

The Camden County Municipal Joint Insurance Fund will conduct its November 23, 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
NOVEMBER 23, 2020 – 5:15 PM

MEETING BEING HELD ELECTRONICALLY

<https://permainc.zoom.us/j/92176180792?pwd=U0MwamFoOG9XUnZvY3Mvakw5TkEzdz09>
Password: Nov2020#

ALSO TELEPHONICALLY AT:
1-312-626-6799
Meeting ID: 921 7618 0792
Password: 27721398

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: NOVEMBER 23, 2020**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2020 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: October 26, 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. 20-28 – November Bills..... Page 21
Treasurer’s Report Page 23
Monthly Reports Page 24

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... Page 32

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... Page 38

- MANAGED CARE – Medlogix**
Monthly Report..... Page 40

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: January 25, 2021**

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

Date: November 23, 2020

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 2021 Budget** – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2021 in the amount of \$14,793,606 that represents a 0.49% increase over last year’s budget. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality/entity. **(Page 3)**
 - Motion to open the Public Hearing on the 2021 Budget**
 - Discussion of Budget & Assessments**
 - Motion to close the Public Hearing**
 - Motion to adopt the 2021 Budget & Certify Assessments**

- Contracts Committee** – The Fund’s Contracts Committee met on November 5th to review the multiple responses that were received for Claims Administration and Managed Care. The Executive Director will give a report.

- 2020 Dividend** – At last month’s meeting, the Board authorized a \$1,081,607.00 dividend, pending state approval. The Fund Office sent out a memorandum to all members entitled to a dividend, an option to receive a credit or a check. We have heard back from a majority of the members. Attached on **Pages 4 & 5** is the letter along with the dividend breakdown.

- MEL, RCF & EJIF Representative** - The fund should elect its representative to the MEL, RCF & EJIF for the 2021 Fund Year.
 - Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2021 representative to the Municipal Excess Liability Joint Insurance Fund.**

 - Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2021 representative to the Residual Claims Fund Joint Insurance Fund.**

- Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2021 representative to the Environmental Joint Insurance Fund.**

- Residual Claims Fund, EJIF & MEL Meetings** – The RCF, EJIF & MEL all met on October 21, 2020 via conference call. Commissioner Wolk’s meeting minutes appear in Appendix II. The MEL & EJIF also met on last week.

- Potential New Members** – The Fund Office is working with the Risk Managers of two potential new members. We have submitted a proposal to the Borough of Haddon Heights and are working on a submission to the Borough of Stratford.

- Safety Incentive Program – Optional Safety Award** – As a reminder, the 2020 Optional Safety Award notice was sent to member entities in August. This is the \$1,000 reimbursable grant to members to purchase safety related items or training. All paperwork and vouchers must be returned to the fund office by the end of the year. The notice appears on **Pages 6 & 7**.

- Cyber Security Challenges and COVID 19:** Attached on **Pages 8 thru 10** is a copy of an article published in the League of Municipalities Magazine, written by Ed Cooney, MEL’s Underwriting Manager and Michael Geraghty, Chief Information Officer for the State of New Jersey. The article covers network safety in the office and also working from home.

- SEM Website** - The New Jersey Sustainable Energy Joint Meeting (SEM) recently launched their updated website. A copy of the announcement is included on **Page 11**. Some members of the Camden JIF participate in this program that group purchases natural gas and electric for its members providing significant savings.

- December Meeting** – For the past several years, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, **Resolution 20-27** authorizing this action is part of the agenda. (**Page 12**)

A special meeting may be called if we have to act on new membership.

Motion to Approve Resolution 20-27 Cancelling the December Meeting

Due Diligence Reports:

Financial Fast Track	Page 13
Loss Ratio Analysis	Page 14
Loss Time Accident Frequency	Page 15 & 16
POL/EPL Compliance Report	Page 17
Fund Commissioners	Page 18
Regulatory Affairs Checklist	Page 19
RMC Agreements	Page 20

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	263,714	4,095	1.58%
7 Subtotal - Claims	6,596,577	6,532,781	(63,796)	-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	2,481,476	91,075	3.81%
13 MEL Property	919,771	860,572	(59,199)	-6.44%
14 SubTotal Premiums	3,755,071	3,781,192	26,121	0.70%
15 Total Loss Fund	10,351,648	10,313,973	(37,675)	-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	777,070	(4,949)	-0.63%
50				
51 Total JIF Excl POL/EPL	12,962,908	12,951,172	(11,736)	-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	14,793,606	72,186	0.49%

Camden County Municipal Joint Insurance Fund

TRIAD1828 CENTRE
PO Box 99106
Camden, NJ 08101

Michael Mevoli, Chairman
M. James Maley, Secretary

Bradford C. Stokes, Executive Director

November 5, 2020

Memo To: Fund Commissioners, Member Municipalities
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

From: PERMA Risk Management Services

Re: 2020 Dividend

We are pleased to announce that the Camden County Municipal Joint Insurance Fund will be issuing a dividend in the amount of \$1,081,607.00 including the JIF's share of the Environmental Joint Insurance Fund. Please note the dividend is pending approval from the Departments of Banking & Insurance and Community Affairs.

Each municipality has the choice of receiving its dividend (see attachment for amount per member) in the form of a check or a credit. Each municipality may also elect to take part of the dividend as a check and part in the form of a credit towards next year's first assessment installment. Municipalities that elect to receive a credit towards next year's assessment and reduce their budget by the dividend amount are reminded that the dividend **should not be counted on in future fund years** and that they should budget accordingly. The Fund looks forward to continue working with its members on this very successful program.

Please indicate your municipality's choice below and execute with a signature and the name of your municipality. **Return this form to PERMA no later than November 20, 2020.** Please email your response to Karen Read - kread@permainc.com.

If we do not hear from you by that date, you will receive the entire amount of the dividend in the form of a check.

**CAMDEN COUNTY JIF AND EJIF
Combined Dividend**

\$ _____ Amount by Check

\$ _____ Amount applied to
1st 2021 Installment

Name (please print)

Signature

Municipality/Member

CAMDEN MUNICIPAL JOINT INSURANCE FUND			
2020 DIVIDENDS			
MEMBERS	CLOSED	EJIF	TOTAL
AUDUBON	\$ 26,942.00	\$ 8,350.00	\$ 35,292.00
AUDUBON PARK	\$ 1,729.00	\$ 944.00	\$ 2,673.00
BARRINGTON	\$ 21,574.00	\$ 5,703.00	\$ 27,277.00
BELLMAWR	\$ 42,908.00	\$ 14,023.00	\$ 56,931.00
BERLIN BOROUGH	\$ 27,576.00	\$ 6,905.00	\$ 34,481.00
BERLIN TOWNSHIP	\$ 25,407.00	\$ 6,556.00	\$ 31,963.00
BROOKLAWN	\$ 12,304.00	\$ 3,319.00	\$ 15,623.00
CHESILHURST	\$ 6,787.00	\$ 1,726.00	\$ 8,513.00
CLEMENTON	\$ 15,684.00	\$ 3,154.00	\$ 18,838.00
COLLINGSWOOD	\$ 51,831.00	\$ 12,600.00	\$ 64,431.00
GIBBSBORO	\$ 5,467.00	\$ 1,745.00	\$ 7,212.00
GLOUCESTER	\$ 61,723.00	\$ 15,765.00	\$ 77,488.00
HADDON	\$ 41,680.00	\$ 11,098.00	\$ 52,778.00
HADDONFIELD	\$ 43,784.00	\$ 13,981.00	\$ 57,765.00
HI-NELLA	\$ 3,023.00	\$ 976.00	\$ 3,999.00
LAUREL SPRINGS	\$ 8,140.00	\$ 2,424.00	\$ 10,564.00
LAWNSIDE	\$ 12,452.00	\$ 2,815.00	\$ 15,267.00
LINDENWOLD	\$ 41,897.00	\$ 14,471.00	\$ 56,368.00
MAGNOLIA	\$ 15,599.00	\$ 4,904.00	\$ 20,503.00
MEDFORD LAKES	\$ 14,289.00	\$ 5,072.00	\$ 19,361.00
MERCHANTVILLE	\$ 13,761.00	\$ 4,762.00	\$ 18,523.00
MOUNT EPHRAIM	\$ 15,244.00	\$ 4,489.00	\$ 19,733.00
OAKLYN	\$ 13,046.00	\$ 4,065.00	\$ 17,111.00
PINE HILL	\$ 17,877.00	\$ 5,103.00	\$ 22,980.00
RUNNEMEDE	\$ 23,739.00	\$ 5,923.00	\$ 29,662.00
SOMERDALE	\$ 16,125.00	\$ 4,224.00	\$ 20,349.00
VOORHEES	\$ 60,553.00	\$ 21,063.00	\$ 81,616.00
WINSLOW	\$ 80,349.00	\$ 26,305.00	\$ 106,654.00
WOODLYNNE	\$ 4,163.00	\$ 2,041.00	\$ 6,204.00
CAMDEN CITY	\$ -	\$ -	\$ -
CHERRY HILL	\$ 47,429.00	\$ 5,869.00	\$ 53,298.00
GLOUCESTER TWP	\$ -	\$ -	\$ -
PINE VALLEY	\$ 1,031.00	\$ 133.00	\$ 1,164.00
TAVISTOCK	\$ 843.00	\$ 164.00	\$ 1,007.00
CAMDEN PARKING AUTHORITY	\$ 17,259.00	\$ 1,747.00	\$ 19,006.00
CHERRY HILL FIRE DISTRICT	\$ 55,677.00	\$ 734.00	\$ 56,411.00
WINSLOW TOWNSHIP FIRE DISTRICT #1	\$ 949.00	\$ -	\$ 949.00
FORMER MEMBERS			
CAMDEN COUNTY IMPROVEMENT AUTH	\$ 206.00	\$ 678.00	\$ 884.00
HADDON HEIGHTS	\$ 953.00	\$ 7,776.00	\$ 8,729.00
	\$ 850,000.00	\$ 231,607.00	\$ 1,081,607.00

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

Michael Mevoli, Chairman
M. James Maley, Secretary

Bradford C. Stokes, Executive Director

Date: August 10, 2020

Memo to: Camden County Municipal JIF Fund Commissioners

Subject: 2020 Safety Incentive Program – Optional Safety Award

Dear Fund Commissioner:

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

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

Yours truly,

Michael Mevoli

Michael Mevoli, Chairman
Camden County Municipal Joint Insurance Fund

cc: Governing Body, Safety Coordinators and Risk Managers

Optional Safety Award

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

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

Inadmissible Reimbursements

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

Reimbursement Instructions

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

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

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

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

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



Cyber Security & Remote Work

Cyber Security Challenges and COVID-19

Network safety in the office and working from home

EDWARD COONEY, MBA, *Vice President and Account Executive, Conner Strong & Buckelew, and Underwriting Manager for the Municipal Excess Liability Joint Insurance Fund and Cyber Task Force;* and MICHAEL GERAGHTY, *Chief Information Security Officer for the State of New Jersey, and Director of the N.J. Cybersecurity and Communications Integration Cell (NJCCIC)*

A police sergeant was working on a Saturday during the height of the pandemic when he clicked on an email that was labeled as a COVID-19 resource. Suddenly, a menacing message blanketed the computer screen. The entire computer network was taken hostage and the attacker demanded a \$500,000 ransom to regain the network. The attacker also threatened to release sensitive police documentation to the web such as arrest records, ongoing investigations, camera footage, etc.

