



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA FEBRUARY 22, 2021 – 5:15 PM

MEETING BEING HELD ELECTRONICALLY

<https://permainc.zoom.us/j/95934689266>

ALSO TELEPHONICALLY AT:

1-929-205-6099

Meeting ID: 959 3468 9266

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 February 8, 2021.
2. Filing advance written and electronic notice of this meeting with the Clerk/Administrator of each member municipality on February 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: FEBRUARY 22, 2021**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2021 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: January 25, 2021 Open Minutes Appendix I**

- CORRESPONDENCE – None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's Report Page 1
- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 21-12 and 21-13 February Bills..... Page 17
Treasurer’s Report Page 20
Monthly Reports Page 21
- ATTORNEY – Joseph Nardi, Esquire**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... Page 27
- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... Page 30
- MANAGED CARE – Medlogix**
Monthly Report..... Page 31
- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: March 22, 2021**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: February 22, 2021

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Employment Practices Compliance Program.** Please visit the MEL webpage to review all the elements of the MEL's EPL Compliance Program; the deadline for updates and training has been extended to November 1, 2021.

There will be a 2nd EPL Handbook webinar scheduled for March 12th at 10:00am. A segment on mandatory vaccines and volunteer handbook will be added and a FAQ is in process. Link to outline of the program and model documents:

<https://njmel.org/insurance/public-officials/risk-management-program/>

- ❑ **2020/2021 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. Enclosed on **Page 3** is another copy of the directions to take the course. The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2021.

The credit will continue to be extended to the member's municipal manager/administrator or authority executive director. The maximum credit is 5% of the member's assessment.

- ❑ **2021 MEL/RCF/EJIF March 26th Virtual Meeting & Retreat:** The MEL, RCF and EJIF will be holding their March meetings in conjunction with the MEL Annual Retreat. This year's retreat will be held on March 26th and will be conducted virtually. The purpose of the retreat is to provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF.

- ❑ **2021 MEL & MR HIF Educational Seminar:** For 10 years, the MEL Joint Insurance Fund (MEL) and Municipal Reinsurance Health Insurance Fund (MR HIF) have been holding an Educational Seminar on property/casualty and health insurance matters that also provided members and insurance producers the opportunity to earn as much as 5 Continuing Education Credits. We are in the process of discussing how best to deliver this seminar in 2021.

- ❑ **Mandatory Vaccination of Employees:** In response to the dissemination of the Covid-19 vaccines, the MEL Fund Attorney issued a bulletin, and consulted with the MEL Safety Director, Executive Directors of our Member Funds, and Labor expert, Matthew Giacobbe, Esq., to develop a memorandum anticipating several policy decisions on the issuance of the vaccine. Attached on **Page 4** is the bulletin and memorandum
- ❑ **Cyber Task Force:** The MEL’s Cyber Task Force has been working on modifications to the MEL’s Cyber Risk Management Program and is expecting to complete soon. A new tier with minimum technology standards will be rolled out in the coming months. Members meeting all of the standards become eligible for a deductible reimbursement of up to \$22,500 of their \$25,000 deductible.

❑ **Due Diligence Reports:**

Financial Fast Track	To be distributed
Loss Ratio Analysis	To be distributed
Loss Time Accident Frequency	Page 11 & 12
POL/EPL Compliance Report	Page 13
Fund Commissioners	Page 14
Regulatory Affairs Checklist	Page 15
RMC Agreements	Page 16

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
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.njmel.org.



Municipal Excess Liability Joint Insurance Fund

Office of the Fund Attorney
714 Main Street
P.O. Box 228
Boonton, New Jersey 07005
Tel (973) 334-1900
fsemrau@dorseysemrau.com

BULLETIN – URGENT

TO: All Members

FROM: Fred Semrau, Fund Attorney

DATED: January 14, 2021

RE: Mandatory Vaccination of Employees

In response to the dissemination of COVID-19 vaccines, we anticipate several policy decisions as to whether or not vaccinations should be a mandatory requirement.

