



# CAMDEN

## COUNTY MUNICIPAL

JOINT INSURANCE FUND

### MEETING AGENDA

### JANUARY 25, 2021 – 5:15 PM

MEETING BEING HELD ELECTRONICALLY

<https://permainc.zoom.us/j/97277969998>

ALSO TELEPHONICALLY AT:

929-205-6099

Meeting ID: 972 7796 9998

**\*\*\* SPECIAL NOTE \*\*\***  
**THIS MEETING SHALL SERVE AS THE 2021 REORGANIZATION MEETING OF THE FUND. ALL FUND COMMISSIONERS ARE ENCOURAGED TO ATTEND.**

#### OPEN PUBLIC MEETINGS ACT

Pursuant to Executive Order Number 103 dated March 9, 2020, the New Jersey Open Public Meetings Act and regulations thereunder, as amended, Adequate and Electronic Notice of this meeting was given by:

1. Sending advance written notice to the Courier Post for publication on January 20, 2021.
2. Filing advance written and electronic notice of this meeting with the Clerk/Administrator of each member municipality on January 11, 2021.
3. Posting Electronic Notice of this meeting on the Fund's website including the time, date of the meeting and instructions for access to the Remote Public Meeting, the agenda and for public comment.
4. Posting a copy of the meeting notice on the public bulletin board of all member municipalities.

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA  
MEETING: JANUARY 25, 2021  
5:15 P.M.**

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- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2020 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES:** November 23, 2020 Open Minutes..... **Appendix I**  
November 23, 2020 Closed Minutes..... **To be distributed**  
December 29, 2020 Open Minutes..... **Appendix I**
- CORRESPONDENCE - None**

**ADJOURN MEETING**

Chair vacated - Chairman Mevoli asks Executive Director to run meeting

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- MEETING OF FUND COMMISSIONERS CALLED TO ORDER**
- ROLL CALL OF ALL CAMDEN JIF FUND COMMISSIONERS TO CONFIRM QUORUM**
- ELECTION OF OFFICERS, FIVE-MEMBER EXECUTIVE COMMITTEE & THREE ALTERNATES**

.Nominating Committee Report.....**To be sent under separate cover.**

.Executive Director - asks for nominations and conducts election

**ATTORNEY SWEARS IN OFFICERS AND EXECUTIVE COMMITTEE**

- MEETING OF EXECUTIVE COMMITTEE CALLED TO ORDER**
- ROLL CALL OF 2021 EXECUTIVE COMMITTEE**

**REPORTS**

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
    .Executive Director's Report ..... **Page 1**
- TREASURER – Elizabeth Pigliacelli**  
    .December Vouchers - Resolutions 20-29 & 20-30.....**Page 40 & 42**  
    .January Vouchers - Resolution 21-10 ..... **Page 44**  
    .Monthly Reports – November & December.....**Page 47**
- ATTORNEY – Joseph Nardi, Esquire**  
    .2021 Defense Panel, Resolution 21-11..... **Page 61**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
    .Monthly Report and Agenda..... **Page 66**

**UNDERWRITING MANAGER – Conner Strong & Buckelew**  
.Monthly Certificate Holding report 10/22/20 to 11/22/20 ..... **Page 69**

**MANAGED CARE – Consolidated Services Group**  
.Monthly Report..... **Page 72**

**CLAIMS SERVICE – AmeriHealth Casualty**

**EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES - PERSONNEL -  
SAFETY & PROPERTY OF PUBLIC LITIGATION**

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**OLD BUSINESS**

**NEW BUSINESS**

**PUBLIC COMMENT**

**MEETING ADJOURNED**

**NEXT MEETING – February 22, 2021**

# Camden County Municipal Joint Insurance Fund

2 Cooper Street  
Camden, NJ 08102

Date: January 25, 2021  
Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund  
From: PERMA Risk Management Services  
Subject: Executive Director's Report

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**Welcome returning member Haddon Heights** – The Camden JIF would like to welcome back the Borough of Haddon Heights to the Fund.

**2021 Reorganization Resolutions**

**Fund Professional Service Agreements:** In August 2020, the board authorized the advertisement of RFQ's for certain Professional positions in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et Seq. Enclosed on **Page 3** is Resolution **21-1** reflecting the appointments and establishing compensation for Fund Year 2021.

**Motion to Approve Resolution 21-1 Appointing Fund Professionals**

Reorganization Resolution 21-2 through 21-9 by Consent Motion:

.Resolution 21-2 Establishment of a Fiscal Management Plan	Page 5
.Resolution 21-3 Establishment Public Meeting Procedures	Page 10
.Resolution 21-4 Establishment a Fund Records Program	Page 12
.Resolution 21-5 Authorization of Executive Committee Compensation	Page 13
.Resolution 21-6 2021 Risk Management Plan	Page 14
.Resolution 21-7 thru 21-9 Placement of POL/EPL, VDO & Cyber Security Liability Coverage	Pages 25-27

**Motion to adopt Resolutions 21-2 through 21-9.**

**Committee Appointments:** The Fund has eight standing committees. Enclosed is the Chairs list of the committee appointments for 2021, as well as a brief description of their charges. You are encouraged to volunteer to serve in the upcoming year. **(Page 28)**

**2021 Assessments:** The 2021 Assessments were mailed and emailed to all member towns on/about December 15<sup>th</sup>. First Installment payments are due by **January 31, 2021**.

**Residual Claims Fund 2021 Reorganization Meeting:** The Residual Claims Fund's 2021 Reorganization meeting was held on January 6, 2021 via Zoom. Enclosed is a copy of Commissioner Wolk's report on the meeting. **(Appendix II)**

- ❑ **E-JIF 2021 Reorganization Meeting:** The E-JIF 2021 Reorganization meeting was held on January 6, 2021 via Zoom. Enclosed is Commissioner Wolk’s report on the meeting. **(Appendix II)**
- ❑ **MEL 2021 Reorganization Meeting:** The MEL 2021 Reorganization meeting was held on January 6, 2021 via Zoom. Enclosed is a copy of Commissioner Wolk’s report on the meeting. **(Appendix II)**
- ❑ **2020/2021 Elected Officials Seminar:** The MEL’s Annual Elected Officials Seminar was held as part of the League of Municipalities Virtual Conference. The program has now been uploaded and can be accessed through the MEL Safety Institute. Enclosed on **Page 31** are directions to take the course.
- ❑ **Inclement Weather Procedure:** As a reminder, PERMA has instituted a procedure for Commissioners to confirm whether or not a meeting has been canceled. The Executive Director will discuss with the Fund Chairman if the meeting should be canceled. In the event of an early morning or evening meeting(s), PERMA will provide a recorded message indicating the status of the meeting. The recorded message can be obtained by calling the Fund's main number **(201) 881-7632** at any time of the day or night. For meetings that occur during the course of normal business hours, meeting status can be obtained by utilizing the same number.
- ❑ **Due Diligence Reports:**
  - ❖ **Financial Fast Track Report** Page 32
  - ❖ **Expected Loss Ratio Analysis** Page 33
  - ❖ **Lost Time Accident Frequency Reports** Page 34 & 35
  - ❖ **EPL Compliance Report** Page 36
  - ❖ **Fund Commissioners** Page 37
  - ❖ **2020 Fund Year Regulatory Checklist** Page 38
  - ❖ **RMC Agreements** Page 39

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
(Hereinafter referred to as the “FUND”)

**APPOINTING CERTAIN PROFESSIONALS AND SERVICE ORGANIZATIONS**

**WHEREAS**, the FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et. seq.); and

**WHEREAS**, The FUND finds it necessary and appropriate to obtain certain professional services and other extraordinary and other unspecifiable services, as defined in the Local Public Contracts Law, (N.J.S.A. 40A-11 et. seq.).

**WHEREAS**, the Fund resolved to award certain professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.; and

**WHEREAS**, the Fund is desirous to appoint and/or re-appoint the Fund Professionals – noted below – to three year terms (*unless otherwise specified*) commencing on January 1, 2021; and

**NOW, THEREFORE BE IT RESOLVED** by the Fund’s Governing Body that the contracts for the following professionals be appointed for 2021:

- I. **PERMA Risk Management Services** is hereby appointed as **Administrator**, Bradford Stokes is appointed as Executive Director, Joseph Hrubash as Deputy Executive Director and Karen Read as Account Manager and all as agent for process of services. 2021 Fee - \$472,357.00. The estimated dollar amount that will be expended in connection with this three year term is \$1,445,601.
- II. Mr. Joseph Nardi, Esq. of **Brown & Connery, LLP** is hereby appointed as **Fund Attorney** and shall receive a retainer for administrative services, legal research and legal opinions. In addition, Brown & Connery, LLP. shall provide **Litigation Management Services**. 2021 Fee - \$69,090.00. **Contract term to be one year.**
- III. **Elizabeth Pigliacelli** is hereby appointed as **Fund Treasurer**. 2021 Fee - \$24,262.00. **Contract term to be one year.**
- IV. **Investors Bank** is hereby appointed as **Banking Manager** at an earning rate based on a combined average balance of \$20,000,000 of participating joint insurance funds which will earn the higher end federal funds rate less .25% with a floor of .50%.
- V. **Bowman & Company** is hereby appointed as **Fund Auditor**. 2021 Fee - \$24,601.00 **Contract term to be one year.**
- VI. **Bowman & Company** is hereby appointed as **Fund Payroll Auditor**. 2021 Fee - \$17,825.00. **Contract term to be one year.**
- VII. **AmeriHealth Casualty Inc.** is hereby appointed as the **Claims Administrator** for the FUND to adjust all claims for current and prior Fund Years. 2021 Fee \$492,284.00. **Contract term to be one year.**

- VIII. **The Actuarial Advantage** is hereby appointed as **Actuary** for the FUND. 2021 Fee - \$54,959.00. The estimated dollar amount that will be expended in connection with this three year term is \$168,196.00.
- IX. **J.A. Montgomery Risk Control** is hereby re-appointed **Loss Control Consultant** and Right to Know Training Services to the FUND. 2021 Fee \$231,407.00. The estimated dollar amount that will be expended in connection with this three year term is \$708,198.
- X. **Conner Strong & Bucklew** is hereby re-appointed **Underwriting Manager** for the FUND. 2021 Fee - \$13,786.00. The estimated dollar amount that will be expended in connection with this three year term is \$42,101.00.
- XI. **Interstate Mobile Care** is hereby appointed as the **Fund CDL Drug & Alcohol Monitor** for the FUND. **Contract term to be one year.** 2021 Fee – \$34,417.00.
- XII. **Medlogix** is hereby re-appointed as the **Fund Managed Care Provider** for the FUND. 2021 Fee - \$137,322.00. The estimated dollar amount that will be expended in connection with this three year term is \$420,259.00.

All professionals and service organizations appointed pursuant to this Resolution shall serve the Fund for three year term unless otherwise specified from the adoption of this Resolution or until a successor shall be appointed and qualified, in accordance with the fees, terms and conditions of the Professional Services Contract(s) which will be entered into, a copy of which will be on file in the Fund office, located at 2 Cooper Street, Camden, NJ 08102.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY

**RESOLUTION NO. 21-2**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**  
(hereafter referred to as “THE FUND”)

**ESTABLISHING A FISCAL MANAGEMENT PLAN**

**FOR THE 2021 FUND YEAR**

**WHEREAS**, The FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et.seq.); and

**WHEREAS**, The FUND is subject to the requirements contained within the Local Fiscal Affairs Law (N.J.S.A. 40A-5, et.seq.) ; and

**NOW, THEREFORE BE IT RESOLVED**, The FUND’s Governing Body hereby appoints the following professionals for the 2021 Fund Year:

**I** The following financial institutions are hereby declared as The FUND’s Official Depositories:

Investors Bank

**II.** All funds for Administrative Expenses, Reinsurance, Dividends and Miscellaneous Expenses, shall be withdrawn from the Official named Depository by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this Resolution

Michael Mevoli	CHAIR
M. James Maley, Jr.	SECRETARY
Elizabeth Pigliacelli	TREASURER
Terry Shannon	COMMISSIONER

**III.** All funds for Claims payments shall be withdrawn from the Official Depository(ies) by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this Resolution.

**Michael Sullivan**  
**Juan Lopez**

**IV.** The Cash and Investment Policy attached herewith, shall be adopted.



- V. The rate of interest assessed by the Fund, for delinquent assessments shall
  - a. For the first 30 days - 0%
  - b. For the 31 to 60 days - the rate paid by the N.J. Cash Management Fund rate plus (2) percent.
  - c. For 61+ days – 10% percent per annum.
  
- VI. The assessment due dates are January 31, 2021 for the first installment and June 15, 2021 for the second installment.
  
- VII. Cherry Hill Township and the City of Camden operate on a fiscal calendar year beginning July 1 and ending June 30. Cherry Hill & Camden’s assessment due dates are February 28, 2021 for the first installment and July 31, 2021 for the second installment.
  
- VIII. Certifying and Approval Officer for all FUND expenses shall be the FUND’s Executive Director and/or the Account Manager so designated by the Executive Director.
  
- IX. Adjustments to Risk Management Fees in the amount of \$150 or less that are as a result of seminar credits will be waived.
  
- X. FOR WIRE TRANSFERS – that the FUND does hereby require that Investors Bank obtain voice confirmation prior to executing wire transfers to external accounts from the Fund Treasurer.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
2021 CASH MANAGEMENT AND INVESTMENT POLICY**

1.) **Cash Management and Investment Objectives**

The Camden County Municipal Joint Insurance Fund (hereinafter referred to as the FUND) objectives in this area are:

- a) Preservation of capital.
- b) Adequate safekeeping of assets.
- c) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e) Maximization of total return, consistent with risk levels specified herein.
- f) Investment of assets in accordance with State and Federal Laws and Regulations.
- g) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i) Stability in the value of the FUND's economic surplus.

2.) **Permissible Investments**

Investments shall be limited to investments authorized under **N.J.S.A. 40A:5-15.1** Joint Insurance Funds and Chapter 38, Joint Insurance Funds, Subchapter 1. Investments 5:38-1.1, 5:38-1.2 and 5:38-1.3 of the New Jersey Administrative Code.

3.) **Authorized Depositories**

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA). Specifically authorized depositories include but are not limited to:

Investors Bank

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Board. Such asset managers shall be discretionary trustees of the FUND.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall identify the investment that is the most advantageous to the fund, unless otherwise directed by the FUND. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Funds portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-16.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.)* The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.)* The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims impress accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

**RESOLUTION NO. 21-3**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
(hereafter the “FUND”)  
ESTABLISHING PUBLIC MEETING PROCEDURES**

**WHEREAS**, the FUND must establish meeting procedures for Fund Year 2021, and

- I. **THEREFORE BE IT RESOLVED**, by the Commissioners of the Camden County Municipal Joint Insurance Fund that the Fund shall hold public meetings during the year 2021 at on the fourth Monday of each month (unless otherwise noted) at 5:15 p.m. Meetings until further notice will be conducted virtually via Zoom.

February 22, 2021	Zoom	5:15 PM
March 22, 2021	Zoom	5:15 PM
April 26, 2021	Zoom	5:15 PM
May 24, 2021	Zoom	5:15 PM
June 28, 2021	Zoom	5:15 PM
July 26, 2021	Zoom	5:15 PM
August 23, 2021	Zoom	5:15 PM
September 27, 2021	Zoom	5:15 PM
October 25, 2021	Zoom	5:15 PM
November 22, 2021	Zoom	5:15 PM
January 24, 2022	Zoom	5:15 PM

\*Denotes third Monday of the month

- II. In addition, the Camden County Municipal Joint Insurance Fund Claims Committee will meet to discuss pending litigation and claims on the Friday before the fourth Monday of every month at 10AM via Zoom. The only exception to the Claims meeting schedule is the December 17, 2021 when the committee meets at 11:30 am.
- III. During the Public Comments portion of the meeting, any one person may address the Chairperson for a maximum of five (5) minutes; once a particular topic has been addressed by a member of the public, subsequent comments on that same topic by other people is limited to a maximum of two (2) minutes; and speakers are required to state their names and addresses.
- IV. The following is hereby designated the official newspaper (s) of the Fund: Courier Post, Cherry Hill, NJ. In addition, the Camden JIF’s webpage is designated for official notices at [www.camdenmunicipaljif.org](http://www.camdenmunicipaljif.org)
- V. The FUND Secretary or designated assistant shall provide notice of any and all meetings, including special or emergency meetings, to each official newspaper and shall issue all official notices required to be published in at least one of the official newspapers.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

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CHAIRMAN

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SECRETARY

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**  
(Hereinafter the “FUND”)

**ESTABLISHING A FUND RECORDS PROGRAM**

**WHEREAS:** The FUND must establish a formal record retention program for the 2021 fund year.

**NOW, THEREFORE BE IT RESOLVED,** by the FUND’s Governing Body that:

- I. James Maley, Fund Secretary,** is hereby designated as custodian of the FUND records, which shall be kept at the office of the Fund Administrator, located at 2 Cooper Street, Camden, NJ 08102
- II. The Account Manager** designated by the Executive Director is hereby designated as **Assistant Fund Secretary.**
- III. The records of the FUND** shall be retained in accordance with the municipal records retention schedule as promulgated by the New Jersey Division of Archives and Records Management, and/or otherwise specified by the New Jersey Department of Insurance and Community Affairs.
- IV. Each fund professional and service organization** shall have the duty and obligation to maintain such records as are entrusted to him/her and to relinquish such records to the Fund Secretary upon termination of services or otherwise upon request.

Records and files not required to support current operations, but which must otherwise be retained, shall be stored in the record retention facility, located at Allstate Business Archives, 24 Beckwith Avenue, Paterson, New Jersey. The FUND’s Executive Director shall coordinate the archive process and shall insure that all records are properly indexed and accessible.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION AUTHORIZING COMPENSATION BE MADE TO  
EXECUTIVE COMMITTEE FOR MEETING ATTENDANCE AT  
EXECUTIVE COMMITTEE MEETINGS**

**WHEREAS**, the Camden County Municipal Joint Insurance Fund is duly constituted as a Municipal Joint Insurance Fund pursuant N.J.S.A. 40:A:10 et seq; and

**WHEREAS**, an Amendment to the Bylaws of the Camden County Municipal Joint Insurance Fund was approved by the Executive Committee following a public hearing on November 25, 1991 and May 25, 1992; and

**WHEREAS**, pursuant to NJSA 40A:10-43, the Amendment was approved by the Governing Body of 75% of the participating municipalities;

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Committee of the Camden County Municipal Joint Insurance Fund that each regular and alternate member of the Executive Committee of the Camden County Municipal Joint Insurance Fund shall receive \$150 per Executive Committee meeting attended by said member not to exceed twelve meetings per year.

**BE IT FURTHER RESOLVED** that the Treasurer is hereby authorized to distribute payment as per monthly attendance sheet signed and dated by the Fund Secretary.