The damage could have been exponential, not only resulting in diminished productivity and the cost of the ransom, but for police departments this could also mean losing access to criminal databases and result in endangering officers in the field. It took two months to resolve the issue and cost the town \$1 million dollars.

This is not a hypothetical scenario. This incident happened to a local police department in New Jersey and is just one of countless other cyber-attacks plaguing police departments, municipalities, and public entities across the country.

A new level of security

The COVID-19 pandemic created a whole new level of cyber security anxiety for local governments due to massive increases in viruses, phishing campaigns, and fake websites related to COVID-19. The potential risk for network breaches also intensified due to potential lapses in security from employees working remotely.

Phishing emails are easy for cyber criminals to deploy and have an excellent success rate because they look just like regular emails. They contain relevant messaging and are

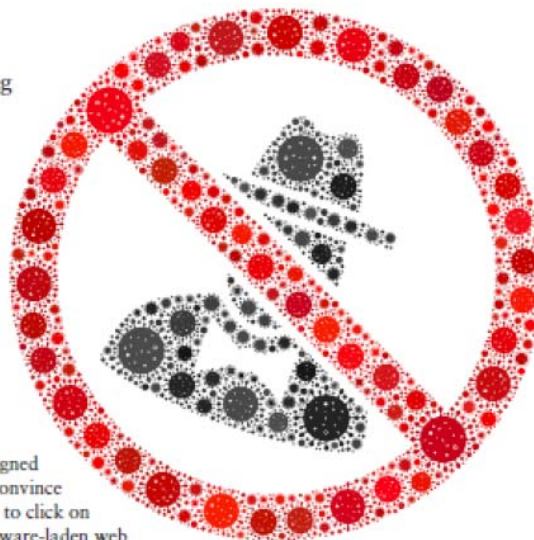
designed to convince you to click on malware-laden web links or open a malware-ridden file that can activate ransomware or a virus that can infiltrate your network.

With so many questions about COVID-19 many people fell into this cyber trap opening these emails or unknowingly visiting malware-backed fake websites to find answers. To put this in perspective, Google reported Coronavirus searches outpaced most other major search topics by four-fold in March 2020.

Ransomware delivered via phishing emails and unprotected ports is the most frequent cyber incident for public entities, and most other industries.

Recognizing scams

Learning how to recognize phishing scams needs to be a top priority for every single public employee. Here are some simple rules from the MEL Cyber Task Force to help avoid these cyber potholes.



- Never open unsolicited emails.
- Avoid clicking on links and opening attachments from unsolicited emails.
- Examine the From, Date, CC, and Subject lines before opening to look for odd spelling, unknown names, badly composed messaging.
- Be aware that attacks are often disguised as COVID-19 information, fundraising campaigns, personal protective equipment supplies, COVID-19 related Business Grants, tracking apps, unemployment assistance, etc.
- Only use trusted sources (websites you know) and never click on links.

Securing remote work

Another significant cyber security issue for municipalities has been trying to ensure network safety in the wake of the major shift to employees working remotely due to the pandemic. Things happened so quickly that many networks were left vulnerable. Unfortunately, some have already been hacked but may never know it, or may find out weeks, months, or even years later.

If your municipality doesn't already have remote work procedures and policies in place as part of your Cyber Risk Management plan, now is the time to create them. Existing plans should be reviewed and revised to better protect your networks going forward.

The New Jersey Cyber Security and Communications Integration Cell (NJCCIC) recommends implementing these protections:

Two-Factor Identification: This ensures that the person logging into your network is who they say they are and can help protect against weak or compromised passwords. In addition to entering the username/password a person would receive a text or email to confirm their identity. This is easy to set-up and is built into software such as Office 365™ or G-Suite™ but needs to be activated.

Endpoint Protection: Making sure computers have up-to-date security patches, hard drives are encrypted, and strong anti-virus is activated that the municipality can manage remotely. When you are working on-site it is easy

to push updates, but when not connected to the domain or offsite on an unsecured network the risk of compromise increases.

Virtual Private Networks (VPNs):

Any employee working remotely should only be connecting to the office through a VPN which provides login access through a secured network that also includes identity verification.

Update, Update, Update: Anti-virus protection, Windows updates, and security updates need to be performed as soon as they are available. This is particularly critical for employees using their home computers, or who have had work computers home for an extended period. Having cloud-based anti-virus controls is highly recommended.

Sign up for

WaterSmart Alerts

<http://www.AquaAmerica.com>


It's simple!

Grab your 16-digit Aqua account number, zip code, and the last name/company name as it appears on your bill, and:

- Sign up online at **AquaAmerica.com**
- Or call **877.987.2782** and speak to one of our customer service representatives!

Safety and quality are our top priorities and govern every decision we make. Continuous system investments are designed to improve quality, ensure reliability and prevent service interruptions. Sign up for **WaterSmart Alerts**, an automated customer notification program designed for quick, reliable communication about water service emergencies.

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Focus: Cyber Security

Education: Constant reinforcement of cyber safety awareness and best practices through education and training is a must for all leaders and employees. Something as simple as using your work computer to help your child with their homework could result in malware attaching to the computer and then spreading to your office network when proper precautions aren't taken.

Security assistance

The NJCCIC has seen an uptick in reports of cyber crime since the pandemic started, due in part to the risk that remote working has added to controlling cyber security. The NJCCIC has also provided notifications of over 2,000 compromised credentials to municipalities since May, a service they offer for free.

Whether it is COVID-19, an earthquake or a hurricane, bad actors will always

By the Numbers:

The Municipal Excess Liability Joint Insurance Fund (MEL) statistics show that **12% to 15% of municipalities** are successfully attacked once per year with costs and ransom demands accelerating into the hundreds of thousands of dollars per incident.

The MEL has already reported a **23% increase** in the costs of these attacks versus 2019, and the year isn't over yet.

Since the pandemic started, the Secret Service has also **prevented about \$1 billion in emergency funds** from being lost to malicious actors perpetuating cybercrimes, but they are concerned there is the potential of **up to \$30 billion of emergency funds that could be at stake.**

look for opportunities to exploit them. One accidental click on a phishing email or visit to a fake website could leave your town locked out of your network or your vital data and information shared on the dark web.

The most important thing to remember is that you can put all these cyber security plans into place, but if you don't put

them into practice it is the same thing as letting a stranger or criminal walk right through your front door. 🚪

@ For more information and resources about Cyber Risk Management visit the MEL's website <https://NJMEL.org> or the latest in cyber security news and strategies visit the NJCCIC website, www.cyber.nj.gov.

EMAIL DOs & DON'Ts



EMAIL ADDRESSES

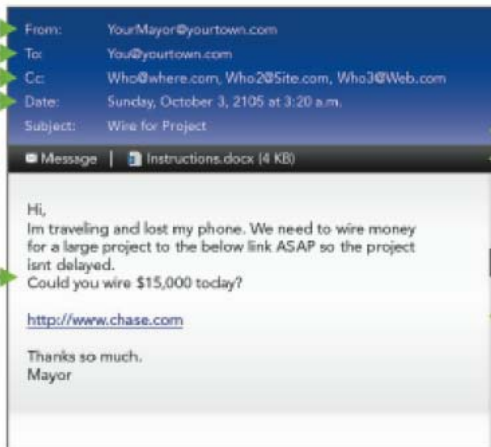
- Do you recognize the sender and the CCs?
- Is the sender's email spelled correctly? (i.e. "YourMayor" vs. "YourMay0r")

DATE & TIME

- Was the email sent on a typical day and at a typical time?

EMAIL CONTENT

- Are the format and grammar in the email typical for the sender?
- Does the content seem atypical?
- Did the sender seem overly urgent?
- Does the email ask for person info/login info?



SUBJECT

- Is the subject a typical style for the sender?
- Does the subject match the email content?

ATTACHMENT

- Is an attachment needed for the email content?
- Were you expecting the attachment?
- Is it a ".txt" file?

LINKS

- Does the link look appropriate?
- Does the web address match the hyperlink shown (scroll over the hyperlink)?

DON'T GET PHISHED!

... but if you do, remember to

1

Report to Claim Administrator

2

Call XL Catlin 24/7 Breach Hotline at (855) 566-4724 and they will triage your incident.





Our new Website is Live!

The New Jersey Sustainable Energy Joint Meeting (NJSEM) is proud to announce the launch of our new website which includes changes in navigation, and a fresh design and content structure to provide an easier, streamlined user experience.

This new look reflects who we are, where our value lies, and it better differentiates us.

NJSEM was established to serve its members as a knowledge-based energy purchasing group of Electric Supply and Natural Gas designed to help New Jersey public entities initially reduce their energy costs and ultimately meet their social and regulatory obligations.

Specifically, NJSEM assists its members to:

- Procure energy more economically by taking advantage of economies of scale and the favorable “portfolio effects” of an aggregated load profile
- Reduce the demand for, and the cost of, energy procured from non-renewable sources through the use of energy conservation and efficiency technologies
- Increase the use of renewable energy sources, thereby reducing overall energy costs
- Reduce greenhouse gas emissions
- Provide a more ecologically friendly and a healthier environment for employees and the surrounding community

We hope you find the updated website more informative and user friendly. If you have any feedback, feel free to share your comments to jthorpe@permainc.com. And, check back for updates and new member content.

Click the banner above to check out our new website.



RESOLUTION NO. 20-27

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION AUTHORIZING THE CANCELATION OF THE DECEMBER MEETING AND THE CONTINUANCE OF CONTRACTUAL PAYMENTS AND AUTHORIZATION FOR ALL PROFESSIONALS TO CONTINUE SERVICES UNTIL THE JANUARY 25, 2021 MEETING

WHEREAS, the Camden County Municipal JIF has, in recent years, canceled its regular meeting schedule for the month of December; and

WHEREAS, by way of this resolution, the December meeting is hereby canceled and the Treasurer is directed to continue to make, during the months of December and January, all contractual payments which customarily become due and the professionals are directed to continue to perform their services, with the understanding that any and all actions that they take shall be confirmed at the January 25, 2021 meeting, except in the case of emergency or a matter which would be deemed by General Counsel to be extraordinary, authorization shall be sought from the Chairman and/or Secretary of the Camden County Municipal JIF.

BE IT RESOLVED, by the Commissioners of the Camden County Municipal Joint Insurance Fund as follows:

The regular scheduled meeting for December is hereby cancelled.

The Treasurer is authorized to make payment for all contracted services for December as same are usually paid for notwithstanding that there will not be a meeting in December to confirm those payments.

