY MUNICIPAL JNT INS FD-CLS  
August 01, 2020 - August 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	76.85%	\$11,606,450.90	\$11,232,870.35	\$373,580.55	\$44,293.22	\$11,650,744.12
<b>Total Fixed Income</b>	<b>76.85%</b>	<b>\$11,606,450.90</b>	<b>\$11,232,870.35</b>	<b>\$373,580.55</b>	<b>\$44,293.22</b>	<b>\$11,650,744.12</b>
<b>■ Cash &amp; Equivalents</b>						
Taxable	23.15	3,495,719.14	3,495,719.14	-	745.16	3,496,464.30
<b>Total Cash &amp; Equivalents</b>	<b>23.15%</b>	<b>\$3,495,719.14</b>	<b>\$3,495,719.14</b>	<b>-</b>	<b>\$745.16</b>	<b>\$3,496,464.30</b>
<b>TOTAL ASSETS</b>	<b>100%</b>	<b>\$15,102,170.04</b>	<b>\$14,728,589.49</b>	<b>\$373,580.55</b>	<b>\$45,038.38</b>	<b>\$15,147,208.42</b>



**Camden County Municipal Joint Insurance Fund**

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Robert Garish, JIF Safety Director  
**DATE:** September 1, 2020

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

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

**LOSS CONTROL SURVEYS**

- Township of Collingswood- Conducted a Loss Control Survey on August 12, 2020
- Township of Winslow- Conducted a Loss Control Survey on August 20, 2020
- Township of Cherry Hill- Conducted a Loss Control Survey on August 25, 2020
- Township of Haddonfield- Conducted a Loss Control Survey on August 28, 2020

**MEETING ATTENDED**

- Camden JIF Executive Safety Meeting- August 11, 2020
- Camden JIF Claims Meeting - August 21, 2020

**UPCOMING MEETING SCHEDULE**

DATE	TOPIC	LOCATION
T.B.D.	JIF Executive Safety Meeting	
T.B.D.	Claims Meeting	

**SAFETY DIRECTOR'S BULLETINS AND MESSAGES**

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.

- 2021 MSI Training Announcement- August 10, 2020
- Live Safety Training Webinars- September Registration Now Open- August 11, 2020

**MSI NOW & MEL MEDIA LIBRARY**

MSI NOW offers digital streaming safety videos. To view MSI NOW, log onto the MSI/LMS and select the MSI NOW & Online Training College located on the bottom right of the Home page.

MSI NOW for August	
Municipality	Number of Videos
Audubon Park	2
Brooklawn	5
Hi-Nella	1

The MEL Media 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).

MEL Media Library for August	
Municipality	Number of Videos
Berlin Borough	3
Gloucester City	3
Winslow Township	1

**MEL SAFETY INSTITUTE (MSI)**

Listed below are upcoming MSI training programs. Enrollment is required for all MSI classes. MSI classes are subject to cancellation or rescheduling at any time. Members are reminded to log on to the [www.njmel.org](http://www.njmel.org) website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.

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

**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)).

DATE	CLASS	TIME
9/1/20	<a href="#">Asbestos, Lead, Silica, Lead Overview</a>	8:30 - 9:30 am
9/1/20	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
9/1/20	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
9/2/20	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
9/2/20	<a href="#">Mower Safety</a>	10:00 - 11:00 am
9/2/20	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
9/3/20	<a href="#">Chain Saw Safety</a>	9:00 - 10:00 am
9/3/20	<a href="#">Leaf Collection Safety</a>	10:30 - 12:30 pm
9/3/20	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
9/4/20	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
9/4/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	9:00 - 11:00 am
9/8/20	<a href="#">Leaf Collection Safety</a>	9:00 - 11:00 am
9/8/20	<a href="#">Ladder Safety/Walking Surfaces</a>	1:00 - 3:00 pm
9/9/20	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
9/9/20	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
9/10/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	8:30 - 10:30 am
9/10/20	<a href="#">Fire Safety</a>	11:00 - 12:00 am
9/10/20	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
9/11/20	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
9/11/20	<a href="#">Chain Saw Safety</a>	1:00 - 2:00 pm
9/14/20	<a href="#">Confined Space Entry for Supervisors</a>	9:00 - 12:00 pm
9/14/20	<a href="#">Personal Protective Equipment (PPE)</a>	1:00 - 3:00 pm
9/15/20	<a href="#">Fire Extinguisher</a>	8:30 - 9:30 am
9/15/20	<a href="#">Building Trust and a Constitutionally Sound Police Agency Through Training</a>	9:00 - 10:30 am
9/15/20	<a href="#">CDL-Drivers Safety Regulations</a>	1:00 - 3:00 pm
9/16/20	<a href="#">Ladder Safety/Walking Surfaces</a>	8:30 - 10:30 am
9/16/20	<a href="#">Leaf Collection Safety</a>	11:00 - 1:00 pm
9/16/20	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
9/17/20	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
9/17/20	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
9/17/20	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
9/17/20	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am