**BE IT FURTHER RESOLVED** that payment shall be made quarterly.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY



## RESOLUTION NO. 21-6

### Camden County Municipal Joint Insurance Fund 2021 Plan of Risk Management

#### Camden County Municipal Joint Insurance Fund

(hereinafter the "Fund" or the "CAM JIF")

#### ESTABLISHING THE 2021 PLAN OF RISK MANAGEMENT

BE IT RESOLVED by the Fund's Commissioners that the 2021 Plan of Risk Management shall be:

Definitions:

"Commissioners" mean: The Board of Fund Commissioners or the Executive Committee thereof as appropriate

"Member" means: A local unit of government that has joined the Fund

"Sexual Abuse" means: An action brought pursuant to Section 1 of P.L. 1992, c.109 (C.2A:61B-1), paragraph (1) of subsection c. of section 1 of P.L.1959 (C.2A:53A-7) or section 1 of P.L.2005, c.264 (C.2A:53A-7.4)

## Section I – Coverage

### Insurance Coverages

The following coverages are provided to the Fund's members, effective January 1, 2021:

- Workers' Compensation
- Liability (including optional excess)
- Public Officials Liability / Employment Practices Liability (including optional excess)
- Optional Volunteer Directors & Officers Liability
- Crime
- Non-Owned Aircraft Liability
- Environmental Impairment Liability
- Cyber
- Property & Equipment Breakdown (effective December 31, 2020)

### Limits of Coverage

Unless otherwise stated, all limits shown apply less any local member unit's SIRs/deductibles . All references to the "MEL" stand for the "Municipal Excess Liability Joint Insurance Fund". **Please note, the following is a general discussion of the coverages and limits provided via the Fund; however, the actual terms and conditions are defined in the policy documents and all issues shall be decided on such. Additional coverages, limits and conditions may apply. Please also note, deductibles may differ for individual members; please refer to your policy(ies) for full details.**

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1. **Workers' Compensation**

- Workers' Compensation: \$300,000
- Employer's Liability: \$300,000
- USL&H, Harbor Marine/Jones Act, Incidental Foreign Workers' Compensation, Communicable Disease: **Per Person**
- MEL Excess Limit: Statutory
- Employer's Liability Excess Limit: \$6,700,000

2. **Liability** *(includes General, Automobile, Employee Benefits and Law Enforcement Liability)*

- Fund Limit: \$300,000
- MEL Excess Limit: \$4,700,000
  - The \$3,000,000 layer excess of \$2,000,000 is subject to a \$3,000,000 per local member unit annual aggregate (Automobile Liability is not aggregated)
- Sublimits: The following sublimits are part of, and not in addition to, the limits above:
  - Good Samaritan Liability: Included
  - Quasi Municipal Organization Liability: Included (if approved)
  - Fungus or Spores: \$1,000,000
  - Disinfectants Release Hazard Coverage: \$1,000,000
  - Dam and Reservoir: \$5,000,000
    - a. \$5,000,000 per occurrence for any member entity owned dams defined as Class III or IV in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8;
    - b. Included for premises owned, occupied or controlled by the member entity on which a dam or reservoir is located, or from the operations conducted on such premises;
    - c. \$2,000,000 per occurrence for any member entity owned dam defined as Class I or II in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8; and
    - d. \$2,000,000 per occurrence for any Class III or IV member entity owned dam involved with a Class I or II member entity owned dam.
  - Sanitary/Storm Water System Sewerage Backup and/or Sanitary System Sewerage Backup, Escape or Release: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities
  - Subsidence: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities
  - Quasi Entities Coverage: \$5,000,000

- 
- Skateboard Facilities: \$5,000,000 Per Occurrence (where approved)
    - a. Subject to 20% member coinsurance of the first \$100,000
  - Riot, Civil Commotion or Mob Action: \$5,000,000 Per Occurrence
  - Failure to Supply Utility: \$5,000,000 Per Occurrence
  - Garagekeepers Liability: \$2,000,000 Per Occurrence
  - New Jersey Personal Injury Protection (NJ PIP): \$250,000
  - New Jersey Uninsured/Underinsured Motorist (NJ UM/UIM): \$15,000 / \$30,000 / \$5,000

**3. Optional Excess Liability Limit**

The MEL offers Optional Excess Liability Limits excess of the MEL Excess Limit.

- The following limits are the Optional Excess Limits:
  - \$2,000,000 (equals \$7,000,000 total);
  - \$5,000,000 (equals \$10,000,000 total);
  - \$10,000,000 (equals \$15,000,000 total); and
  - \$15,000,000 (equals \$20,000,000 total);

The Fund purchases Optional JIF Shared Aggregate Excess Liability Limits excess of \$20,000,000 from the MEL. This coverage is only available to members of the Fund who purchase all \$20,000,000 available to them from the Optional Excess Liability Limits.

- \$10,000,000 aggregate (equals \$30,000,000 total)

**4. Public Officials Liability / Employment Practices Liability**

Each local member unit is 100% commercially insured with QBE Specialty Insurance Company for \$2,000,000 in the aggregate per member on a claims made and reported basis for each Fund year.

- Retentions and Coinsurance:
  - \$20,000 is the standard retention per claim and 20% of the first \$250,000 of the loss is the standard coinsurance, although other retentions and coinsurances may apply.
  - Local member units may qualify based on certain criteria to have options to purchase a lower retention and/or coinsurance contribution.
  - Members with adverse loss experience may be subject to higher retention and/or coinsurance.
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**5. Optional Excess Public Officials Liability / Employment Practices Liability**

The MEL offers Optional Excess Public Officials Liability / Employment Practices Liability limits excess of the local member units' primary \$2,000,000 Public Officials Liability / Employment Practices Liability policies with QBE Specialty Insurance Company as follows:

- \$1,000,000 (equals \$3,000,000 total);
- \$2,000,000 (equals \$4,000,000 total);
- \$3,000,000 (equals \$5,000,000 total);
- \$4,000,000 (equals \$6,000,000 total); and
- \$8,000,000 (equals \$10,000,000 total).

**6. Optional Volunteer Directors & Officers Liability**

Fire companies and Emergency Service Units have the option of purchasing optional Volunteer Directors & Officers Liability coverage. The coverage is 100% commercially insured with QBE Specialty Insurance Company and applies to the non-firematic/emergency activities of such entity per the following options:

Option	Limit of Liability	Deductible
1	\$1,000,000	\$1,000
2	\$1,000,000	\$2,000
3	\$1,000,000	\$5,000
4	\$2,000,000	\$1,000
5	\$2,000,000	\$2,000
6	\$2,000,000	\$5,000

**7. Crime**

- The Fund provides Crime coverage with a limit of \$50,000 for: Loss of Assets, Credit Card Forgery, Loss of Employee Benefit Plan Assets and Public Employee Dishonesty
- The member deductible is \$2,500
- MEL Crime
  - MEL Crime Excess: \$950,000 excess of the Fund Crime limit
  - MEL Crime Statutory Position:
    - a. The MEL provides primary employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have applied and have been approved for coverage at a limit of \$1,000,000 per occurrence per position. The MEL can provide MEL Crime Statutory Position limits, based on underwriting and via endorsement, above \$1,000,000, matching the

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member's auditor's recommendation, but no more than \$2,000,000. Such additional limit is available upon request and approval by the MEL.

b. The deductible is \$1,000

– MEL Crime Excess Public Officials:

a. The MEL provides excess employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have not applied or have not been approved for coverage under the MELJIF Statutory Position Program at a limit of \$1,000,000

b. The deductible is the greater of the underlying bond/policy in place or the statutory limit required

**8. Non-Owned Aircraft Liability**

- \$5,000,000; and
- Medical Expense for each passenger: \$5,000
- The coverage is 100% commercially insured with Endurance

**9. Environmental Impairment Liability**

- Environmental Impairment Liability is provided to the Fund's local member units by the New Jersey Environmental Risk Management Fund (EJIF). Please refer to the EJIF's Plan of Risk Management.

**10. Cyber**

The Fund purchases Cyber insurance with Indian Harbor Insurance Company (primary insurer) for the following limits:

- Limits:
  - Fund Annual Aggregate: \$6,000,000
  - Third Party, Per Claim: \$3,000,000
  - First Party, Per Claim: \$3,000,000
- Retention, Per Claim: \$200,000

The MEL provides \$175,000 excess of the member's deductible of \$25,000.

The Fund also purchases Excess Cyber limits via the MEL with total limits of \$6,000,000 Each Claim / \$9,000,000 Aggregate.

**11. Property & Equipment Breakdown**

- The Fund provides a \$100,000 limit per occurrence (Property & Time Element combined)

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- The MEL provides a \$900,000 limit excess of the Fund's limit
  - The MEL purchases additional excess property limits, as follows: \$125,000,000, including certain sublimits, including, but not limited, to:
    - Aggregate, Earth Movement: \$100,000,000
    - Aggregate, Flood (includes Storm Surge): \$100,000,000
      - a. Per Location, Special Flood Hazard Area (SFHA): \$52,500,000
    - Named Storm: Included
    - Vehicles: \$15,000,000
  - Unmanned Aircraft Systems: \$100,000
  - Member deductibles:
    - All Other: \$2,500
    - Automobile Physical Damage: \$2,500
    - Equipment Breakdown: \$5,000
    - SFHA Flood :
      - a. Building: \$500,000
      - b. Contents: \$500,000
      - c. Time Element: \$500,000
    - Named Storm (Covered Property in Atlantic, Ocean, Monmouth and Burlington counties east of the Garden State Parkway, and any covered property in Cape May County):
      - a. Property Damage: 1% of TIV at location, per occurrence
      - b. Time Element: 1% of 12 months gross earnings at location, per occurrence
      - c. Minimum, per location: \$1,000,000
      - d. Maximum, per occurrence: \$2,500,000



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## Individual Self-Insured Retentions

### Optional Individual Self-Insured Retentions:

1. Cherry Hill Township has a \$50,000 Deductible per occurrence for workers compensation. For workers' compensation, the Fund insures the \$250,000 excess of the \$50,000 town Deductible.
2. Gloucester Township has a \$500,000 retention per occurrence for workers compensation. The Fund insures \$100,000 excess of the \$500,000 retention. The Township also has a \$100,000 retention per occurrence for police professional liability. The Fund insures the \$200,000 excess of the town's retention.
3. Camden City has a \$2,000,000 retention per occurrence for workers compensation. The Fund has no excess coverage. The city also has a \$750,000 retention for General and Auto Liability. The Fund insures \$250,000 excess of the GL & AL \$750,000 retention. The city also has a \$100,000 retention for Property. The Fund insures \$100,000 excess of the \$100,000 property retention.

## Amount of Risk to be Retained by the Fund

Unless otherwise stated, all limits shown apply less any local member unit's SIRs/deductibles.

1. **Workers' Compensation:** \$300,000
2. **Liability:** \$300,000
  - NJ Uninsured/Underinsured Motorist: \$15,000 / \$30,000 / \$5,000
  - NJ Personal Injury Protection: \$250,000
3. **Optional Excess Liability Limit:** \$0
4. **Public Officials Liability / Employment Practices Liability:** \$0
5. **Optional Excess Public Officials Liability / Employment Practices Liability:** \$0
6. **Optional Volunteer Directors & Officers Liability:** \$0
7. **Crime:** \$50,000
  - MEL Crime Excess: None
  - MEL Crime Statutory Position: None
  - MEL Crime Excess Public Officials: None
8. **Non-Owned Aircraft Liability:** \$0
9. **Environmental Impairment Liability :** \$0
10. **Cyber:** \$0
11. **Property:** \$100,000
  - Equipment Breakdown: \$0

- 
- SFHA Flood: \$0
  - Named Storm (Covered Property in Atlantic, Ocean, Monmouth and Burlington counties east of the Garden State Parkway, and any covered property in Cape May County): \$0
  - Unmanned Aircraft Systems (UAS):\$100,000

### **Commercial Insurance / Reinsurance Purchased**

The insurance/reinsurance listed below may contain sublimits, retentions and deductibles in addition to such already stated.

1. **Non-Owned Aircraft Liability:** The Fund purchases this coverage through the MEL from Endurance
2. **Excess Property & Equipment Breakdown:** The Fund purchases this coverage from the MEL
3. **Excess Liability:** The Fund purchases this coverage from the MEL
4. **Excess Workers' Compensation:** The Fund purchases this coverage from the MEL
5. **Excess Crime:** The Fund purchases this coverage from the MEL
6. **Public Officials Liability / Employment Practices Liability:** The Fund purchases this coverage from QBE Specialty Insurance Company
7. **Optional Volunteer Directors & Officers Liability:** The Fund purchases this coverage from QBE Specialty Insurance Company
8. **Cyber:** The Fund purchases this coverage from Indian Harbor Insurance Company and the MEL
9. **Environmental Impairment Liability:** The Fund purchases this coverage through the Environmental Joint Insurance Fund.



## Section II – Conditions

### **The Amount of Unpaid Claims to be Established**

1. The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Fund expects the claims servicing company to set reserves at 85% accuracy. The Fund also establishes reserves recommended by the Fund's actuary for claims that have been incurred but not yet reported so that the Fund has adequate reserves to pay all claims and allocated loss adjusted expense liability.
2. Claims reserves are subject to regular review by the Fund's Executive Director/Administrator, Attorney, Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Fund.

### **The Method of Assessing Contributions to be Paid by Each Member of the Fund**

1. By November 15th of each year, the actuary computes the probable net cost for the upcoming Fund year by line of coverage and for each prior Fund year. The actuary includes all budget items in these computations. The annual assessment of each participating member is its pro rata share of the probable net cost of the upcoming Fund year for each line of coverage as computed by the actuary.
2. The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Commissioners also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Fund wide average increase plus a percentage selected by the Commissioners. The total amount of each member's annual assessment is certified by majority vote of the Commissioners at least one (1) month prior to the beginning of the next fiscal year.
3. The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
4. If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
5. The Commissioners may by majority vote levy upon the participating members additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating members by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.
6. Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Commissioners.
7. Sexual Abuse Liability Account: The Commissioners may establish a sexual abuse liability account. Reserves, IBNR, expenses, assets, assessments and other assets for this account shall be accounted for separately. After the end of the year before the Fund has finalized its year end accounting, the Commissioners may levy a supplementary assessment if the sexual abuse claims account is negative on a statutory basis.
8. At the discretion of the Commissioners, any supplemental assessments may be payable in equal installments for up to ten years. Deferred assessments shall become due and immediately payable if a member leaves the Fund.

### **Procedures Governing Loss Adjustment and Legal Expenses**



1. The Fund engages a claims service company to handle all claims, except for the JIF's POL/EPL and Volunteer D&O, which are handled by Summit Risk Services representing QBE Specialty Insurance Company. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Fund attorney, the MEL's attorney's office, as well as the claims department of the MEL's three major liability insurers/re-insurers (i.e. General Re and Munich Re for liability, and Safety National for workers' compensation). Every three years, the MEL's internal auditors also conduct an audit.
2. Each member is provided with a claims reporting procedure and appropriate forms.
3. In order to control workers' compensation medical costs, the Fund has engaged a managed care organization (MCO) whose procedures are integrated into the Fund's claims process.
4. To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in governmental claims. The performance of the defense attorneys is overseen by the Fund attorney, as well as the various firms which audit the claims adjusters.

### **Procedures for the Closure of Fund Years, including the Maintenance of All Relevant Accounting Records**

1. The Fund utilizes the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.
2. Upon the transfer of outstanding liabilities of a Fund year to the RCF, the Fund adopts a resolution closing that year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.
3. Each year, the Commissioners will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Banking and Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's governing body will consider an inter-year transfer from the closed Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.
4. In the event a member leaves the Fund, the Commissioners may assess the member's closed Fund Year account an amount not exceeding three (3) years stranded costs that the Fund incurs as a result of the member's withdraw. Stranded costs are those expenses incurred by the Fund that would otherwise have been paid from the withdrawing member's assessments had the member remained in the Fund. The dividend of any member that is no longer a member of the Fund and that member's share of the closed fund year account shall be held in escrow until the later of the tolling of the statute of limitations for all potential claims incurred during the membership period or the closure of all incurred claims by the Fund during the period of membership. A former member may apply to the Commissioners for a return of that member's remaining share of the closed Fund year account no sooner than when five (5) years have passed since the last Fund year in which the member participated has been closed. The Commissioners will decide on the former member's request after evaluating the likelihood of any additional assessments from the RCF.
5. All dividends from the RCF will be deposited in the closed Fund year account on a member by member basis.
6. The Fund will retain all records in accordance with the Fund's record retention program.

### **Assumptions and Methodology Used for the Calculation of Appropriate Reserve Requirements to be Established and Administered in Accordance with Sound Actuarial Principles**

1. The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.



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2. The following is an overview of the two actuarial methods used to project the ultimate losses.
    - a. Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are rapid, and may underestimate ultimate losses if provisions are not included for very large open claims.
    - b. Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

**The Maximum Amount a Certifying and Approving Officer May Approve Pursuant to N.J.A.C. 11:15-2.22**

1. \$10,000 for General and automobile liability
2. \$7,500 for workers compensation
3. With the advance approval of the Fund Attorney, the certifying and approving officer may also pay provider bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.
4. \$50,000 Emergency Court House Authority upon the joint authorization of the Fund Attorney and Executive Director. Whenever this procedure is used, the claim shall be reported to the Commissioners at their next meeting.

**ADOPTED:** *this \_\_\_\_ day of \_\_\_\_\_, 2021 by the Commissioners:*

**Camden County Municipal JOINT INSURANCE FUND**

\_\_\_\_\_  
Chairperson

\_\_\_\_\_  
Secretary

**RESOLUTION NO. 21-7**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE**

**RESOLUTION AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES  
CONTRACT WITH QBE SPECIALTY INSURANCE COMPANY FOR PRIMARY  
PUBLIC OFFICIALS/EMPLOYMENT PRACTICES LIABILITY**

**WHEREAS**, there is a need for public officials/employment practices coverage for the Camden County Municipal Joint Insurance Fund (FUND); and

**WHEREAS**, the Fund has sought and received proposals in accord with N.J.S.A. 19:44A-20.4 et. seq.; and

**WHEREAS**, the Underwriting Manager is recommending award to QBE Specialty Insurance Company for primary public officials/employment practices liability coverage in the amount of \$1,588,185.00 inclusive of commission; and

**WHEREAS**, the services qualify as an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b); and

**WHEREAS**, the certification of an Extraordinary Unspecifiable Service as demanded by to N.J.A.C. 5:34-2.1 et. seq. must be complied with and attached to this resolution; and

**WHEREAS**, QBE Specialty Insurance Company will submit a Business Entity Disclosure Certification and a Political Contribution Disclosure form which certifies that QBE Specialty Insurance Company has not made any reportable contributions to a political or candidate committee to the Fund in the previous one year, and that the contract will prohibit QBE Specialty Insurance Company from making any reportable contributions through the term of the contract, and

**WHEREAS**, the Fund Administrator has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S..40A:11-1 et. Seq); and

**WHEREAS**, the Treasurer has certified that funds are available, subject to approval by the board of commissioners in the 2021 budget in the amount of \$1,588,185.00 inclusive of commission from:

**Line Items: POL/EPL Premium and Land Use Liability**

**NOW, THEREFORE, BE IT RESOLVED**, that the Camden County Municipal Joint Insurance Fund authorizes the Executive Director to enter into a contract with QBE Specialty Insurance Company for the 2021 budget year for primary public officials/employment practices liability coverage in the amount of not to exceed \$1,588,185.00 inclusive of commission.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY

**RESOLUTION NO. 21-8**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES  
CONTRACT WITH QBE SPECIALTY INSURANCE COMPANY FOR OPTIONAL  
VOLUNTEER DIRECTOR’S AND OFFICER’S LIABILITY COVERAGE**

**WHEREAS**, there is a need for optional volunteer director’s and officer’s liability coverage for the Camden County Municipal Joint Insurance Fund (FUND); and

**WHEREAS**, the Fund has sought and received proposals in accord with N.J.S.A. 19:44A-20.4 et. seq.; and

**WHEREAS**, the Underwriting Manager is recommending award to QBE Specialty Insurance Company for optional volunteer director’s and officer’s liability coverage in the amount of \$11,650.00 inclusive of commission; and

**WHEREAS**, the services qualify as an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b); and

**WHEREAS**, the certification of an Extraordinary Unspecifiable Service as demanded by to N.J.A.C. 5:34-2.1 et. seq. must be complied with and attached to this resolution; and

