

The Camden County Municipal Joint Insurance Fund will conduct its October 26, 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**  
**OCTOBER 26, 2020 – 5:15 PM**

**MEETING BEING HELD ELECTRONICALLY**

<https://permainc.zoom.us/j/5455080980?pwd=c3VQUeS0eGRoc3h3eWdHV0lSRFpuZz09>  
Password: Oct2020#

**ALSO TELEPHONICALLY AT:**  
**1-312-626-6799**  
**Meeting ID: 545 508 0980**  
Password: 04061767

**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: OCTOBER 26, 2020**

---

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2020 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: September 28, 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. 20-26 – October Bills..... **Page 23**  
Treasurer’s Report ..... **Page 25**  
Monthly Reports ..... **Page 26**
  
- ATTORNEY – Joseph Nardi, Esquire**
  
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report..... **Page 33**
  
- UNDERWRITING MANAGER – Conner Strong & Buckelew**  
Monthly Certificate Holding Report..... **Page 39**
  
- MANAGED CARE – Medlogix**  
Monthly Report..... **Page 42**
  
- CLAIMS SERVICE – AmeriHealth Casualty**

- 
- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - MEETING ADJOURNED**
  - NEXT MEETING: November 23, 2020**

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

Date: October 26, 2020

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

---

- 2021 Budget** – The proposed 2021 Budget appears on **Page 3**. The Executive Committee held a budget workshop Zoom meeting on October 21<sup>st</sup> to review the proposed budget, assessment strategy and available dividend. The Committee is recommending that the budget be introduced, totaling \$14,793,610 which represents a 0.49% increase over last year's budget.

The Committee also reviewed the available dividend calculation and is recommending the release of \$850,000 from Closed Years accounts. The EJIF is releasing a dividend to the Camden Fund in the amount of \$231,607. Enclosed is **Resolution 20-24** authorizing the release of a dividend representing a total of \$1,081,607. (**Page 4**)

- Motion to introduce the 2021 Budget for the Camden County Municipal Joint Insurance Fund and schedule a Public Hearing for November 23, 2020.**
- Motion to adopt Resolution 20-24 authorizing the release of a dividend in the amount of \$1,081,607 from the EJIF and Closed Years Account, subject to state approval.**
- 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 response report appears on **Page 7**. The Fund's Contracts Committee will be meeting in the next few weeks to review the submissions and make a recommendation to the full board.
- RCF 2016 Fund Year Rollover** – The Residual Claims Fund board adopted a resolution accepting the transfer of member JIF's Fund Year 2016. Enclosed on **Page 8** is **Resolution 20-25** authorizing the transfer of the Camden JIF's 2016 claim liabilities to the RCF.
  - Motion to Approve Resolution 20-25 Authorizing the Transfer of Fund Year 2016 to the RCF**

- ❑ **MEL Employment Practices Model Training:** This year, the Municipal Excess Liability Joint Insurance Fund (MEL) prepared a new Model Personnel Manual and Employee Handbook that is more than simply updating existing model. Since the new model documents are notably different from prior models, Mr. Matt Giacobbe, who drafted the model and Mr. Fred Semrau, the MEL Fund Attorney, have agreed to participate in a webinar to review changes and answer questions. The target audience for this webinar is Municipal Attorneys and Administrators. Please see attached notice for more information and registration information. **(Page 9)**
  
- ❑ **Residual Claims Fund; EJIF & MEL Meetings** – The RCF, EJIF & MEL all met on October 21, 2020 via conference call. The RCF & EJIF adopted their 2021 budgets; they appear on **Pages 13 & 14**. The MEL adopted their 2021 budget and flat rate table at the June 3<sup>rd</sup> meeting. Meeting minutes will appear in next month’s agenda.
  
- ❑ **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.
  
- ❑ **Statutory Bonds** – Statutory Bonds must be re-underwritten every three years usually the same year the bondholder’s entity is renewing in the JIF. Applications were sent to the bonded individuals of those member towns renewing January 1, 2021. Please make sure all bonded individuals submit their applications to the MEL Underwriting office as soon as possible.
  
- ❑ **Due Diligence Reports:**

<b>Financial Fast Track</b>	<b>Page 15</b>
<b>Loss Ratio Analysis</b>	<b>Page 16</b>
<b>Loss Time Accident Frequency</b>	<b>Page 17 &amp; 18</b>
<b>POL/EPL Compliance Report</b>	<b>Page 19</b>
<b>Fund Commissioners</b>	<b>Page 20</b>
<b>Regulatory Affairs Checklist</b>	<b>Page 21</b>
<b>RMC Agreements</b>	<b>Page 22</b>

CAMDEN MUNICIPAL JOINT INSURANCE FUND				
2021 PROPOSED BUDGET	Equalize at FY2020   Include Funding for S 477 and FFCP   Loss Ratio Surcharge on Loss Funds Option #1 : 10, 5, 2.5			
APPROPRIATIONS	CHANGE			
I. Claims and Excess Insurance	Annualized 2020	Projected 2021	\$	%
Claims				
1 Property	710,000	699,000	(11,000)	-1.55%
2 Liability	1,604,000	1,595,000	(9,000)	-0.56%
3 Auto	399,000	441,000	42,000	10.53%
4 Workers' Comp.	3,362,000	3,338,000	(24,000)	-0.71%
5 Contingency : S 477 and FFCP	261,958	196,067	(65,891)	-25.15%
6 Aggregate Excess LFC	259,619	263,713	4,094	1.58%
7 Subtotal - Claims	6,596,577	6,532,780	(63,797)	-0.97%
8 Premiums				
9 Crime	17,980	16,440	(1,540)	-8.57%
10 Environmental Fund	426,919	422,704	(4,215)	-0.99%
11 EJIF Dividend				
12 MEL	2,390,401	2,481,480	91,079	3.81%
13 MEL Property	919,771	860,572	(59,199)	-6.44%
14 SubTotal Premiums	3,755,071	3,781,196	26,125	0.70%
15 Total Loss Fund	10,351,648	10,313,976	(37,672)	-0.36%
16				
17 II. Expenses, Fees & Contingency				
18				
19 Claims Adjustment	477,242	486,787	9,545	2.00%
20 Managed Care	131,844	134,481	2,637	2.00%
21 Loss Fund Management	71,171	72,594	1,423	2.00%
22 Litigation Mangement	42,439	43,288	849	2.00%
23 Safety Director	164,165	167,448	3,283	2.00%
24 Law Enforcement Service	16,449	16,778	329	2.00%
25 Right to Know	32,269	32,914	645	2.00%
26 CDL Drug Testing Monitor	33,044	33,705	661	2.00%
27 Safety Incentive Program	41,966	42,805	839	2.00%
28 MEL Safety Institute	91,716	91,716	0	0.00%
29 Administration	380,626	388,239	7,613	2.00%
30 Actuary	52,767	53,822	1,055	2.00%
31 Auditor	23,620	24,092	472	2.00%
32 Attorney	23,107	23,569	462	2.00%
33 Treasurer	23,390	23,858	468	2.00%
34 Payroll Auditor	17,114	17,456	342	2.00%
35 Internal Auditor Prop	0	0	0	
36 Underwriting Manager	13,236	13,501	265	2.00%
37 Police Accreditation	18,973	18,973	0	0.00%
38 Postage	3,048	3,048	0	0.00%
39 Printing	3,231	3,231	0	0.00%
40 Telephone	1,219	1,219	0	0.00%
41 Meeting Expenses	2,012	2,012	0	0.00%
42 Director's Fee	18,000	18,000	0	0.00%
43 Optional Safety Award	37,000	37,000	0	0.00%
44 Contingency	84,593	84,593	1	0.00%
45				
46 EPL Training	25,000	25,000	0	0.00%
47				
48 Total Fund Exp & Contingency	1,829,241	1,860,129	30,889	1.69%
49 Risk Managers	782,019	777,071	(4,948)	-0.63%
50				
51 Total JIF Excl POL/EPL	12,962,908	12,951,176	(11,731)	-0.09%
52 XL POL/EPL Premiums				
53 POL/EPL Premium	1,508,838	1,517,375	8,537	0.57%
54 Cyber Liability	66,027	132,053	66,027	100.00%
55 Vol Directors & Officers	11,650	11,650	0	0.00%
56 Land Use Liability	70,731	70,810	79	0.11%
57 RMC Fees	101,267	110,546	9,279	9.16%
58 Total POL/EPL Premiums	1,758,512	1,842,434	83,922	4.77%
59 Total JIF Incl POL/EPL	14,721,420	14,793,610	72,190	0.49%

**RESOLUTION NO. 20-24**

**RESOLUTION OF THE CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND  
AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS SURPLUS**

**WHEREAS**, N.J.A.C. 11:15-2.21 provides that a FUND may seek approval from the Commissioner of Insurance for a refund of excess monies from any FUND year upon compliance with certain requirements; and

**WHEREAS**, the FUND has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations, and the financial integrity of the FUND; and

**WHEREAS**, the Executive Committee has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Committee of the Camden County Municipal Joint Insurance Fund, As Follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund, which has been completed for not less than twenty-four months. Based upon this requirement and the closure of old Fund Years, surplus monies in the Closed Year Accounts are eligible for refunds.

2. The Fund Commissioners have balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. It is the conclusion of the Board of Fund Commissioners that the following amount can be refunded at this time:

Closed Year Account	\$850,000.00
<u>EJIF Dividend</u>	<u>\$231,607.00</u>
<b>Total</b>	<b>\$1,081,607.00</b>

3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Department of Insurance and the Department of Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the approval of Actuarial Advantage (Fund Actuary) expressed in its Actuarial Report valued as of December 31, 2019 and Auditor's Report of the Historical Operating Results as of December 31, 2019. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.