DATE	CLASS	TIME
9/17/20	<a href="#">Protecting Children from Abuse -For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
9/18/20	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
9/18/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	10:00 - 12:00 pm
9/18/20	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
9/21/20	<a href="#">Chain Saw Safety</a>	9:00 - 10:00 am
9/21/20	<a href="#">HazCom w/GHS</a>	10:30 – 12:00 pm
9/21/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
9/22/20	<a href="#">Snow Plow/Snow Removal Safety</a>	9:00 - 11:00 am
9/22/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
9/22/20	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
9/22/20	<a href="#">Bloodborne Pathogens (BBP)-Evening</a>	7:00 - 8:00 pm
9/23/20	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
9/23/20	<a href="#">Fire Extinguisher</a>	1:00 - 2:00 pm
9/24/20	<a href="#">Driving Safety Awareness</a>	9:00 - 10:30 am
9/24/20	<a href="#">Leaf Collection Safety</a>	1:00 - 3:00 pm
9/24/20	<a href="#">Mower Safety</a>	3:00 - 4:00 pm
9/25/20	<a href="#">CDL-Drivers Safety Regulations</a>	8:30 - 10:30 am
9/25/20	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
9/25/20	<a href="#">Chipper Safety</a>	1:00 - 2:00 pm
9/28/20	<a href="#">Fire Safety</a>	8:30 - 9:30 am
9/28/20	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
9/29/20	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
9/29/20	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
9/29/20	<a href="#">Confined Space Entry for Supervisors</a>	12:30 - 3:30 pm
9/29/20	<a href="#">Chain Saw Safety</a>	1:00 - 2:00 pm
9/30/20	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am
9/30/20	<a href="#">Protecting Children from Abuse -For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
9/30/20	<a href="#">Snow Plow/Snow Removal Safety</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 7/22/2020 To 8/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - KaBOOM! I - Borough of Magnolia	4301 Connecticut Ave. NW Suite ML-1 Washington, DC 20008	RE: Grant for playground equipment at Albertson Park KaBOOM! and Keurig Dr Pepper are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to grant for playground equipment at Albertson Park	7/23/2020 #2549773	GL AU EX WC
H - The Bancorp I - Borough of Brooklawn	PO Box 4307 Timonium, MD 21094	RE: 3 cam mobile ALPR valued at \$24,070 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 leasing the following equipment: 3 cam mobile ALPR valued at \$24,070.	7/31/2020 #2558309	GL AU EX WC OTH
H - United Rentals I - Borough of Collingswood	214 Harmony Road Mickleton, NJ 08056	Insurer Camden County JIF: Crime Policy#: As Referenced Above Policy Term: As Evidenced Above Policy Limits: \$50,000 RE: Portable air conditioners 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 renting of the following equipment: Portable air conditioners	7/31/2020 #2558501	GL AU EX WC OTH
H - Inverso & Stewart, LLC I - Borough of Hi-Nella	651 Route 73 North, Suite 402 Marlton, NJ 08053	Evidence of Insurance with respect to audit	8/7/2020 #2571535	GL AU EX WC OTH
H - Bowman & Company LLP I - Borough of Pine Hill	6 N. Broad Street, Suite 201 Woodbury, NJ 08096	Company C: Public Off/EPL Policy Limits: \$2M Each Occ/Agg Policy Term: 01/01/2019 - 01/01/2020 Policy #: QJD0100504 Evidence of Insurance with respects to an audit	8/7/2020 #2571539	GL AU EX WC OTH
H - KS StateBank I - Borough of Merchantville	and/or Its Assigns PO Box 69 Manhattan, KS 66505	RE: 2020 Ford Explorer, vin #1FM5K8AB3LGB68060, valued at \$47,619. 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 Explorer, vin #1FM5K8AB3LGB68060, valued at \$47,619.	8/17/2020 #2575729	GL AU EX WC OTH
H - Burlington County I - Borough of Medford Lakes	PO Box 6000 Mount Holly, NJ 08060	Evidence of insurance with respects to the Mutual Aid and Assistance Agreement.	8/17/2020 #2575737	GL AU EX WC