All professionals are directed to proceed in the normal course to take any and all steps necessary to resolve cases which are outstanding for which the JIF will confirm their actions at the January meeting, the only exception being if there is an item which is deemed to be extraordinary by General Counsel, authorization shall be sought either by the Chairman or the Secretary of the Fund before that action is taken by the professional.

Camden County Municipal Joint Insurance Fund

MICHAEL MEVOLI, Chairman

M. JAMES MALEY, JR., Secretary

Date

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	September 30, 2020		
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,225,911	11,033,197	244,826,179	255,859,375
2.	CLAIM EXPENSES				
	Paid Claims	416,258	3,755,840	106,023,970	109,779,810
	Case Reserves	(548,921)	424,081	6,669,327	7,093,408
	IBNR	503,156	1,196,084	5,036,318	6,232,402
	Recoveries	(9,043)	(42,985)	(357,465)	(400,450)
	TOTAL CLAIMS	361,450	5,333,020	117,372,150	122,705,170
3.	EXPENSES				
	Excess Premiums	451,026	4,059,237	68,795,303	72,854,541
	Administrative	222,164	1,948,244	43,453,534	45,401,778
	TOTAL EXPENSES	673,190	6,007,481	112,248,838	118,256,319
4.	UNDERWRITING PROFIT (1-2-3)	191,270	(307,304)	15,205,191	14,897,887
5.	INVESTMENT INCOME	8,502	492,497	11,295,209	11,787,706
6.	DIVIDEND INCOME	0	0	3,726,030	3,726,030
7.	STATUTORY PROFIT (4+5+6)	199,772	185,193	30,226,431	30,411,623
8.	DIVIDEND	0	0	20,807,516	20,807,516
9.	RCF Surplus Trigger Assessment	0	0	158,730	158,730
10	STATUTORY SURPLUS (7-8-9)	199,772	185,193	9,260,184	9,445,377
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	1,540	97,582	4,456,486	4,554,067
	Aggregate Excess LFC	21,988	212,895	901,229	1,114,124
	2016	128,078	(126,133)	1,481,369	1,355,237
	2017	84,070	350,037	1,397,495	1,747,531
	2018	83,878	210,853	911,826	1,122,679
	2019	(265,427)	(729,047)	111,780	(617,268)
	2020	145,644	169,006		169,006
	TOTAL SURPLUS (DEFICITS)	199,772	185,193	9,260,184	9,445,377
	TOTAL CASH				25,648,532
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	(100)	95,077,466	95,077,366
	FUND YEAR 2016				
	Paid Claims	6,043	1,075,284	3,344,272	4,419,556
	Case Reserves	(126,160)	(835,795)	1,375,632	539,837
	IBNR	(7,158)	(59,913)	172,434	112,521
	Recoveries	0	0	(128,847)	(128,847)
	TOTAL FY 2016 CLAIMS	(127,276)	179,576	4,763,492	4,943,068
	FUND YEAR 2017				
	Paid Claims	8,525	384,309	3,246,867	3,631,176
	Case Reserves	(56,402)	(278,949)	1,105,281	826,332
	IBNR	(27,542)	(375,867)	954,034	578,167
	Recoveries	(7,619)	(13,179)	(173,221)	(186,400)
	TOTAL FY 2017 CLAIMS	(83,039)	(283,686)	5,132,961	4,849,275
	FUND YEAR 2018				
	Paid Claims	35,737	385,569	2,483,234	2,868,803
	Case Reserves	(128,616)	(337,679)	1,995,299	1,657,620
	IBNR	10,177	(169,035)	1,247,629	1,078,594
	Recoveries	0	(14,412)	(9,376)	(23,787)
	TOTAL FY 2018 CLAIMS	(82,702)	(135,557)	5,716,787	5,581,230
	FUND YEAR 2019				
	Paid Claims	239,323	1,206,778	1,872,130	3,078,908
	Case Reserves	(243,619)	178,571	2,193,115	2,371,686
	IBNR	259,279	(632,611)	2,662,221	2,029,610
	Recoveries	0	(13,971)	(46,021)	(59,992)
	TOTAL FY 2019 CLAIMS	254,983	738,767	6,681,444	7,420,212
	FUND YEAR 2020				
	Paid Claims	126,630	704,000		704,000
	Case Reserves	5,877	1,697,933		1,697,933
	IBNR	268,400	2,433,510		2,433,510
	Recoveries	(1,424)	(1,424)		(1,424)
	TOTAL FY 2020 CLAIMS	399,484	4,834,019		4,834,019
	COMBINED TOTAL CLAIMS	361,450	5,333,020	117,372,150	122,705,170

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

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

AS OF **September 30, 2020**

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	57	MONTH	56	MONTH	45	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-20		31-Aug-20		01-Oct-19	
PROPERTY	490,882	406,448	82.80%	100.00%	89.87%	100.00%	102.08%	100.00%
GEN LIABILITY	1,437,680	1,073,210	74.65%	96.96%	76.21%	96.90%	40.85%	94.71%
AUTO LIABILITY	330,150	1,014,559	307.30%	95.43%	307.30%	95.15%	130.85%	91.45%
WORKER'S COMP	3,689,848	2,336,343	63.32%	99.80%	65.02%	99.77%	64.79%	99.20%
TOTAL ALL LINES	5,948,560	4,830,560	81.21%	98.89%	83.22%	98.84%	65.75%	97.75%
NET PAYOUT %	\$4,290,723		72.13%					

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	45	MONTH	44	MONTH	33	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-20		31-Aug-20		01-Oct-19	
PROPERTY	566,229	429,203	75.80%	100.00%	82.86%	100.00%	92.91%	100.00%
GEN LIABILITY	1,464,528	713,692	48.73%	94.71%	49.91%	94.32%	34.58%	88.03%
AUTO LIABILITY	324,847	621,260	191.25%	91.45%	191.25%	91.05%	164.79%	85.26%
WORKER'S COMP	3,837,435	2,506,549	65.32%	99.20%	65.27%	99.12%	67.29%	97.46%
TOTAL ALL LINES	6,193,040	4,270,703	68.96%	97.80%	69.86%	97.64%	67.01%	94.82%
NET PAYOUT %	\$3,444,371		55.62%					

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	33	MONTH	32	MONTH	21	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-20		31-Aug-20		01-Oct-19	
PROPERTY	600,000	367,557	61.26%	100.00%	65.12%	100.00%	82.11%	98.04%
GEN LIABILITY	1,506,000	583,486	38.74%	88.03%	39.73%	87.24%	14.05%	75.57%
AUTO LIABILITY	334,000	143,418	42.94%	85.26%	31.86%	84.53%	2.92%	71.98%
WORKER'S COMP	3,840,000	3,407,673	88.74%	97.46%	92.03%	97.19%	89.58%	90.74%
TOTAL ALL LINES	6,280,000	4,502,135	71.69%	94.79%	73.72%	94.40%	66.14%	86.81%
NET PAYOUT %	\$2,844,515		45.29%					

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	21	MONTH	20	MONTH	9	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-20		31-Aug-20		01-Oct-19	
PROPERTY	722,242	1,293,205	179.05%	98.04%	179.49%	97.72%	108.79%	68.00%
GEN LIABILITY	1,674,299	365,392	21.82%	75.57%	20.91%	74.17%	5.65%	36.00%
AUTO LIABILITY	387,682	117,726	30.37%	71.98%	31.66%	70.26%	7.78%	35.00%
WORKER'S COMP	3,672,619	3,622,264	98.63%	90.74%	98.74%	89.50%	62.50%	33.00%
TOTAL ALL LINES	6,456,842	5,398,588	83.61%	86.50%	83.56%	85.29%	49.65%	37.81%
NET PAYOUT %	\$3,026,902		46.88%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	9	MONTH	8	MONTH	-3	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-20		31-Aug-20		01-Oct-19	
PROPERTY	710,000	494,687	69.67%	68.00%	63.08%	61.00%	N/A	N/A
GEN LIABILITY	1,692,081	107,545	6.36%	36.00%	4.83%	30.00%	N/A	N/A
AUTO LIABILITY	397,295	362,475	91.24%	35.00%	88.11%	30.00%	N/A	N/A
WORKER'S COMP	3,527,720	1,445,734	40.98%	33.00%	40.44%	26.00%	N/A	N/A
TOTAL ALL LINES	6,327,096	2,410,441	38.10%	37.86%	36.45%	31.25%	N/A	N/A
NET PAYOUT %	\$710,089		11.22%					

2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		September 30, 2020		
	2020	2019	2018	TOTAL
FUND	LOST TIME	LOST TIME	LOST TIME	RATE *
	FREQUENCY	FREQUENCY	FREQUENCY	2020 - 2018
Professional Municipal Management	0.69	2.29	2.48	1.92
Monmouth County	0.77	1.30	1.14	1.10
Camden County	0.84	1.37	1.88	1.40
Bergen County	1.03	1.47	1.43	1.33
Morris County	1.11	1.56	1.68	1.47
Burlington County Municipal JIF	1.18	1.25	1.69	1.39
Gloucester, Salem, Cumberland Counties Municipal JIF	1.24	1.69	1.97	1.66
Central New Jersey	1.25	1.54	1.49	1.44
NJ Public Housing Authority	1.27	1.75	2.06	1.72
Ocean County	1.30	1.75	2.26	1.81
South Bergen County	1.39	1.62	2.27	1.79
Suburban Essex	1.42	1.80	2.12	1.81
Atlantic County Municipal JIF	1.45	2.52	2.31	2.16
Suburban Municipal	1.50	1.81	1.74	1.70
NJ Utility Authorities	2.00	2.62	2.17	2.28
AVERAGE	1.23	1.75	1.91	1.67