**WHEREAS**, QBE Specialty Insurance Company will submit a Business Entity Disclosure Certification and a Political Contribution Disclosure form which certifies that QBE Specialty Insurance Company has not made any reportable contributions to a political or candidate committee to the Fund in the previous one year, and that the contract will prohibit QBE Specialty Insurance Company from making any reportable contributions through the term of the contract, and

**WHEREAS**, the Fund Administrator has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S..40A:11-1 et. Seq); and

**WHEREAS**, the Treasurer has certified that funds are available, subject to approval by the board of commissioners in the 2021 budget in the amount of \$11,650.00 inclusive of commissions from:

**Line Items: Volunteer Director’s and Officer’s Liability**

**NOW, THEREFORE, BE IT RESOLVED**, that the Camden County Municipal Joint Insurance Fund authorizes the Executive Director to enter into a contract with QBE Specialty Insurance Company for the 2021 budget year for optional volunteer director’s and officer’s liability coverage in the amount of not to exceed \$11,650.00 inclusive of commissions.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY

**RESOLUTION NO. 21-9**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES  
CONTRACT WITH INDIAN HARBOR INSURANCE COMPANY FOR PRIMARY CYBER  
SECURITY LIABILITY COVERAGE**

**WHEREAS**, there is a need for primary cyber security liability coverage for the Camden County Municipal Joint Insurance Fund (FUND); and

**WHEREAS**, the Fund has sought and received proposals in accord with N.J.S.A. 19:44A-20.4 et. seq.; and

**WHEREAS**, the Underwriting Manager is recommending award to Indian Harbor Insurance Company for primary cyber security liability coverage in the amount of \$55,278.00 inclusive of commission; and

**WHEREAS**, the services qualify as an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b); and

**WHEREAS**, the certification of an Extraordinary Unspecifiable Service as demanded by to N.J.A.C. 5:34-2.1 et. seq. must be complied with and attached to this resolution; and

**WHEREAS**, Indian Harbor Insurance Company will submit a Business Entity Disclosure Certification and a Political Contribution Disclosure form which certifies that Indian Harbor Insurance Company has not made any reportable contributions to a political or candidate committee to the Fund in the previous one year, and that the contract will prohibit Indian Harbor Insurance Company from making any reportable contributions through the term of the contract, and

**WHEREAS**, the Fund Administrator has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S..40A:11-1 et. Seq); and

**WHEREAS**, the Treasurer has certified that funds are available, subject to approval by the board of commissioners in the 2021 budget in the amount of \$55,278.00 inclusive of commission from:

**Line Items: Primary Cyber Security Liability Coverage**

**NOW, THEREFORE, BE IT RESOLVED**, that the Camden County Municipal Joint Insurance Fund authorizes the Executive Director to enter into a contract with Indian Harbor Insurance Company for the 2021 budget year for primary cyber security liability coverage in the amount of not to exceed \$55,278.00 inclusive of commission.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY

## JIF 2021 COMMITTEES LIST

**Audit:** Charged with meeting to review the scope of the audit and the audit finding and results.

Mayor Joseph Wolk, Chair, Mt. Ephraim Borough  
Terry Shannon, Barrington Borough  
David Taraschi  
Elizabeth Pigliacelli, Treasurer  
James Miles, Auditor  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes \*

**Executive Safety:** Review Fund's loss prevention/control programs and provides recommendations to the Executive Committee.

Michael Mevoli, Executive Committee Chairperson, Brooklawn Borough  
Mayor Neal Rochford., Haddonfield Borough  
Rick Bean, RMC  
Louis DiAngelo, Bellmawr Borough  
Ken Cheeseman, Borough of Laurel Springs  
Michael Avalone, Conner Strong & Buckelew  
Cassandra Duffey, Collingswood Borough  
Millard Wilkinson, Berlin Borough  
Lawrence Spellman, Voorhees Township  
Joseph Henry, Hardenbergh Insurance Group  
Jennifer Goldstein, Consolidated Services Group, Inc. / CHA  
Denise Hall, CompServices  
John Saville, Conner Strong Risk Control  
Joseph Nardi, JIF Attorney  
Bradford Stokes\*

**Coverage:** Charged evaluating potential exposures and questions of coverage and determines whether policy decision should be made by Executive Committee.

Mayor M. James Maley, Chair, Collingswood Borough  
Mayor Joseph Wolk, Mt. Ephraim Borough  
Terry Shannon, Barrington Borough  
Peter DiGiambattista Jr., RMC  
Michael Avalone, Conner Strong & Buckelew  
Bonnie Ridolfino, Hardenbergh Insurance Group  
Edward Cooney, Conner Strong & Buckelew  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes\*

**Nominating Committee:** Charged with review of candidates and selection of nominees for presentation in the event of an election of officer(s) or Executive Committee member(s)

Mayor Joseph Wolk, Committee Chairman – Mt. Ephraim Borough  
Louis DiAngelo, Bellmawr Borough  
Mayor M. James Maley, Collingswood Borough

**Strategic Planning:** This Committee is charged with long range strategies which should be pursued in order to insure the integrity, growth and viability of the Camden Fund.

Mayor M. James Maley, Chair, Collingswood Borough  
Joseph Gallagher, Winslow Township  
Michael Avalone, Conner Strong & Buckelew  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes\*

**Contracts Review:** This Committee is charged with reviewing professional service contracts and adequacy of scope of service. This Committee also meets every October to review and discuss the budget process for the following year.

Louis DiAngelo, Chair, Bellmawr Borough  
Terry Shannon, Barrington Borough  
James Maley, Collingswood Borough  
Peter DiGiambattista Jr., RMC  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes\*

**Claims Review Committee:** This Committee reviews claims presented for consideration of payment by the Executive Committee. It also develops and recommends claim cost containment programs.

Louis DiAngelo, Bellmawr  
Terry Shannon, Barrington Borough  
Joseph Gallagher, Winslow Twp.  
John Foley, Cherry Hill FD  
Joseph Nardi, Esq., Fund Attorney  
Denise Hall, AmeriHealth  
Cheryl Little, AmeriHealth  
Rick Bean, RMC  
Mike Avalone, RMC  
Consultant Representative, J.A. Montgomery Risk Control  
Jennifer Goldstein, Consolidated Services Group, Inc. / CHA  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes\*



**Marketing and Communications Committee:** This Committee is charged with developing a mechanism of communication through the membership and community.

Mayor Neal Rochford, Chair, Haddonfield Borough

Mayor M. James Maley, Collingswood

David Taraschi, Audubon

Ken Cheeseman, Laurel Springs

Rick Bean, RMC

Michael Avalone, Conner Strong & Buckelew

Michael Mevoli, Brooklawn Borough\*

Bradford Stokes\*

**\*Chairperson and Executive Director sit ex officio on all committees except nominating**

## 2020-2021 ELECTED OFFICIALS RISK MANAGEMENT SEMINAR: EMPLOYMENT PRACTICES LIABILITY



This online course details ways to prevent Employment Practices lawsuits.

Municipal elected officials, authority commissioners and a member's CEO (i.e. municipal manager/administrator or executive director) who completes this course by May 1, 2021 will qualify for a \$250 credit in their local unit assessment.

1. Click the MEL Safety Institute's **Learning Management System (LMS)** link: [www.firstnetcampus.com/meljif](http://www.firstnetcampus.com/meljif)
2. **Login to LMS**
  - If you have previously taken MSI classes, enter your username and password.
  - If you do not know your username/password, check with your Training Administrator or call the MSI Help Line at (866) 661-5120
  - If you are new, click **New User Registration**, complete the fields and you will receive an email with your username and password.
3. Click **MSI Now** on the bottom right.
4. Click the course: **2020-2021 Elected Officials Risk Management Seminar: Employment Practices Liability**.
5. Click **Enroll**.
6. Click **My Training** tab on the top blue tool bar.
7. Click the **Program Name** to launch the course.
8. Upon completion of the course and questions navigate to the **Student Center** tab to **print your Certificate of Completion**. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

**IMPORTANT:** You must **complete the entire program and the affidavit** at the end of the program to receive credit.

If you have questions or need assistance contact the **MSI Help Line (866) 661-5120**, during business hours. The MEL Safety Institute can also be accessed anytime by going to [www.njmef.org](http://www.njmef.org).

CAMDEN COUNTY MUNICIPAL FUND				
FINANCIAL FAST TRACK REPORT				
AS OF November 30, 2020				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,225,911	13,485,018	244,826,179	258,311,197
2. CLAIM EXPENSES				
Paid Claims	262,445	4,284,450	106,023,970	110,308,420
Case Reserves	137,775	774,508	6,669,327	7,443,835
IBNR	126,475	1,396,295	5,036,318	6,432,613
Recoveries	-	(42,985)	(357,465)	(400,450)
<b>TOTAL CLAIMS</b>	<b>526,695</b>	<b>6,412,268</b>	<b>117,372,150</b>	<b>123,784,418</b>
3. EXPENSES				
Excess Premiums	451,026	4,961,290	68,795,303	73,756,593
Administrative	251,667	2,408,137	43,453,534	45,861,672
<b>TOTAL EXPENSES</b>	<b>702,693</b>	<b>7,369,428</b>	<b>112,248,838</b>	<b>119,618,265</b>
4. UNDERWRITING PROFIT (1-2-3)	(3,477)	(296,678)	15,205,191	14,908,514
5. INVESTMENT INCOME	35,703	527,940	11,295,209	11,823,149
6. DIVIDEND INCOME	0	0	3,726,030	3,726,030
7. STATUTORY PROFIT (4+5+6)	32,226	231,262	30,226,431	30,457,693
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)	32,226	231,262	9,260,184	9,491,447
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>				
Closed	6,687	104,220	4,456,486	4,560,706
Aggregate Excess LFC	23,170	257,689	901,229	1,158,918
2016	3,468	(122,702)	1,481,369	1,358,667
2017	4,443	354,852	1,397,495	1,752,346
2018	4,984	216,301	911,826	1,128,127
2019	(33,607)	(770,679)	111,780	(658,899)
2020	23,082	191,582		191,582
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>32,226</b>	<b>231,262</b>	<b>9,260,184</b>	<b>9,491,447</b>
<b>TOTAL CASH</b>				<b>24,990,274</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>(100)</b>	<b>95,077,466</b>	<b>95,077,366</b>
<b>FUND YEAR 2016</b>				
Paid Claims	5,933	1,088,927	3,344,272	4,433,199
Case Reserves	(20,475)	(888,728)	1,375,632	486,904
IBNR	14,543	(20,609)	172,434	151,825
Recoveries	0	0	(128,847)	(128,847)
<b>TOTAL FY 2016 CLAIMS</b>	<b>1</b>	<b>179,590</b>	<b>4,763,492</b>	<b>4,943,081</b>
<b>FUND YEAR 2017</b>				
Paid Claims	14,744	429,641	3,246,867	3,676,509
Case Reserves	(9,019)	(267,654)	1,105,281	837,627
IBNR	(5,726)	(432,900)	954,034	521,134
Recoveries	0	(13,179)	(173,221)	(186,400)
<b>TOTAL FY 2017 CLAIMS</b>	<b>(1)</b>	<b>(284,091)</b>	<b>5,132,961</b>	<b>4,848,870</b>
<b>FUND YEAR 2018</b>				
Paid Claims	29,860	475,412	2,483,234	2,958,647
Case Reserves	(21,053)	(490,623)	1,995,299	1,504,676
IBNR	(8,808)	(106,436)	1,247,629	1,141,193
Recoveries	0	(14,412)	(9,376)	(23,787)
<b>TOTAL FY 2018 CLAIMS</b>	<b>(0)</b>	<b>(136,058)</b>	<b>5,716,787</b>	<b>5,580,729</b>
<b>FUND YEAR 2019</b>				
Paid Claims	61,536	1,294,838	1,872,130	3,166,968
Case Reserves	101,156	360,419	2,193,115	2,553,533
IBNR	(162,693)	(894,534)	2,662,221	1,767,687
Recoveries	0	(13,971)	(46,021)	(59,992)
<b>TOTAL FY 2019 CLAIMS</b>	<b>(0)</b>	<b>746,752</b>	<b>6,681,444</b>	<b>7,428,197</b>
<b>FUND YEAR 2020</b>				
Paid Claims	150,371	995,731		995,731
Case Reserves	87,165	2,061,093		2,061,093
IBNR	289,159	2,850,774		2,850,774
Recoveries	0	(1,424)		(1,424)
<b>TOTAL FY 2020 CLAIMS</b>	<b>526,695</b>	<b>5,906,175</b>		<b>5,906,175</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>526,695</b>	<b>6,412,268</b>	<b>117,372,150</b>	<b>123,784,418</b>

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

Fund Year 2020 incurred reflects an anticipated recoverable amount of \$430,399 due from the reinsurer for COVID-19 WC claims subject to excess Workers Compensation confirmation that all COVID-19 claims are considered one occurrence.

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

AS OF **November 30, 2020**

<b>FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION</b>									
	Budget	Limited Incurred	71 Actual	MONTH TARGETED	70 Actual	MONTH TARGETED	59 Actual	MONTH TARGETED	
		Current	30-Nov-20		31-Oct-20		01-Dec-19		
PROPERTY	541,208	613,464	113.35%	100.00%	107.98%	100.00%	119.62%	100.00%	
GEN LIABILITY	1,412,638	1,118,383	79.17%	96.64%	79.17%	96.75%	80.96%	97.06%	
AUTO LIABILITY	335,860	199,327	59.35%	97.08%	68.00%	97.18%	70.22%	95.94%	
WORKER'S COMP	3,739,043	2,652,812	70.95%	100.00%	70.95%	100.00%	70.39%	99.86%	
<b>TOTAL ALL LINES</b>	<b>6,028,749</b>	<b>4,583,986</b>	<b>76.04%</b>	<b>99.05%</b>	<b>76.04%</b>	<b>99.08%</b>	<b>77.28%</b>	<b>99.00%</b>	
<b>NET PAYOUT %</b>	<b>\$4,398,533</b>		<b>72.96%</b>						
<b>FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION</b>									
	Budget	Limited Incurred	59 Actual	MONTH TARGETED	58 Actual	MONTH TARGETED	47 Actual	MONTH TARGETED	
		Current	30-Nov-20		31-Oct-20		01-Dec-19		
PROPERTY	490,882	469,194	95.58%	100.00%	82.80%	100.00%	102.08%	100.00%	
GEN LIABILITY	1,437,680	1,070,216	74.44%	97.06%	74.44%	97.02%	66.36%	95.40%	
AUTO LIABILITY	330,150	921,035	278.97%	95.94%	302.68%	95.69%	214.12%	92.21%	
WORKER'S COMP	3,689,848	2,330,562	63.16%	99.86%	63.16%	99.83%	65.77%	99.34%	
<b>TOTAL ALL LINES</b>	<b>5,948,560</b>	<b>4,791,007</b>	<b>80.54%</b>	<b>98.98%</b>	<b>80.80%</b>	<b>98.94%</b>	<b>77.14%</b>	<b>98.05%</b>	
<b>NET PAYOUT %</b>	<b>\$4,304,103</b>		<b>72.36%</b>						
<b>FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION</b>									
	Budget	Limited Incurred	47 Actual	MONTH TARGETED	46 Actual	MONTH TARGETED	35 Actual	MONTH TARGETED	
		Current	30-Nov-20		31-Oct-20		01-Dec-19		
PROPERTY	566,229	481,070	84.96%	100.00%	75.80%	100.00%	92.91%	100.00%	
GEN LIABILITY	1,464,528	767,417	52.40%	95.40%	52.01%	95.07%	39.45%	89.48%	
AUTO LIABILITY	324,847	572,295	176.17%	92.21%	192.14%	91.84%	171.45%	86.58%	
WORKER'S COMP	3,837,435	2,506,549	65.32%	99.34%	65.32%	99.28%	67.12%	97.90%	
<b>TOTAL ALL LINES</b>	<b>6,193,040</b>	<b>4,327,331</b>	<b>69.87%</b>	<b>98.10%</b>	<b>69.78%</b>	<b>97.96%</b>	<b>68.40%</b>	<b>95.51%</b>	
<b>NET PAYOUT %</b>	<b>\$3,489,704</b>		<b>56.35%</b>						
<b>FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION</b>									
	Budget	Limited Incurred	35 Actual	MONTH TARGETED	34 Actual	MONTH TARGETED	23 Actual	MONTH TARGETED	
		Current	30-Nov-20		31-Oct-20		01-Dec-19		
PROPERTY	600,000	458,789	76.46%	100.00%	61.26%	100.00%	83.68%	99.33%	
GEN LIABILITY	1,506,000	501,846	33.32%	89.48%	33.30%	88.77%	31.91%	78.18%	
AUTO LIABILITY	334,000	57,937	17.35%	86.58%	42.94%	85.94%	2.92%	75.06%	
WORKER'S COMP	3,840,000	3,420,704	89.08%	97.90%	89.00%	97.68%	91.32%	92.71%	
<b>TOTAL ALL LINES</b>	<b>6,280,000</b>	<b>4,439,276</b>	<b>70.69%</b>	<b>95.48%</b>	<b>70.55%</b>	<b>95.14%</b>	<b>71.64%</b>	<b>88.92%</b>	
<b>NET PAYOUT %</b>	<b>\$2,934,599</b>		<b>46.73%</b>						
<b>FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION</b>									
	Budget	Limited Incurred	23 Actual	MONTH TARGETED	22 Actual	MONTH TARGETED	11 Actual	MONTH TARGETED	
		Current	30-Nov-20		31-Oct-20		01-Dec-19		
PROPERTY	722,242	1,345,382	186.28%	99.33%	177.34%	98.69%	158.97%	86.00%	
GEN LIABILITY	1,674,299	386,326	23.07%	78.18%	23.23%	76.91%	8.90%	49.00%	
AUTO LIABILITY	387,682	49,550	12.78%	75.06%	29.46%	73.57%	7.80%	45.00%	
WORKER'S COMP	3,672,619	3,884,927	105.78%	92.71%	101.38%	91.80%	68.17%	52.00%	
<b>TOTAL ALL LINES</b>	<b>6,456,842</b>	<b>5,666,185</b>	<b>87.75%</b>	<b>88.62%</b>	<b>85.29%</b>	<b>87.61%</b>	<b>59.33%</b>	<b>54.60%</b>	
<b>NET PAYOUT %</b>	<b>\$3,112,651</b>		<b>48.21%</b>						
<b>FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION</b>									
	Budget	Limited Incurred	11 Actual	MONTH TARGETED	10 Actual	MONTH TARGETED	-1 Actual	MONTH TARGETED	
		Current	30-Nov-20		31-Oct-20		01-Dec-19		
PROPERTY	710,000	586,940	82.67%	86.00%	70.81%	76.00%	N/A	N/A	
GEN LIABILITY	1,692,081	121,250	7.17%	49.00%	6.94%	42.00%	N/A	N/A	
AUTO LIABILITY	397,295	325,000	81.80%	45.00%	89.97%	40.00%	N/A	N/A	
WORKER'S COMP	3,527,720	2,033,463	57.64%	52.00%	52.32%	42.00%	N/A	N/A	
<b>TOTAL ALL LINES</b>	<b>6,327,096</b>	<b>3,066,653</b>	<b>48.47%</b>	<b>54.57%</b>	<b>44.62%</b>	<b>45.69%</b>	<b>N/A</b>	<b>N/A</b>	
<b>NET PAYOUT %</b>	<b>\$1,005,560</b>		<b>15.89%</b>						