08/24/2020

1 of 1



## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 7/22/2020 To 8/22/2020

H - Township of Gloucester I - Township of Gloucester	1261 Chews Landing/Clementon Road Blackwood, NJ 08012	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Christie Ehret - Treasurer/CFO, EFF: 08/11/2020	8/21/2020 #2576624	OTH
<b>Total # of Holders: 8</b>				



**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%
August	\$398,379.39	\$253,230.48	\$145,148.91	36.43%
<b>TOTAL 2020</b>	<b>\$1,721,952.72</b>	<b>\$943,352.61</b>	<b>\$778,600.11</b>	<b>45.22%</b>

**Monthly & YTD Summary:**

PPO Statistics	August	YTD
Bills	252	1,177
PPO Bills	234	1,084
PPO Bill Penetration	92.86%	92.10%
PPO Charges	\$377,204.58	\$1,171,840.96
Charge Penetration	94.68%	68.05%

**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>

***APPENDIX I – MINUTES***

**August 24, 2020 Meeting**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – AUGUST 24, 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	Absent
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>John Saville</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

Ari Messinger, Cherry Hill Alternate  
Larry Spellman, Voorhees  
Mark Godfrey, Magnolia  
Jason Ascunson, Camden City  
Sharon Eggleston, Camden City  
Edward Hill, Lawnside

**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

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

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JULY 27, 2020**

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

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE:** NONE

**EXECUTIVE DIRECTOR:**

**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. Executive Director said the Fund Office has received the renewal documents from two of the five members - Voorhees and Woodlynne.

**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. Executive Director said Haddon Heights and Stratford have contacted the Fund Office for quotes to join the Camden JIF.

**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** – 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 said the Financial Fast Track and Income Portfolio reports are not available due to reporting issues this information will be included in the next agenda. Executive Director reviewed the Expected Loss Ratio Analysis as of June, 2020 where the actuary projected the JIF at 19 % and the Camden JIF currently stands at 26% that is driven by one claim on the auto liability line. On the Lost Time Accident Frequency as of June 30<sup>th</sup> 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 20-22 August 2020 Vouchers**

<b>TOTAL 2020</b>	\$ 280,085.19
<b>TOTAL</b>	<b>\$ 280,085.19</b>

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

<b>Closed</b>	\$0.00
<b>2016</b>	\$ 7,055.54
<b>2017</b>	\$19,719.22
<b>2018</b>	\$76,100.50
<b>2019</b>	\$103,747.96
<b>2020</b>	\$210,083.19
<b>TOTAL</b>	<b>\$416,706.41</b>

**MOTION TO APPROVE AUGUST 2020 VOUCHERS RESOLUTION 20-22**

Motion: Commissioner Lipsett  
Second: Commissioner Shannon  
Roll Call Vote: 8 Ayes - 0 Nays

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

Motion: Commissioner DiAngelo  
Second: Commissioner Wolk  
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi said as noted the JIF has opened up the RFQ process and the Fund Attorney is in the process of contacting the defense panel with response criteria.

**SAFETY DIRECTOR:**

Safety Director Saville 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 Safety Director's office remains open and available to help with any safety related issues. Safety Director said if members receive a visit from a PEOSH officer please contact the Safety Director's office for assistance.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Certificate Report was included on pages 29-30 for the period 6/22/20 to 7/22/20 was included in the agenda with 6 certificated issued.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of July 2020 where there was a savings of 29.58% for the month and a total of 47.86% for the year. Ms. Goldstein reviewed the 2<sup>nd</sup> Quarter 2020 Workers' Comp Injury Review.

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 Gallagher
Second:	Commissioner Shannon
Roll Call Vote:	8 Ayes – 0 Nays

**OLD BUSINESS: NONE**

**NEW BUSINESS: NONE**

**PUBLIC COMMENT: NONE**

**MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	Unanimous

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

**MEETING ADJOURNED: 5:43 PM**

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



## ***APPENDIX II***

### ***RCF, EJIF and MEL Reports***



## Municipal Excess Liability Residual Claims Fund

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

September 2, 2020

Memo to: Fund Commissioners  
Camden County Municipal Joint Insurance Fund

From: Commissioner Wolk

Re: RCF September Meeting

**2019 Budget Amendment:** Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2019 Budget, which reflected the transfer of Fund Year 2015 from the local JIFs as of 12/31/19. Enclosed as part of this report is the Amended 2019 Budget.