Camden County JOINT INSURANCE FUND									
2020 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF September 30, 2020									
			# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY		TOTAL RATE
MEMBER_ID	MEMBER	**	9/30/2020					MEMBER	2020 - 2018
1	87 Audubon		0	0	0.00	1.20	0.00	1 Audubon	0.45
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	0.65
5	94 Chesilhurst		0	0	0.00	3.28	0.00	5 Chesilhurst	1.25
6	95 Clementon		0	0	0.00	1.77	0.00	6 Clementon	0.60
7	96 Collingswood		0	0	0.00	0.51	0.98	7 Collingswood	0.55
8	98 Gloucester City		0	0	0.00	1.26	3.15	8 Gloucester City	1.65
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	0.93
11	104 Lawnside		0	0	0.00	0.00	5.77	11 Lawnside	1.87
12	107 Medford Lakes		0	0	0.00	0.00	1.89	12 Medford Lakes	0.63
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	1.18
15	110 Oaklyn		0	0	0.00	0.00	4.20	15 Oaklyn	1.58
16	114 Voorhees		0	0	0.00	1.87	3.60	16 Voorhees	1.73
17	116 Winslow Township Fire District #1 Fir		0	0	0.00	0.00	***	17 Winslow Township Fire	0.00
18	117 Woodlynnne		0	0	0.00	0.00	0.00	18 Woodlynnne	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	1.90
22	584 Cherry Hill Fire District		0	0	0.00	0.55	5.54	22 Cherry Hill Fire District	2.23
23	564 Cherry Hill		0	3	0.83	1.05	0.80	23 Cherry Hill	0.91
24	99 Haddon		0	1	0.95	2.06	2.13	24 Haddon	1.79
25	105 Lindenwold		0	1	1.21	0.94	1.85	25 Lindenwold	1.35
26	89 Barrington		0	1	1.24	1.79	0.00	26 Barrington	1.00
27	112 Runnemede		0	1	1.37	0.97	0.96	27 Runnemede	1.07
28	90 Bellmawr		0	2	1.50	3.28	1.73	28 Bellmawr	2.24
29	92 Berlin Township		0	1	1.63	4.82	2.47	29 Berlin Township	3.10
30	113 Somerdale		0	1	1.69	2.60	2.52	30 Somerdale	2.32
31	106 Magnolia		0	2	2.19	0.85	0.94	31 Magnolia	1.27
32	101 Haddonfield		0	2	2.22	1.53	2.33	32 Haddonfield	2.00
33	115 Winslow		0	4	2.45	2.84	3.73	33 Winslow	3.06
34	97 Gibbsboro		0	1	3.70	2.63	0.00	34 Gibbsboro	1.92
35	111 Pine Hill		0	2	4.72	1.77	1.82	35 Pine Hill	2.60
36	692 Gloucester Township	**	0	0				36 Gloucester Township	
37	695 Camden City	**	0	0				37 Camden City	
Totals:			0	22	0.84	1.37	1.88		1.40
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2019 Loss Time Accident Frequency as of September 30, 2019 1.09									

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund						
Data Valued As of : November 13, 2020						
Total Participating Members		37	37			
Complaint			37			
Percent Compliant			100.00%			
			01/01/20	2020		
Member Name	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/20
AUDUBON	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN CITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GLOUCESTER TWP	Yes	Yes	Yes	\$ 100,000	\$ 100,000	20% of 1st 250K
HADDON	Yes	Yes	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	Yes	Yes	\$ 20,000	\$ 20,000	0%
LAWNSIDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LINDENWOLD	Yes	Yes	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	Yes	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WINSLOW TOWNSHIP FIRE DISTRICT	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		
MEMBER	FUND COMMISSIONER	ALTERNATE COMMISSIONER
Audubon	David Taraschi	John Ward
Audubon Park	Larry Pennock	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard Wilkinson	Rick Miller
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden City	Jason Asuncion	Sharon Eggleston
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill	Erin Patterson Gill	Ari Messinger
Cherry Hill Fire District	John Foley	
Chesilhurst	M. Jamila Odem-Garnett	
Clementon	Jenai Johnson	
Collingswood	M. James Maley	Keith Hastings
Gibbsboro	Glenn Werner	Amy Troxel
Gloucester City	Jack Lipsett	Patrick Keating
Gloucester Township	Tom Cardis	
Haddon Twp	James Mulroy	
Haddonfield	M. Neal Rochford	Sharon McCullough
Hi-Nella	Phyllis Twisler	
Laurel Springs	Ken Cheeseman	
Lawnside	Angelique Rankins	
Lindenwold	Craig Wells	Dawn Thompson
Magnolia	Mark Godfrey	
Medford Lakes	Dr. Robert J. Burton	
Merchantville	Edward Brennan	
Mt. Ephraim	M. Joseph Wolk	
Oaklyn	Chris Walters	Bonnie Taft
Pine Hill	Patricia Hendricks	
Pine Valley	Robert Mather	
Runnemede	Eleanor Kelly	James D'Auria
Somerdale	M. Gary Passanante	
Tavistock	Terry Shannon	
Voorhees	Lawrence Spellman	Jason Ravitz
Winslow	Joseph Gallagher	
Winslow Township Fire Dist. #1	Lorraine Azzarano	Marc Rigberg
Woodlynne	Joseph Chukwueke	

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2020 as of November 1, 2020

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

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2020 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF November 1, 2020				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/15/20	01/15/20	12/31/20
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	2/24/2020	2/24/2020	12/31/20
BARRINGTON	CONNER STRONG & BUCKELEW	1/13/2020	2/26/2020	12/31/20
BELLMAWR	CONNER STRONG & BUCKELEW	1/23/2020	3/6/2020	12/31/20
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	01/30/20	08/14/20	12/31/20
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	1/16/2020	02/03/20	12/31/20
BROOKLAWN	CONNER STRONG & BUCKELEW	4/16/2020	04/01/20	12/31/20
CHERRY HILL	CONNER STRONG & BUCKELEW	1/29/2020	2/18/2020	12/31/20
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	2/7/2020	2/18/2020	12/31/20
CHESILHURST	EDGEWOOD ASSOCIATES		3/19/2020	12/31/20
CAMDEN CITY	CONNER STRONG & BUCKELEW	8/3/2020	10/27/2020	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	8/7/2020	10/21/2020	05/31/21
OAKLYN	HARDENBERGH INSURANCE GROUP	1/15/2020	1/15/2020	12/31/20
PINE HILL	CONNER STRONG & BUCKELEW	4/9/2020	3/27/2020	12/31/20
PINE VALLEY	HENRY BEAN & SONS	1/28/2019	2/28/2020	12/31/20
RUNNEMEDE	CONNER STRONG & BUCKELEW	03/01/19	1/13/2020	12/31/20
SOMERDALE	CONNER STRONG & BUCKELEW	01/29/20	2/3/2020	12/31/20
TAVISTOCK	CONNER STRONG & BUCKELEW	5/16/2019	6/3/2019	12/31/22
VOORHEES	HARDENBERGH INSURANCE GROUP	02/26/20	2/26/2020	12/31/20
WINSLOW	CONNER STRONG & BUCKELEW		3/6/2020	12/31/20
WINSLOW TOWNSHIP FIRE DISTRICT	CONNER STRONG & BUCKELEW	1/13/2020	1/13/2020	12/31/20
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	2/24/2020	2/24/2020	12/31/20
Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.				

RESOLUTION NO. 20-28

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

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

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

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

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

FUND YEAR 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002360			
002360	COMPSERVICES, INC.	GLOUCESTER TWP SERVICES 11/20	1,291.67
002360	COMPSERVICES, INC.	CLAIM ADMIN SERVICES 11/20	35,303.42
002360	COMPSERVICES, INC.	CHERRY HILL SERVICES 11/20	2,458.33
			39,053.42
		Total Payments FY 2019	39,053.42

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002361			
002361	INTERSTATE MOBILE CARE INC.	DOT DRUG TESTING 10.30.20	128.00
002361	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 10.30.20	3,337.00
			3,465.00
002362			
002362	LAUREL SPRINGS BOROUGH	2020 OPTIONAL SAFETY AWARD	1,000.00
			1,000.00
002363			
002363	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 11/20	15,051.17
			15,051.17
002364			
002364	PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/20	15.40
002364	PERMA RISK MANAGEMENT SERVICES	EXEC. DIRECTOR/ADMIN FEE 11/20	37,649.75
			37,665.15
002365			
002365	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONS. FEE 11/20	4,397.25
			4,397.25
002366			
002366	BROWN & CONNERY, LLP	LITIGATION MGMT SERVICES 10/20	1,729.00
002366	BROWN & CONNERY, LLP	ATTORNEY FEE 10/20	2,033.33
002366	BROWN & CONNERY, LLP	EXPENSE 10/20	102.00
			3,864.33
002367			
002367	ELIZABETH PIGLIACELLI	TREASURER FEE 11/20	1,949.17
			1,949.17
002368			
002368	HADDONFIELD BOROUGH	2020 OPTIONAL SAFETY AWARD	1,000.00
			1,000.00
002369			
002369	DAVID TARASCHI	MEETING - 4TH QTR 2020	450.00
			450.00
002370			
002370	JACK LIPSETT	MEETING - 4TH QTR 2020	450.00
			450.00
002371			
002371	M. JAMES MALEY	MEETING - 4TH QTR 2020	450.00
			450.00
002372			
002372	NEAL ROCHFORD	MEETING - 4TH QTR 2020	300.00
			300.00
002373			
002373	JOSEPH WOLK	MEETING - 4TH QTR 2020	450.00

002374			
002374	MICHAEL MEVOLI	MEETING - 4TH QTR 2020	450.00
			450.00
002375			
002375	TERRY KIERSZNOWSKI	MEETING - 4TH QTR 2020	300.00
			300.00
002376			
002376	JOSEPH GALLAGHER	MEETING - 4TH QTR 2020	450.00
			450.00
002377			
002377	COURIER POST	ACCT: CHL-083028 - MTG - 10.16.20	73.44
			73.44
002378			
002378	ALLSTATE INFORMATION MANAGEMNT	ACCT#409 - ARC & STOR - 9.30.20	94.79
			94.79
002379			
002379	GLOUCESTER CITY	2020 OPTIONAL SAFETY AWARD	1,000.00
			1,000.00
002380			
002380	MEDLOGIX LLC	WC MCS - CHERRY HILL 11/20	1,083.00
002380	MEDLOGIX LLC	WC MCS 11/20	9,904.00
			10,987.00
002381			
002381	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 11/20	1,103.00
			1,103.00
002382			
002382	LOUIS DiANGELO	MEETING - 4TH QTR 2020	450.00
			450.00
002383			
002383	SCIROCCO INSURANCE GROUP	WOODLYNNE BORO - 1ST INSTALL 2020	2,738.00
002383	SCIROCCO INSURANCE GROUP	AUDUBON PARK - 1ST INSTALL 2020	972.00
			3,710.00
002384			
002384	AUDUBON BOROUGH	2020 OPTIONAL SAFETY AWARD	1,000.00
			1,000.00
		Total Payments FY 2020	90,110.30
		TOTAL PAYMENTS ALL FUND YEARS	\$90,110.30

Chairperson

Attest:

Dated: _____

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

Treasurer

November 23, 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 October 31, 2020 for Fund Years 2016, 2017, 2018 and 2019. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

- **BILL LIST FOR THE MONTH OF NOVEMBER:**

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for October totaled \$63,128.10.

- **RECEIPT ACTIVITY FOR October:**

Cherry Hill Deductible	\$ 14,915.61	
Total Receipts		<u>\$14,915.61</u>

- **CLAIM ACTIVITY FOR October:**

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

Property Liability Claims	\$ 85,989.77	
Workers Compensation Claims	195,229.44	
Administration Expense	<u>131,301.01</u>	
Total Claims/Expenses		<u>\$412,520.22</u>

- **CASH ACTIVITY FOR October:**

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$25,648,532.85 to a closing balance of \$25,288,141.22 showing a decrease of \$360,391.63.