<b>2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS</b>				
		<b>November 30, 2020</b>		
	<b>2020</b>	2019	2018	<b>TOTAL</b>
	<b>LOST TIME</b>	LOST TIME	LOST TIME	<b>RATE *</b>
<b>FUND</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>2020 - 2018</b>
Monmouth County	0.71	1.28	1.14	1.05
Professional Municipal Management	0.79	2.29	2.48	1.89
Burlington County Municipal JIF	1.06	1.25	1.69	1.34
Bergen County	1.07	1.47	1.43	1.33
Morris County	1.09	1.59	1.68	1.46
Camden County	1.19	1.39	1.91	1.50
Gloucester, Salem, Cumberland Counties Municipal JIF	1.20	1.74	1.97	1.64
Central New Jersey	1.22	1.54	1.49	1.41
Ocean County	1.29	1.77	2.28	1.79
NJ Public Housing Authority	1.44	1.80	2.06	1.77
Suburban Essex	1.44	1.80	2.12	1.79
South Bergen County	1.46	1.62	2.27	1.79
Atlantic County Municipal JIF	1.50	2.52	2.31	2.13
Suburban Municipal	1.53	1.81	1.74	1.70
NJ Utility Authorities	1.79	2.62	2.22	2.22
<b>AVERAGE</b>	<b>1.25</b>	<b>1.77</b>	<b>1.92</b>	<b>1.65</b>

**Camden County JOINT INSURANCE FUND**

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

		DATA VALUED AS OF								
		November 30, 2020								
MEMBER_ID	MEMBER	**	# CLAIMS FDR	Y.T.D. LOST TIME	2020 LOST TIME	2019 LOST TIME	2018 LOST TIME	MEMBER	TOTAL RATE	
		*	11/30/2020	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2020 - 2018	
1	87 Audubon		0	0	0.00	1.20	0.00	1 Audubon	0.42	
2	88 Audubon Park		0	0	0.00	0.00	0.00	2 Audubon Park	0.00	
3	94 Chesilhurst		0	0	0.00	3.28	0.00	3 Chesilhurst	1.18	
4	95 Clementon		0	0	0.00	1.77	0.00	4 Clementon	0.56	
5	96 Collingswood		0	0	0.00	0.51	0.98	5 Collingswood	0.52	
6	98 Gloucester City		0	0	0.00	1.26	3.15	6 Gloucester City	1.56	
7	102 Hi-Nella		0	0	0.00	0.00	0.00	7 Hi-Nella	0.00	
8	103 Laurel Springs		0	0	0.00	2.67	0.00	8 Laurel Springs	0.87	
9	108 Merchantville		0	0	0.00	0.00	0.00	9 Merchantville	0.00	
10	110 Oaklyn		0	0	0.00	0.00	4.20	10 Oaklyn	1.49	
11	116 Winslow Township Fire Distri		0	0	0.00	0.00	***	11 Winslow Township Fire	0.00	
12	451 Tavistock		0	0	0.00	0.00	0.00	12 Tavistock	0.00	
13	457 Pine Valley		0	0	0.00	0.00	0.00	13 Pine Valley	0.00	
14	584 Cherry Hill Fire District		0	0	0.00	1.10	5.54	14 Cherry Hill Fire District	2.29	
15	564 Cherry Hill		-1	3	0.68	1.05	0.80	15 Cherry Hill	0.86	
16	99 Haddon		0	1	0.78	2.06	2.13	16 Haddon	1.69	
17	89 Barrington		0	1	1.01	1.79	0.00	17 Barrington	0.94	
18	91 Berlin Borough		0	1	1.02	0.00	0.00	18 Berlin Borough	0.33	
19	112 Runnemede		0	1	1.12	0.97	0.96	19 Runnemede	1.01	
20	113 Somerdale		0	1	1.38	2.60	2.52	20 Somerdale	2.18	
21	104 Lawnside		0	1	1.63	0.00	5.77	21 Lawnside	2.33	
22	106 Magnolia		0	2	1.79	0.85	0.94	22 Magnolia	1.19	
23	107 Medford Lakes		1	1	1.80	0.00	1.89	23 Medford Lakes	1.19	
24	101 Haddonfield		0	2	1.82	1.53	2.33	24 Haddonfield	1.89	
25	109 Mount Ephraim		0	1	1.90	0.00	3.15	25 Mount Ephraim	1.67	
26	114 Voorhees		0	4	1.96	1.87	3.60	26 Voorhees	2.34	
27	105 Lindenwold		-1	2	1.98	0.94	1.85	27 Lindenwold	1.59	
28	115 Winslow		0	4	2.01	2.84	3.73	28 Winslow	2.88	
29	93 Brooklawn		0	1	2.20	0.00	1.72	29 Brooklawn	1.24	
30	90 Bellmawr		2	4	2.45	3.28	2.31	30 Bellmawr	2.69	
31	92 Berlin Township		0	2	2.66	4.82	2.47	31 Berlin Township	3.34	
32	565 Camden Parking Authority		1	1	2.87	2.60	2.63	32 Camden Parking Autho	2.69	
33	97 Gibbsboro		0	1	3.03	2.63	0.00	33 Gibbsboro	1.82	
34	111 Pine Hill		0	2	3.86	1.77	1.82	34 Pine Hill	2.45	
35	117 Woodlynne		0	2	5.59	0.00	0.00	35 Woodlynne	1.73	
36	692 Gloucester Township	**	0	0				36 Gloucester Township		
37	695 Camden City	**	0	0				37 Camden City		
Totals:			2	38	1.19	1.39	1.91		1.50	



MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund						
Data Valued As of : January 20, 2021						
<b>Total Participating Members</b>	<b>38</b>		<b>38</b>			
Complaint			<b>37</b>			
Percent Compliant			97.37%			
				01/01/21	2021	
	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/21
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
HADDON HEIGHTS	Yes	No	No	\$ 20,000	\$ 20,000	20% of 1st 250K
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	\$ 10,000	\$ 10,000	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  
2021 FUND COMMISSIONERS**

<b>MEMBER</b>	<b>FUND COMMISSIONER</b>	<b>ALTERNATE COMMISSIONER</b>
Audubon	David Taraschi	John Ward
Audubon Park	M. Larry Pennock	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard Wilkinson	Rick Miller
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden City	Sharon Eggleston	Jason Asuncion
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	Cassandra Duffey
Gibbsboro	Glenn Werner	Amy Troxel
Gloucester City	Patrick Keating	
Gloucester Township	Tom Cardis	
Haddon Heights	David Taraschi	
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	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 December 31, 2020**

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

<b>CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND</b>				
<b>2021 RISK MANAGEMENT CONSULTANTS AGREEMENTS</b>				
<b>AS OF January 19, 2021</b>				
<b>MUNICIPALITY</b>	<b>RISK MANAGEMENT CONSULTANT</b>	<b>Resolution Received</b>	<b>Agreement Received</b>	<b>Contract Term date</b>
AUDUBON	HARDENBERGH INSURANCE GROUP	01/15/20	01/15/20	12/31/20
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	2/24/2020	2/24/2020	12/31/20
BARRINGTON	CONNER STRONG & BUCKELEW	1/13/2020	2/26/2020	12/31/20
BELLMAWR	CONNER STRONG & BUCKELEW	1/23/2020	3/6/2020	12/31/20
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	01/30/20	08/14/20	12/31/20
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	1/16/2020	02/03/20	12/31/20
BROOKLAWN	CONNER STRONG & BUCKELEW	4/16/2020	04/01/20	12/31/20
CHERRY HILL	CONNER STRONG & BUCKELEW	11/23/2020		12/31/21
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	1/15/2021	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
HADDON HEIGHTS	CONNER STRONG & BUCKELEW	01/04/21	01/14/21	12/31/21
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	CONNER STRONG & BUCKELEW	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	01/13/21	1/13/2021	12/31/21
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	1/11/2021	3/6/2020	12/31/20
WINSLOW TOWNSHIP FIRE DISTRICT	CONNER STRONG & BUCKELEW	1/13/2020	1/13/2020	12/31/20
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	2/24/2020	2/24/2020	12/31/20
<b>Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.</b>				

**RESOLUTION NO. 20-29**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
BILLS LIST - DECEMBER 2020**

**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.

**FUND YEAR 2019**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002385			
002385	COMPSERVICES, INC.	GLOUCESTER TWP SERVICES 12/20	1,291.67
002385	COMPSERVICES, INC.	CLAIMS ADMIN FEE 12/20	35,303.42
002385	COMPSERVICES, INC.	CHERRY HILL SERVICES 12/20	2,458.33
			<b>39,053.42</b>
002386			
002386	ASSET WORKS LLC	PROPERTY APPRAISAL 9/20	9,815.00
			<b>9,815.00</b>
		<b>Total Payments FY 2019</b>	<b>48,868.42</b>

**FUND YEAR 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002387			
002387	MUNICIPAL EXCESS LIABILITY JIF	FPB - MEL 2020 4TH QUARTER	4,495.00
			<b>4,495.00</b>
002388			
002388	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - MEL 2020 4TH QUARTER	229,942.75
002388	MUNICIPAL EXCESS LIABILITY JIF	MEL - MEL 2020 4TH QUARTER	591,518.50
			<b>821,461.25</b>
002389			
002389	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 11.30.20	3,306.00
002389	INTERSTATE MOBILE CARE INC.	DOT TESTING 11.30.20	64.00
			<b>3,370.00</b>
002390			
002390	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 12/20	15,051.17
			<b>15,051.17</b>
002391			
002391	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/20	13.00
002391	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR FEE 12/20	37,649.75
			<b>37,662.75</b>
002392			
002392	THE ACTUARIAL ADVANTAGE	ACTUARIAL FEE 12/20	4,397.25
			<b>4,397.25</b>
002393			
002393	BROWN & CONNERY, LLP	LITIGATION MNGMT 11/20	1,672.00
002393	BROWN & CONNERY, LLP	ATTORNEY FEE 11/20	2,033.33
002393	BROWN & CONNERY, LLP	EXPENSE 11/20	194.97
			<b>3,900.30</b>
002394			
002394	ELIZABETH PIGLIACELLI	TREASURER FEE 12/20	1,949.17
			<b>1,949.17</b>
002395			
002395	HADDON TOWNSHIP	2020 OPTIONAL SAFETY AWARD	1,000.00
002395	HADDON TOWNSHIP	PROTECTIVE WEAR - 11.18.20	383.06
002395	HADDON TOWNSHIP	BACK PARKING LOT CAMERA - 10.2.20	500.00
002395	HADDON TOWNSHIP	PROTECTIVE WEAR - 11.18.20	218.50
			<b>2,101.56</b>
002396			
002396	HADDONFIELD BOROUGH	DEPOSIT ERROR 12/20	8,769.87
			<b>8,769.87</b>
002397			
002397	COURIER POST	ACCT: CHL-083028 - ADV. - 11.3.20	54.64
			<b>54.64</b>

002398				
002398	MUNICIPAL EXCESS LIABILITY JIF	MSI - MEL 2020 4TH QUARTER		22,929.00
				<b>22,929.00</b>
002399				
002399	SPARK CREATIVE GROUP	WEBS. HOST. & DOM. MNGMT THRU 10.12.20		375.00
				<b>375.00</b>
002400				
002400	ALLSTATE INFORMATION MANAGEMNT	ACCT#409 - ARC & STOR - 10.31.20		94.79
				<b>94.79</b>
002401				
002401	MEDLOGIX LLC	WC MCS - CHERRY HILL 12/20		1,083.00
002401	MEDLOGIX LLC	WC MCS - 12/20		9,904.00
				<b>10,987.00</b>
002402				
002402	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 12/20		1,103.00
				<b>1,103.00</b>
002403				
002403	OAKLYN BOROUGH	2020 OPTIONAL SAFETY AWARD		964.80
				<b>964.80</b>
002404				
002404	PINE VALLEY BOROUGH	2020 OPTIONAL SAFETY AWARD		1,000.00
				<b>1,000.00</b>
				<b>Total Payments FY 2020</b>
				<b>940,666.55</b>
				<b>TOTAL PAYMENTS ALL FUND YEARS</b>
				<b>989,534.97</b>

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

**Attest:**

\_\_\_\_\_  
**Secretary**

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

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

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

**RESOLUTION NO. 20-30**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
DIVIDENDS LIST – DECEMBER 2020**

**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.

<u>FUND YEAR CLOSED</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002405			
002405	BARRINGTON BOROUGH	DIVIDENDS 12/20	27,277.00
			<b>27,277.00</b>
002406			
002406	BELLMAWR BOROUGH	DIVIDENDS 12/20	56,931.00
			<b>56,931.00</b>
002407			
002407	BROOKLAWN BOROUGH	DIVIDENDS 12/20	15,623.00
			<b>15,623.00</b>
002408			
002408	GIBBSBORO BOROUGH	DIVIDENDS 12/20	7,212.00
			<b>7,212.00</b>
002409			
002409	GLOUCESTER CITY	DIVIDENDS 12/20	77,488.00
			<b>77,488.00</b>
002410			
002410	LINDENWOLD BOROUGH	DIVIDENDS 12/20	56,368.00
			<b>56,368.00</b>
002411			
002411	MEDFORD LAKES BOROUGH	DIVIDENDS 12/20	19,361.00
			<b>19,361.00</b>
002412			
002412	MOUNT EPHRAIM BOROUGH	DIVIDENDS 12/20	19,733.00
			<b>19,733.00</b>
002413			
002413	PINE HILL BOROUGH	DIVIDENDS 12/20	22,980.00
			<b>22,980.00</b>
002414			
002414	RUNNEMEDE BOROUGH	DIVIDENDS 12/20	29,662.00
			<b>29,662.00</b>
002415			
002415	TAVISTOCK BOROUGH	DIVIDENDS 12/20	1,007.00
			<b>1,007.00</b>
002416			
002416	LAWNSIDE BOROUGH	DIVIDENDS 12/20	15,267.00
			<b>15,267.00</b>
002417			
002417	WOODLYNNE BOROUGH	DIVIDENDS 12/20	6,204.00
			<b>6,204.00</b>
002418			
002418	CHERRY HILL TOWNSHIP	DIVIDENDS 12/20	53,298.00
			<b>53,298.00</b>
002419			
002419	MERCHANTVILLE BOROUGH	DIVIDENDS 12/20	18,523.00
			<b>18,523.00</b>
002420			
002420	WINSLOW TWP FIRE DISTRICT #1	DIVIDENDS 12/20	949.00
			<b>949.00</b>
002421			
002421	MAGNOLIA BOROUGH	DIVIDENDS 12/20	20,503.00
			<b>20,503.00</b>

002422			
002422	CAMDEN PARKING AUTHORITY	DIVIDENDS 12/20	19,006.00
			<b>19,006.00</b>
002423			
002423	HI-NELLA BOROUGH	DIVIDENDS 12/20	3,999.00
			<b>3,999.00</b>
		<b>Total Payments FY CLOSED</b>	<b>471,391.00</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>471,391.00</b>

\_\_\_\_\_  
Chairperson

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

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

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

\_\_\_\_\_  
Treasurer

**RESOLUTION NO. 21-10**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
BILLS LIST - JANUARY 2021**

**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.

**FUND YEAR CLOSED**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002420			
002420	WINSLOW TWP FIRE DISTRICT #1	VOID	0.00
			<b>0.00</b>
002424			
002424	WINSLOW TWP FIRE DISTRICT #1	DIVIDENDS 12/20	949.00
			<b>949.00</b>
		<b>Total Payments FY CLOSED</b>	<b>949.00</b>

**FUND YEAR 2019**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002425			
002425	COMPSERVICES, INC.	GLOUCESTER TWP SERVICES 1/21	1,291.67
002425	COMPSERVICES, INC.	CLAIMS ADMIN FEE 1/21	37,273.67
002425	COMPSERVICES, INC.	CHERRY HILL SERVICES 1/21	2,458.33
			<b>41,023.67</b>
		<b>Total Payments FY 2019</b>	<b>41,023.67</b>

**FUND YEAR 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002395			
002395	HADDON TOWNSHIP	VOID	0.00
			<b>0.00</b>
002426			
002426	INTERSTATE MOBILE CARE INC.	DOT TESTING 12.31.20	64.00
002426	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 12.31.20	3,317.00
			<b>3,381.00</b>
002427			
002427	CHERRY HILL TOWNSHIP	2020 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
002428			
002428	CLEMENTON BOROUGH	2020 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
002429			
002429	GLOUCESTER TOWNSHIP	2020 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
002430			
002430	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/20	275.30
			<b>275.30</b>
002431			
002431	BROWN & CONNERY, LLP	LITIGATION MGMT 12/20	1,387.00
002431	BROWN & CONNERY, LLP	ATTORNEY FEE 12/20	2,033.33
002431	BROWN & CONNERY, LLP	EXPENSE 12/20	104.39
			<b>3,524.72</b>
002432			
002432	BERLIN BOROUGH	2020 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
002433			
002433	COLLINGSWOOD BOROUGH	2020 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>

002434	HADDON TOWNSHIP	2020 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
002435	BELLMAWR BOROUGH	2020 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
002436	CHESILHURST BOROUGH	2020 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
002437	COURIER POST	ACCT: CHL-083028 - MTG - 12.19.20	68.16
002437	COURIER POST	ACCT: CHL-083028 - BDGT - 12.19.20	52.88
			<b>121.04</b>
002438	ALLSTATE INFORMATION MANAGEMNT	ACCT#409 - ARC & STOR - 12.31.20	94.79
002438	ALLSTATE INFORMATION MANAGEMNT	ACCT#409 - ARC & STOR - 11.30.20	94.79
			<b>189.58</b>
002439	MERCHANTVILLE BOROUGH	2020 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
002440	MEDFORD LAKES BOROUGH	2020 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
002441	BROOKLAWN BOROUGH	2020 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
002442	GIBBSBORO BOROUGH	2020 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
002443	HI-NELLA BOROUGH	2020 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
002444	WINSLOW FIRE DISTRICT	2020 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
002445	CAMDEN CITY PARKING AUTHORITY	2020 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
		<b>Total Payments FY 2020</b>	<b>22,491.64</b>

**FUND YEAR 2021**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002446	MUNICIPAL EXCESS LIABILITY JIF	FPB - MEL 2021 1ST QUARTER	4,403.25
			<b>4,403.25</b>
002447	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - MEL 2021 1ST QUARTER	233,760.50
002447	MUNICIPAL EXCESS LIABILITY JIF	MEL - MEL 2021 1ST QUARTER	601,749.25
			<b>835,509.75</b>
002448	N.J. MUNICIPAL ENVIRONMENTAL	EJIF - 1ST INSTALLMENT 2021	211,353.00
			<b>211,353.00</b>
002449	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 1/21	15,676.42
			<b>15,676.42</b>
002450	PERMA RISK MANAGEMENT SERVICES	EXEC. DIRECTOR FEE 1/21	39,363.08
			<b>39,363.08</b>



002451			
002451	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 1/21	4,579.92
			<b>4,579.92</b>
002452			
002452	ELIZABETH PIGLIACELLI	TREASURER FEE 1/21	2,030.17
			<b>2,030.17</b>
002453			
002453	MUNICIPAL EXCESS LIABILITY JIF	MSI - MEL 2021 1ST QUARTER	22,638.00
			<b>22,638.00</b>
002454			
002454	MEDLOGIX LLC	WC MCS - CHERRY HILL 1/21	1,083.00
002454	MEDLOGIX LLC	WC MCS - 1/21	10,360.50
			<b>11,443.50</b>
002455			
002455	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 1/21	1,148.83
			<b>1,148.83</b>
002456			
002456	LEONARD-O'NEILL INS GROUP, INC.	GIBBSBORO JIF - 1ST INSTALLMENT 2021	2,844.00
			<b>2,844.00</b>
002457			
002457	EDGEWOOD ASSOCIATES INC.	CHESILHURST - RMC FEE - 1/21	3,009.00
002457	EDGEWOOD ASSOCIATES INC.	BERLIN - RMC FEE - 1/21	12,507.50
			<b>15,516.50</b>
		<b>Total Payments FY 2021</b>	<b>1,166,506.42</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>1,230,970.73</b>

\_\_\_\_\_  
Chairperson

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

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

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

\_\_\_\_\_  
Treasurer

January 25, 2021

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 November 30, 2020 and December 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 JANUARY:**

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for November totaled \$35,703.44.