5. The FUND Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, provided, however, the FUND Treasurer shall deduct any outstanding balances without regard for Fund

year, upon receipt of written documentation of approval or acquiescence of these refunds from the Department of Insurance and the Department of Community Affairs.

Said refunds shall be made to the municipalities which were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

---

Chairman

---

Secretary

**Camden County Municipal JIF 2021 RFQ Response List**

**Fund Administrator**

PERMA Risk Management Services

**Fund Actuary**

Actuarial Advantage

**Fund Attorney**

Brown & Connery, Joseph Nardi

**Fund Auditor**

Bowman & Company

**Fund Payroll**

Bowman & Company

**Fund Treasurer**

Elizabeth Pigliacelli

**Claims Administration**

- AmeriHealth Casualty Services
- Qual Lynx
- PMA Companies
- Inservco

**Managed Care**

- Medlogix
- AmeriHealth Casualty Services
- First MCO

**Safety Director**

JA Montgomery

**Underwriting Manager**

Conner Strong & Buckelew

**CDL Drug & Alcohol Monitor**

Interstate Mobile



**Defense Attorney(s)**

Brown & Connery LLP  
Pietras, Saracino Smith & Meeks  
Grace Marnero & Associates  
Zeller & Wieliczko LLP  
Platt & Riso PC  
Mayfield, Turner, O'Mara, Donnelly & McBride  
John M. Palm LLC  
Siciliano & Associates  
Parker McCay  
Martin Gunn & Martin PA  
Kent & McBride  
Madden & Madden PA  
Florio, Perrucci, Steinhardt & Fader  
Shimberg & Friel, PC  
Blumberg & Wolk  
Birchmeier & Powell LLC  
Rainone, Coughlin, Minchello  
Turner, O'Mara, Donnelly & Petrycki, PC  
Capehart Scatchard  
Richard Tavani, Bennet Bricklin & Saltzburg LLC  
Jeffrey Craig, Craig Annin Baxter Law  
John C. Connell, Esquire - Archer & Greiner

**RESOLUTION NO. 20-25**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
TRANSFER 2016 FUND YEAR TO THE  
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

**WHEREAS**, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

**WHEREAS**, the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interest of the member local units and joined the Residual Claims Fund.

**NOW, THEREFORE, BE IT RESOLVED** that the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks.

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>Member Fund S.I.R.</u>
2016	WC/GL/AL & PROPERTY	Varies

**BE IT FURTHER RESOLVED** that the actual transfer of claim liabilities to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/30/20

**Attest:**

---

**MICHAEL MEVOLI**  
Chairperson

## Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216  
Parsippany, N.J. 07054-4412  
Telephone (201) 881-7632

To: Fund Commissioners  
Camden County Municipal Joint Insurance Fund

From: Bradford Stokes, Executive Director

Date: October 12, 2020

Re: Employment Practices Compliance Program

---

This year, the Municipal Excess Liability Joint Insurance Fund (MEL) prepared a new Model Personnel Manual and Employee Handbook that is more than simply updating existing model. MEL contracted with Matt Giacobbe of Cleary, Giacobbe, Alfieri, Jacobs, LLC who did a complete review and revisions. This new model was announced and posted to the MEL's webpage in June, njmel.org. Members have until June 1, 2021 to update their Personnel Manual, Employee Handbook and complete training requirements.

Since the new model documents are notably different from prior models, Mr. Matt Giacobbe and Mr. Fred Semrau, the MEL Fund Attorney, have agreed to participate in a webinar to review changes and answer questions.

The targeted audience for this webinar is MUNICIPAL ATTORNEYS and ADMINISTRATORS. Seminar is scheduled:

Personnel Manual and Employee Handbook – Overview  
October 29, 2020 at 2:00

In order to participate, you **must** register in advance by following the link below:

<https://permainc.zoom.us/meeting/register/tJcpceGqrTMqG9zIzmy7aGZ3n8Bb7zhPZy21>

After registering, you will receive a confirmation email containing information about joining the meeting.

Below is an update of previous memorandum issued in February – outlining the EPL Training Requirements and Offerings.

- 1. Managers and Supervisors Training:** This year, the course for Managers & Supervisors has been combined with training on “Protecting Our Children from Abuse”. The MEL Safety Institute has already begun holding instructor-led webinar training that meets this requirement. The course is:  
“Protecting our Children from Abuse – Managers/Supervisors/Elected Officials”.

Additionally, the MEL recommends that all elected officials be trained for “Protecting our Children from Abuse”. Elected officials that attended the MEL's Annual Risk Management Seminar at the November 2019 League Conference or completed this course through the

MEL's Learning Management System have met this recommendation. Elected Officials that have not yet done this training may attend the above noted webinar or may complete the version that remains in the Learning Management System – "2019-2020 Elected Officials Protecting Children from Abuse Seminar"

2. **Police Command Officer Training:** This course also includes Protecting Children and Employment Practices Training. J.A. Montgomery's law enforcement consultants will conduct this training. A decision will be made in January whether these courses can be conducted in classrooms or need to be webinars.
3. **Full Time, Part Time and Seasonal Employees and Volunteers Training (Other than Managers, Supervisors and Police Command Officers):**
  - **Protecting Children:** A 15 minute on-line training course for the Protecting Children program is available in Learning Management System at NJMEL.ORG. See the attached notice that should have been sent to all full time, part time and seasonal employees and volunteers. This should be completed by December 31, 2020.
  - **Employment Practices:** A new on-line program is now available in the Learning Management System. All non-supervisory full time, part time and seasonal employees and volunteers including police (other than Command Officers) must be offered this training by June 1, 2021. Attached are the directions for this course to be viewed on-line.



## Protecting Children From Abuse For Employees and Volunteers

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 - Employees and Volunteers' 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).





## Building a Safe Workplace: Anti-Harassment and Discrimination

This online course discusses the right of each employee to a workplace free of harassment and each employee's duty to respect the rights of all other employees.

Click here to access this online training - [MEL Safety Institute Learning Management System](#)

1. 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 Helpline. If you are new, click 'New User Registration.' Complete the fields and you will receive an email with your username and password.
2. Click on the 'MSI NOW and Online Training' college, at the bottom right.
3. Click the 'Building a Safe Workplace: Anti-Harassment and Discrimination' course.
4. Click 'Enroll'.
5. Click the 'My Training' tab on the top blue tool bar.
6. Click the program name to launch the course.
7. 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).

If you need additional assistance, please call the MSI help line at (866) 661-5120 during business hours.

<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					
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>



**CAMDEN COUNTY MUNICIPAL FUND  
FINANCIAL FAST TRACK REPORT**

		AS OF	August 31, 2020			
		THIS MONTH	YTD CHANGE	PRIOR YEAR END		FUND BALANCE
1.	<b>UNDERWRITING INCOME</b>	<b>1,225,911</b>	<b>9,807,286</b>	<b>244,826,179</b>		<b>254,633,465</b>
2.	<b>CLAIM EXPENSES</b>					
	Paid Claims	310,304	3,339,582	106,023,970		109,363,552
	Case Reserves	248,746	973,002	6,669,327		7,642,328
	IBNR	(15,576)	692,928	5,036,318		5,729,246
	Recoveries	-	(33,942)	(357,465)		(391,407)
	<b>TOTAL CLAIMS</b>	<b>543,474</b>	<b>4,971,570</b>	<b>117,372,150</b>		<b>122,343,719</b>
3.	<b>EXPENSES</b>					
	Excess Premiums	451,026	3,608,211	68,795,303		72,403,514
	Administrative	204,577	1,726,080	43,453,534		45,179,614
	<b>TOTAL EXPENSES</b>	<b>655,603</b>	<b>5,334,291</b>	<b>112,248,838</b>		<b>117,583,128</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	26,834	(498,574)	15,205,191		14,706,617
5.	<b>INVESTMENT INCOME</b>	3,502	483,994	11,295,209		11,779,204
6.	<b>DIVIDEND INCOME</b>	0	0	3,726,030		3,726,030
7.	<b>STATUTORY PROFIT (4+5+6)</b>	<b>30,335</b>	<b>(14,580)</b>	<b>30,226,431</b>		<b>30,211,851</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>30,335</b>	<b>(14,580)</b>	<b>9,260,184</b>		<b>9,245,605</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>						
	Closed	638	96,042	4,456,486		4,552,528
	Aggregate Excess LFC	21,779	190,907	901,229		1,092,136
	2016	11,356	(254,211)	1,481,369		1,227,158
	2017	836	265,966	1,397,495		1,663,461
	2018	996	126,975	911,826		1,038,801
	2019	(438)	(463,620)	111,780		(351,841)
	2020	(4,831)	23,362			23,362
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>30,335</b>	<b>(14,580)</b>	<b>9,260,184</b>		<b>9,245,605</b>
	<b>TOTAL CASH</b>					<b>26,194,456</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	4,434	1,069,241	3,344,272		4,413,513
	Case Reserves	(15,164)	(709,634)	1,375,632		665,998
	IBNR	(292)	(52,755)	172,434		119,679
	Recoveries	0	0	(128,847)		(128,847)
	<b>TOTAL FY 2016 CLAIMS</b>	<b>(11,023)</b>	<b>306,852</b>	<b>4,763,492</b>		<b>5,070,343</b>
	<b>FUND YEAR 2017</b>					
	Paid Claims	27,076	375,784	3,246,867		3,622,651
	Case Reserves	4,797	(222,547)	1,105,281		882,734
	IBNR	(32,278)	(348,325)	954,034		605,709
	Recoveries	0	(5,559)	(173,221)		(178,781)
	<b>TOTAL FY 2017 CLAIMS</b>	<b>(405)</b>	<b>(200,647)</b>	<b>5,132,961</b>		<b>4,932,314</b>
	<b>FUND YEAR 2018</b>					
	Paid Claims	63,927	349,832	2,483,234		2,833,066
	Case Reserves	(13,083)	(209,063)	1,995,299		1,786,236
	IBNR	(51,344)	(179,212)	1,247,629		1,068,417
	Recoveries	0	(14,412)	(9,376)		(23,787)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>(500)</b>	<b>(52,855)</b>	<b>5,716,787</b>		<b>5,663,932</b>
	<b>FUND YEAR 2019</b>					
	Paid Claims	83,154	967,455	1,872,130		2,839,585
	Case Reserves	80,765	422,190	2,193,115		2,615,305
	IBNR	(162,835)	(891,890)	2,662,221		1,770,331
	Recoveries	0	(13,971)	(46,021)		(59,992)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>1,084</b>	<b>483,785</b>	<b>6,681,444</b>		<b>7,165,229</b>
	<b>FUND YEAR 2020</b>					
	Paid Claims	131,713	577,370			577,370
	Case Reserves	191,431	1,692,055			1,692,055
	IBNR	231,173	2,165,110			2,165,110
	Recoveries	0	0			0
	<b>TOTAL FY 2020 CLAIMS</b>	<b>554,318</b>	<b>4,434,535</b>			<b>4,434,535</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>543,474</b>	<b>4,971,570</b>	<b>117,372,150</b>		<b>122,343,719</b>