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

Sincerely,
Elizabeth Pigliacelli, Treasurer

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

Current Fund Year: 2020										
Month Ending: October										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	568,976.91	6,108,243.79	1,937.19	10,881,469.32	(47,936.33)	406,838.85	(5,705.91)	7,750,291.96	(15,583.43)	25,648,532.35
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,915.61	14,915.61
Invest Pymnts	1,294.00	8,196.98	1,219.68	14,602.41	19.07	1,263.20	9.59	10,400.53	0.37	37,005.83
Invest Adj	137.26	869.49	129.37	1,548.94	2.02	134.01	1.02	1,103.23	0.04	3,925.38
Subtotal Invest	1,431.26	9,066.47	1,349.05	16,151.35	21.09	1,397.21	10.61	11,503.76	0.41	40,931.21
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,431.26	9,066.47	1,349.05	16,151.35	21.09	1,397.21	10.61	11,503.76	14,916.02	55,846.82
EXPENSES										
Claims Transfers	27,872.07	55,040.70	3,077.00	179,803.49	0.00	0.00	0.00	0.00	15,425.95	281,219.21
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131,301.01	0.00	131,301.01
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,718.21	0.00	3,718.21
TOTAL	27,872.07	55,040.70	3,077.00	179,803.49	0.00	0.00	0.00	135,019.22	15,425.95	416,238.43
END BALANCE	542,536.10	6,062,269.56	209.24	10,717,817.18	(47,915.24)	408,236.06	(5,695.30)	7,626,776.50	(16,093.36)	25,288,140.74

REPORT STATUS SECTION

Report Month: October

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	October						
CURRENT FUND YEAR	2020						
Description:	Investors Operating-58892	Investors Prop & Liab Claims- 58910	Investors WC Claims-58905	Wilmington Trust - 5884	JCMI		
ID Number:							
Maturity (Yrs)							
Purchase Yield:							
TOTAL for All Accts & instruments							
Opening Cash & Investm	\$25,648,532.85	10,529,130.97	- 38,698.73	48,218.49	15,109,882.12	-	-
Opening Interest Accrua	\$41,191.68	-	-	-	41,191.68	-	-
1 Interest Accrued and/or	-\$41,191.68	\$0.00	\$0.00	\$0.00	-\$41,191.68	\$0.00	\$0.00
2 Interest Accrued - discou	\$0.00	\$0.00	\$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	\$0.00	\$0.00
4 Accretion	\$3,925.38	\$0.00	\$0.00	\$0.00	\$0.00	\$3,925.38	\$3,925.38
5 Interest Paid - Cash Inst	\$63,128.10	\$2,283.57	\$37.60	\$61.03	\$41,194.15	\$19,551.75	\$19,551.75
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$26,122.29	\$0.00	\$0.00	\$0.00	\$0.00	-\$26,122.29	-\$26,122.29
8 Net Investment Income	-\$260.49	\$2,283.57	\$37.60	\$61.03	\$2.47	-\$2,645.16	-\$2,645.16
9 Deposits - Purchases	\$20,449,033.78	\$18,625.61	\$85,989.77	\$195,229.44	\$0.00	\$20,149,188.96	\$20,149,188.96
10 (Withdrawals - Sales)	-\$20,850,356.60	-\$5,416,230.22	-\$85,989.77	-\$195,229.44	-\$15,151,076.27	-\$1,830.90	-\$1,830.90
Ending Cash & Investment	\$25,288,141.22	\$5,133,809.93	-\$38,661.13	\$48,279.52	\$0.00	\$20,144,712.90	\$20,144,712.90
Ending Interest Accrual Bal	-\$0.00	\$0.00	\$0.00	\$0.00	-\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$313,612.73	\$174,904.23	\$40,420.61	\$98,287.89	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)	-\$13,428.77	-\$96,591.31	\$88,480.41	-\$5,317.87	\$0.00	\$0.00	\$0.00
Balance per Bank	\$25,588,325.18	\$5,212,122.85	\$90,239.89	\$141,249.54	\$0.00	\$20,144,712.90	\$20,144,712.90
		\$0.00	0.0	\$0.00			

OCTOBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	10/07/20	5,999.96				5,999.96	
2	10/07/20	39,494.31				39,494.31	
3	10/14/20	26,820.14				26,820.14	
4	10/14/20	40,704.27				40,704.27	
5	10/21/20	25,841.70				25,841.70	
6	10/21/20	38,397.28				38,397.28	
7	10/28/20	23,615.03				23,615.03	
8	10/28/20	37,849.39				37,849.39	
9	10/30/20	3,712.94				3,712.94	
10	10/30/20	26,959.22				26,959.22	
11	11/02/20	11,824.97				11,824.97	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	281,219.21	-	-	-	281,219.21	
	Monthly Rpt	281,219.21				281,219.21	
	Variance	-	-	-	-	-	

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

Month		October							
Current Fund Year		2020							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid October	Monthly Recoveries October	Calc. Net Paid Thru October	TPA Net Paid Thru October	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	212,433.53	27,872.07	0.00	240,305.60	240,305.60	0.00	0.00	0.00
	Liability	3,883.38	2,156.30	0.00	6,039.68	6,039.68	0.00	0.00	0.00
	Auto	55,092.53	500.00	0.00	55,592.53	55,592.53	0.00	0.00	0.00
	Workers Comp	431,167.02	110,832.01	0.00	541,999.03	541,999.03	0.00	0.00	0.00
	Cherry Hill	7,512.90	5,440.04	7,512.90	5,440.04	5,440.04	(0.00)	0.00	(0.00)
	Total	710,089.36	146,800.42	7,512.90	849,376.88	849,376.88	0.00	0.00	0.00
2019	Property	1,124,367.57	0.00	0.00	1,124,367.57	1,124,367.57	(0.00)	(0.00)	0.00
	Liability	186,894.97	9,851.83	0.00	196,746.80	196,746.80	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	1,643,947.47	16,300.12	0.00	1,660,247.59	1,660,484.09	(236.50)	(473.00)	236.50
	Cherry Hill	7,512.90	9,036.41	7,140.71	9,408.60	9,408.60	(0.00)	0.00	(0.00)
	Total	3,026,428.65	35,188.36	7,140.71	3,054,476.30	3,054,712.80	(236.50)	(473.00)	236.50
2018	Property	354,056.39	0.00	0.00	354,056.39	354,056.39	(0.00)	(0.00)	0.00
	Liability	182,373.58	16,433.65	0.00	198,807.23	198,807.23	(0.00)	0.00	(0.00)
	Auto	106,805.27	0.00	0.00	106,805.27	106,805.27	0.00	0.00	0.00
	Workers Comp	2,201,780.98	43,549.18	0.00	2,245,330.16	2,244,829.15	501.01	501.01	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	2,845,016.22	59,982.83	0.00	2,904,999.05	2,904,498.04	501.01	501.01	0.00
2017	Property	427,202.53	0.00	0.00	427,202.53	427,202.53	(0.00)	(0.00)	0.00
	Liability	550,270.00	20,897.92	0.00	571,167.92	571,167.92	0.00	0.00	0.00
	Auto	595,548.16	2,577.00	0.00	598,125.16	598,125.16	(0.00)	(0.00)	0.00
	Workers Comp	1,871,755.08	7,113.29	0.00	1,878,868.37	1,877,889.17	979.20	979.20	0.00
	Cherry Hill	574.64	0.00	0.00	574.64	574.64	(0.00)	(0.00)	0.00
	Total	3,445,350.41	30,588.21	0.00	3,475,938.62	3,474,959.42	979.20	979.20	0.00
2016	Property	406,447.88	0.00	0.00	406,447.88	406,447.88	0.00	0.00	0.00
	Liability	962,729.81	5,701.00	0.00	968,430.81	968,430.81	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	1,937,750.36	2,008.89	0.00	1,939,759.25	1,939,510.40	248.85	248.85	0.00
	Cherry Hill	262.00	949.50	262.00	949.50	949.50	0.00	0.00	0.00
	Total	4,290,971.41	8,659.39	262.00	4,299,368.80	4,299,119.95	248.85	248.85	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Cherry Hill	(278.50)	0.00	0.00	(278.50)	0.00	(278.50)	(278.50)	0.00
	Total	(278.50)	0.00	0.00	(278.50)	0.00	(278.50)	(278.50)	0.00
TOTAL		14,317,577.55	281,219.21	14,915.61	14,583,881.15	14,582,667.09	1,214.06	977.56	236.50



Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
Opening Market Value	\$15,109,882.12	\$14,668,811.49
Accrued Income	41,191.68	59,515.26
Opening Market Value w/Accrued Income	\$15,151,073.80	\$14,728,326.75
Contributions		
Cash Receipts	-	-
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	-	-
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-1,412,638.22	-1,412,638.22
Other Fees	-	-
Securities Transferred Out	-13,695,671.65	-13,695,671.65
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-1,887.31	-7,456.77
Total Withdrawals	-\$15,110,197.18	-\$15,115,766.64
Net Contributions & Withdrawals	-\$15,110,197.18	-\$15,115,766.64
Closing Market Value	-	-
Accrued Income	-	-
Closing Market Value w/Accrued Income	-	-
Net Investment Change	-\$40,876.62	\$387,439.89
Net Investment Change Detail		
Net Investment Change	-\$40,876.62	\$387,439.89
Income Earned		
Dividends	2.47	526.25
Net Interest	-	170,514.51
Other Income	-	-
Change in Accrued	-41,191.68	-59,515.26
Total Income Earned	-\$41,189.21	\$111,525.50
Market Appreciation	\$312.59	\$275,914.39

Relationship Summary *(continued)*

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

October 01, 2020 - October 31, 2020

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	\$2.47	\$526.25
Interest	-	170,514.51
Other Income	-	-
Total Taxable	\$2.47	\$171,040.76
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$2.47	\$171,040.76

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

Realized Gain/Loss Summary

Category	Current Period	Year-to-Date
Short Term		
Gain	-	\$6,982.81
Loss	-	-
Total Short Term	-	\$6,982.81
Long Term		
Gain	-	9,687.50
Loss	-	-
Total Long Term	-	\$9,687.50
TOTAL GAIN/LOSS	-	\$16,670.31

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.