Net Investment Income received or accrued for December totaled \$21,772.01.

- **RECEIPT ACTIVITY FOR November:**

Cherry Hill Deductible	\$	10,531.74
Assessments		52,625.00
Total Receipts		<u>\$63,157.74</u>

- **RECEIPT ACTIVITY FOR December:**

Cherry Hill Deductible	\$	4,893.21
MEL Deductible		231,607.00
Total Receipts		<u>\$236,500.21</u>

- **CLAIM ACTIVITY FOR November:**

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

Property Liability Claims	\$	85,199.12
Workers Compensation Claims		189,284.17
Administration Expense		<u>129,163.72</u>
Total Claims/Expenses		<u>\$403,647.01</u>

- **CLAIM ACTIVITY FOR December:**

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

Property Liability Claims	\$	612,929.63
Workers Compensation Claims		288,569.56
Dividend Checks		471,391.00
Administration Expense		<u>989,534.97</u>
Total Claims/Expenses		<u>\$2,362,425.16</u>

- **CASH ACTIVITY FOR November:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$25,288,141.22 to a closing balance of \$24,990,274.82 showing a decrease of \$297,866.40.

- **CASH ACTIVITY FOR December:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$24,990,274.82 to a closing balance of \$22,883,933.96 showing a decrease of \$2,106,340.86.

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

Sincerely,  
Elizabeth Pigliacelli, Treasurer

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

Month		November							
Current Fund Year		2020							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid November	Monthly Recoveries November	Calc. Net Paid Thru November	TPA Net Paid Thru November	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	240,305.60	6,461.15	0.00	246,766.75	246,766.75	0.00	0.00	0.00
	Liability	6,039.68	6,730.90	0.00	12,770.58	12,770.58	0.00	0.00	0.00
	Auto	55,592.53	500.00	0.00	56,092.53	56,092.53	0.00	0.00	0.00
	Workers Comp	541,999.03	136,678.96	0.00	678,677.99	678,677.99	(0.00)	0.00	(0.00)
	Cherry Hill	5,440.04	6,358.98	546.83	11,252.19	11,252.19	(0.00)	(0.00)	(0.00)
	<b>Total</b>	<b>849,376.88</b>	<b>156,729.99</b>	<b>546.83</b>	<b>1,005,560.04</b>	<b>1,005,560.04</b>	<b>(0.00)</b>	<b>0.00</b>	<b>(0.00)</b>
2019	Property	1,124,367.57	902.78	0.00	1,125,270.35	1,125,270.35	(0.00)	(0.00)	0.00
	Liability	196,746.80	43,733.82	0.00	240,480.62	240,480.62	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	1,660,619.78	16,899.81	0.00	1,677,519.59	1,677,756.09	(236.50)	(106.50)	(130.00)
	Cherry Hill	9,036.41	5,438.50	9,036.41	5,438.50	5,438.50	0.00	(130.00)	130.00
	<b>Total</b>	<b>3,054,476.30</b>	<b>66,974.91</b>	<b>9,036.41</b>	<b>3,112,414.80</b>	<b>3,112,651.30</b>	<b>(236.50)</b>	<b>(236.50)</b>	<b>0.00</b>
2018	Property	354,056.39	0.00	0.00	354,056.39	354,056.39	(0.00)	(0.00)	0.00
	Liability	198,807.23	7,299.79	0.00	206,107.02	206,107.02	0.00	(0.00)	0.00
	Auto	106,805.27	6,500.00	0.00	113,305.27	113,305.27	0.00	0.00	0.00
	Workers Comp	2,245,330.16	16,060.52	0.00	2,261,390.68	2,260,889.67	501.01	501.01	0.00
	Cherry Hill	0.00	241.00	0.00	241.00	241.00	0.00	0.00	0.00
	<b>Total</b>	<b>2,904,999.05</b>	<b>30,101.31</b>	<b>0.00</b>	<b>2,935,100.36</b>	<b>2,934,599.35</b>	<b>501.01</b>	<b>501.01</b>	<b>0.00</b>
2017	Property	427,202.53	0.00	0.00	427,202.53	427,202.53	(0.00)	(0.00)	0.00
	Liability	571,167.92	6,420.44	0.00	577,588.36	577,588.36	0.00	0.00	0.00
	Auto	598,125.16	900.00	0.00	599,025.16	599,025.16	(0.00)	(0.00)	0.00
	Workers Comp	1,878,868.37	7,423.90	0.00	1,886,292.27	1,885,313.07	979.20	979.20	0.00
	Cherry Hill	574.64	0.00	0.00	574.64	574.64	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>3,475,938.62</b>	<b>14,744.34</b>	<b>0.00</b>	<b>3,490,682.96</b>	<b>3,489,703.76</b>	<b>979.20</b>	<b>979.20</b>	<b>0.00</b>
2016	Property	406,447.88	0.00	0.00	406,447.88	406,447.88	0.00	0.00	0.00
	Liability	968,430.81	5,750.24	0.00	974,181.05	974,181.05	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	1,939,759.25	182.50	0.00	1,939,941.75	1,939,692.90	248.85	248.85	0.00
	Cherry Hill	949.50	0.00	949.50	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>4,299,368.80</b>	<b>5,932.74</b>	<b>949.50</b>	<b>4,304,352.04</b>	<b>4,304,103.19</b>	<b>248.85</b>	<b>248.85</b>	<b>0.00</b>
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Cherry Hill	(278.50)	0.00	0.00	(278.50)	0.00	(278.50)	(278.50)	0.00
	<b>Total</b>	<b>(278.50)</b>	<b>0.00</b>	<b>0.00</b>	<b>(278.50)</b>	<b>0.00</b>	<b>(278.50)</b>	<b>(278.50)</b>	<b>0.00</b>
<b>TOTAL</b>		<b>14,583,881.15</b>	<b>274,483.29</b>	<b>10,532.74</b>	<b>14,847,831.70</b>	<b>14,846,617.64</b>	<b>1,214.06</b>	<b>1,214.06</b>	<b>(0.00)</b>

NOVEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	11/05/2020	12,729.05				12,729.05	
2	11/05/2020	24,538.03				24,538.03	
3	11/12/2020	31,220.45				31,220.45	
4	11/12/2020	95,418.43				95,418.43	
5	11/18/2020	18,646.32				18,646.32	
6	11/18/2020	38,673.37				38,673.37	
7	11/23/2020	10,699.63				10,699.63	
8	11/23/2020	2,233.72				2,233.72	
9	11/30/2020	20,369.58				20,369.58	
10	11/30/2020	19,954.71				19,954.71	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	274,483.29	-	-	-	274,483.29	
	Monthly Rpt	274,483.29				274,483.29	
	Variance	0.00	-	-	-	0.00	

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

Current Fund Year: 2020 Month Ending: November	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	542,536.10	6,062,269.56	209.24	10,717,444.99	(47,915.24)	408,236.06	(5,695.30)	7,626,776.50	(15,721.17)	25,288,140.74
<b>RECEIPTS</b>										
Assessments	2,544.00	6,062.90	1,423.55	12,640.19	5,892.91	12,167.96	1,529.70	10,363.80	0.00	52,625.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,532.74	10,532.74
Invest Pymnts	1,149.93	7,432.04	1,115.17	13,179.68	107.96	1,328.29	32.61	9,346.98	0.41	33,693.07
Invest Adj	80.83	522.51	78.42	923.73	1.22	81.26	0.62	657.35	0.02	2,345.96
Subtotal Invest	1,230.76	7,954.55	1,193.59	14,103.41	109.18	1,409.55	33.23	10,004.33	0.43	36,039.03
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,769.87	0.00	8,769.87
<b>TOTAL</b>	<b>3,774.76</b>	<b>14,017.45</b>	<b>2,617.14</b>	<b>26,743.60</b>	<b>6,002.09</b>	<b>13,577.51</b>	<b>1,562.93</b>	<b>29,138.00</b>	<b>10,533.17</b>	<b>107,966.64</b>
<b>EXPENSES</b>										
Claims Transfers	7,363.93	69,935.19	7,900.00	177,245.69	0.00	0.00	0.00	0.00	12,038.48	274,483.29
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131,349.75	0.00	131,349.75
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>7,363.93</b>	<b>69,935.19</b>	<b>7,900.00</b>	<b>177,245.69</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>131,349.75</b>	<b>12,038.48</b>	<b>405,833.04</b>
<b>END BALANCE</b>	<b>538,946.94</b>	<b>6,006,351.82</b>	<b>(5,073.62)</b>	<b>10,566,942.90</b>	<b>(41,913.16)</b>	<b>421,813.56</b>	<b>(4,132.38)</b>	<b>7,524,564.75</b>	<b>(17,226.48)</b>	<b>24,990,274.34</b>
<b>REPORT STATUS SECTION</b>										
<b>Report Month: November</b>										
Balance Differences										
Opening Balances:	Opening Balances are equal									\$0.00
Imprest Transfers:	Imprest Totals are equal									\$0.00
Investment Balances:	Investment Payment Balances are equal									\$0.00
	Investment Adjustment Balances are equal									\$0.00
Ending Balances:	Ending Balances are equal									\$0.00
Accural Balances:	Accural Balances are equal									\$0.00



SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	November						
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	\$25,288,141.22	5,133,809.93	- 38,661.13	48,279.52	-	20,144,712.90	
Opening Interest Accrua	-\$0.00	-	-	-	0.00	-	
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discov	\$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	\$2,345.97	\$0.00	\$0.00	\$0.00	\$0.00	\$2,345.97	\$2,345.97
5 Interest Paid - Cash Inst	\$23,621.53	\$2,057.60	\$33.72	\$52.87	\$0.00	\$21,477.34	\$21,477.34
6 Interest Paid - Term Ins	\$335.59	\$0.00	\$0.00	\$0.00	\$0.00	\$335.59	\$335.59
7 Realized Gain (Loss)	\$9,735.94	\$0.00	\$0.00	\$0.00	\$0.00	\$9,735.94	\$9,735.94
8 Net Investment Income	\$35,703.44	\$2,057.60	\$33.72	\$52.87	\$0.00	\$33,559.25	\$33,559.25
9 Deposits - Purchases	\$346,410.90	\$71,927.61	\$85,199.12	\$189,284.17	\$0.00	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$680,316.33	-\$403,647.01	-\$85,199.12	-\$189,284.17	\$0.00	-\$2,186.03	-\$2,186.03
Ending Cash & Investment	\$24,990,274.82	\$4,804,148.13	-\$38,627.41	\$48,332.39	\$0.00	\$20,176,421.71	\$20,176,421.71
Ending Interest Accrual Bal	-\$335.59	\$0.00	\$0.00	\$0.00	-\$0.00	-\$335.59	-\$335.59
Plus Outstanding Checks	\$367,304.92	\$211,633.99	\$116,574.80	\$39,096.13	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)	-\$122,947.69	-\$96,591.31	-\$12,908.77	-\$13,447.61	\$0.00	\$0.00	\$0.00
Balance per Bank	\$25,234,632.05	\$4,919,190.81	\$65,038.62	\$73,980.91	\$0.00	\$20,176,421.71	\$20,176,421.71
		\$0.00	0.0	\$0.00		\$0.00	\$0.00

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

Month		December								
Current Fund Year		2020								
		1.	2.	3.	4.	5.	6.	7.	8.	
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid December	Monthly Recoveries December	Calc. Net Paid Thru December	TPA Net Paid Thru December	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month	
2020	Property	246,766.75	194,384.83	0.00	441,151.58	441,151.58	0.00	0.00	(0.00)	
	Liability	12,770.58	91,815.03	0.00	104,585.61	104,585.61	0.00	0.00	0.00	
	Auto	56,092.53	5,155.27	0.00	61,247.80	61,247.80	0.00	0.00	(0.00)	
	Workers Comp	678,677.99	195,569.43	0.00	874,247.42	874,247.42	0.00	(0.00)	0.00	
	Cherry Hill	11,252.19	8,521.36	4,893.21	14,880.34	19,773.55	(4,893.21)	(0.00)	(4,893.21)	
	<b>Total</b>	<b>1,005,560.04</b>	<b>495,445.92</b>	<b>4,893.21</b>	<b>1,496,112.75</b>	<b>1,501,005.96</b>	<b>(4,893.21)</b>	<b>(0.00)</b>	<b>(4,893.21)</b>	
2019	Property	1,125,270.35	82,065.87	0.00	1,207,336.22	1,207,336.22	(0.00)	(0.00)	0.00	
	Liability	240,480.62	19,242.74	0.00	259,723.36	259,723.36	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	1,677,519.59	33,745.70	0.00	1,711,265.29	1,711,501.79	(236.50)	(236.50)	0.00	
	Cherry Hill	5,438.50	7,911.04	0.00	13,349.54	13,349.54	0.00	0.00	0.00	
	<b>Total</b>	<b>3,112,414.80</b>	<b>142,965.35</b>	<b>0.00</b>	<b>3,255,380.15</b>	<b>3,255,616.65</b>	<b>(236.50)</b>	<b>(236.50)</b>	<b>0.00</b>	
2018	Property	354,056.39	0.00	0.00	354,056.39	354,056.39	(0.00)	(0.00)	0.00	
	Liability	206,107.02	131,962.80	0.00	338,069.82	338,069.82	(0.00)	0.00	(0.00)	
	Auto	113,305.27	1,992.00	0.00	115,297.27	115,297.27	0.00	0.00	0.00	
	Workers Comp	2,261,390.68	29,575.44	0.00	2,290,966.12	2,290,465.11	501.01	501.01	0.00	
	Cherry Hill	241.00	0.00	0.00	241.00	241.00	0.00	0.00	0.00	
	<b>Total</b>	<b>2,935,100.36</b>	<b>163,530.24</b>	<b>0.00</b>	<b>3,098,630.60</b>	<b>3,098,129.59</b>	<b>501.01</b>	<b>501.01</b>	<b>(0.00)</b>	
2017	Property	427,202.53	0.00	0.00	427,202.53	427,202.53	(0.00)	(0.00)	0.00	
	Liability	577,588.36	72,958.34	0.00	650,546.70	650,546.70	0.00	0.00	0.00	
	Auto	599,025.16	6,134.80	0.00	605,159.96	605,159.96	(0.00)	(0.00)	0.00	
	Workers Comp	1,886,292.27	10,820.04	0.00	1,897,112.31	1,846,133.11	50,979.20	979.20	50,000.00	
	Cherry Hill	574.64	0.00	0.00	574.64	574.64	(0.00)	(0.00)	0.00	
	<b>Total</b>	<b>3,490,682.96</b>	<b>89,913.18</b>	<b>0.00</b>	<b>3,580,596.14</b>	<b>3,529,616.94</b>	<b>50,979.20</b>	<b>979.20</b>	<b>50,000.00</b>	
2016	Property	406,447.88	0.00	0.00	406,447.88	406,447.88	0.00	0.00	0.00	
	Liability	974,181.05	7,217.95	0.00	981,399.00	981,399.00	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	1,939,941.75	1,890.00	0.00	1,941,831.75	1,941,582.90	248.85	248.85	0.00	
	Cherry Hill	0.00	536.55	0.00	536.55	536.55	0.00	0.00	0.00	
	<b>Total</b>	<b>4,304,352.04</b>	<b>9,644.50</b>	<b>0.00</b>	<b>4,313,996.54</b>	<b>4,313,747.69</b>	<b>248.85</b>	<b>248.85</b>	<b>0.00</b>	
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Cherry Hill	(278.50)	0.00	0.00	(278.50)	0.00	(278.50)	(278.50)	0.00	
	<b>Total</b>	<b>(278.50)</b>	<b>0.00</b>	<b>0.00</b>	<b>(278.50)</b>	<b>0.00</b>	<b>(278.50)</b>	<b>(278.50)</b>	<b>0.00</b>	
<b>TOTAL</b>		<b>14,847,831.70</b>	<b>901,499.19</b>	<b>4,893.21</b>	<b>15,744,437.68</b>	<b>15,698,116.83</b>	<b>46,320.85</b>	<b>1,214.06</b>	<b>45,106.79</b>	

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

Current Fund Year: 2020 Month Ending: December	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	538,946.94	6,006,351.82	(5,073.62)	10,566,942.90	(41,913.16)	421,813.56	(4,132.38)	7,524,564.75	(17,226.48)	24,990,274.34
<b>RECEIPTS</b>										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,893.21	4,893.21
Invest Pymnts	693.17	4,452.21	671.09	7,832.74	10.56	708.84	5.31	5,577.59	0.21	19,951.72
Invest Adj	63.25	406.20	61.23	714.62	0.96	64.67	0.49	508.87	0.02	1,820.31
Subtotal Invest	756.42	4,858.41	732.32	8,547.36	11.52	773.51	5.80	6,086.46	0.23	21,772.03
Other *	0.00	0.00	0.00	0.00	0.00	231,607.00	0.00	0.00	0.00	231,607.00
<b>TOTAL</b>	<b>756.42</b>	<b>4,858.41</b>	<b>732.32</b>	<b>8,547.36</b>	<b>11.52</b>	<b>232,380.51</b>	<b>5.80</b>	<b>6,086.46</b>	<b>4,893.44</b>	<b>258,272.24</b>
<b>EXPENSES</b>										
Claims Transfers	276,450.70	323,196.86	13,282.07	271,600.61	0.00	0.00	0.00	0.00	16,968.95	901,499.19
Expenses	0.00	0.00	0.00	0.00	0.00	844,390.25	0.00	618,723.64	0.00	1,463,113.89
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>276,450.70</b>	<b>323,196.86</b>	<b>13,282.07</b>	<b>271,600.61</b>	<b>0.00</b>	<b>844,390.25</b>	<b>0.00</b>	<b>618,723.64</b>	<b>16,968.95</b>	<b>2,364,613.08</b>
<b>END BALANCE</b>	<b>263,252.66</b>	<b>5,688,013.37</b>	<b>(17,623.37)</b>	<b>10,303,889.65</b>	<b>(41,901.64)</b>	<b>(190,196.18)</b>	<b>(4,126.58)</b>	<b>6,911,927.57</b>	<b>(29,301.99)</b>	<b>22,883,933.50</b>
<b>REPORT STATUS SECTION</b>										
<b>Report Month: December</b>										
Balance Differences										
Opening Balances:	Opening Balances are equal					\$0.00				
Imprest Transfers:	Imprest Totals are equal					\$0.00				
Investment Balances:	Investment Payment Balances are equal					\$0.00				
	Investment Adjustment Balances are equal					\$0.00				
Ending Balances:	Ending Balances are equal					\$0.00				
Accrual Balances:	Accrual Balances are equal					\$0.00				