**2021 Budget:** The Board of Fund Commissioners reviewed the proposed 2021 Budget. Under the conditions of the Fund, the 2021 expenses cannot be directly charged to an expense line established in the 2020 budget. Executive Director recommended a dividend be released from Closed Year Account in the amount of \$657,570. The Board of Fund Commissioners adopted a resolution returning surplus from the Closed Year Account. In addition, the Board of Fund Commissioners voted to introduce on first reading the 2021 Budget and to schedule the Public Hearing on October 21, 2020, 10:30 a.m., meeting to be held telephonically. Enclosed as part of this report is the Proposed 2021 Budget.

**Request for Qualifications (RFQ):** Executive Director reported the RFQ for professional services for the 2021-2023 contract term was posted and the deadline to receive responses is September 9, 2020. Chairman Franz will ask for 2 or 3 commissioners to sit on the evaluation committee with him to review the proposal responses and make their recommendations to the Board.

**2019 Audit Filing.** The RCF 2019 audit was filed with the New Jersey Department of Banking and Insurance (DOBI) and the New Jersey Department of Community Affairs (DCA) on June 29, 2020.

**Facing and Embracing Crisis for your Municipality:** The MEL is offering a webinar Facing and Embracing Crisis for your Municipality on Tuesday, September 15, 10:30 a.m. – 12:30 p.m. Due to popular demand, this is an encore presentation of the webinar held on June 30 and August 4. Registered participants are eligible to receive Continuing Education Credits for this program as noted in the announcement. Notice with full details was included in the agenda.

**Claims Committee:** The Claims Review Committee met on June 3 and July 16, 2020 and also met the morning of the Commissioner's meeting. Minutes of the meetings were enclosed under separate cover.

**Next Meeting:** The next meeting of the RCF is scheduled for October 21, 2020 at 10:30AM.

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

<b>MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND</b>				
<b>2021 PROPOSED BUDGET</b>				
	<b>2020 ANNUALIZED</b>	<b>2021 PROPOSED</b>	<b>\$</b>	<b>%</b>
	<b>BUDGET</b>	<b>BUDGET</b>	<b>CHANGE</b>	<b>CHANGE</b>
<b>APPROPRIATIONS</b>				
CLAIMS	0	0	0	
Run-in Claim Receivable	10,000	15,000	5,000	50%
LOSS FUND CONTINGENCY	0	0		
<b>SUBTOTAL LOSS FUND</b>	<b>10,000</b>	<b>15,000</b>	<b>5,000</b>	<b>50%</b>
<b>EXPENSES</b>				
ADMINISTRATOR	205,842	209,959	4,117	2%
DEPUTY ADMINISTRATOR	70,021	71,421	1,400	2%
ATTORNEY	42,615	43,467	852	2%
CLAIMS SUPERVISION & AUDIT	61,603	62,835	1,232	2%
TREASURER	40,010	40,810	800	2%
AUDITOR	23,634	24,107	473	2%
ACTUARY	42,194	43,038	844	2%
MISCELLANEOUS	24,798	25,294	496	2%
<b>SUBTOTAL</b>	<b>510,717</b>	<b>520,931</b>	<b>10,214</b>	<b>2%</b>
EXPENSE CONTINGENCY	135,283	136,639	1,356	1%
<b>TOTAL BUDGET</b>	<b>646,000</b>	<b>657,570</b>	<b>11,570</b>	<b>1.8%</b>



**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: September 2, 2020  
TO: Fund Commissioners  
Camden County Municipal Joint Insurance Fund  
FROM: Commissioner Wolk  
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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**REGULATORY AFFAIRS** - Perma filed the 2019 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

**2021 BUDGET PROCESS** – Attached to this report, is the 2021 draft budget. The Finance Committee met on August 26, 2020 and recommended the 2021 budget as presented. The budget was introduced and will be adopted at the Public Hearing scheduled for October 21, 2020.

**2006 EXCESS RECOVERY**- Following an extensive claims process for the 2006 Fund Year, the E-JIF Fund Professionals were able to obtain an excess insurance recovery in the amount of \$979,606.10. The recovery will strengthen the overall financial position of the EJIF and aid the Fund in increasing the 2020 dividend.