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

**CLAIMS MANAGEMENT REPORT  
EXPECTED LOSS RATIO ANALYSIS**

				AS OF	August 31, 2020			
<b>FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION</b>								
	Budget	Limited Incurred	56 Actual	MONTH TARGETED	55 Actual	MONTH TARGETED	44 Actual	MONTH TARGETED
		Current	31-Aug-20		31-Jul-20		01-Sep-19	
PROPERTY	490,882	441,150	89.87%	100.00%	89.87%	100.00%	102.59%	100.00%
GEN LIABILITY	1,437,680	1,095,674	76.21%	96.90%	76.21%	96.81%	37.03%	94.32%
AUTO LIABILITY	330,150	1,014,559	307.30%	95.15%	310.66%	94.86%	112.64%	91.05%
WORKER'S COMP	3,689,848	2,399,033	65.02%	99.77%	65.02%	99.74%	65.16%	99.12%
TOTAL ALL LINES	5,948,560	4,950,415	83.22%	98.84%	83.41%	98.78%	64.09%	97.58%
NET PAYOUT %	\$4,284,418		72.02%					
<b>FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION</b>								
	Budget	Limited Incurred	44 Actual	MONTH TARGETED	43 Actual	MONTH TARGETED	32 Actual	MONTH TARGETED
		Current	31-Aug-20		31-Jul-20		01-Sep-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%	94.32%	49.91%	93.91%	34.93%	87.24%
AUTO LIABILITY	324,847	621,260	191.25%	91.05%	190.94%	90.64%	164.79%	84.53%
WORKER'S COMP	3,837,435	2,504,795	65.27%	99.12%	64.47%	99.02%	68.16%	97.19%
TOTAL ALL LINES	6,193,040	4,326,200	69.86%	97.64%	69.34%	97.46%	67.69%	94.43%
NET PAYOUT %	\$3,443,466		55.60%					
<b>FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION</b>								
	Budget	Limited Incurred	32 Actual	MONTH TARGETED	31 Actual	MONTH TARGETED	20 Actual	MONTH TARGETED
		Current	31-Aug-20		31-Jul-20		01-Sep-19	
PROPERTY	600,000	390,749	65.12%	100.00%	65.12%	100.00%	82.11%	97.72%
GEN LIABILITY	1,506,000	598,365	39.73%	87.24%	36.21%	86.42%	12.84%	74.17%
AUTO LIABILITY	334,000	106,418	31.86%	84.53%	31.70%	83.75%	0.75%	70.26%
WORKER'S COMP	3,840,000	3,533,834	92.03%	97.19%	92.09%	96.90%	85.34%	89.50%
TOTAL ALL LINES	6,280,000	4,629,367	73.72%	94.40%	72.90%	93.98%	63.15%	85.59%
NET PAYOUT %	\$2,843,131		45.27%					
<b>FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION</b>								
	Budget	Limited Incurred	20 Actual	MONTH TARGETED	19 Actual	MONTH TARGETED	8 Actual	MONTH TARGETED
		Current	31-Aug-20		31-Jul-20		01-Sep-19	
PROPERTY	722,242	1,296,334	179.49%	97.72%	180.18%	97.40%	88.55%	61.00%
GEN LIABILITY	1,674,299	350,052	20.91%	74.17%	20.71%	72.70%	5.37%	30.00%
AUTO LIABILITY	387,682	122,726	31.66%	70.26%	31.79%	68.41%	6.49%	30.00%
WORKER'S COMP	3,672,619	3,626,453	98.74%	89.50%	94.38%	88.04%	54.60%	26.00%
TOTAL ALL LINES	6,456,842	5,395,566	83.56%	85.29%	81.11%	83.93%	42.74%	31.19%
NET PAYOUT %	\$2,780,261		43.06%					
<b>FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION</b>								
	Budget	Limited Incurred	8 Actual	MONTH TARGETED	7 Actual	MONTH TARGETED	-4 Actual	MONTH TARGETED
		Current	31-Aug-20		31-Jul-20		01-Sep-19	
PROPERTY	710,000	447,865	63.08%	61.00%	55.22%	53.00%	N/A	N/A
GEN LIABILITY	1,692,081	81,802	4.83%	30.00%	4.37%	25.00%	N/A	N/A
AUTO LIABILITY	397,295	350,053	88.11%	30.00%	86.98%	25.00%	N/A	N/A
WORKER'S COMP	3,527,720	1,426,532	40.44%	26.00%	40.08%	19.00%	N/A	N/A
TOTAL ALL LINES	6,327,096	2,306,253	36.45%	31.25%	35.18%	24.80%	N/A	N/A
NET PAYOUT %	\$614,197		9.71%					

<b>2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS</b>				
			<b>August 31, 2020</b>	
<b>FUND</b>	<b>2020 LOST TIME FREQUENCY</b>	<b>2019 LOST TIME FREQUENCY</b>	<b>2018 LOST TIME FREQUENCY</b>	<b>TOTAL RATE * 2020 - 2018</b>
Professional Municipal Management	0.62	2.29	2.48	1.95
Monmouth County	0.84	1.30	1.16	1.13
Camden County	0.95	1.37	1.88	1.45
Bergen County	0.99	1.47	1.43	1.33
Burlington County Municipal JIF	1.06	1.25	1.69	1.37
Morris County	1.09	1.56	1.68	1.48
NJ Public Housing Authority	1.11	1.80	2.11	1.74
Atlantic County Municipal JIF	1.19	2.50	2.31	2.11
Central New Jersey	1.20	1.54	1.49	1.43
Gloucester, Salem, Cumberland Counties Municipal JIF	1.23	1.66	1.97	1.66
Suburban Essex	1.27	1.83	2.12	1.80
South Bergen County	1.34	1.62	2.27	1.79
Ocean County	1.34	1.74	2.26	1.83
Suburban Municipal	1.35	1.75	1.74	1.65
NJ Utility Authorities	1.61	2.62	2.17	2.20
<b>AVERAGE</b>	<b>1.15</b>	<b>1.75</b>	<b>1.92</b>	<b>1.66</b>

Camden County JOINT INSURANCE FUND										
2020 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS										
			DATA VALUED AS OF August 31, 2020							
		**	# CLAIMS FOR	Y.T.D. LOST TIME	2020 LOST TIME	2019 LOST TIME	2018 LOST TIME			TOTAL RATE
MEMBER_ID	MEMBER	*	8/31/2020	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2020 - 2018
1	87 Audubon			0	0	0.00	1.20	0.00	1 Audubon	0.46
2	88 Audubon Park			0	0	0.00	0.00	0.00	2 Audubon Park	0.00
3	91 Berlin Borough			0	0	0.00	0.00	0.00	3 Berlin Borough	0.00
4	93 Brooklawn			0	0	0.00	0.00	1.72	4 Brooklawn	0.67
5	94 Chesilhurst			0	0	0.00	3.28	0.00	5 Chesilhurst	1.29
6	95 Clementon			0	0	0.00	1.77	0.00	6 Clementon	0.62
7	96 Collingswood			0	0	0.00	0.51	0.98	7 Collingswood	0.57
8	98 Gloucester City			0	0	0.00	1.26	3.15	8 Gloucester City	1.69
9	102 Hi-Nella			0	0	0.00	0.00	0.00	9 Hi-Nella	0.00
10	103 Laurel Springs			0	0	0.00	2.67	0.00	10 Laurel Springs	0.96
11	104 Lawnside			0	0	0.00	0.00	5.77	11 Lawnside	1.93
12	107 Medford Lakes			0	0	0.00	0.00	1.89	12 Medford Lakes	0.65
13	108 Merchantville			0	0	0.00	0.00	0.00	13 Merchantville	0.00
14	109 Mount Ephraim			0	0	0.00	0.00	3.15	14 Mount Ephraim	1.21
15	110 Oaklyn			0	0	0.00	0.00	4.20	15 Oaklyn	1.63
16	114 Voorhees			0	0	0.00	1.87	3.60	16 Voorhees	1.80
17	116 Winslow Township Fire District #1 Fire District			0	0	0.00	0.00	***	17 Winslow Township Fire	0.00
18	117 Woodlynne			0	0	0.00	0.00	0.00	18 Woodlynne	0.00
19	451 Tavistock			0	0	0.00	0.00	0.00	19 Tavistock	0.00
20	457 Pine Valley			0	0	0.00	0.00	0.00	20 Pine Valley	0.00
21	565 Camden Parking Authority			0	0	0.00	2.60	2.63	21 Camden Parking Autho	1.96
22	584 Cherry Hill Fire District			0	0	0.00	0.55	5.54	22 Cherry Hill Fire District	2.29
23	564 Cherry Hill			0	3	0.94	1.05	0.80	23 Cherry Hill	0.94
24	99 Haddon			0	1	1.07	2.06	2.13	24 Haddon	1.84
25	105 Lindenwold			0	1	1.36	0.94	1.85	25 Lindenwold	1.39
26	89 Barrington			1	1	1.40	1.79	0.00	26 Barrington	1.03
27	112 Runnemede			0	1	1.54	0.97	0.96	27 Runnemede	1.10
28	90 Bellmawr			-2	2	1.69	3.28	1.73	28 Bellmawr	2.31
29	92 Berlin Township			0	1	1.83	4.82	2.47	29 Berlin Township	3.20
30	113 Somerdale			0	1	1.90	2.60	2.52	30 Somerdale	2.39
31	106 Magnolia			1	2	2.46	0.85	0.94	31 Magnolia	1.31
32	101 Haddonfield			0	2	2.50	1.53	2.33	32 Haddonfield	2.06
33	115 Winslow			1	4	2.76	2.84	3.73	33 Winslow	3.16
34	97 Gibbsboro			0	1	4.17	2.63	0.00	34 Gibbsboro	1.98
35	111 Pine Hill			1	2	5.31	1.77	1.82	35 Pine Hill	2.68
36	692 Gloucester Township	**		0	0				36 Gloucester Township	
37	695 Camden City	**		0	0				37 Camden City	
Totals:				2	22	0.95	1.37	1.88		1.45