Relationship Summary *(continued)*

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

October 01, 2020 - October 31, 2020

Cash Activity Summary

Category	Current Period Cash	Year-to-Date Cash
Opening Balance	\$1,414,523.06	\$9,291.05
Receipts		
Cash Receipts	-	-
Dividends	2.47	526.25
Intra-Account Transfers	-	-
Maturities	-	6,551,354.26
Net Interest	-	170,514.51
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$2.47	\$6,722,395.02
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-1,412,638.22	-1,412,638.22
Other Fees	-	-
Purchases	-	-5,311,591.08
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-1,887.31	-7,456.77
Total Disbursements	-\$1,414,525.53	-\$6,731,686.07
TOTAL CLOSING BALANCE	-	-
Net Total Payables and Receivables	-	-
NET OF CASH BALANCE	-	-

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

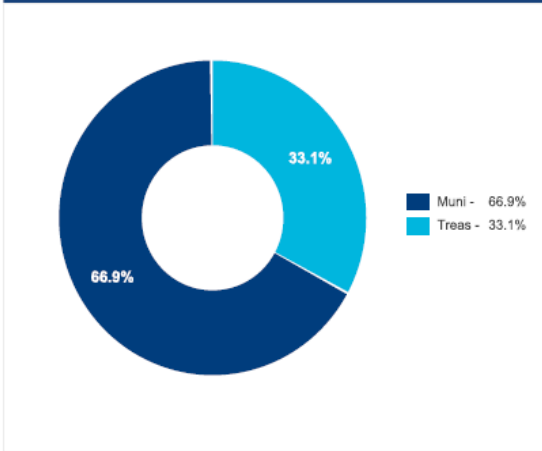
	Current Period		Fiscal Year to Date	
	10/1/2020	10/31/2020	1/1/2020	10/31/2020
NET ASSETS - BEGINNING OF PERIOD		0.00		0.00
RECEIPTS:				
RECD FROM PRIOR TRUSTEE/CUSTODIAN:				
SECURITIES	13,695,359.06		13,695,359.06	
INTEREST RECEIVABLE	40,856.09		40,856.09	
		13,736,215.15		13,736,215.15
RECEIVED FROM PLAN ADMINISTRATOR	20,148,853.37		20,148,853.37	
		20,148,853.37		20,148,853.37
INVESTMENT INCOME:				
INTEREST	19,887.34		19,887.34	
REALIZED GAIN/LOSS	6,175.76		6,175.76	
UNREALIZED GAIN/LOSS-INVESTMENT	-32,298.05		-32,298.05	
ACCRETION/AMORTIZATION	3,925.38		3,925.38	
		-2,309.57		-2,309.57
TOTAL RECEIPTS:		33,882,758.95		33,882,758.95
DISBURSEMENTS:				
ADMINISTRATIVE EXPENSES:				
TRUSTEE/CUSTODIAN	151.96		151.96	
INVESTMENT ADVISORY FEES	1,175.26		1,175.26	
CONSULTING	503.68		503.68	
		1,830.90		1,830.90
TRANSFERS OUT:				
SECURITIES	13,332,081.51		13,332,081.51	
UNREALIZED APPRECIATION	363,277.55		363,277.55	
INTEREST RECEIVABLE	40,856.09		40,856.09	
		13,736,215.15		13,736,215.15
TOTAL DISBURSEMENTS:		13,738,046.05		13,738,046.05
NET ASSETS - END OF PERIOD		20,144,712.90		20,144,712.90

Totals & Averages @ Market

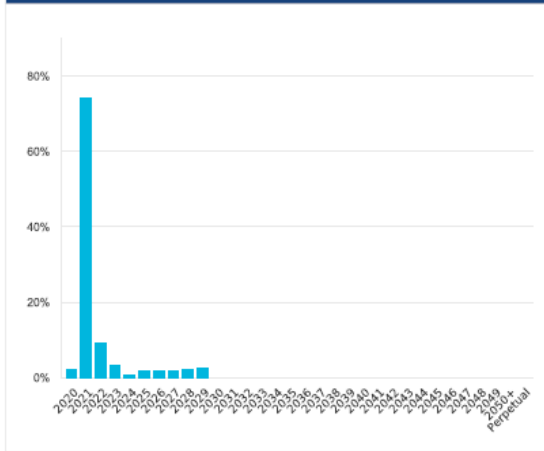
Summary Totals	
Original Face	\$237,782,000
Current Face (Par)	\$237,782,000
Market Principal	\$240,713,265
Accrued Interest	\$1,100,472
Cash & Cash Alternatives	\$84,745
Fixed Income Funds	\$0
Equity Balance	\$0
Total Portfolio Value	\$241,898,482
Next 12mo Cpn Cash Flow	\$3,181,925
Generic Annual Cpn Cash Flow	\$3,314,165
Weighted Averages	
Coupon*	1.394%
Maturity**	1.42 yrs
Duration	1.30
Yield to Worst	0.330%
Yield to Maturity	0.344%
Market Price*	101.233
Tax Lots Holdings Included	82 of 82

*Par-Wtd, all else Mix-Wtd.
**Avg life used for principal paydowns, and perpetual securities are assigned a 40 year maturity.

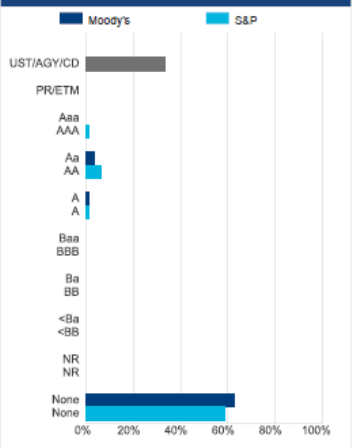
Asset Class



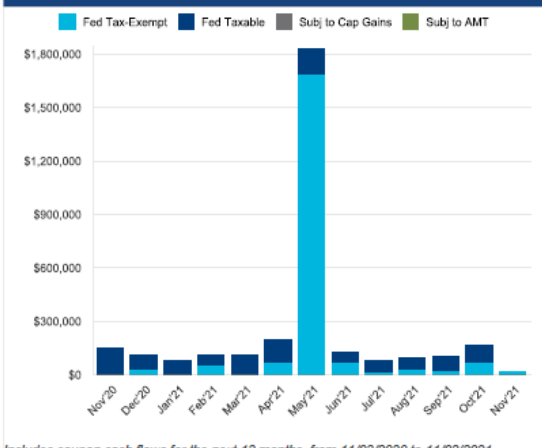
Maturity



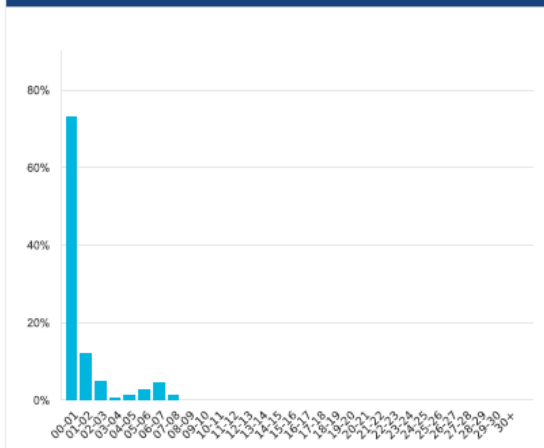
Ratings - Both



Coupon Cash Flow



Duration



Includes all tax lot holdings with recognized CUSIP, quantity, market price and full analytical calculations on reporting date. Includes coupon cash flows for the next 12 months, from 11/03/2020 to 11/02/2021.



Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Robert Garish, JIF Safety Director
DATE: November 4, 2020

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

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

LOSS CONTROL SURVEYS

- Township of Haddon on October 1, 2020
- Township of Voorhees on October 6, 2020
- Borough of Woodlynne on October 6, 2020
- Borough of Lindenwold on October 7, 2020
- Borough of Runnemede on October 8, 2020
- Borough of Audubon on October 21, 2020
- Borough of Bellmawr on October 22, 2020
- Borough of Mount Ephraim on October 22, 2020
- Borough of Gibbsboro on October 29, 2020

MEETING ATTENDED

- Camden JIF Claims Meeting on October 23, 2020
- Camden JIF Executive Safety Meeting on October 26, 2020

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
November 20, 2020	Claims Meeting	Telephonic / Zoom
November 23, 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.

- October 1- MSI Protecting Children from Abuse For Managers/Supervisors/Elected Officials
- October 2- MSI Bulletin- Protecting Children From Sexual Abuse Training for Law Enforcement Command Staff
- October 5- Law Enforcement- Remote Learning Challenges for Police Leaders
- October 6- Bulletin- Rules for Holding Emergency Remote Public Meetings
- October 8- Bulletin- Halloween Celebrations During the COVID-19 Outbreak
- October 9- MSI Bulletin- MSI LIVE Safety Training- November Registration Now Open
- October 22 - Law Enforcement- Ambush Attacks on Law Enforcement Officers
- October 23 - MSI Bulletin -Reopening Indoor Sport Practices and Competitions
- October 27 - Law Enforcement - Election Considerations for Law Enforcement Agencies
- October 29 - MSI Bulletin- Mandatory COVID-19 Workplace Safety for NJ Employers

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
Brooklawn	4
Camden City	3
Haddonfield	6

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

MEL Media Library	
Municipality	Number of Videos
Berlin	4
Haddonfield	4
Laurel Springs	3

MEL SAFETY INSTITUTE (MSI)

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

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

NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions, or you need to appoint a new Training Administrator, please advise (afelip@jamontgomery.com).

November & December Webinar Training Schedule

Click on Topic to Register

Date	Webinar Topic	Time
11/2/20	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
11/2/20	Leaf Collection Safety	10:00 - 12:00 pm
11/2/20	Chipper Safety	1:00 - 2:00 pm
11/3/20	Traffic Control in Work Zones	8:30 - 10:30 am
11/3/20	Chain Saw Safety	11:00 - 12:00 pm
11/3/20	Sanitation/Recycling Safety	1:00 - 3:00 pm
11/4/20	Personal Protective Equipment (PPE)	8:30 - 10:30 am
11/4/20	Driving Safety Awareness	1:00 - 2:30 pm
11/4/20	HazCom w/GHS - Evening	6:30 - 8:00 pm
11/5/20	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
11/5/20	Fire Extinguisher	11:00 - 12:00 pm
11/5/20	Fire Safety	1:00 - 2:00 pm
11/6/20	Confined Space for Entrants & Attendants	9:00 - 11:00 am
11/6/20	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
11/9/20	Fall Protection Awareness	8:30 - 10:30 am
11/9/20	Hearing Conservation	11:00 - 12:00 pm
11/9/20	Preparing for First Amendment Audit	9:00 - 11:00 am
11/9/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials - Evening	6:00 - 8:00 pm
11/10/20	HazCom w/GHS	8:30 - 10:00 am
11/10/20	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
11/10/20	Accident Investigation	1:00 - 3:00 pm
11/11/20	Flagger Skills and Safety Considerations	8:30 - 9:30 am