**2020 DIVIDEND** - The Finance Committee is recommending a 2020 dividend of \$2,500,000. Resolution #23-20 authorizing a total return dividend of \$2,500,000 was adopted by the Executive Board.

**COMPETITIVE CONTRACT/PROCUREMENT PROCESS** – Resolution #24-20 was adopted by the Executive Board authorizing the hiring of various E-JIF Professionals through the Competitive Contracting Process.

**BID THRESHOLD INCREASE** - Effective July 1, 2020 the Governor of the State of New Jersey has adjusted the bid threshold for awarding contracts under the Local Public Contracts Law. The change in the bid threshold allows municipalities with a Qualified Purchasing Agent (QPA) to increase their bid threshold up to \$44,000. Resolution #25-20 was adopted by the Executive Board authorizing the increase to the bid threshold.

**E-PROCUREMENT** – Guidance from the New Jersey Division of Local Government Services was recently provided for instruction on electronic receipt of bids and procurement. The Fund QPA reviewed the requirements and drafted a resolution providing details for such usage. Resolution #26-20 was adopted by the Executive Board authorizing the Fund QPA to receive certain bids in accord with N.J.A.C.5:34-5.1

**NEXT MEETING-** The next meeting of the EJIF is scheduled for October 21, 2020 at the Forsgate CC, Jamesburg.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2021 PROPOSED BUDGET BASED ON 2010 CENSUS					
	8/24/2020 11:04	2020	2021		
		TOTAL	TOTAL	CHANGE	
				CHANGE	
	I. Claims and Excess Insurance			\$	
	Claims			%	
1	Third Party (Non-Site Specific)	417,402	413,645	(3,757)	-0.9%
2	On Site Cleanup (Site Specific)	248,180	234,179	(14,001)	-5.6%
3	PO Pollution Liability	169,212	157,579	(11,633)	-6.9%
4	Tank Systems	224,849	212,294	(12,555)	-5.6%
5	DMA Waste Sites (Superfund Buyout)	1,195,901	1,170,898	(25,003)	-2.1%
6	LFC	29,002	29,002	-	0.0%
7	<b>Total Loss Fund</b>	<b>2,284,546</b>	<b>2,217,597</b>	<b>(66,949)</b>	<b>-2.9%</b>
8					
9	II. Expenses, Fees & Contingency				
10	Professional Services				
11	Actuary	62,500	62,500	-	0.0%
12	Attorney	85,273	86,979	1,706	2.0%
13	Auditor	16,604	16,936	332	2.0%
14	Executive Director	314,846	321,143	6,297	2.0%
15	Treasurer	20,478	20,887	409	2.0%
16	Legislative Agent	45,000	45,000	-	0.0%
17	Underwriting Managers	249,369	254,357	4,988	2.0%
18	Environmental Services	445,978	454,897	8,919	2.0%
19	Claims Administration	29,477	30,066	589	2.0%
20					
21	<b>Subtotal - Contracted Prof Svcs</b>	<b>1,269,525</b>	<b>1,292,765</b>	<b>23,240</b>	<b>1.8%</b>
22					
23	Non-Contracted Services				
24	Postage	5,617	5,617	-	0.0%
25	Printing	4,361	4,361	-	0.0%
26	Telephone	2,491	2,491	-	0.0%
27	Expenses contingency	15,203	15,203	-	0.0%
28	Member Testing	8,233	8,233	-	0.0%
29					
30	<b>Subtotal - Non-contracted svcs</b>	<b>35,905</b>	<b>35,905</b>	<b>-</b>	<b>0.0%</b>
31					
32	<b>Subtotal-Contracted/Non-contracted s</b>	<b>1,305,430</b>	<b>1,328,670</b>	<b>23,240</b>	<b>1.8%</b>
33					
34	Excess Aggregate Insurance	508,143	508,143	-	0.0%
35					
36	General Contingency	214,884	214,884	-	0.0%
37					
38	<b>Total Exp, Fees &amp; Contingency</b>	<b>2,028,457</b>	<b>2,051,697</b>	<b>23,240</b>	<b>1.1%</b>
39					
40	<b>TOTAL JIF APPROPRIATIONS</b>	<b>4,313,003</b>	<b>4,269,294</b>	<b>(43,709)</b>	<b>-1.0%</b>