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund						
Data Valued As of : October 19, 2020						
<b>Total Participating Members</b>		37		37		
Complaint				37		
Percent Compliant				100.00%		
				01/01/20	2020	
Member Name	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/20
AUDUBON	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN CITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GLOUCESTER TWP	Yes	Yes	Yes	\$ 100,000	\$ 100,000	20% of 1st 250K
HADDON	Yes	Yes	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	Yes	Yes	\$ 20,000	\$ 20,000	0%
LAWNSIDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LINDENWOLD	Yes	Yes	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	Yes	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WINSLOW TOWNSHIP FIRE DISTRICT	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
WOODLYNNE	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 October 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



<b>CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND</b>				
<b>2020 RISK MANAGEMENT CONSULTANTS AGREEMENTS</b>				
<b>AS OF October 19, 2020</b>				
<b>MUNICIPALITY</b>	<b>RISK MANAGEMENT CONSULTANT</b>	<b>Resolution Received</b>	<b>Agreement Received</b>	<b>Contract Term date</b>
AUDUBON	HARDENBERGH INSURANCE GROUP	01/15/20	01/15/20	12/31/20
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	2/24/2020	2/24/2020	12/31/20
BARRINGTON	CONNER STRONG & BUCKELEW	1/13/2020	2/26/2020	12/31/20
BELLMAWR	CONNER STRONG & BUCKELEW	1/23/2020	3/6/2020	12/31/20
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	01/30/20	08/14/20	12/31/20
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	1/16/2020	02/03/20	12/31/20
BROOKLAWN	CONNER STRONG & BUCKELEW	4/16/2020	04/01/20	12/31/20
CHERRY HILL	CONNER STRONG & BUCKELEW	1/29/2020	2/18/2020	12/31/20
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	2/7/2020	2/18/2020	12/31/20
CHESILHURST	EDGEWOOD ASSOCIATES		3/19/2020	12/31/20
CAMDEN CITY	CONNER STRONG & BUCKELEW	8/3/2020		12/31/20
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	03/01/18	02/13/20	12/31/20
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/17/19	01/27/20	12/31/20
COLLINGSWOOD	CONNER STRONG & BUCKELEW	01/21/20	01/21/20	12/31/20
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	07/20/20	07/20/20	12/31/20
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/13/2020	1/31/2020	12/31/20
GLOUCESTER TOWNSHIP	CONNER STRONG & BUCKELEW	7/6/2020	7/6/2020	12/31/20
HADDON	WAYPOINT INSURANCE SERVICES	2/4/2020	2/4/2020	12/31/20
HADDONFIELD	HENRY BEAN & SONS	12/19/18	02/28/20	12/31/20
HI-NELLA	CONNER STRONG & BUCKELEW	02/13/20	01/03/20	12/31/20
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/15/20	01/15/20	12/31/20
LAWNSIDE	M&C INSURANCE AGENCY	04/01/20	04/01/20	03/04/21
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/16/19	01/13/20	12/31/20
MAGNOLIA	CONNER STRONG & BUCKELEW	01/13/20	01/31/20	12/31/20
MEDFORD LAKES	CONNER STRONG & BUCKELEW	04/08/20	7/22/2020	12/31/20
MERCHANTVILLE	CONNER STRONG & BUCKELEW	01/16/20	1/16/2020	12/31/20
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW	7/20/2020	6/18/2019	05/31/20
OAKLYN	HARDENBERGH INSURANCE GROUP	1/15/2020	1/15/2020	12/31/20
PINE HILL	CONNER STRONG & BUCKELEW	4/9/2020	3/27/2020	12/31/20
PINE VALLEY	HENRY BEAN & SONS	1/28/2019	2/28/2020	12/31/20
RUNNEMEDE	CONNER STRONG & BUCKELEW	03/01/19	1/13/2020	12/31/20
SOMERDALE	CONNER STRONG & BUCKELEW	01/29/20	2/3/2020	12/31/20
TAVISTOCK	CONNER STRONG & BUCKELEW	5/16/2019	6/3/2019	12/31/22
VOORHEES	HARDENBERGH INSURANCE GROUP	02/26/20	2/26/2020	12/31/20
WINSLOW	CONNER STRONG & BUCKELEW		3/6/2020	12/31/20
WINSLOW TOWNSHIP FIRE DISTRICT	CONNER STRONG & BUCKELEW	1/13/2020	1/13/2020	12/31/20
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	2/24/2020	2/24/2020	12/31/20
<b>Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.</b>				



**RESOLUTION NO. 20-26**

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

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

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

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

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

<u>FUND YEAR 2020</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002346	COMP SERVICES, INC.	CLAIMS ADMIN FEE_GLOUCESTER TWP 10/20	1,291.67
002346	COMP SERVICES, INC.	CLAIMS ADMIN FEE 10/20	35,303.42
002346	COMP SERVICES, INC.	CLAIMS ADMIN FEE_CHERRY HILL 10/20	2,458.33
			<b>39,053.42</b>
002347	INTERSTATE MOBILE CARE INC.	DOT DRUG TESTING 9/20	192.00
002347	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 9/20	3,368.00
			<b>3,560.00</b>
002348	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 10/20	15,051.17
			<b>15,051.17</b>
002349	VOORHEES TOWNSHIP	OPTIONAL SAFETY AWARD 2020	1,000.00
			<b>1,000.00</b>
002350	PERMA RISK MANAGEMENT SERVICES	POSTAGE 9/20	22.70
002350	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR/ADMIN FEE 10/20	37,649.75
			<b>37,672.45</b>
002351	THE ACTUARIAL ADVANTAGE	ACTUARY CONSULTING FEE 10/20	4,397.25
			<b>4,397.25</b>
002352	BROWN & CONNERY, LLP	LITIGATION MGMT 9/20	3,705.00
002352	BROWN & CONNERY, LLP	ATTORNEY FEE 9/20	2,033.33
002352	BROWN & CONNERY, LLP	EXPENSE 9/20	138.21
			<b>5,876.54</b>
002353	ELIZABETH PIGLIACELLI	TREASURER FEE 10/20	1,949.17
			<b>1,949.17</b>
002354	COURIER POST	ACCT: CHL-083028 - MTG - 9.24.20	61.12
			<b>61.12</b>
002355	ALLSTATE INFORMATION MANAGEMNT	ACCT#409 - ARC & STOR - 8.31.20	94.79
			<b>94.79</b>
002356	MEDLOGIX LLC	MANAGED CARE SERVICES_CHERRY HILL 10/20	1,083.00
002356	MEDLOGIX LLC	MANAGED CARE SERVICES 10/20	9,904.00
			<b>10,987.00</b>
002357	CONNER STRONG & BUCKLEW	UNDERWRITING FEE 10/20	1,103.00
			<b>1,103.00</b>

002358			
002358	M & C INSURANCE AGENCY, INC.	LAWNSIDE BORO - 2ND HALF RMC 2020	5,931.00
002358	M & C INSURANCE AGENCY, INC.	CAMDEN PARKING AUTH- 2ND RMC 2020	7,569.00
			<b>13,500.00</b>
002359			
002359	SOMERDALE BOROUGH	OPTIONAL SAFETY AWARD 2020	82.65
002359	SOMERDALE BOROUGH	OPTIONAL SAFETY AWARD 2020	429.60
002359	SOMERDALE BOROUGH	OPTIONAL SAFETY AWARD 2020	192.85
			<b>705.10</b>
		<b>Total Payments FY 2020</b>	<b>135,011.01</b>

**TOTAL PAYMENTS ALL FUND YEARS      \$135,011.01**

\_\_\_\_\_

Chairperson

Attest: \_\_\_\_\_ Dated: \_\_\_\_\_

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

\_\_\_\_\_

Treasurer

October 26, 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 September 30, 2020 for Fund Years 2016, 2017, 2018 and 2019. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

- BILL LIST FOR THE MONTH OF OCTOBER:

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

- INVESTMENT INCOME:

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

- RECEIPT ACTIVITY FOR September:

Cherry Hill Deductible	\$ 3,453.14	
Recoveries	<u>9,279.44</u>	Total Receipts
	<u>\$12,732.58</u>	

- CLAIM ACTIVITY FOR September:

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

Property Liability Claims	\$ 96,718.61	
Workers Compensation Claims	335,063.83	
Administration Expense	<u>139,223.35</u>	
Total Claims/Expenses		<u>\$571,005.79</u>

- CASH ACTIVITY FOR September:

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$26,194,456.87 to a closing balance of \$25,648,532.85 showing a decrease of \$545,924.02.