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	December					
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	\$24,990,274.82	4,804,148.13	- 38,627.41	48,332.39	-	20,176,421.71
Opening Interest Accrua	-\$335.59	-	-	-	0.00	335.59
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discov	\$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
4 Accretion	\$1,820.29	\$0.00	\$0.00	\$0.00	\$0.00	\$1,820.29
5 Interest Paid - Cash Inst	\$24,743.12	\$1,905.49	\$113.78	\$54.90	\$0.00	\$22,668.95
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$4,791.40	\$0.00	\$0.00	\$0.00	\$0.00	-\$4,791.40
8 Net Investment Income	\$21,772.01	\$1,905.49	\$113.78	\$54.90	\$0.00	\$19,697.84
9 Deposits - Purchases	\$1,137,999.40	\$236,500.21	\$612,929.63	\$288,569.56	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$3,266,112.27	-\$2,362,425.16	-\$612,929.63	-\$288,569.56	\$0.00	-\$2,187.92
Ending Cash & Investment	\$22,883,933.96	\$2,680,128.67	-\$38,513.63	\$48,387.29	\$0.00	\$20,193,931.63
Ending Interest Accrual Bal	-\$335.59	\$0.00	\$0.00	\$0.00	-\$0.00	-\$335.59
Plus Outstanding Checks	\$1,626,048.24	\$1,122,461.47	\$326,204.80	\$177,381.97	\$0.00	\$0.00
(Less Deposits in Transit)	-\$157,972.54	-\$96,591.31	-\$12,645.50	-\$48,735.73	\$0.00	\$0.00
Balance per Bank	\$24,352,009.66	\$3,705,998.83	\$275,045.67	\$177,033.53	\$0.00	\$20,193,931.63
		\$0.00	0.0	\$0.00		\$0.00

11/30/2020

Shares/Par	Security ID Description	Price	Cost	Net Income	Market Value	Percent Of	Net Unrealized
	Link Ref	Local/Base	Local/Base	Receivable	Local/Base	Total	Gain/Loss
				Local/Base			Local/Base
<b>UNIT OF PARTICIPATION</b>							
<b>U.S. DOLLAR</b>							
<b>UNITED STATES</b>							
2,008,018.741	MEL JCM I ACCOUNT	10.0479	20,176,421.71	0.00	20,176,421.71		0.00
	99VVB5Y75	10.0479	20,176,421.71	0.00	20,176,421.71	100.00	0.00



CAMDEN CO JIF - MX6F92185102

Statement of Change in Net Assets  
Market Value  
11/30/2020

Report ID : IGLS0002  
Base Currency: USD  
Status: REVISED

	Current Period		Fiscal Year to Date	
	11/1/2020	11/30/2020	1/1/2020	11/30/2020
<b>NET ASSETS - BEGINNING OF PERIOD</b>		<b>20,144,712.90</b>		<b>0.00</b>
		<b>20,144,712.90</b>		<b>0.00</b>
<b>RECEIPTS:</b>				
<b>RECD FROM PRIOR TRUSTEE/CUSTODIAN:</b>				
<b>SECURITIES</b>	0.00		13,695,359.06	
<b>INTEREST RECEIVABLE</b>	335.59		41,191.68	
		<b>335.59</b>		<b>13,736,550.74</b>
<b>RECEIVED FROM PLAN ADMINISTRATOR</b>				
	335.59		20,149,188.96	
		<b>335.59</b>		<b>20,149,188.96</b>
<b>INVESTMENT INCOME:</b>				
<b>INTEREST</b>	21,477.34		41,364.68	
<b>REALIZED GAIN/LOSS</b>	0.00		6,175.76	
<b>UNREALIZED GAIN/LOSS-INVESTMENT</b>	9,735.94		-22,562.11	
<b>ACCRETION/AMORTIZATION</b>	2,345.97		6,271.35	
		<b>33,559.25</b>		<b>31,249.68</b>
<b>TOTAL RECEIPTS:</b>		<b>34,230.43</b>		<b>33,916,989.38</b>
<b>DISBURSEMENTS:</b>				
<b>ADMINISTRATIVE EXPENSES:</b>				
<b>TRUSTEE/CUSTODIAN</b>	504.48		656.44	
<b>INVESTMENT ADVISORY FEES</b>	1,177.07		2,352.33	
<b>CONSULTING</b>	504.48		1,008.16	
		<b>2,186.03</b>		<b>4,016.93</b>
<b>TRANSFERS OUT:</b>				
<b>SECURITIES</b>	0.00		13,332,081.51	
<b>UNREALIZED APPRECIATION</b>	0.00		363,277.55	
<b>INTEREST RECEIVABLE</b>	335.59		41,191.68	
		<b>335.59</b>		<b>13,736,550.74</b>
<b>TOTAL DISBURSEMENTS:</b>		<b>2,521.62</b>		<b>13,740,567.67</b>
<b>NET ASSETS - END OF PERIOD</b>		<b>20,176,421.71</b>		<b>20,176,421.71</b>





CAMDEN CO JF - MX6F92185102

Asset and Accrual Detail - By Asset type

12/31/2020

Report ID : IACS0017  
Base Currency: USD  
Status: REVISED

Shares/Par	Price	Cost	Net Income	Market Value	Percent Of	Net Unrealized
Security ID Description	Local/Base	Local/Base	Receivable	Local/Base	Total	Gain/Loss
Link Ref			Local/Base			Local/Base

UNIT OF PARTICIPATION

U.S. DOLLAR

UNITED STATES

2,008,018.741 MEL JCMJ ACCOUNT	10.0566	20,193,931.63	0.00	20,193,931.63		0.00
99VVB5Y75	10.0566	20,193,931.63	0.00	20,193,931.63	100.00	0.00



CAMDEN CO JIF - MX6F92185102

Statement of Change in Net Assets  
Market Value  
12/31/2020

Report ID : IGLS0002  
Base Currency: USD  
Status: REVISED

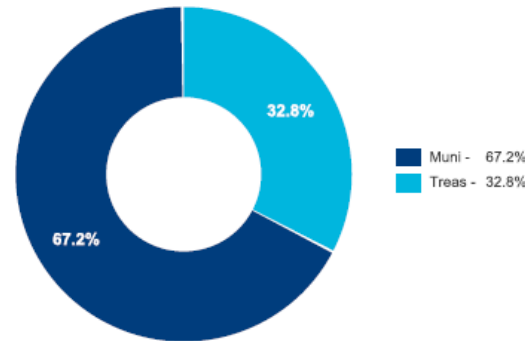
	Current Period		Fiscal Year to Date	
	12/1/2020	12/31/2020	1/1/2020	12/31/2020
<b>NET ASSETS - BEGINNING OF PERIOD</b>		<b>20,176,421.71</b>		<b>0.00</b>
		<b>20,176,421.71</b>		<b>0.00</b>
<b>RECEIPTS:</b>				
<b>RECD FROM PRIOR TRUSTEE/CUSTODIAN:</b>				
SECURITIES	0.00		13,695,359.06	
INTEREST RECEIVABLE	0.00		41,191.68	
		<b>0.00</b>		<b>13,736,550.74</b>
<b>RECEIVED FROM PLAN ADMINISTRATOR</b>				
	0.00		20,149,188.96	
		<b>0.00</b>		<b>20,149,188.96</b>
<b>INVESTMENT INCOME:</b>				
INTEREST	22,668.95		64,033.63	
REALIZED GAIN/LOSS	0.00		6,175.76	
UNREALIZED GAIN/LOSS-INVESTMENT	-4,791.40		-27,353.51	
ACCRETION/AMORTIZATION	1,820.29		8,091.64	
		<b>19,697.84</b>		<b>50,947.52</b>
<b>TOTAL RECEIPTS:</b>		<b>19,697.84</b>		<b>33,936,687.22</b>
<b>DISBURSEMENTS:</b>				
<b>ADMINISTRATIVE EXPENSES:</b>				
TRUSTEE/CUSTODIAN	504.91		1,161.35	
INVESTMENT ADVISORY FEES	1,178.10		3,530.43	
CONSULTING	504.91		1,513.07	
		<b>2,187.92</b>		<b>6,204.85</b>
<b>TRANSFERS OUT:</b>				
SECURITIES	0.00		13,332,081.51	
UNREALIZED APPRECIATION	0.00		363,277.55	
INTEREST RECEIVABLE	0.00		41,191.68	
		<b>0.00</b>		<b>13,736,550.74</b>
<b>TOTAL DISBURSEMENTS:</b>		<b>2,187.92</b>		<b>13,742,755.59</b>
<b>NET ASSETS - END OF PERIOD</b>		<b>20,193,931.63</b>		<b>20,193,931.63</b>

**Totals & Averages @ Market**

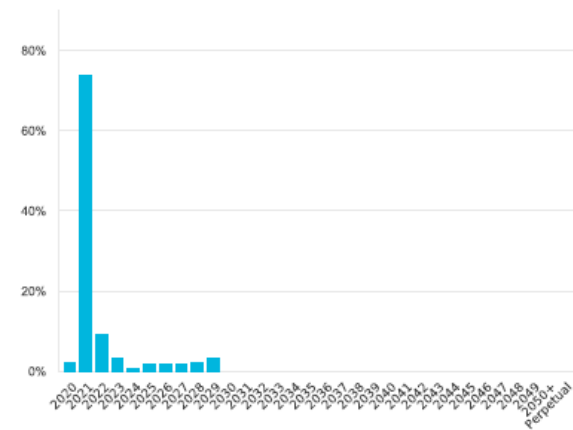
Summary Totals	
Original Face	\$238,902,000
Current Face (Par)	\$238,902,000
Market Principal	\$242,026,487
Accrued Interest	\$1,284,872
Cash & Cash Alternatives	\$4,783,862
Fixed Income Funds	\$0
Equity Balance	\$0
Next 12mo Cpn Cash Flow	\$3,199,937
Generic Annual Cpn Cash Flow	\$3,340,565
Weighted Averages	
Maturity**	1.41 yrs
Duration	1.28
Yield to Maturity at Cost	1.243%
Tax Lots Holdings Included	
	83 of 83

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

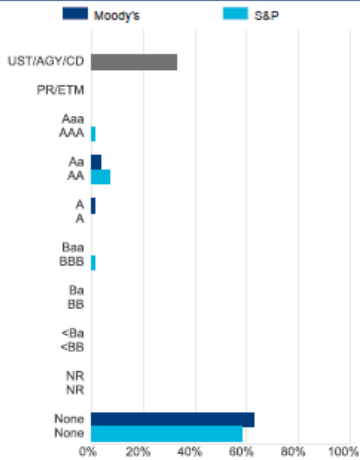
**Asset Class**



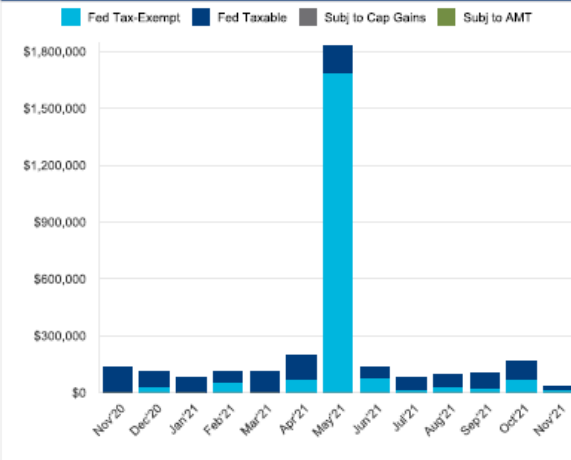
**Maturity**



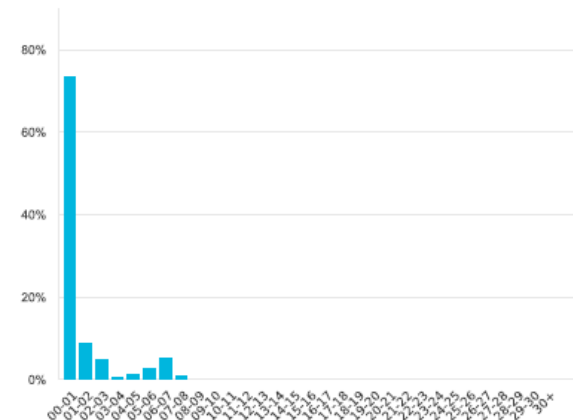
**Ratings - Both**



**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 11/24/2020 to 11/23/2021.

**RESOLUTION NO. 21-11**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
APPOINTING APPROVED COUNSEL**

**WHEREAS**, the Camden County Municipal Joint Insurance Fund is responsible for providing a defense to certain claims brought against its members in accordance with the Fund’s coverage documents; and

**WHEREAS**, in order to appoint defense counsel, a law firm must be on the approved counsel list of the Camden County Municipal Joint Insurance Fund to defend any members of the Fund; and

**WHEREAS**, the Camden County Municipal Joint Insurance Fund appoints firms to the panel in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.;

**WHEREAS**, responses were received in the Fund office,

**WHEREAS**, the law firms attached to this resolution have been proposed as Counsel for the Camden County Municipal Joint Insurance Fund for the year 2021 and have been reviewed and recommended by the Fund’s Attorney,

**NOW, THEREFORE BE IT RESOLVED**, by the Fund Commissioners of the Camden County Municipal Joint Insurance Fund that the law firms attached to this resolution be and the same are hereby appointed as the approved counsel for the Camden County Municipal Joint Insurance Fund for the year 2021.

**BE IT FURTHER RESOLVED** by the Fund Commissioners of the Fund that the following fee schedule for Defense Attorney’s for 2020 is established:

1. Third Party Liability cases - \$190/hour
2. Workers Compensation cases - \$135/hour
3. Litigation Expense and paralegal charges - \$60/hour

**BE IT FURTHER RESOLVED** that the Chairperson and Secretary of the Fund are hereby authorized to execute this resolution;

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

\_\_\_\_\_  
Chairperson

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

## **BROWN & CONNERY, LLP**

ATTORNEYS AT LAW  
360 HADDON AVENUE  
WESTMONT, NEW JERSEY 08108  
(856) 854-8900  
FAX (856) 858-4967

Joseph M. Nardi, III, Esquire  
[jnardi@brownconnery.com](mailto:jnardi@brownconnery.com)

January 4, 2021

Bradford Stokes, Account Executive  
PERMA, LLC  
P.O. Box 99106  
Camden, NJ 08101

**Re: Camden County Municipal Joint Insurance Fund  
Defense Panel for 2021  
Our File No. 97-0715**

Dear Mr. Stokes:

I recommend the following law firms to be presented for approval by the Executive Committee of the Camden County Municipal Joint Insurance Fund for defense of litigated matters for the period from January 1, 2021 through December 31, 2021:

Matthew B. Wieliczko, Esquire  
Zeller & Wieliczko, LLP  
120 Haddontowne Court  
Cherry Hill, New Jersey 08003  
856-428-6600

Francis X. Donnelly, Esquire  
Turner, O'Mara, Donnelly & Petrycki  
2201 Route 38, Suite 300  
Cherry Hill, NJ 08002  
856-667-2600

John M. Palm, Esquire  
High Ridge Commons, Suite 101  
200 Haddonfield Berlin Road  
Gibbsboro, NJ 08026  
856-783-5461

7BS5010

**BROWN & CONNERY, LLP**

**Bradford Stokes, Account Executive**  
**January 4, 2021**  
**Page 2**

Eric J. Riso, Esquire  
Platt & Riso, P.C.  
40 Berlin Avenue  
Stratford, New Jersey 08084  
856-784-1555

Burchard S. Martin, Esquire  
Martin, Gunn & Martin  
216 Haddon Avenue  
P.O. Box 358  
Westmont, NJ 08108  
856-858-0900

Charles Shimberg, Esquire  
Shimberg & Friel  
20 Brace Road, Suite 350  
Cherry Hill, NJ 08034  
856-857-0700

Salvatore J. Siciliano, Esquire  
Siciliano & Associates  
16 S. Haddon Avenue  
P.O. Box 25  
Haddonfield, NJ 08033  
856-795-0500

Brenton C. Owens, Esquire  
Kent & McBride, P.C.  
1040 Kings Highway North, Suite 600  
Cherry Hill, NJ 08034  
856-667-3113  
(Worker's Compensation)

John C. Gillespie, Esquire  
Parker McCay, PA  
9000 Midlantic Drive, #300  
Mt. Laurel, NJ 08054  
856-596-8900

Jay J. Blumberg, Esquire  
Christopher Wolk, Esquire  
Blumberg & Wolk, LLC  
158 Delaware Street

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**BROWN & CONNERY, LLP**

**Bradford Stokes, Account Executive**  
**January 4, 2021**  
**Page 3**

PO Box 68  
Woodbury, NJ 08096  
856-848-7472

Christopher J. Saracino, Esquire  
Pietras, Saracino, Smith, LLP  
2060 Fairfax Avenue  
Cherry Hill, New Jersey 08003  
856-761-3773  
(Workers' Compensation)

Timothy R. Bieg, Esquire  
Madden & Madden  
108 Kings Highway East – Suite 200  
Haddonfield, New Jersey 08033  
856-428-9520

Louis Cappelli, Jr., Esquire  
Florio, Perrucci, Steinhardt & Cappelli  
1010 Kings Hwy South  
Building 2  
Cherry Hill, New Jersey 08034  
(856) 853-5530

William T. Freeman, Esquire  
Brown & Connery  
20 Tanner Street  
Haddonfield, NJ 08033  
856-428-8310  
(Workers' Compensation)

Birchmeier & Powell, LLC  
70 Euclid Street  
Woodbury, NJ 08096  
856-848-7091

John C. Connell, Esquire  
Vincent Sarubbi, Esquire  
Archer & Greiner  
One Centennial Square  
Haddonfield, NJ 08033  
856-795-0574

7BS5010

**BROWN & CONNERY, LLP**

**Bradford Stokes, Account Executive**

**January 4, 2021**

**Page 4**

Jeffrey Craig, Esquire  
Craig, Annin & Baxter, LLP  
58 Euclid Street  
Woodbury, NJ 08096  
856-795-2220

Richard K. Tavani, Esquire  
Bennett Bricklin & Saltzburg  
6000 Sagemore Drive, Suite 6103  
Marlton, NJ 08053  
856-751-5285  
(Workers Compensation)

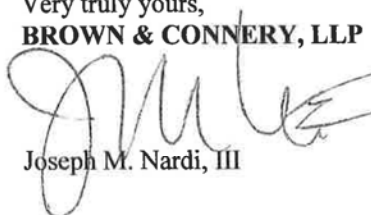
Capehart & Scatchard  
8000 Midlantic Drive  
Mt. Laurel, NJ 08054  
856-234-6800  
(Workers Compensation)

Please present the foregoing list to the Executive Committee for consideration at the reorganization meeting scheduled for January 25, 2021.

I also recommend approval of the hourly rate for defense counsel for third party liability cases to remain at \$190.00 and for Workers' Compensation cases to remain at \$135.00 as well as reimbursement of litigation expenses and hourly paralegal charges of \$60.00 for all cases.

Thank you for your consideration. If you have any questions, please do not hesitate to contact me.

Very truly yours,  
**BROWN & CONNERY, LLP**



Joseph M. Nardi, III

JMN/ck

cc: Michael Mevoli, Chairman

7BS5010



**Camden County Municipal Joint Insurance Fund**

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Robert Garish, JIF Safety Director  
**DATE:** January 5, 2021

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

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

**LOSS CONTROL SURVEYS**

- City of Camden on December 1, 2020
- Township of Voorhees on December 4, 2020
- Borough of Collingswood on December 7, 2020
- Borough of Oaklyn on December 7, 2020
- Borough of Pine Hill on December 8, 2020
- Borough of Merchantville on December 9, 2020
- Township of Haddon on December 10, 2020
- Borough of Somerdale on December 15, 2020
- Borough of Haddon Heights (New Member Survey) on December 21, 2020
- Township of Gloucester (State Street Park) on December 28, 2020
- Township of Gloucester (Laurel Hills Park) on December 29, 2020

**LAW ENFORCEMENT LOSS CONTROL SURVEYS**

- Borough of Somerdale on December 2, 2020
- Borough of Collingswood on December 14, 2020

**MEETING ATTENDED**

- Camden JIF Executive Safety Meeting on December 3, 2020
- Camden JIF Claims Meeting on December 18, 2020

**UPCOMING MEETING SCHEDULE**

DATE	TOPIC	LOCATION
January 22, 2021	Camden JIF Claims Committee Meeting	Telephonic / Zoom
January 25, 2021	Camden JIF Executive Committee Meeting	Telephonic / Zoom

**MEL SAFETY INSTITUTE (MSI)**

**MSI SAFETY DIRECTOR'S BULLETINS AND MESSAGES**

MSI 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.