## Municipal Excess Liability Joint Insurance Fund

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

**Date:** September 2, 2020  
**To:** Fund Commissioners  
Camden County Municipal Joint Insurance Fund  
**From:** Commissioner Wolk  
**Subject:** September MEL Meeting

**Budget Update.** 2021 budget and rate table were adopted at the June meeting. Executive Director and Underwriting Manager said they are focusing on identifying ways to keep the budget flat budget. Underwriting Manager said the commercial market has hardened to a degree not seen since the 1980's, which was a factor in the formation of the Joint Insurance Funds. Underwriting Manager went on to identify drivers of the change, notably an increase in worldwide natural disasters as well as increases in fires. Casualty market is also see across the board increases in rates and a reduction in limit, partly resulting from increases in settlements and jury awards (social cost inflation). Executive Director said the MEL would be considering altering the program structure, ie changes/increases in the MEL's retention.

**MEL Safety Institute:** In June, the MEL amended its contract with J.A. Montgomery to include compensation for conducting webinar training but did not address compensation for the hours spent by J.A. Montgomery in developing these courses as well as the time spent to add streaming video training. Board adopted Resolution 34-20 to address this matter. In addition, J.A. Montgomery has always been provided with a budget amount for the MSI schedule and consulting, but it had not been included in the contract. Resolution included authorization to add language to establish an overall not to exceed amount. Safety Director said they have been able to expand the number of online classes to 60 sessions and added that the response to "instructor led" online classes has been very favorable. Safety Director said, given the attendance in the online classes over the summer, he actually expects that members will have more employees trained in 2021 that prior years.

**Legislative Committee.** Committee met on June 25<sup>th</sup> and August 17<sup>th</sup> and submitted minutes of those meetings. Commissioners Cuccia and Rheinhardt updated the board on the passage of a bill that will allow towns to issue bond to address impact of Covid 19. Amendments were made to the original bill, but legislators did consider comments of the MEL.

**Safety & Education Committee:** The committee met on August 17<sup>th</sup> and submitted the minutes of that meeting.



Committee reviewed a draft of the Risk Management Manual, providing fundamentals of the MEL program, and recommends publication and distribution to members. Marketing Manager is working with printer on fulfillment at a cost of approximately \$40,000 (to distribute to all governing body members, fund commissioners, administrators and risk management consultants). Board discussed whether this manual could be produced as a PDF rather than printing. Executive Director said the projected has been envisioned as a desk reference. Board agreed to authorize the expenditure.

**RCF Report:** Commissioner Clarke submitted his report on the RCF's June meeting.

**Cyber Task Force:** The MEL's Cyber Task Force has begun the process of revising the MEL's Cyber Risk Management Program. Members that are currently in compliance will be provided with a six month grace period to update to new program, once it is finalized and distributed. Commissioner Rheinhardt said the "Best Practices Checklist" is also expected to include questions on cyber security risk management.

**Coverage Committee:** A meeting of this committee is being scheduled for late September.

**League Magazine Ad;** A copy of the latest in the series of "Power of Collaboration" ad that will appear in the League of Municipalities magazine submitted for information. The ad highlights savings to NJ taxpayers through issuance of dividends since the MEL's inception, as well as, MEL purchases of \$100 million of member debt securities and a rate freeze for 2021 budget.

**Claims Review Committee:** The Claims Review Committee met on June 3, 2020 and July 16, 2020, minutes of that meeting distributed to the Board. The committee will be meeting this afternoon and is scheduled to meet next on October 21, 2020.

**Joint Cash Management Investment Program:** Commissioners Cuccia said the JCMI's earnings to date have been \$1.5 million, without the JCMI, earnings in a conventional program would have been \$200,000. In addition, the MEL saved towns \$180,000, when compared to cover bid. Treasurer said with the current 7 JIFs participating in the JCMI, cash and investments total \$184,000,000; with 3 more JIFs expected to participate in October, the total will be \$230,000,000. Treasurer said the program has been very successful.

**Personnel Manual/Employee Handbook:** Fund Attorney said he is working with Executive Director's office to schedule a webinar for municipal attorneys to provide guidance on implementing the updated documents.

**Safety National:** Safety National contacted Underwriting Manager indicating they might be able to consider discounting 2020 premium if members could supply documentations of payroll reductions. Executive Director said there is no need for members to supply the documentation separately because the Fund's payroll auditors will identify any payroll reductions during their regular examination.