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: September</b>										
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Workers Comp</b>	<b>POL/EPL</b>	<b>MEL</b>	<b>EJIF</b>	<b>Admin</b>	<b>Cherry Hill</b>	<b>TOTAL</b>
OPEN BALANCE	607,755.65	6,140,004.50	15,922.68	11,196,541.89	(48,368.25)	405,593.23	(5,821.29)	7,886,577.16	(3,749.20)	26,194,456.37
<b>RECEIPTS</b>										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	9,042.94	0.00	0.00	236.50	0.00	0.00	0.00	0.00	3,453.14	12,732.58
Invest Pymnts	371.77	2,437.43	341.53	4,466.96	431.92	1,245.62	115.38	2,938.15	0.43	12,349.19
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	371.77	2,437.43	341.53	4,466.96	431.92	1,245.62	115.38	2,938.15	0.43	12,349.19
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>9,414.71</b>	<b>2,437.43</b>	<b>341.53</b>	<b>4,703.46</b>	<b>431.92</b>	<b>1,245.62</b>	<b>115.38</b>	<b>2,938.15</b>	<b>3,453.57</b>	<b>25,081.77</b>
<b>EXPENSES</b>										
Claims Transfers	48,193.45	34,198.14	14,327.02	319,776.03	0.00	0.00	0.00	0.00	15,287.80	431,782.44
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127,445.35	0.00	127,445.35
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,778.00	0.00	11,778.00
<b>TOTAL</b>	<b>48,193.45</b>	<b>34,198.14</b>	<b>14,327.02</b>	<b>319,776.03</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>139,223.35</b>	<b>15,287.80</b>	<b>571,005.79</b>
<b>END BALANCE</b>	<b>568,976.91</b>	<b>6,108,243.79</b>	<b>1,937.19</b>	<b>10,881,469.32</b>	<b>(47,936.33)</b>	<b>406,838.85</b>	<b>(5,705.91)</b>	<b>7,750,291.96</b>	<b>(15,583.43)</b>	<b>25,648,532.35</b>
<b>REPORT STATUS SECTION</b>										
<b>Report Month: September</b>										
						Balance Differences				
Opening Balances:			Opening Balances are equal			\$0.00				
Imprest Transfers:			Imprest Totals are equal			\$0.00				
Investment Balances:			Investment Payment Balances are equal			\$0.00				
			Investment Adjustment Balances are equal			\$0.00				
Ending Balances:			Ending Balances are equal			\$0.00				
Accrual Balances:			Accrual Balances are equal			\$0.00				

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	September					
CURRENT FUND YEAR	2020					
Description:		Investors Operating-58892	Investors Prop & Liab Claims- 58910	Investors WC Claims-58905	Wilmington Trust - 5884	
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investm	\$26,194,456.87	11,082,850.80	- 38,734.71	48,170.74	15,102,170.04	
Opening Interest Accrua	\$45,038.38	-	-	-	45,038.38	
1 Interest Accrued and/or	\$14,168.38	\$0.00	\$0.00	\$0.00	\$14,168.38	
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Inst	\$4,637.11	\$4,553.38	\$35.98	\$47.75	\$0.00	
6 Interest Paid - Term Ins	\$18,015.08	\$0.00	\$0.00	\$0.00	\$18,015.08	
7 Realized Gain (Loss)	-\$10,303.00	\$0.00	\$0.00	\$0.00	-\$10,303.00	
8 Net Investment Income	\$8,502.49	\$4,553.38	\$35.98	\$47.75	\$3,865.38	
9 Deposits - Purchases	\$444,515.02	\$12,732.58	\$96,718.61	\$335,063.83	\$0.00	
10 (Withdrawals - Sales)	-\$1,002,788.23	-\$571,005.79	-\$96,718.61	-\$335,063.83	\$0.00	
Ending Cash & Investment	\$25,648,532.85	\$10,529,130.97	-\$38,698.73	\$48,218.49	\$15,109,882.12	
Ending Interest Accrual Bal	\$41,191.68	\$0.00	\$0.00	\$0.00	\$41,191.68	
Plus Outstanding Checks	\$502,387.59	\$155,713.72	\$77,066.37	\$269,607.50	\$0.00	
(Less Deposits in Transit)	\$28,264.08	-\$95,971.81	\$66,281.47	\$57,954.42	\$0.00	
Balance per Bank	\$26,179,184.52	\$10,588,872.88	\$104,649.11	\$375,780.41	\$15,109,882.12	
		\$5,310.18	-35,274.0	-\$260,324.29	\$18,227.06	

SEPTEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	09/09/20	636.74				636.74	
2	09/09/20	35,010.67				35,010.67	
3	09/16/20	8,722.52				8,722.52	
4	09/16/20	21,404.58				21,404.58	
5	09/23/20	45,590.07				45,590.07	
6	09/23/20	46,142.19				46,142.19	
7	09/28/20	4,303.26				4,303.26	
8	09/28/20	15,267.08				15,267.08	
9	09/30/20	232,506.39				232,506.39	
10	10/01/20	22,198.94				22,198.94	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	431,782.44	-	-	-	431,782.44	
	Monthly Rpt	431,782.44				431,782.44	
	Variance	-	-	-	-	-	

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

Month		September							
Current Fund Year		2020							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	178,786.73	35,070.30	1,423.50	212,433.53	212,433.53	0.00	0.00	0.00
	Liability	3,093.38	790.00	0.00	3,883.38	3,883.38	0.00	0.00	0.00
	Auto	46,902.51	8,190.02	0.00	55,092.53	55,092.53	0.00	0.00	0.00
	Workers Comp	348,587.04	82,579.98	0.00	431,167.02	431,167.02	0.00	0.00	0.00
	Cherry Hill	2,839.64	7,512.90	2,839.64	7,512.90	7,512.90	0.00	(33,987.86)	33,987.86
	<b>Total</b>	<b>580,209.30</b>	<b>134,143.20</b>	<b>4,263.14</b>	<b>710,089.36</b>	<b>710,089.36</b>	<b>0.00</b>	<b>(33,987.86)</b>	<b>33,987.86</b>
2019	Property	1,111,244.42	13,123.15	0.00	1,124,367.57	1,124,367.57	(0.00)	0.00	(0.00)
	Liability	162,433.17	24,461.80	0.00	186,894.97	186,894.97	0.00	0.00	0.00
	Auto	63,705.74	0.00	0.00	63,705.74	63,705.74	(0.00)	(0.00)	0.00
	Workers Comp	1,442,209.65	201,974.32	236.50	1,643,947.47	1,644,420.47	(473.00)	0.00	(473.00)
	Cherry Hill	428.50	7,512.90	428.50	7,512.90	7,512.90	0.00	(240.00)	240.00
	<b>Total</b>	<b>2,780,021.48</b>	<b>247,072.17</b>	<b>665.00</b>	<b>3,026,428.65</b>	<b>3,026,901.65</b>	<b>(473.00)</b>	<b>(240.00)</b>	<b>(233.00)</b>
2018	Property	354,056.39	0.00	0.00	354,056.39	354,056.39	(0.00)	(0.00)	0.00
	Liability	173,714.09	8,659.49	0.00	182,373.58	182,373.58	0.00	0.00	0.00
	Auto	100,668.27	6,137.00	0.00	106,805.27	106,805.27	0.00	0.00	0.00
	Workers Comp	2,180,840.25	20,940.73	0.00	2,201,780.98	2,201,279.97	501.01	501.01	(0.00)
	Cherry Hill	185.00	0.00	185.00	0.00	0.00	0.00	(34,167.93)	34,167.93
	<b>Total</b>	<b>2,809,464.00</b>	<b>35,737.22</b>	<b>185.00</b>	<b>2,845,016.22</b>	<b>2,844,515.21</b>	<b>501.01</b>	<b>(33,666.92)</b>	<b>34,167.93</b>
2017	Property	434,821.97	0.00	7,619.44	427,202.53	427,202.53	(0.00)	(0.00)	(0.00)
	Liability	550,270.00	0.00	0.00	550,270.00	550,270.00	0.00	0.00	0.00
	Auto	595,548.16	0.00	0.00	595,548.16	595,548.16	(0.00)	(0.00)	0.00
	Workers Comp	1,863,230.08	8,525.00	0.00	1,871,755.08	1,870,775.88	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>3,444,444.85</b>	<b>8,525.00</b>	<b>7,619.44</b>	<b>3,445,350.41</b>	<b>3,444,371.21</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	962,442.96	286.85	0.00	962,729.81	962,729.81	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	1,931,994.36	5,756.00	0.00	1,937,750.36	1,937,501.51	248.85	248.85	0.00
	Cherry Hill	0.00	262.00	0.00	262.00	262.00	0.00	0.00	0.00
	<b>Total</b>	<b>4,284,666.56</b>	<b>6,304.85</b>	<b>0.00</b>	<b>4,290,971.41</b>	<b>4,290,722.56</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	0.00	0.00	0.00	0.00	0.00	0.00	(315.85)	315.85
	Cherry Hill	(278.50)	0.00	0.00	(278.50)	0.00	(278.50)	(278.50)	0.00
	<b>Total</b>	<b>(278.50)</b>	<b>0.00</b>	<b>0.00</b>	<b>(278.50)</b>	<b>0.00</b>	<b>(278.50)</b>	<b>(594.35)</b>	<b>315.85</b>
<b>TOTAL</b>		<b>13,898,527.69</b>	<b>431,782.44</b>	<b>12,732.58</b>	<b>14,317,577.55</b>	<b>14,316,599.99</b>	<b>977.56</b>	<b>(67,261.08)</b>	<b>68,238.64</b>