Date	Webinar Topic	Time
11/11/20	Traffic Control in Work Zones	10:00 - 12:00 pm
11/12/20	Chipper Safety	8:30 - 9:30 am
11/12/20	Personal Protective Equipment (PPE)	10:00 - 12:00 pm
11/12/20	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
11/12/20	Bloodborne Pathogens (BBP) - Evening	7:30- 8:30 pm
11/13/20	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/13/20	Shop and Tool Safety	11:00 - 12:00 pm
11/13/20	Leaf Collection Safety	1:00 - 3:00 pm
11/16/20	Ethics for New Jersey Officials and Employees	9:00 - 11:00 am
11/16/20	CDL-Drivers Safety Regulations	9:00 - 11:00 am
11/16/20	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
11/17/20	Confined Space Entry for Supervisors	9:00 - 12:00 pm
11/17/20	Dealing with Difficult People	9:00 - 11:00 am
11/17/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
11/18/20	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/18/20	Chain Saw Safety	11:00 - 12:00 pm
11/19/20	Bloodborne Pathogens (BBP)	9:00 - 10:00 am
11/19/20	Hearing Conservation	10:30 - 11:30 pm
11/19/20	Fire Extinguisher	1:00 - 2:00 pm
11/20/20	Fire Safety	8:30 - 9:30 am
11/20/20	HazCom w/GHS	10:00 - 11:30am
11/20/20	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
11/23/20	Fall Protection Awareness	9:00 - 11:00 am
11/23/20	Flagger Skills and Safety Considerations	1:00 - 2:00 pm
11/24/20	Driving Safety Awareness	8:30 - 10:00 am
11/24/20	Ladder Safety/Walking Surfaces	10:30 - 12:30 pm
11/30/20	HazMat Awareness w/HazCom GHS	8:30 - 10:00 am
11/30/20	Sanitation/Recycling Safety	10:30 - 12:30 pm
11/30/20	CDL-Drivers Safety Regulations	1:00 - 3:00 pm
12/1/20	Personal Protective Equipment (PPE)	8:30 - 10:30 am
12/1/20	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
12/1/20	HazCom w/GHS	1:00 - 2:30 pm
12/2/20	Fire Safety	8:30 - 9:30 am
12/2/20	Fire Extinguisher	10:00 - 11:00 am
12/2/20	Driving Safety Awareness	1:00 - 2:30 pm
12/3/20	Confined Space for Entrants & Attendants	8:30 - 10:30 am
12/3/20	Fall Protection Awareness	1:00 - 3:00 pm
12/4/20	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
12/4/20	Hearing Conservation	11:00 - 12:00 pm
12/4/20	Traffic Control in Work Zones	1:00 - 3:00 pm
12/7/20	Building Trust and a Constitutionally Sound Police Agency Through Training	9:00 - 10:30 am
12/7/20	Leaf Collection Safety	8:30 - 10:30 am
12/7/20	Chipper Safety	11:00 - 12:00 pm
12/7/20	Dealing with Difficult People	1:00 - 3:00 pm
12/8/20	Preparing for First Amendment Audits	9:00 - 11:00 am

Date	Webinar Topic	Time
12/8/20	<u>Ethics for NJ Local Government Employees</u>	9:00 - 11:00 am
12/8/20	<u>Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</u>	1:00 - 3:00 pm
12/9/20	<u>HazMat Awareness with Hazard Communication & NJ Right to Know</u>	8:30 - 11:30 am
12/9/20	<u>Bloodborne Pathogens (BBP)</u>	1:00 - 2:00 pm
12/10/20	<u>Snow Plow/Snow Removal Safety</u>	8:30 - 10:30 am
12/10/20	<u>Shop and Tool Safety</u>	11:00 - 12:00 pm
12/10/20	<u>Confined Space for Entrants & Attendants</u>	1:00 - 3:00 pm
12/11/20	<u>Flagger Skills and Safety Considerations</u>	8:30 - 9:30 am
12/11/20	<u>Hearing Conservation</u>	10:00 - 11:00 pm
12/14/20	<u>CDL-Drivers Safety Regulations</u>	9:00 - 11:00 am
12/14/20	<u>CDL- Reasonable Suspicion for Supervisors</u>	1:00 - 3:00 pm
12/15/20	<u>Fall Protection Awareness</u>	8:30 - 10:30 am
12/15/20	<u>Personal Protective Equipment (PPE)</u>	1:00 - 3:00 pm
12/16/20	<u>Sanitation/Recycling Safety</u>	8:30 - 10:30 am
12/16/20	<u>Lock Out/Tag Out (LOTO)</u>	1:00 - 3:00 pm
12/17/20	<u>Fire Safety</u>	9:00 - 10:00 am
12/17/20	<u>Fire Extinguisher</u>	10:30 - 11:30 am
12/18/20	<u>Driving Safety Awareness</u>	8:30 - 10:00 am
12/18/20	<u>HazCom w/GHS</u>	10:30 - 12:00 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL - Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry - Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Dealing With Difficult People	1 / M	Playground Safety Inspections	2 / T
Defensive Driving-6-Hour	6 / M	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / M
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Ethics for NJ Officials and Employees	2 / E	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	2 / M,G
Excavation Trenching & Shoring	2 / T,M	Shop and Tool Safety	1 / T
Fall Protection Awareness	2 / T,M	Seasonal Public Works Operations	3 / T
Fast Track to Safety	4 / T	Snow Plow Safety	2 / T
Fire Extinguisher	1 / T	Special Events Management	2 / M
Fire Safety	.5/ T -.5/ G	Shift Briefing Essentials	1 / M
Flagger / Workzone Safety	2 / T,M		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	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
Ethics for NJ Officials and Employees	2 / E,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 / Workzone Safety	2 / S	Special Event Management	2 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
Ethics for NJ Officials and Employees	2 / E	Ethics for NJ Officials and Employees	2 / 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	Ethics for NJ Officials and Employees	2 / E
Heavy Equipment	3 / CRP	Dealing With Difficult People	1 / OFF
Sanitation and Recycling Safety	2 / CRP	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFF
CEU's for Park and Rec Professionals			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories		***Categories(cont)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	
GEN - General Secondary Duties		OFF - Office Admin/General Duties	
OFM - Office Mgmt. and Ancillary subjects			

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 9/22/2020 To 10/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Heartland Stratford SPE LLC I - Borough of Laurel Springs	and Shea Bontinul Propco LLC 550 W. B Street 4th Floor San Diego, CA 92101	RE: Fire Training Evidence of Insurance for use of property at 710 Laurel Road, Stratford, NJ for fire training from September through December 2020. Laurel Springs Fire Department is an additional named insured of the Borough of Laurel Springs.	9/23/2020 #2594924	GL AU EX WC
H - SAS WHP I - Township of Cherry Hill	712 5th Ave #11 New York, NY 10019	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 at Equity Retail Brokers, located at 324 White Horse Pike, Haddon Heights, NJ 08035, for training by the Cherry Hill Police Department on 10/1/20 and 10/2/20.	9/30/2020 #2611247	GL AU EX WC OTH
H - Parking Authority of City of I - City of Camden	Camden 10 Delaware Ave Camden, NJ 08102	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. Evidence of insurance with respects to the City's sponsorship of a 5K Walk on the Waterfront being held in Parking Lot 1 on 10/4/20.	10/1/2020 #2618995	GL AU EX WC OTH
H - Municipal Capital Finance I - Township of Cherry Hill	4600 Broadway Allentown, PA 18104	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: Lease of Equipment Valuing the Total of \$85,289.69. 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 following equipment, with a total value of \$85,289.69.: (5) Ricoh MP2555SP Digital Copiers w/ Accessories, (4) Ricoh MP3555 Digital Copiers w/ Accessories, (4) Ricoh MP6055SP Digital Copiers w/ Accessories, (3) Ricoh IMC3500 Digital Copiers, and (3) Ricoh IMC6000 Digital Copiers w/ Accessories	10/6/2020 #2634873	GL AU EX WC OTH
H - Camden County Division of I - Township of Gloucester	Environmental Affairs 1301 Park Blvd. Cherry Hill, NJ 08002	Camden JIF and MEL JIF limits are in excess of the Township of Gloucester's \$500,000 SIR on WC. RE: Blackwood Lake Advisory Committee c/o Tonya Hoelke, 5 Wilcox Lane, Blackwood, NJ 08012, Community Clean-up Bike Path from Brown Ave to woodland Ave and including Blackwood Lake area, on 10/17/20 rain date 10/18/20 Camden County Division of Environmental Affairs is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	10/8/2020 #2637879	GL AU EX WC OTH

10/27/2020

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 9/22/2020 To 10/22/2020

H - NJ Dept of Health & Senior Services I - Barrington Ambulance Association, Inc.	Office of EMS PO Box 360 Trenton, NJ 08625	Evidence of Insurance for the Barrington Ambulance Association covered under the Borough of Barrington	10/9/2020 #2638729	GL AU EX WC
H - State of NJ I - Borough of Haddonfield	Dept of Health & Senior Services, Office of EMS PO Box 360 Trenton, NJ 08625	Evidence of Insurance with respect to state recertification of Haddonfield Ambulance Association	10/16/2020 #2641973	GL AU EX WC
H - Pioneer Pipe I - Cherry Hill Fire District	3809 Church Road Mt. Laurel, NJ 08054	RE: Training 10/20/20 through 10/22/20 Evidence of insurance with respects to the use of facilities for training on 10/20/20 - 10/22/20.	10/16/2020 #2642727	GL AU EX WC
H - Jesco, Inc. I - Township of Cherry Hill	1790 Route 38 Lumberton, NJ 08048	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: John Deere 744K Wheel Loader, serial #692778, valued at \$527,000, from 10/23/20-12/28/20. Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of John Deere 744K Wheel Loader, serial #692778, valued at \$527,000, from 10/23/20-12/28/20.	10/16/2020 #2642729	GL AU EX WC OTH
Total # of Holders: 9				



**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%
October	\$195,404.71	\$128,349.34	\$67,055.37	34.32%
TOTAL 2020	\$2,335,826.57	\$1,219,099.13	\$1,116,727.44	47.81%

Monthly & YTD Summary:

PPO Statistics	October	YTD
Bills	172	1,730
PPO Bills	161	1,596
PPO Bill Penetration	93.60%	92.25%
PPO Charges	\$183,607.99	\$2,134,083.67
Charge Penetration	93.96%	91.36%

Savings History:

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

APPENDIX I – MINUTES

October 26, 2020 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – OCTOBER 26, 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	Absent
Jack Lipsett	Gloucester City	Present

EXECUTIVE COMMITTEE ALTERNATES:

Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill
Larry Spellman, Voorhees
Mark Godfrey, Magnolia
Sharon Eggleston, Camden City
Jason Asuncion, Camden City
Dawn Amadio, Pine Valley
Ken Cheeseman, Laurel Springs
Glenn Werner, Gibbsboro
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
Mark von der Tann	Insurance Agencies
Walt Eife	McLaughlin
Terry Mason	M&C Insurance
Emily Koval	Perma
Harry Earl	JA Montgomery

WELCOME: Chairman Mevoli welcomed everyone to the meeting.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF SEPTEMBER 28, 2020

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF SEPTEMBER 28, 2020

Motion:	Commissioner Wolk
Second:	Commissioner Gallagher
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

2021 Budget – The proposed 2021 Budget appears on **Page 3**. The Executive Committee held a budget workshop Zoom meeting on October 21st 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.

Executive Director reviewed the budget and said loss funds are down \$63,000 almost 1%. Fortunately, the JIF did not have any claims for either sexual molestation or the firefighter presumption act that can be funded at 75%, which is a savings of about \$66,000. All things tolled the loss funds are coming in very favorably, at less than 1%. The MEL is up some, but the property is down. Overall, total loss funds are 0.36% and fund professionals at a 2% increase. However, there is competition for Claims Administration and Managed Care which will go to the Rules and Contracts Committee to review. The budget numbers may need to be adjusted slightly before the budget adoption next month if necessary. The premium for the POL EPL is 0.57% which is excellent news and the statewide average is 2.25%. The Camden JIF is very fortunate, which is a testament to Mr. Nardi and all the attorneys who work on these lines of coverage and also, the members that keep this in check. One area that we see significant increases is Cyber

Liability with a \$66,000 increase. This line of coverage is exploding, and the rate has doubled. Overall the 2021 budget is at a 0.49% increase in the amount of \$14,796,610. Commissioner Maley said the Budget Committee reviewed all of the budget items and the dividend last week so the leg work has already been done by the Committee and with Executive Director Stokes and the staff.