- December 3- New Fire Service Resource- Seatbelts
- December 10- PEOSH Reporting and Recording COVID-related illness Guidance
- December 16, 2020- Employers of CDL Holders- Designated Employer Representative Training 2021

**MSI NOW & MSI DVD**

MSI NOW provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes.

MSI NOW	
Municipality	Number of Videos
Brooklawn	1
City of Camden	2
Gibbsboro	1

MSI DVD includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free

of charge for MEL members and held for up to 2 weeks so that you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. Please visit [www.njmel.org](http://www.njmel.org) or email the video library at [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com).

MSI DVD	
Municipality	Number of Videos
-0-	-0-

#### ***MSI LIVE***

MSI LIVE features real-time, instructor-led classes and webinars. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

The MSI LIVE schedule is available for registration through the MEL website at [www.NJMEL.org](http://www.NJMEL.org) by clicking [MSI LIVE](#). Please register early, under-attended classes will be canceled.

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 Andrea Felip [afelip@jamontgomery.com](mailto:afelip@jamontgomery.com).

## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 10/22/2020 To 11/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Dr. Gary X Heck & I - Borough of Collingswood	Dr. Ronald L. Schiavone 416 Haddon Avenue Collingswood, NJ 08108	RE: Use of Parking Lot. The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of parking lot.	10/23/2020 #2647667	GL AU EX WC
H - Borough of Gibbsboro I - Borough of Gibbsboro	49 Kirkwood Rd Gibbsboro, NJ 08026	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Patricia D. Capasso - Tax Collector, Eff: 01/01/2011 through 10/11/2020, Kevin Hatch - Tax Collector, Eff: 10/12/2020, and Albert Stanley - Treasurer (CFO), Eff: 09/01/2017	10/26/2020 #2648561	OTH
H - FTB Operation I - City of Camden	2 Cooper Street 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. RE: Halloween Drive Thru on the Waterfront at the Aquarium Loop Evidence of insurance with respects to the City of Camdens Department of Human Services hosting a Halloween Drive Thru on the Waterfront at the Aquarium Loop on 10/30/2020	10/26/2020 #2649469	GL AU EX WC OTH
H - NJ Economic Development I - City of Camden	Authority PO Box 990 Trenton, NJ 08625	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. RE: Use of Lot 11, Camden, NJ 08102, for the City's Halloween Drive Thru on 10/30/20 Evidence of Insurance.	10/30/2020 #2654404	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. RE: Use of Lot 11, Camden, NJ 08102, for the City's Halloween Drive Thru on 10/30/20 Evidence of Insurance.	10/30/2020 #2654405	GL AU EX WC OTH
H - NJ Department of Health I - Borough of Haddonfield	Office of EMS PO Box 360 Trenton, NJ 08625	Evidence of Insurance with respect to state recertification of Haddonfield Ambulance Association Professional Liability language is included within the Member Manual (General Liability). The Umbrella Liability Policy sits excess of the General Liability Policy	11/3/2020 #2667927	GL AU EX WC

11/30/2020

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## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 10/22/2020 To 11/22/2020

H - KS StateBank I - Borough of Oaklyn	1010 Westloop PO Box 69 Manhattan, KS 66505	RE: Two (2) 2021 Ford Explorer Police AWD, VINs 1FM5K8AB3MGA06799 and 1FM5K8A6MGA06800 KS StateBank AOIA 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 Two (2) 2021 Ford Explorer Police AWD, VINs 1FM5K8AB3MGA06799 and 1FM5K8A6MGA06800, combined value of \$63,864.	11/4/2020 #2668092	GL AU EX WC OTH
H - KS StateBank AOIA I - Winslow Township	1010 Westloop PO Box 69 Manhattan, KS 66505	RE: 2021 Dodge Durango, vin #69745 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of a 2021 Dodge Durango, vin #69745, valued at \$30,929.	11/5/2020 #2669682	GL AU EX WC OTH
H - MidAtlantic Construction Inc. I - Township of Cherry Hill	Union Meeting Corporate Center 925 Harvest Drive, Suite 220 Blue Bell , PA 19422	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: use of property training by the Cherry Hill Police Department on 11/18/20. Evidence of insurance with respects to the use of property at 1900 Route 70 East, Cherry Hill, NJ 08003, for training by the Cherry Hill Police Department on 11/18/20.	11/10/2020 #2670539	GL AU EX WC OTH
H - Ricco Demolition I - Township of Cherry Hill	282 Creek Road Bellmawr, NJ 08031	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: use of property training by the Cherry Hill Police Department on 11/18/20. Evidence of insurance with respects to the use of property at 1900 Route 70 East, Cherry Hill, NJ 08003, for training by the Cherry Hill Police Department on 11/18/20.	11/10/2020 #2670540	GL AU EX WC OTH
H - Renaissance School Services, LLC I - Township of Gloucester	7 Farmersville Road Califon, NJ 07830	Camden JIF and MEL JIF limits are in excess of the Township of Gloucester's \$500,000 SIR on WC. RE: Use of facilities for training. The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities by the Gloucester Township Police Department for training.	11/15/2020 #2672880	GL AU EX WC OTH
H - Camden County College I - Township of Gloucester	200 College Drive Blackwood, NJ 08012	Camden JIF and MEL JIF limits are in excess of the Township of Gloucester's \$500,000 SIR on WC. RE: use of facilities for the Gloucester Township PD Awards Night event The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for the Gloucester Township Police Department Awards Night event on 11/19/20.	11/15/2020 #2672881	GL AU EX WC OTH
H - NJ Department of Health I - Borough of Haddonfield	Office of EMS PO Box 360 Trenton, NJ 08625	Evidence of Insurance with respect to state recertification of Haddonfield Ambulance Association Professional Liability language is included within the Member Manual (General Liability). The Umbrella Liability Policy sits excess of the General Liability Policy	11/18/2020 #2675695	GL AU EX WC

11/30/2020

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## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 10/22/2020 To 11/22/2020

H - NJ Department of Health	Office of EMS PO Box 360 Trenton, NJ 08625	Evidence of Insurance with respect to state recertification Professional Liability language is included within the Member Manual (General Liability). The Umbrella Liability Policy sits excess of the General Liability Policy The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.	11/18/2020 #2675777	GL AU EX WC
I - Borough of Berlin				
<b>Total # of Holders: 14</b>				



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

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$161,535.33	\$84,309.53	\$77,225.80	47.81%
February	\$146,075.31	\$80,236.09	\$65,839.22	45.07%
March	\$196,173.29	\$83,557.40	\$112,615.89	57.41%
April	\$211,266.41	\$90,011.34	\$121,255.07	57.39%
May	\$61,344.75	\$27,953.63	\$33,391.12	54.43%
June	\$265,581.46	\$125,765.90	\$139,815.56	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%
November	\$220,217.09	\$131,692.10	\$88,524.99	40.20%
December	\$604,471.39	\$346,898.60	\$257,572.79	42.61%
<b>TOTAL 2020</b>	<b>\$3,160,515.05</b>	<b>\$1,697,689.83</b>	<b>\$1,462,825.22</b>	<b>46.28%</b>

**Monthly & YTD Summary:**

PPO Statistics	November	December	YTD
Bills	185	344	1,730
PPO Bills	172	326	1,596
PPO Bill Penetration	92.97%	94.77%	92.25%
PPO Charges	\$189,720.29	\$548,699.64	\$2,134,083.67
Charge Penetration	97.09%	427.50%	67.52%

**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	\$124,185.81	\$61,903.97	\$62,281.84	50.15%
December	\$193,022.60	\$116,354.11	\$76,668.49	39.72%
<b>TOTAL 2019</b>	<b>\$3,042,329.21</b>	<b>\$1,379,303.91</b>	<b>\$1,663,025.30</b>	<b>54.66%</b>
<b>TOTAL 2018</b>	<b>\$2,845,780.35</b>	<b>\$1,441,081.52</b>	<b>\$1,404,698.83</b>	<b>49.36%</b>
<b>TOTAL 2017</b>	<b>\$1,803,457.88</b>	<b>\$879,858.84</b>	<b>\$923,599.04</b>	<b>51.21%</b>
<b>TOTAL 2016</b>	<b>\$2,534,730.41</b>	<b>\$1,393,859.39</b>	<b>\$1,140,871.02</b>	<b>45.01%</b>
<b>TOTAL 2015</b>	<b>\$2,642,806.56</b>	<b>\$1,379,391.36</b>	<b>\$1,263,415.20</b>	<b>47.81%</b>
<b>TOTAL 2014</b>	<b>\$2,462,610.10</b>	<b>\$1,290,804.11</b>	<b>\$1,171,805.99</b>	<b>47.58%</b>
<b>TOTAL 2013</b>	<b>\$2,350,634.69</b>	<b>\$1,046,355.16</b>	<b>\$1,304,279.53</b>	<b>55.49%</b>
<b>TOTAL 2012</b>	<b>\$3,492,188.94</b>	<b>\$1,551,241.48</b>	<b>\$1,940,947.46</b>	<b>55.58%</b>
<b>TOTAL 2011</b>	<b>\$3,001,784.51</b>	<b>\$1,383,535.61</b>	<b>\$1,618,248.90</b>	<b>53.91%</b>

***APPENDIX I – MINUTES***

**November 23, 2020**

**and**

**December 29, 2020**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – NOVEMBER 23, 2020  
MEETING HELD ELECTRONICALLY**

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

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF 2020 EXECUTIVE COMMITTEE:**

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

**EXECUTIVE COMMITTEE ALTERNATES:**

Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

**APPOINTED OFFICIALS PRESENT:**

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

**FUND COMMISSIONERS PRESENT:**

Larry Spellman, Voorhees  
Sharon Eggleston, Camden City  
Jason Asuncion, Camden City  
Edward Hill, Lawnside  
Monica Holmes, Chesilhurst  
Ken Cheeseman, Laurel Springs  
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
Danielle Colaianni	Hardenburgh Insurance Group
John McCrudden	Hardenburgh Insurance Group
Walt Eife	McLaughlin
Terry Mason	M&C Insurance
Gladys Driggins	Amerihealth
Jennifer Conicella	Perma
Emily Koval	Perma
Karen Kamprath	Perma
Harry Earl	JA Montgomery

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

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF OCTOBER 26, 2020**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF OCTOBER 26, 2020**

Motion:	Commissioner Wolk
Second:	Commissioner Lipsett
Vote:	Unanimous

**CORRESPONDENCE:** NONE

**EXECUTIVE DIRECTOR:**

**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)**

Executive Director said the primary focus is the 2021 Budget. There is a five dollars decrease in the budget from when it was introduced last month for a new amount of \$14,793,606.

**Motion to open the Public Hearing on the 2021 Budget**

Motion:	Commissioner DiAngelo
Second:	Commissioner Shannon
Vote:	Unanimous

**Discussion of Budget & Assessments:** Executive Director gave a brief review of the 2021 budget since this is the third review and said the loss funds provided by the actuary were good and the numbers have gone down. The contingency line item for the legislation is at 75% giving a savings overall and claims are down 1%. Executive Director said on premiums the Environmental JIF went down which is good news. The MEL did go up on one side at 3.81% but the MEL property went down surprisingly, since the property market is volatile, but the Camden JIF fared well because due to our losses being fairly good. Overall, loss funds are at 0.36%. All the fund professionals receive a 2% increase in the budget. Moving down to the POL EPL on line 52 the Camden JIF fared very well at 0.5% increase. The MEL JIF statewide average is 2.25% and because of our very good loss funds totals the Camden JIF had a very small increase which is great news. There is a 100% increase in cyber liability which is a very volatile market right now. Overall, the JIF fared very well with 0.49% increase. Chairman Mevoli said it was a great budget. Executive Director said it is a testament to all of the members and the actuary that gave us decent numbers to work with and it is a great way to start the budget. Executive Director asked if there were any questions on the budget, hearing none, a motion called to close the Public Hearing.

#### **Motion to close the Public Hearing**

Motion:	Commissioner Lipsett
Second:	Commissioner DiAngelo
Vote:	Unanimous

#### **Motion to adopt the 2021 Budget & Certify Assessments**

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

**Contracts Committee** – The Fund’s Contracts Committee met on November 5<sup>th</sup> to review the multiple responses that were received for Claims Administration and Managed Care. The Executive Director will give a report. Executive Director said the recommendation of the Contracts Committee is to reappoint MedLogix as Managed Care Provider and AmeriHealth as the Claim Administrator for fund year 2021. These appointments will take place at the Reorganization meeting in January. Executive Director thanked Chairman Mevoli, Commissioner Shannon and Commissioner DiAngelo for partaking in the committee and in-depth review. Executive Director also thanks Robyn Walcoff and Jen Conicella from Perma Claims with their assistance in breaking down the numbers. Another good effort by everyone and it is very much appreciated.

**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. Executive Director said Commissioner Wolk has been the representative on the MEL, RCF and EJIF and has always done a great job for many, many years. Executive Director asked if anyone else is interested in serving. In response to Chairman Mevoli, Commissioner Wolk said it would be his pleasure to serve again.



**Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2021 representative to the Municipal Excess Liability Joint Insurance Fund.**

Motion: Commissioner Shannon  
Second: Commissioner DiAngelo  
Vote: Unanimous

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

Motion: Commissioner Shannon  
Second: Commissioner Wolk  
Vote: Unanimous

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

Motion: Commissioner Shannon  
Second: Commissioner Wolk  
Vote: Unanimous

**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. Executive Director said still waiting for information from the Risk Manager of Stratford. The Camden JIF may need to schedule a special meeting to act on new membership.

**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 working from home. Underwriting Manager Ed Cooney said cyber is extremely bad right now for public entities across the country and everyone certainly knows what is happening within the Camden membership and in the MEL. There are many good points with an extra focus on people working from home. If there are any questions, members can contact Mr. Cooney.

**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 scheduled if the JIF needs to act on new membership.

**Motion to Approve Resolution 20-27 Cancelling the December Meeting**

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

**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 September 30, 2020 the statutory surplus was \$9.4 million with a gain of \$200,000 over the prior month. Executive Director reviewed the Expected Loss Ratio Analysis as of September 30, 2020 where the actuary projected the JIF at 37% and the Camden JIF currently stands at 38.10%. This time last year the Camden JIF was at 49.6%. On the Lost Time Accident Frequency as of September 30th the Camden JIF stands at 0.84 well below the MEL JIF average with no lost time accidents for the month. Executive Director said he will keep everyone posted on the Employment Practices compliance as we move forward. The deadline is June 30, 2021 and Fund Attorney Joe Nardi will touch on that in his report. Executive Director said Perma staff would like to wish everyone a Happy Thanksgiving and a great start to the holiday season.

Executive Director's Report Made Part of Minutes.

**TREASURER:** Treasurer Pigliacelli reviewed the reports included in the agenda. Treasurer said the total on the bills list does not reflect the bills from Fund Year 2019 so the total should be \$129,163.72.

**Approving Payment of Resolution 20-28 November 2020 Vouchers**

<b>TOTAL 2019</b>	\$39,053.42
<b>TOTAL 2020</b>	\$90,110.30
<b>TOTAL</b>	<b>\$ 129,163.72</b>

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

<b>Closed</b>	\$0.00
<b>2016</b>	\$ 8,659.39
<b>2017</b>	\$30,588.21
<b>2018</b>	\$59,982.83
<b>2019</b>	\$35,188.36
<b>2020</b>	\$146,800.42
<b>TOTAL</b>	<b>\$281,219.21</b>

**MOTION TO APPROVE NOVEMBER 2020 VOUCHERS RESOLUTION 20-28 AS AMENDED**

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

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

Motion: Commissioner Gallagher  
Second: Commissioner DiAngelo  
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi said the June 2021 compliance date for the manuals and EPL POL coverage will be approaching quickly. Those that have not spoken to their solicitor or personnel managers please refer to the MEL website that has everything needed. It has the entire rewrite of the model policy for civil service and non-civil service communities. There are the resolutions, model checklist, videos and everyone should to review it thoroughly. It's an extensive document and in the past, you may recall that some communities were using both a Personnel Manual and some were also creating Employee Handbooks and that practice is still acceptable but for those that want to just have one publication for their employees it is appropriate to distribute the entire personnel manual to all of your employees. It is not necessary to create a separate handbook which has created some confusion in the past. Attorney Nardi said risk managers, personnel managers or the labor attorneys or municipal attorneys may contact his office with any questions. This process should not be as difficult as it was in the past.

Mr. Nardi discussed a case pending before the New Jersey Supreme Court, which could have extensive ramifications for all municipality throughout New Jersey. The issue before the Court is whether or not the exclusive remedy under the workers comp statute for injuries sustained by an individual who alleges, they have a disability whether or not they are subject to that exclusive remedy. The appellate division has ruled that they are able to create bring action for bodily injury under they all against discrimination. The MEL has submitted a brief recommending that the Court adhere to the exclusive remedy provision of the workers compensation statute. So it is a significant case that is being considered by the court at this time.

**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. Safety Director reminded everyone to return their departmental summary reports that are contacted in the safety incentive program.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Certificate Report was included on pages 38-39 for the period 9/22/20 to 10/22/20 was included in the agenda with 9 certificated issued.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of October 2020 where there was a savings of 34.32% for the month and a total of 47.81% for the year. Ms. Goldstein provided an update on the Covid-19 claims.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Chairman Mevoli said the Claims Committee held a meeting on Friday where all claims were reviewed and discussed. All members of the Committee received the PARs and Minutes that would normally be reviewed in Executive Session. A motion was requested to accept the committee's recommendation on the claims as discussed and reviewed.

**MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:**

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

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	Unanimous

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

**MEETING ADJOURNED: 5:49 PM**

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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
SPECIAL MEETING – DECEMBER 29, 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	Absent
Joseph Wolk	Borough of Mount Ephraim	Present
M. Neal Rochford	Borough of Haddonfield	Present
Joseph Gallagher	Winslow Township	Present

**EXECUTIVE COMMITTEE ALTERNATES:**

David Taraschi	Borough of Audubon	Present
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**APPOINTED OFFICIALS PRESENT:**

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

**FUND COMMISSIONERS PRESENT:**

Gary Passanante, Somerdale  
Sharon Eggleston, Camden City

Ari Messinger, Cherry Hill Township  
Mark Godfrey, Magnolia

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

Katie Walters	Conner Strong & Buckelew
Rick Bean	Henry D. Bean & Sons Insurance
Roger Leonard	
Danielle Collianni	Hardenbergh Insurance Group
Walt Eife	McLaughlin
Terry Mason	M&C Insurance

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

**CORRESPONDENCE:** NONE

**EXECUTIVE DIRECTOR:**

**New Membership Applications** – We have received applications for new membership from the Borough of Haddon Heights and the Borough of Stratford. Perma, along with our Underwriting Manager and Actuary have reviewed their submission and associated loss information and is recommending that an offer of membership be extended to both entities.