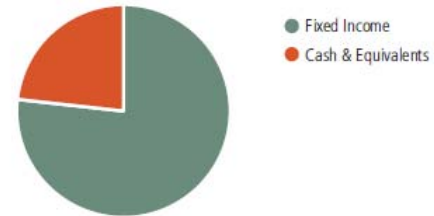
## Relationship Summary

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

September 01, 2020 - September 30, 2020

### Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$11,596,147.90	76.75%
Cash & Equivalents	3,513,734.22	23.25%
<b>TOTAL</b>	<b>\$15,109,882.12</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	\$11,596,147.90	\$40,856.09	\$11,637,003.99	\$169,531.25	1.46%
Cash & Equivalents	3,513,734.22	335.59	3,514,069.81	1,933.48	0.09
<b>TOTAL</b>	<b>\$15,109,882.12</b>	<b>\$41,191.68</b>	<b>\$15,151,073.80</b>	<b>\$171,464.73</b>	<b>1.25%</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>\$15,102,170.04</b>	<b>\$14,668,811.49</b>
Accrued Income	45,038.38	59,515.26
<b>Opening Market Value w/Accrued Income</b>	<b>\$15,147,208.42</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	15,109,882.12	15,109,882.12
Accrued Income	41,191.68	41,191.68
<b>Closing Market Value w/Accrued Income</b>	<b>\$15,151,073.80</b>	<b>\$15,151,073.80</b>
<b>Net Investment Change</b>	<b>\$3,865.38</b>	<b>\$428,316.51</b>
<b>Net Investment Change Detail</b>		
<b>Net Investment Change</b>	<b>\$3,865.38</b>	<b>\$428,316.51</b>
<b>Income Earned</b>		
Dividends	0.20	523.78
Net Interest	18,014.88	170,514.51
Other Income	-	-
Change in Accrual	-3,846.70	-18,323.58
<b>Total Income Earned</b>	<b>\$14,168.38</b>	<b>\$152,714.71</b>
<b>Market Appreciation</b>	<b>-\$10,303.00</b>	<b>\$275,601.80</b>

### Relationship Summary *(continued)*

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

September 01, 2020 - September 30, 2020

### Income Received Summary

Category	Current Period	Year-to-Date
<b>Taxable</b>		
Dividends	\$0.20	\$523.78
Interest	18,014.88	170,514.51
Other Income	-	-
<b>Total Taxable</b>	<b>\$18,015.08</b>	<b>\$171,038.29</b>
<b>Tax-Exempt</b>		
Dividends	-	-
Interest	-	-
Other Income	-	-
<b>Total Tax-Exempt</b>	-	-
<b>TOTAL RECEIVED</b>	<b>\$18,015.08</b>	<b>\$171,038.29</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  
September 01, 2020 - September 30, 2020

### Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
<b>■ Fixed Income</b>						
U.S. Taxable Fixed Income	76.75%	\$11,596,147.90	\$11,232,870.35	\$363,277.55	\$40,856.09	\$11,637,003.99
<b>Total Fixed Income</b>	<b>76.75%</b>	<b>\$11,596,147.90</b>	<b>\$11,232,870.35</b>	<b>\$363,277.55</b>	<b>\$40,856.09</b>	<b>\$11,637,003.99</b>
<b>■ Cash &amp; Equivalents</b>						
Taxable	23.25	3,513,734.22	3,513,734.22	-	335.59	3,514,069.81
<b>Total Cash &amp; Equivalents</b>	<b>23.25%</b>	<b>\$3,513,734.22</b>	<b>\$3,513,734.22</b>	<b>-</b>	<b>\$335.59</b>	<b>\$3,514,069.81</b>
<b>TOTAL ASSETS</b>	<b>100%</b>	<b>\$15,109,882.12</b>	<b>\$14,746,604.57</b>	<b>\$363,277.55</b>	<b>\$41,191.68</b>	<b>\$15,151,073.80</b>



**Camden County Municipal Joint Insurance Fund**

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Robert Garish, JIF Safety Director  
**DATE:** October 5, 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 Assistant 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**

- Borough of Bellmawr on September 1, 2020
- Township of Gloucester on September 10, 2020
- Township of Voorhees on September 15, 2020
- Borough of Oaklyn on September 17, 2020
- Borough of Mount Ephraim on September 22, 2020
- Borough of Hi-Nella on September 29, 2020
- City of Camden on September 29, 2020
- Township of Cherry Hill on September 30, 2020

**MEETINGS ATTENDED**

- Camden JIF Claims Meeting on September 25, 2020
- Camden JIF Executive Safety Meeting on September 28, 2020

**UPCOMING MEETING SCHEDULE**

DATE	TOPIC	LOCATION
October 23, 2020	Claims Meeting	Telephonic / Zoom
October 26, 2020	JIF Executive Safety Meeting	Telephonic / Zoom

**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.

- September 2 - Training Opportunities for Fire Personnel
- September 9 - Employers of DLC Holders- Designated Employer Representative Training
- September 14 - National Fall Prevention Stand-Down Week
- September 15 - Live Safety Training Webinars –October Registration Now Open!
- September 25 - National Preparedness Month Best Practices
- September 29 - National Fire Prevention Week, Kitchen Fires

**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	
Municipality	Number of Videos
Cherry Hill	1
Lawnside	1
Winslow	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	
Municipality	Number of Videos
-0-	-0-

### 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.nimel.org](http://www.nimel.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.

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.

For webinars, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. The MSI maintains these records to document our compliance with the State agency.

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)).

## October Webinar Training Schedule

Date	Webinar Topic	Time
10/1/20	<a href="#">Leaf Collection Safety</a>	8:30 - 10:30 am
10/1/20	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
10/1/20	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
10/2/20	<a href="#">Chainsaw Safety</a>	8:30 - 9:30 am
10/2/20	<a href="#">Mower Safety</a>	10:00 - 11:00 am
10/2/20	<a href="#">Fire Extinguisher</a>	11:30 - 12:30 pm
10/5/20	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
10/5/20	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
10/5/20	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
10/6/20	<a href="#">Ladder Safety/Walking Surfaces</a>	8:30 - 10:30 am
10/6/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
10/6/20	<a href="#">Flagger Skills and Safety Considerations</a>	11:00 - 12:00 pm
10/6/20	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
10/6/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
10/7/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
10/7/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	9:00 - 11:00 am
10/7/20	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
10/7/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
10/8/20	<a href="#">Sanitation/Recycling Safety</a>	8:30 - 10:30 am
10/8/20	<a href="#">Accident Investigation</a>	1:00 - 3:00 pm
10/9/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	8:30 - 10:30 am

<b>Date</b>	<b>Webinar Topic</b>	<b>Time</b>
10/9/20	<a href="#">Driving Safety Awareness</a>	11:00 - 12:30 pm
10/9/20	<a href="#">Bloodborne Pathogens (BBP)</a>	1:30 - 2:30 pm
10/13/20	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
10/13/20	<a href="#">Personal Protective Equipment (PPE)</a>	10:00 - 12:00 pm
10/14/20	<a href="#">Snow Plow/Snow Removal Safety</a>	9:00 - 11:00 am
10/14/20	<a href="#">Mower Safety</a>	11:30 - 12:30 pm
10/14/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials- Evening</a>	6:00 - 8:00 pm
10/15/20	<a href="#">Designated Employer Representative Training (DER)</a> *see details below	9:00 - 4:00 pm
10/15/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
10/16/20	<a href="#">Hearing Conservation</a>	9:00 - 10:00 am
10/16/20	<a href="#">HazCom w/GHS</a>	10:30 - 12:00 pm
10/16/20	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
10/19/20	<a href="#">Accident Investigation</a>	9:00 - 11:00 am
10/19/20	<a href="#">Fire Safety</a>	11:30 - 12:30 pm
10/19/20	<a href="#">Building Trust and a Constitutionally Sound Police Agency Through Training- Evening</a>	6:30 - 8:00 pm
10/20/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	9:30 - 11:30 am
10/20/20	<a href="#">Snow Plow/Snow Removal Safety</a>	12:30 - 2:30 pm
10/20/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials- Evening</a>	6:00 - 8:00 pm
10/21/20	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
10/21/20	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
10/21/20	<a href="#">Leaf Collection Safety</a>	1:00 - 3:00 pm
10/22/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
10/22/20	<a href="#">Bloodborne Pathogens (BBP)</a>	9:00 - 10:00 am
10/22/20	<a href="#">Fire Extinguisher</a>	10:30 - 11:30 am
10/23/20	<a href="#">CDL-Drivers Safety Regulations</a>	8:30 - 10:30 am
10/23/20	<a href="#">Sanitation/Recycling Safety</a>	12:30 - 2:30 pm
10/26/20	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
10/26/20	<a href="#">Ladder Safety/Walking Surfaces</a>	11:00 - 1:00 pm
10/27/20	<a href="#">Confined Space Entry for Supervisors</a>	9:00 - 12:00 pm
10/27/20	<a href="#">Flagger Skills and Safety Considerations</a>	1:00 - 2:00 pm
10/28/20	<a href="#">Chainsaw Safety</a>	8:30 - 9:30 am
10/28/20	<a href="#">Fire Safety</a>	10:00 - 11:00 am
10/28/20	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
10/29/20	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
10/29/20	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am
10/29/20	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
10/30/20	<a href="#">Sanitation/Recycling Safety</a>	8:30 - 10:30 am
10/30/20	<a href="#">CDL-Drivers Safety Regulations</a>	12:30 - 2:30 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	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / M
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	2 / M,G
Fall Protection Awareness	2 / T,M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Fire Extinguisher	1 / T	Snow Plow Safety	2 / T
Fire Safety	5/T - 5/ G	Special Events Management	2 / M
Flagger / Work zone Safety	2 / T,M	Shift Briefing Essentials	1 / 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	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / P
Dealing With Difficult People	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	4 / P
		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 / 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 / Work zone 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
Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / Gen	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFM
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	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFF
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		
<b>***Categories</b>		<b>***Categories(cont.)</b>	
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	
OFM - Office Mgmt. and Ancillary subjects			