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

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.

Motion:	Commissioner Maley
Second:	Commissioner Gallagher
Roll Call Vote:	8 Ayes, 0 Nays

2021 RFQ Process – The fund office has advertised Request for Qualifications for all Fund Professional positions; responses were due back on September 23rd. 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

Motion:	Commissioner Maley
Second:	Commissioner DiAngelo
Roll Call Vote:	8 Ayes, 0 Nays

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 3rd 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 – 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 August 31, 2020 the statutory surplus was \$9.4 million a small gain of \$30,000 over the prior month. Fund Year 2019 continues to run a deficit and 2020 which is common with several JIFs in the state. Executive Director reviewed the Expected Loss Ratio Analysis as of August 31, 2020 where the actuary projected the JIF at 31 % and the Camden JIF currently stands at 37%. On the Lost Time Accident Frequency as of August 31st the Camden JIF stands at 0.95 with two 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 20-26 October 2020 Vouchers

TOTAL 2020	\$135,011.01
TOTAL	\$ 135,011.01

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

Closed	\$0.00
2016	\$ 6,304.60
2017	\$8,525.00
2018	\$35,737.22
2019	\$247,072.17
2020	\$134,143.20

TOTAL	\$431,782.44
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MOTION TO APPROVE OCTOBER 2020 VOUCHERS RESOLUTION 20-26

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

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

Motion: Commissioner Maley
 Second: Commissioner Lipsett
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said to supplement the discussion about the revisions and the updating of the EPL POL Manual as done in years past, it has really been left up to many of the municipal administrator's clerks and other personnel. Attorney Nardi said if there are any municipal attorneys that have any questions concerning the process or updates to the manual they may contact his office for assistance. It is a pretty daunting task and we do not want to run into the situation where some towns are subject to higher deductibles.

SAFETY DIRECTOR:

Safety Director Saville reviewed the monthly reports. MSI in person 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.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Certificate Report was included on pages 39-41 for the period 8/22/20 to 9/22/20 was included in the agenda with 15 certificated issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of September 2020 where there was a savings of 55.51% for the month and a total of 49.04% 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 Gallagher
Second:	Commissioner DiAngelo
Roll Call Vote:	8 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: Ari Messinger of Cherry Hill Township said he would like to compliment JA Montgomery with the online trainings which seem to work very well with staff schedules and the training has been very well received.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Lipsett
Vote:	Unanimous

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

MEETING ADJOURNED: 5:45 PM

Karen A. Read, Assisting Secretary for
M. James Maley, SECRETARY

APPENDIX II
RCF, EJIF & MEL MINUTES



Municipal Excess Liability Residual Claims Fund

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

October 21 2020

Memo to: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: RCF October Meeting

2021 Budget: A Public Hearing was held and the enclosed 2021 operating budget was reviewed and adopted by the Board of Fund Commissioners.

2020 Fiscal Management Plan Amendment: The Fund Office has been notified that Ms. Janet Buggle has retired from Qual-Lynx. Ms. Buggle is an authorized signer on the Qual-Lynx claims accounts therefore she should be removed. The Board of Fund Commissioner accepted the recommendation to amend the Plan of Risk Management to remove Ms. Buggle from the signatory list.

2016 Claim Transfers: A motion was passed asking all members of the RCF Fund to adopt the attached resolution at their October / November meeting to transfer their 2016 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of December 31, 2020.

Professional Services: The RFQs for professional services for the 2021-2023 contract term were released on July 22, 2020 with a response deadline of September 9, 2020. The Contract Review Committee recommendations on contract awards will be confirmed at reorganizational meeting scheduled on January 6, 2021.

Claims Committee: The Claims Review Committee met on September 2nd and also the morning of the Oct. 21st Commissioner's meeting; minutes of the September meeting were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is the 2021 Reorganization scheduled for **Wednesday January 6, 2021** at 10:30AM.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2021 ADOPTED BUDGET				
	2020 ANNUALIZED	2021 ADOPTED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
Run-in Claim Receivable	10,000	15,000	5,000	50%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	10,000	15,000	5,000	50%
EXPENSES				
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%
SUBTOTAL	510,717	520,931	10,214	2%
EXPENSE CONTINGENCY	135,283	136,639	1,356	1%
TOTAL BUDGET	656,000	672,570	11,570	1.8%



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: October 21, 2020
TO: Fund Commissioners
Camden County Municipal Joint Insurance Fund
FROM: Commissioner Joseph Wolk
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2021 BUDGET - At the September Executive Committee meeting, the Fund introduced a budget for fund year 2021. In accordance with the regulations, the budget was advertised in the Fund's official newspaper and sent to each member. The Public Hearing for the budget was held at this meeting. For reference, a copy of the budget, as introduced, follows this report.

A motion to adopt a budget for the New Jersey Municipal Environmental Risk Management Fund Joint Insurance Fund as presented for fund year 2021 and to certify annual assessments, based upon the adopted 2021 budget for member Joint Insurance Funds was approved.

EJIF DIVIDEND - The request for approval of the EJIF's \$2,500,000 dividend was filed with the State on October 6, 2020. We await their approval. Once approval is received, checks will be issued.

FUND QPA CONTRACT RENEWAL – The Executive Committee authorized the renewal of The Canning Group's professional services contract, without competitive bidding, to serve as the Fund's Qualified Purchasing Agent in 2021 for a fee not to exceed \$5,000.

NEXT MEETING- The next meeting of the EJIF is scheduled for November 18, 2020 via Zoom teleconference.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2021 ADOPTED BUDGET BASED ON 2010 CENSUS					
	10/21/2020 11:39	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	Total Loss Fund	2,284,546	2,217,597	(66,949)	-2.9%
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	Subtotal - Contracted Prof Svcs	1,269,525	1,292,765	23,240	1.8%
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	Subtotal - Non-contracted svcs	35,905	35,905	-	0.0%
31					
32	Subtotal-Contracted/Non-contracted s	1,305,430	1,328,670	23,240	1.8%
33					
34	Excess Aggregate Insurance	508,143	508,143	-	0.0%
35					
36	General Contingency	214,884	214,884	-	0.0%
37					
38	Total Exp, Fees & Contingency	2,028,457	2,051,697	23,240	1.1%
39					
40	TOTAL JIF APPROPRIATIONS	4,313,003	4,269,294	(43,709)	-1.0%

□



Municipal Excess Liability Joint Insurance Fund

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

Date: October 21, 2020
To: Fund Commissioners
Camden County Municipal Joint Insurance Fund
From: Commissioner Joseph Wolk
Subject: October MEL Meeting

- 2021 Rate Table & Budget** – Board of Fund Commissioners adopted revised 2021 Rate Table. Public hearing adopting 2021 rate table was conducted in June. Rate table revised to reset optional excess POLEPL and excess property rates to reflect 2020 rate table, as had been intended. Impact is less than 5% change.
- Market Renewal Update** - Executive Director and Underwriting Manager said the MEL has been in discussions with the Department of Banking and Insurance concerning the formation of a Captive to be domiciled in New Jersey. If formed, it may give the MEL an opportunity to reduce costs by reinsuring a portion of the primary public officials/employment practices liability policy underwritten by QBE. The captive will also allow the MEL to better respond to other issues that may occur due to the national insurance crisis.

Executive Director said the Fund is still waiting for confirmation from Safety National that Covid 19 workers' compensation claims will be consider "one occurrence". Executive Director said he expects the excess insurer to impose modifications to that coverage in 2021 said it is still very much an open question about how the excess policy will treat new waves of the virus beginning in January. However, the MEL has more than sufficient financial strength to cover these claims even if excess insurance is unavailable.

- Requests for Proposals:** Competitive Contracting RFPs were issued for the majority of the MEL's contracts. Responses were due in September. Management Committee met to begin its review of those responses assigned where it is identified as Evaluation Committee. Recommendation will be made in advance of 2021 Reorganization. Claims Review Committee will review responses submitted for Third Party Administrators and Managed Care Organizations. Safety & Education Committee will review MEL Safety Director/Trainer.

- ❑ **Employment Practices Program:** A webinar has been scheduled for October 29th at 2:00 pm to provide guidance to members' counsel and administrators on the new Personnel Manual and Employee Handbook.
- ❑ **Remote Public Meetings:** The Division of Local Government Services issued Local Finance Notice LFN2021-21 regarding holding remote public meetings during a declared emergency. Fund Attorney prepared a draft and distributed to Management Committee for review.
- ❑ **2020/2021 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar will be included in the League of Municipalities Virtual Conference. The program has already been filmed.
- ❑ **2020 Fiscal Management Plan Amendment:** Fiscal Management Plan amended to remove Ms. Janet Buggle as a signatory since she has retired from Qual-Lynx.
- ❑ **Legislative Committee:** The committee met at 11:00 am on October 14th; report will be distributed in November.
- ❑ **Safety & Education Committee:** The committee is scheduled to meet on November 10th.

The Risk Management Manual has completed editing and has been sent to the printer for fulfillment.

- ❑ **RCF Report:** Commissioner Clarke submitted his report on the RCF's September meeting. The RCF met and adopted its 2021 Budget just prior.
- ❑ **Cyber Task Force:** The MEL's Cyber Task Force has been meeting throughout the year to review the MEL's Cyber Risk Management Program and is expected to finalize revisions shortly. There will be clarification on Tiers 1 and 2 and a third tier will be added.
- ❑ **Coverage Committee:** A meeting of the coverage committee is in the process of being scheduled.
- ❑ **Emergency Restoration Services:** In early 2020 the MEL QPA issued a bid for Emergency Restoration Services and confirmed it may serve as a "rolling" list where responders that comply with bid specification will be posted to the MEL website. *CPR Restoration & Cleaning Service* whose response meets the bids specifications and was approved to be added to the list on the MEL's website.
- ❑ **Claims Review Committee:** The Claims Review Committee met on June 3, 2020 and July 16, 2020; minutes of both meetings enclosed separately. The committee will be meeting next on October 21, 2020.

- ❑ **Claims Administrator:** Workers' Compensation Claims Administrator said Qual-lynx created coding in its system to identify Covid-19 related claims and has been providing Executive Director with detailed and summary monthly reports.
- ❑ **Underwriting Manager:** Underwriting Manager is still actively marketing the renewal. He did report that the POLEPL primary coverage with QBE has been finalized and the increase is now reduced to 2.2%. Fund Attorney highlighted the efforts undertaken by the Underwriting Manager working with him and the QPA in meeting requirements of the Comptroller's office on commercial policies.
- ❑ **Fund Attorney:** Fund Attorney thanked J.A. Montgomery for their assistance in sharing the Governor's Executive Orders concerning Covid-19 and said it has been very helpful.