In view of very important policy consideration for each member, we have consulted with the MEL Safety Director, Executive Directors of our Member Funds and Labor expert, Matthew Giacobbe, Esq.,

We hereby enclose an important legal memorandum outlining critical information including important legal considerations for our members relating to vaccinations and we encourage that you forward a copy of this memorandum to your legal counsel for advice, consideration and direction.

The MEL Safety Institute will be scheduling a webinar for further discussion regarding vaccines policy considerations and its impact on our members.

Again, we urge that you forward this critical legal information to your legal counsel so that they can advise you in a manner to protect the interest of your public entity.

To: Member Entities
From: Matthew J. Giacobbe, Esq. and Nicholas DelGaudio, Esq.
Re: Mandatory Vaccinations of Employees

Introduction

The following is guidance on whether a public employer is permitted to mandate that its employees receive a COVID-19 vaccine when such vaccines becomes widely available to the general public.

The most prudent course of action for municipalities is to defer to the State and/or Federal government on the topic of mandatory vaccinations in order to avoid potential legal claims. Municipalities are strongly encouraged to share and review this memorandum with legal counsel. In addition, before instituting any vaccination policy and before taking any action against any employee with regards to the issues discussed herein, it is important to consult with your labor and/or general counsel, and review all applicable ordinances, collective bargaining agreements, and policies.

To date, there have not yet been any state or federal laws or regulations passed specifically governing the issue of employer-mandated COVID-19 vaccinations. Presently, there is a state law empowering the New Jersey Commissioner of Health to require vaccinations against infectious disease during a public health emergency. N.J.S.A. 26:13-14. At this time, the Commissioner has not exercised such power.

However, if you are considering mandating the COVID-19 vaccine, the following are some significant legal issues that must be carefully considered.

Legal and Constitutional Issues Concerning Mandatory Vaccinations

Guidance recently issued by the Equal Employment Opportunity Commission (“EEOC”) on its website¹ regarding COVID-19 vaccinations, as well as prior guidance that the EEOC has issued²

¹ <https://www.eeoc.gov/wysk/what-you-should-know-about-covid-19-and-ada-rehabilitation-act-and-other-eeo-laws>

Oakland Office: 169 Ramapo Valley Road, UL 105, Oakland, NJ 07436 Tel 973 845-6700 Fax 201 644-7601
Somerville Office: 50 Division Street, Suite 501, Somerville, NJ 08876 Tel 732 583-7474 Fax 201 644-7601
Matawan Office: 955 State Route 34, Suite 200, Matawan, NJ 07747 Tel 732 583-7474 Fax 732 290-0753

www.cgajlaw.com

on mandatory vaccinations, indicates that employer-mandated vaccinations are generally permissible, subject to exceptions for disability and religious purposes. The EEOC explained that if an employer can show that unvaccinated employees would pose a direct threat to the health or safety of individuals in the workplace, then a vaccine may be mandated for attendance at the workplace and unvaccinated employees may be excluded from the workplace.

Medical Exceptions to Mandatory Vaccinations

It is anticipated that many employees will indicate that they cannot receive such vaccine due to a disability. Pursuant to the Americans with Disabilities Act (“ADA”) and the New Jersey Law Against Discrimination (“LAD”), an employee with a medical condition preventing them from safely receiving the COVID-19 vaccine may qualify for a reasonable accommodation. Similarly, pursuant to Title VII of the Civil Rights Act of 1964 (“Title VII”), an employee who has a sincerely-held religious belief or practice that prevents them from receiving the vaccine may also qualify for a reasonable accommodation, subject to certain restrictions.