October 5, 2020

## Protecting Children from Abuse Training – Law Enforcement Personnel

Once every two years, the Command Staff of a police agency that is in the NJMEL must attend the “Risk Management for Police Command Staff Training Program.” This year that training was delayed due to the COVID-19 Pandemic. Fortunately, the deadline date for this training program has been extended until June of 2021.

The Risk Management for Police Command Staff training program has a “Protection of Minors Training” module incorporated into the program. By attending the Command Staff Training Program, your command staff will meet the requirements of the NJMEL for the Protection of Minors training.

If a command staff officer does not attend the Command Staff Training Program, they can access the required training through the online webinar training program (see chart below #2).

For First-Line Supervisors and Front Line personnel, a 20-minute online awareness video program is available through the NJMEL video library. (See chart below #3).

Protection of Minors Training Program		
	Type of Training	Required for:
1	Police Command Staff Training	The mandatory training for the “Protection of Minors Training Program” is included in the upcoming “Risk Management for Police Command Staff Training Program” that is being offered by the Law Enforcement Unit of J.A. Montgomery.
2	For Command Staff Officers that <b>do not</b> attend the “Risk Management for Police Command Staff Training Program,” the Protection of Minors Training must be completed online through the NJMEL	Attend the live online “Protection of Minors Training Program.” For dates and times, please access the hyperlink below: <a href="https://njmel.org/2020/09/live-webinars-protecting-children-from-abuse/">https://njmel.org/2020/09/live-webinars-protecting-children-from-abuse/</a>
3	First-Line Supervisors Front Line Personnel	Participate in the NJMEL online training module (20 Minute video training program). Please access the hyperlink below: <a href="http://a712747ad051242599ae-61ffd3f7a747a33b7a915967efd7f656.r50.cf1.rackcdn.com/Protecting-Children-v5.mp4">http://a712747ad051242599ae-61ffd3f7a747a33b7a915967efd7f656.r50.cf1.rackcdn.com/Protecting-Children-v5.mp4</a>

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

© All rights reserved



## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 8/22/2020 To 9/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Wells Fargo Equipment Finance, I - Cherry Hill Fire District (BOFC District	Inc. PO Box 35702 Billings, MT 59107	RE: Contract #413711-108. 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 two (2) 2021 Ford E450 Ambulances, vin #1FDXE4FN0MDC04110 and vin #1FDXE4FN4MDC08158, with a total value of \$435,966. Contract #413711-108.	8/24/2020 #2577033	GL AU EX WC OTH
H - Parkview at Collingswood I - Borough of Collingswood	Urban Renewal Owner LLC 160 Clubhouse Road King of Prussia, PA 19406	RE: Police occupying space at facility The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the police having an office at the facility	8/24/2020 #2577218	GL AU EX WC OTH
H - TD Equipment Finance Inc. I - Winslow Township	its successors and assigns 2059 Springdale Road Cherry Hill, NJ 08003	RE: 2019 Ford E450 Ambulance, vin #1FDXE4FSXKDC58792 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of a 2019 Ford E450 Ambulance, vin #1FDXE4FSXKDC58792, valued at \$119,260 for the Winslow EMS. Lease #40162514	8/25/2020 #2578094	GL AU EX WC OTH
H - Inverso & Stewart LLC I - Borough of Medford Lakes	651 Route 73 North, Suite 402 Marlton , NJ 08053	Company C: Public Off/EPL Policy Limits: \$5M Each Occ/Agg Policy Term: 01/01/2019 - 01/01/2020 Policy #: QJD0100503 Evidence of insurance	8/25/2020 #2578113	GL AU EX WC OTH
H - Equity Retail Brokers I - Township of Cherry Hill	324 White Horse Pike Haddon Heights, NJ 08035	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. Evidence of insurance with respects to the use of facilities for training by the Cherry Hill Police Department on 10/1/20 and 10/2/20.	8/27/2020 #2579005	GL AU EX WC OTH
H - TD Equipment Finance Inc. I - Winslow Township	its successors and assigns 2059 Springdale Road Cherry Hill, NJ 08003	RE: Lease #40162514 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of a 2019 Ford E450 Ambulance, vin #1FDXE4FSXKDC58792, valued at \$119,260 for the Winslow EMS. Lease #40162514. Winslow Emergency Medical Services Foundation, Inc., located at 2 North Route 73, Cedar Brook, NJ 08108, is covered under the Township of Winslow	8/31/2020 #2579797	GL AU EX WC OTH
H - South Jersey Field Hockey I - Borough of Collingswood	PO Box 52 Mullica Hill, NJ 08062	Evidence of insurance with respects to the Boroughs Travel Field Hockey League.	8/31/2020 #2579809	GL AU EX WC

09/23/2020

1 of 1

## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 8/22/2020 To 9/22/2020

H - IntelliCorp Records, Inc. I - Township of Cherry Hill	3000 Auburn Drive, Suite 410 Beachwood, OH 44122	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. Evidence of Insurance.	9/3/2020 #2582261	GL AU EX WC OTH
H - TD Equipment Finance Inc. I - Winslow Township	its successors and assigns 2059 Springdale Road Cherry Hill, NJ 08003	RE: Lease #40162514 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of a 2019 Ford E450 Ambulance, vin #1FDXE4FS5KDC39292., valued at \$119,260 for the Winslow EMS. Lease #40162514. Winslow Emergency Medical Services Foundation, Inc., located at 2 North Route 73, Cedar Brook, NJ 08108, is covered under the Township of Winslow	9/3/2020 #2582262	GL AU EX WC OTH
H - KS StateBank I - Borough of Haddonfield	AOIA/ISAOA 1010 Westloop PO Box 69 Manhattan, KS 66505	RE: 2020 Ford Explorer, VIN 1FM5K8AW1LGC68032 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 lease of 2020 Ford Explorer, VIN 1FM5K8AW1LGC68032, valued at 36,587	9/14/2020 #2585826	GL AU EX WC OTH
H - To Whom It May Concern I - Borough of Magnolia		RE: 1994 Am General Humvee, vin #154995 Evidence of insurance with respects to the following: 1994 Am General Humvee, vin #154995, and 2009 Generator with Trailer, serial # for Generator: FZ 09687, serial # for Trailer: T-09-0673.	9/14/2020 #2583644	GL AU EX WC OTH
H - KS StateBank I - Borough of Magnolia	PO Box 69 Manhattan, KS 66505	RE: 2020 Ford Explorer, vin #1FM5K8AB8LGC51239 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 lease of a 2020 Ford Explorer, vin #1FM5K8AB8LGC51239, valued at \$31,612.	9/14/2020 #2583655	GL AU EX WC OTH
H - Ford Motor Credit Company LLC I - Borough of Hi-Nella	1 American Rd MD7500 Dearborn, MI 48126	RE: 2020 Dodge Charger, vin #2C3CDXBG0LH203205 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of a 2020 Dodge Charger, vin #2C3CDXBG0LH203205, valued at \$23,384	9/18/2020 #2590712	GL AU EX WC OTH
H - Heartland Stratford SPE LLC I - Heartland Stratford SPE LLC	and Shea Bountiful Propco LLC 550 W. B Street, 4th Floor	Evidence of insurance with respects to the use of facilities at the former Christian Academy, located at 710 W. Laurel Road, Stratford,	9/21/2020	GL AU EX WC

09/23/2020

1 of 1

## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 8/22/2020 To 9/22/2020

I - Borough of Somerdale	San Diego, CA 92101	NJ 08084, for training by the Somerdale Fire Department.	#2593293	
H - McNeilus Truck I - Borough of Medford Lakes	and Manufacturing, Inc. 524 County Road 34 East PO Box 70 Dodge Center, MN 55927	RE: Loan of a 2020 Peterbilt 520, vin #3BPDL70XXLF105150 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 loan of a 2020 Peterbilt 520, vin #3BPDL70XXLF105150, valued at \$307,000.	9/21/2020 #2593423	GL AU EX WC OTH
<b>Total # of Holders: 15</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	\$245,107.89	\$146,249.43	\$98,858.46	40.33%
September	\$571,740.64	\$254,378.23	\$317,362.41	55.51%
<b>TOTAL 2020</b>	<b>\$2,140,421.86</b>	<b>\$1,090,749.79</b>	<b>\$1,049,672.07</b>	<b>49.04%</b>