Haddon Heights has passed a resolution indicating their acceptance of the Fund's terms and conditions; Stratford is still weighing options so membership would be contingent upon their governing body accepting the proposal by resolution. Executive Director said Stratford decided they will not be moving

Executive Director said Haddon Heights was an original longtime member and charter member of the Camden JIF. They are not coming back to the Camden JIF from Garden State JIF. Their current assessment with Garden State is approximately \$282,000 and the Camden JIF assessment will be approximately \$262,000 so we are saving Haddon Heights over \$20,000. They have building values of \$10.8 million and 37 vehicles with a value of \$2.7 they have chosen higher optional liability limits of \$15 million excess the \$5 million. They have also selected the higher limits for the POL EPL liability side of \$8 million excess of \$2 million. JA Montgomery recently completed a loss control visit and everything passed with flying colors. It is a well run municipality. The EJIF environmental engineer also conducted an inspection of their above ground fuel tanks and all is okay with those. Executive Director thanked Commissioner David Taraschi for his assistance with the application process and we are happy to have Haddon Heights back in the Camden JIF. Executive Director asked if there were any questions regarding the membership. With no questions heard a motion to approve membership was in order.

**MOTION TO APPROVE MEMBERSHIP AND BIND COVERAGE FOR THE BOROUGH OF HADDON HEIGHTS EFFECTIVE JANUARY 1, 2021.**

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Roll Call Vote:	7 Ayes - 0 Nays

**OLD BUSINESS:** NONE

**NEW BUSINESS: NONE**

**PUBLIC COMMENT: NONE**

**MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo
Vote:	Unanimous

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

**MEETING ADJOURNED: 5:48 PM**

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



**APPENDIX II**

**RCF, EJIF & MEL REPORT**



## Municipal Excess Liability Residual Claims Fund

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

January 6, 2021

Memo to: Fund Commissioners  
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: RCF 2021 Reorganization Meeting

**Executive Committee Nominations:** Although the RCF conducts its meetings as a Board of Commissioners, regulations require the election of an Executive Committee. Below is a listing of the 2021 Executive Committee and Alternates.

2021 Executive Committee
Gregory Franz, South Bergen JIF, Chairman
John Clarke, MEL JIF, Secretary
Paul Tomasko, Bergen JIF
Tom Nolan, Monmouth JIF
Joseph Wolk, Camden JIF
Brian Bigler, NJUA JIF
Joseph Catenaro, Suburban Essex JIF

Alternates - Executive Committee
David Matchett, Burlco JIF
Richard Hirsch, Atlantic JIF
Jon Rheinhardt, Morris JIF
Tom Merchel, PMM JIF
Sherry Sims, NJPHA JIF
Veronica Laureigh, Ocean JIF
William Northgrave, Central JIF
Megan Champney, Suburban Municipal
Robert Law, Trico JIF

**RCF Claims Committee:** The following commissioners were submitted to serve on the 2021 RCF Claims Committee:

RCF Claims Committee
Gregory Franz, South Bergen JIF, Chairman
John Clarke, MEL JIF, Secretary
Sherry Sims, NJPHA JIF

Jon Rheinhardt, Morris JIF
Megan Champney, Suburban Municipal JIF
Tom Merchel, PMM JIF
Veronica Laureigh, Ocean JIF
Richard Hirsch, Atlantic JIF
Robert Law, Trico JIF

**Reorganizational Resolutions:** The Board adopted the following resolutions as part of the reorganization process:

**Resolution 1-21 Fund Professionals & Professional Service Agreements:** The RCF Board awarded competitive contracts in accordance with the New Jersey Local Publics Contract Law, N.J.S.A. 40A:11-4.1et. Seq. for fund years 2021, 2022 and 2023. Contracts will be forwarded to each Fund Professional which will outline adjustments to compensation for Fund year 2021.

The Board of Fund Commissioners confirmed the following:

2021 Fund Professionals	
Administrator	Joseph Hrubash, PERMA Risk Mgmt. Services
Deputy Administrator	Arthur J. Gallagher Risk Mgmt. Services
Attorney	Fred Semrau, Esq. of Dorsey & Semrau
Excess Claims Supervisor	CB Claims LLC
Treasurer	Charles Cuccia
Actuary	The Actuarial Advantage
Auditor	Wielkocz & Company, LLC

**Resolution 2-21 Appointing Fund Depository:** The RCF Board also awarded a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44A –20.4 et. seq. appointing Investors Bank as the Fund’s Banking Manager.

**Resolution 3-21 Fiscal Management Plan:** Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; establishing a wire transfer procedure; and certifying Approval Officer for all Fund expenses. In addition to the Chair, Secretary and Treasurer, Commissioner Joseph Catenaro was designated as the additional RCF Commissioner signatory.

**Resolution 4-21 Public Meeting Procedures:** The Board of Fund Commissioners confirmed the following meeting schedule:

2021 Meeting Schedule & 2022 Reorganization		
March 26, 2021	Zoom teleconference	9:00 am
June 2, 2021	Forsgate Country Club	10:30 am
September 1, 2021	Forsgate County Club	10:30 am
October 20, 2021	Forsgate County Club	10:30 am
January 5, 2022	Forsgate County Club	10:30 am

The RCF Claims Committee will meet on the same day as the Executive Committee at the above listed locations at 9:00AM before the Fund meeting with the exception of the March meeting. The RCF Claims Committee will also meet via Zoom at 9:30AM on March 3 and May

5, 2021. Claims meetings for July 7 and December 1, 2021 will be held at PERMA's Camden office at 2 Cooper Street, Camden, NJ and via teleconference at 9:30AM.

The Fund's newspaper is The Star Ledger (Newark). In addition, the MEL's webpage is designated for official notices – [www.njmel.org](http://www.njmel.org).

**Resolution 5-21 Remote Meeting Procedures:** The Board adopted a resolution establishing procedures for including public comment during a remote meeting.

**Resolution 6-21 Fund Records:** The Board confirmed the establishment of a Fund Records program appointing the Fund Secretary as custodian of records and Account Manager as Assistant Fund Secretary.

**Resolution 7-21 Risk Management Plan:** The Board adopted the 2021 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

**Annual Commissioner Retreat:** The Board of Fund Commissioners Annual Retreat has been scheduled for March 26, 2021 starting at 9:00AM and will be held via Zoom teleconference. Registration information and agenda will be distributed prior to the Retreat.

**Claims Committee:** The Claims Review Committee met on December 2, 2020 and met the morning of the Commissioner's meeting. Minutes of the December meeting were enclosed under separate cover.

**Next Meeting:** The next meeting of the RCF will be March 26, 2021 at 9:00AM via Zoom teleconference.



**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: January 6, 2021  
TO: Fund Commissioners  
Camden County Municipal Joint Insurance Fund  
FROM: Commissioner Joseph Wolk  
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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**2021 REORGANIZATION-** The election of the slate was confirmed. Below is a listing of the 2021 Executive Committee and the 2021 Fund Professionals.

		<u>2021</u>
Chairman:	Bergen	Paul Tomasko
Secretary:	NJUA	Bernie Rutkowski
Executive Committee:	Burlco	Meghan Jack
	Sub Essex JIF	Joe Catenaro
	Monmouth	Thomas Nolan
	Camden	Joe Wolk
	South Bergen	Greg Franz
	Trico	Robert Law
Alternates:		
#1	Morris	Jon Rheinhardt
#2	Ocean	Veronica Laureigh
#3	Central	William Northgrave
#4	PMM	Thomas Merchel
#5	Sub-Muni	Megan Champney

**REORGANIZATIONAL RESOLUTIONS** – The Resolutions necessary to undertake the 2021 Reorganization of the Fund were reviewed and adopted by the Board.

**STORMWATER TRAINING VIDEO** – The E-JIF Coverage Committee is recommending the remake of the stormwater training videos. The Environmental Engineer and Fund QPA will request quotes for video production services. The quotes will be presented to the Board at the March meeting.

**FUND PROFESSIONALS & PROFESSIONAL SERVICE AGREEMENTS** – The EJIF Board awarded competitive contracts in accordance with the New Jersey Local Publics Contract Law, N.J.S.A. 40A:11-4.1et. Seq. for fund years 2021, 2022 and 2023. The fund reserves the right to extend

the competitive contract for an added two (2) years under the authority of N.J.S.A. 40A:11-4.2. The EJIF Board also awarded professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A –20.4 et. seq. Contracts will be forwarded to each Fund Professional which will outline adjustments to compensation for Fund year 2021.

The Board of Fund Commissioners made the following appointments:

<b>Executive Director</b>	Stephen Sacco, Perma Risk Management Services
<b>Fund Treasurer</b>	Charles Cuccia
<b>Banking Manager</b>	Investors Bank
<b>Fund Auditor</b>	Nisivoccia LLP
<b>Underwriting Manager</b>	Danskin Insurance Agency and Conner Strong & Buckelew
<b>Actuary</b>	AON Worldwide, Inc.
<b>Environmental Engineer</b>	First Environment
<b>Claims Supervisor</b>	Peter King, Esquire
<b>Legislative Agent</b>	Princeton Public Affairs Group (9/4/19- 9/4/24)
<b>Fund Attorney</b>	Fred Semrau, Esquire (1/1/21- 1/1/21)
<b>Qualified Purchasing Agent</b>	The Canning Group (As per the agreed pricing. 1/1/21- 1/1/21)

**2021 STANDING COMMITTEES** - Five standing committees were established for the 2021 Fund year. The five (5) committees are Coverage committee, Rules & Contracts committee, Budget & Finance committee, Nominating committee, and Claims committee.

**EXCESS AGGREGATE INSURANCE** - The Underwriting Manager indicated that excess coverage for the EJIF will be issued in 2021 by Ascot Specialty Insurance Company, through an intermediary, R-T Specialty in Hamilton. A summary is as follows:

**EXCESS COVERAGE RENEWAL**

<b>COVERAGE:</b>	Follow Form Excess Pollution Liability – Claims Made Coverage	
<b>COMPANY:</b>	Ascot Specialty Insurance Company	
<b>LIMIT OF LIABILITY:</b>	\$ 9,000,000	Pollution Incident Limit
	\$ 9,000,000	Aggregate Limit
<b>SELF INSURED RETENTION:</b>	\$3,000,000	Aggregate of All Losses Incurred

**2021 MEETING SCHEDULE:**

<b>2021 Meeting Schedule</b>		
March 26, 2021	Zoom Teleconference	9:20 am
June 2, 2021	Forsgate Country Club	10:50 am
September 1, 2021	Forsgate Country Club	10:50 am
October 20, 2021	Forsgate Country Club	10:50 am
November 17, 2021	Sheraton Hotel-Atlantic City	12:00 pm
January 5, 2022	Forsgate Country Club	10:50 am



## Municipal Excess Liability Joint Insurance Fund

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

**Date:** January 6, 2021

**To:** Fund Commissioners  
 Camden County Municipal Joint Insurance Fund

**From:** Commissioner Joseph Wolk

**Subject:** MEL January Report

**Moment of Silence** – Executive Director opened the meeting asking everyone to observe a moment of silence in memory of municipal colleagues and volunteers that passed away during 2020 as a result of Covid 19.

**2021 Reorganization** - The MEL conducted its 2021 Reorganization. The Board of Fund Commissioners held elections for officers and board members, noted below.

Chairman	1	Thomas Merchel	PMM Fund
Secretary	2	Joy Tozzi	Mid Jersey Fund
	3	Robert Law	Trico Fund
	4	Jon Rheinhardt	Morris Fund
	5	Charles Cuccia	South Bergen
	6	Richard Hirsh	Atlantic Fund
	7	Joseph Wolk	Camden Fund
	1	Joseph Catenaro	Suburban Metro Fund (formerly Sub Essex)
	2	Thomas Nolan	Monmouth Fund
	3	Joseph D’Arco	NJSI
	4	Bernie Rutkowski	NJUA Fund
	5	Paul Tomasko	Bergen Fund
	6	John Clarke	NJPHA
	7	Veronica Laureigh	Ocean Fund
		William Northgrave	Central Fund
		Megan Champney	Suburban Fund
		Kevin Davis	PAIC
		Meghan Jack	Burlco Fund
		Steven Scholey	First Responders Fund



## 2021 MEETING SCHEDULE:

2021 Meeting Schedule		
March 26, 2021 (Friday)	Virtual Via Zoom	9:00 am
June 2, 2021 (Wed)	Virtual Via Zoom	11:15 am
September 1, 2021 (Wed)	Forsgate Country Club	11:15 am
October 20, 2021 (Wed)	Forsgate Country Club	11:15 am
November 17, 2021 (Wed)	Sheraton Hotel, Atlantic City	12:30 pm
January 5, 2022 (Wed)	Forsgate Country Club	11:15 am

## 2021 Standing Committees Chairpersons

Management Committee	Thomas Merchel
Marketing Committee	Richard Hirsch
Coverage Committee	Joy Tozzi
Investment Committee	Jon Rheinhardt
Legislative Committee	Charles Cuccia
Nominating Committee	Charles Cuccia
Safety & Education Committee	Bernard Rutkowski
Audit Committee	Jon Rheinhardt
Claims Review Committee	Richard Hirsh

Chairman Merchel asked all existing chairpersons and committee members to continue serving. Anyone wishing to join, switch or be removed from any committee should contact the Fund office.

**2021 Fund Professionals & Professional Service Agreements** – In 2020, the MEL authorized the use of Competitive Contracting RFPs for the majority of the MEL’s contracts that were set to expire December 31, 2020. The respective committees met in either November or December to evaluate and score responses; Adopted Reorganization Resolution #1-21 reflects these contract awards.

Since not all contracts expired at year-end, attached memorandum provides a summary of other contracts in force.

**Purchase of Excess Insurance** – At the December Board meeting, the Board of Fund Commissioners adopted resolutions confirming the placement of excess coverage, in accordance with updated procedures. The MEL commercial carrier for excess workers’ compensation is Safety National, the MEL will now increase its liability retention, replacing the layer that had been provided by Brit in 2020; Munich Re will continue to provide the optional excess liability and will now also provide the optional public officials/employment practices liability; Chubb provides the optional shared aggregate; Endurance American provides the non-owed aircraft and the commercial carrier for excess property and boiler/machinery is Zurich and multiple carriers are providing excess flood coverage. Effective January 1, 2021, the MEL will participate in the primary deductible for cyber and will process premium payments to the excess cyber carriers.

Underwriting Manager submitted his annual renewal marketing memorandum. Underwriting Manager said the hard market prompted the changes in retentions; noting the cost to self-insure additional layers of coverage was less than requested premium increases. Executive Director

(Grubb) said the market is the hardest it has been since the condition of the market in the 1980s - that resulted in the formation of the Joint Insurance Funds. Executive Director (Hrubash) said the MEL has faced hard markets over its life but those were single coverage lines; this year the hard market impacted all lines of coverage. Executive Directors thanked Underwriting Manager and his team for all their efforts. Fund Attorney added that Underwriting Manager also documented his marketing efforts and was able to get pre-approval from the comptroller's office for the placement of policies in excess of \$2,000,000 and \$10,000,000.

**Covid 19** – Executive Director talked about the difficulties faced by members, the JIF and the MEL during 2020 as a result of Covid 19. In 2020, the excess workers' compensation policy had an endorsement that treats all claims arising out of a communicable disease as "one occurrence". For the 2021, Safety National is no longer providing that endorsement. To date, they have not confirmed that they will view Covid 19 claims as one occurrence. The MEL may have to book the entirety of this claim while pursuing clarification. Executive Director said the total cost is only a fraction of the JIF and MEL system-wide surplus.

Board approved the excess premium rate table, as negotiated by the Underwriting Manager. Fund office will rely on the approved rates to process adjustments to premiums, as necessary. Initial payments are based on underwriting data as of October.

**Risk Management Plan** - The Board of Fund Commissioners adopted the 2021 MEL Risk Management Plan prepared by the Underwriting Manager. The plan has been amended to reflect changes in retentions, coverages and excess rates and carriers for 2021.

**Designation of Professional Services:** Services for Asset Manager, Custodial Services/Accounting and Financial Advisor were procured via a Request for Proposals and awarded in March 2020 for a 1-year term. Resolution #8-21 awards professional service agreements for the period of March 27, 2021 to March 27, 2022. In addition, Reorganization Resolution #9-21 designates Investors Bank as the Financial Depository.

Reorganization Resolutions included the professional service appointment of the Canning Group as the Qualified Purchasing Agent (QPA) and an inter-local agreement with Rutgers/Bloustein for special cyber liability risk management information services.

**Special Counsel:** Board adopted Resolution #12-21 appoints a professional services agreement to Tom Germinario, Esquire as Special Counsel in land use matters for a fee not to exceed \$7,500 – as recommended by the Fund Attorney. Fund Attorney said MEL members have faced some difficult land use litigation and he recommended Mr. Germinario as Special Counsel, noting he has been helpful in providing advice, oversight, legal strategy, etc but will not serve as defense counsel.

Board adopted Resolution 15-21 appointed Brown & Connery as Special Counsel to draft an Amicus Brief in the matter of Richter vs Jersey City Board of Education for a flat fee of \$10,000. Fund Attorney said it is the best interest of members of the MEL that New Jersey Law Against Discrimination (LAD) claims be subject to the exclusive remedy provision of Workers' Compensation and whether employees making such LAD claims must prove an intentional wrong pursuant to the Workers' Compensation Claims Act.

**Membership:** The MEL and its affiliated local Joint Insurance Funds accepted two new members as of January 1, 2021.

**Annual Commissioner Retreat:** The Board of Fund Commissioner’s Annual Retreat has been scheduled virtually for March 26, 2021 - beginning at 9:00 am. Registration and agenda will be distributed prior to the Retreat.

**2020/2021 Elected Officials Seminar:** The MEL’s Annual Elected Officials Seminar was held as part of the League of Municipalities Virtual Conference. The program has now been uploaded and can be accessed through the MEL Safety Institute.

**RCF:** The Residual Claims Fund scheduled its 2021 Reorganization meeting for Wednesday January 6, 2021 at 10:30AM via Zoom audio/video. Commissioner John Clarke is the designated MEL representative for the 2021 Fund Year.

**Legislative Committee:** Committee is scheduled to meet on February 5, 2021 at 10:30AM.

**Safety & Education Committee:** Committee is scheduled to meet next on January 22, 2021. Safety Director thanked the Board for their support during 2020 as the delivery method for safety and regulatory training had to be entirely revamped. He added that the level of Fund Commissioner involvement during 2020 highlights the value of a Joint Insurance Fund – run by and for its members.

**Coverage Committee:** Committee met on December 23, 2020 at 11:15AM and submitted minutes of its meeting for information.

**Cyber Task Force:** The MEL’s Cyber Task Force met on October 30<sup>th</sup> to finalize clarifications on Tier 1 and Tier 2 of the Cyber Risk Management Program, as well as, review a third Tier option. Committee anticipates release of the updated program during 1<sup>st</sup> quarter of 2021.

**Claims Committee:** The Claims Review Committee met on December 2<sup>nd</sup> and is scheduled to meet immediately following today’s board meeting.

Workers’ Compensation Claims Manager took a moment to recognize the efforts of her staff, the MEL Fund Commissioners, Fund Professionals and member entities in managing workers’ compensation Covid claims.

**Fund Attorney:** Fund Attorney provided the board with an overview of 2020 highlighting the MEL’s participation in a Supreme Court matter; the members, the local JIFs and the MEL’s handling of covid-19 claims and related matters; efforts to strengthen state comptroller’s office filings; the formation of the MEL’s Joint Cash Management and Investment Program and the update of the Personnel Manual and Employee Handbook.

Fund Attorney said Mr. Giacobbe has a manual for volunteers in draft form and it is expected to be ready to provide to the board at its March meeting.

Fund Attorney also said that he had contacted Mr. Giacobbe to research the matter of vaccinations and the workplace and expects to have a report shortly. Commissioner Rheinhardt said employers faced workers’ compensation issues in the 1918 pandemic when some employees suffered a reaction to vaccinations after employers required them to be vaccinated.