**Monthly & YTD Summary:**

PPO Statistics	September	YTD
Bills	144	1,565
PPO Bills	131	1,442
PPO Bill Penetration	90.97%	92.14%
PPO Charges	\$559,339.64	\$1,953,046.68
Charge Penetration	97.83%	91.25%

**Savings History:**

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$177,447.41	\$93,890.40	\$83,557.01	47.09%
February	\$237,462.60	\$93,700.57	\$143,762.03	60.54%
March	\$445,348.97	\$198,168.59	\$247,180.38	55.50%
April	\$366,568.92	\$173,316.58	\$193,252.34	52.72%
May	\$215,741.83	\$92,381.50	\$123,360.33	57.18%
June	\$268,373.95	\$107,411.76	\$160,962.19	59.98%
July	\$223,779.68	\$78,298.31	\$145,481.37	65.01%
August	\$296,132.19	\$132,796.23	\$163,335.96	55.16%
September	\$323,980.14	\$154,147.44	\$169,832.70	52.42%
October	\$170,285.31	\$76,934.45	\$93,350.86	54.82%
November	\$124,185.61	\$61,903.97	\$62,281.64	50.15%
December	\$193,022.60	\$116,354.11	\$76,668.49	39.72%
<b>TOTAL 2019</b>	<b>\$3,042,329.21</b>	<b>\$1,379,303.91</b>	<b>\$1,663,025.30</b>	<b>54.66%</b>
<b>TOTAL 2018</b>	<b>\$2,845,780.35</b>	<b>\$1,441,081.52</b>	<b>\$1,404,698.83</b>	<b>49.36%</b>
<b>TOTAL 2017</b>	<b>\$1,803,457.88</b>	<b>\$879,858.84</b>	<b>\$923,599.04</b>	<b>51.21%</b>
<b>TOTAL 2016</b>	<b>\$2,534,730.41</b>	<b>\$1,393,859.39</b>	<b>\$1,140,871.02</b>	<b>45.01%</b>
<b>TOTAL 2015</b>	<b>\$2,642,806.56</b>	<b>\$1,379,391.36</b>	<b>\$1,263,415.20</b>	<b>47.81%</b>
<b>TOTAL 2014</b>	<b>\$2,462,610.10</b>	<b>\$1,290,804.11</b>	<b>\$1,171,805.99</b>	<b>47.58%</b>
<b>TOTAL 2013</b>	<b>\$2,350,634.69</b>	<b>\$1,046,355.16</b>	<b>\$1,304,279.53</b>	<b>55.49%</b>
<b>TOTAL 2012</b>	<b>\$3,492,188.94</b>	<b>\$1,551,241.48</b>	<b>\$1,940,947.46</b>	<b>55.58%</b>
<b>TOTAL 2011</b>	<b>\$3,001,784.51</b>	<b>\$1,383,535.61</b>	<b>\$1,618,248.90</b>	<b>53.91%</b>



## Camden County Municipal JIF

### 3<sup>rd</sup> Quarter 2020 - Workers' Comp Injury Review

**Claims Reported:**

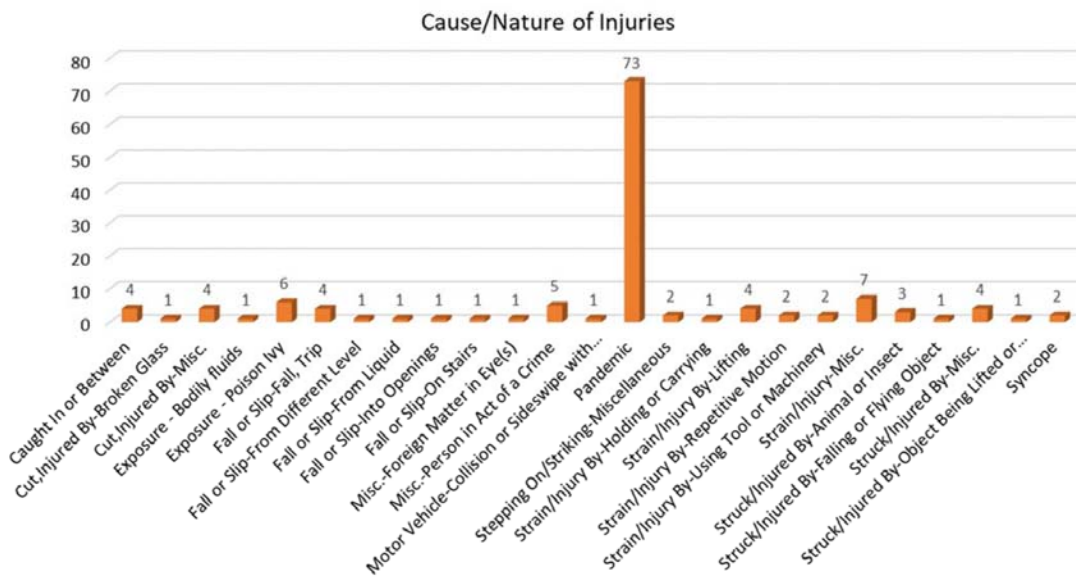
	2020			2019		
	1st Quarter	2nd Quarter	3rd Quarter	1st Quarter	2nd Quarter	3rd Quarter
Report Only	13	71	72	12	13	9
Medical Treatment	63	71	61	45	54	69
<b>Total FROI's</b>	<b>76</b>	<b>142</b>	<b>133</b>	<b>57</b>	<b>67</b>	<b>78</b>

**Claim Statistics:**

- **25** Open and actively treating
  - **21** are currently working and/or had no missed days
  - **4** Employees remain out of work

**COVID-19 Claims:**

- **73** Reported during the 3rd quarter
- **161** Exposures reported year-to-date
- No cases required hospitalization



***APPENDIX I – MINUTES***

**September 28, 2020 Meeting**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – SEPTEMBER 28, 2020  
MEETING HELD ELECTRONICALLY**

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

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF 2020 EXECUTIVE COMMITTEE:**

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

**EXECUTIVE COMMITTEE ALTERNATES:**

Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA, Risk Management Services <b>Bradford Stokes, 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:**

Millard Wilkinson, Berlin Borough  
Larry Spellman, Voorhees  
Mark Godfrey, Magnolia  
Sharon Eggleston, Camden City  
Dawn Amadio; Laurel Springs  
Ken Cheeseman, Laurel Springs  
Glenn Werner, Gibbsboro  
Lorraine Azzarano, Winslow Twp Fire District  
John Foley, Cherry Hill Fire District

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

Mike Avalone	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Danielle Colianni	Hardenbergh Insurance
Mark von der Tann	Insurance Agencies
Walt Eife	McLaughlin
John McCrudden	Hardenbergh Insurance
Emily Koval	Perma
Harry Earl	JA Montgomery

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

**APPROVAL OF MINUTES:** OPEN & CLOSED SESSION OF AUGUST 24, 2020

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

Motion:	Commissioner Wolk
Second:	Commissioner Gallagher
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. We are pleased to report that all



members will be 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 will keep the board posted of our progress. We have received a full application from the Borough of Haddon Heights and should be receiving on 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. Executive Director encouraged everyone to attend the training and this training will count towards the Managers and Supervisor training for the EPL Compliance.

**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>. Executive Director said it would be best to conduct this meeting the week of October 19<sup>th</sup> if this works with the members schedules. An email will be sent to determine the exact date.

**DUE DILIGENCE REPORTS** – Included in the agenda were due diligence reports as follows: The Financial Fast Track, Pure Loss Ratio Report, Claims Analysis by Fund Year, Claims Activity Report, Lost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report.

Executive Director reviewed the Financial Fast Track as of June 30, 2020 the statutory surplus was \$9.1 million a small gain of \$27,000 over the prior month. Fund Year 2019 continues to run a deficit and 2020 is showing a slight surplus but that is typical for this time of the year. The Financial Fast Track Report as of July 31, 2020 shows at \$20,000 gain over the prior month at \$9.2 million. Executive Director reviewed the Expected Loss Ratio Analysis as of July, 2020 where the actuary projected the JIF at 25 % and the Camden JIF currently stands at 35% that is driven by one claim on the auto liability line. On the Lost Time Accident Frequency as of July 31st the Camden

JIF stands at 0.98 with five lost time accidents for the month. 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 20-23 September 2020 Vouchers**

<b>TOTAL 2019</b>	\$ 11,778.00
<b>TOTAL 2020</b>	\$127,445.35
<b>TOTAL</b>	<b>\$ 139,223.35</b>

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

<b>Closed</b>	\$0.00
<b>2016</b>	\$ 44,033.60
<b>2017</b>	\$27,076.00
<b>2018</b>	\$64,111.54
<b>2019</b>	\$83,582.88
<b>2020</b>	\$141,699.30
<b>TOTAL</b>	<b>\$320,903.32</b>

**MOTION TO APPROVE SEPTEMBER 2020 VOUCHERS RESOLUTION 20-23**

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

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

Motion: Commissioner Wolk  
 Second: Commissioner DiAngelo  
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** No Report

**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 there is a need for a train the trainer program JA Montgomery may be able to group a number of towns together and try to accommodate that as well.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Certificate Report was included on pages 30-31 for the period 7/22/20 to 8/22/20 was included in the agenda with 8 certificated issued.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of August 2020 where there was a savings of 36.43% for the month and a total of 45.22% for the year.

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

**OLD BUSINESS:** NONE

**NEW BUSINESS:** In response to Commissioner DiAngelo, Chairman Mevoli said a notice will be sent out to select a date for the Budget meeting but it will be the week of October 19<sup>th</sup>.

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
Second:	Commissioner Gallagher
Vote:	Unanimous

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

**MEETING ADJOURNED: 5:41 PM**

---

Karen A. Read, Assisting Secretary for