As it relates to an employee with a disability, pursuant to the ADA, LAD and EEOC guidance, the employer may deny an accommodation request and exclude an employee with a disability from the workplace if granting the accommodation would cause an undue hardship on the employer or if the unvaccinated employee would pose a direct threat due to a “significant risk of substantial harm to the health or safety of the individual or others that cannot be eliminated or reduced by reasonable accommodation.” ²⁹ C.F.R. 1630.2(r).

The EEOC advises employers to make an assessment of four factors in determining whether a direct threat exists: the duration of the risk; the nature and severity of the potential harm; the likelihood that the potential harm will occur; and the imminence of the potential harm. The EEOC goes on to explain:

A conclusion that there is a direct threat would include a determination that an unvaccinated individual will expose others to the virus at the worksite. If an employer determines that an individual who cannot be vaccinated due to disability poses a direct threat at the worksite, the employer cannot exclude the employee from the workplace—or take any other action—unless there is no way to provide a reasonable accommodation (absent undue hardship) that would eliminate or reduce this risk so the unvaccinated employee does not pose a direct threat.

If there is a direct threat that cannot be reduced to an acceptable level through reasonable accommodation, then the employer can exclude the employee from entering the workplace. As the EEOC notes, this does not mean the employer can automatically terminate the worker, as the worker may be protected under other laws, including leave laws. In addition, even if the employee is excluded from the physical workplace due to an inability to accommodate a request to be exempt from a vaccination requirement, the employee may still be entitled to accommodations like performing their work remotely.

²⁹ <https://www.eeoc.gov/laws/guidance/pandemic-preparedness-workplace-and-americans-disabilities-act>

The EEOC explains that employers and employees should engage in an interactive process to identify any accommodations:

Employers and employees should engage in a flexible, interactive process to identify workplace accommodation options that do not constitute an undue hardship (significant difficulty or expense). This process should include determining whether it is necessary to obtain supporting documentation about the employee's disability and considering the possible options for accommodation given the nature of the workforce and the employee's position. The prevalence in the workplace of employees who already have received a COVID-19 vaccination and the amount of contact with others, whose vaccination status could be unknown, may impact the undue hardship consideration... Employers may rely on CDC recommendations when deciding whether an effective accommodation that would not pose an undue hardship is available.

There are additional concerns under the ADA when an employer decided to administer the vaccine to its employees itself or through a third-party contracted by the employer. EEOC's recent guidance provided that such employers are not considered to be conducting a medical examination within the meaning of the ADA. The guidance specifically states that "[i]f a vaccine is administered to an employee by an employer for protection against contracting COVID-19, the employer is not seeking information about an individual's impairments or current health status and, therefore, it is not a medical examination." However, the pre-vaccination screening questions may elicit information about a disability. As the EEOC explains:

This means that such questions, if asked by the employer or a contractor on the employer's behalf, are 'disability-related' under the ADA. Thus, if the employer requires an employee to receive the vaccination, administered by the employer, the employer must show that these disability-related screening inquiries are "job-related and consistent with business necessity." To meet this standard, an employer would need to have a reasonable belief, based on objective evidence, that an employee who does not answer the questions and, therefore, does not receive a vaccination, will pose a direct threat to the health or safety of her or himself or others."

Simply requesting proof of receipt of a COVID-19 vaccination is not likely to elicit information about a disability and, therefore, is not a disability-related inquiry. The EEOC advised that "[i]f an employer requires employees to provide proof that they have received a COVID-19 vaccination from a pharmacy or their own health care provider, the employer may want to warn the employee not to provide any medical information as part of the proof in order to avoid implicating the ADA." Similarly, if the employer requires employees to provide proof of vaccination from their own health care provider, the employer should warn the employees not to provide genetic information as part of the proof, in order to avoid violation of the Genetic Information Nondiscrimination Act (GINA), which prohibits employers and other entities from requesting or requiring genetic information of an individual or family member of the individual.

Religious Exceptions to Mandatory Vaccinations

A similar analysis to the above for employees with disabilities will apply for employees that seek exemption or reasonable accommodation from the vaccine requirement due to a sincerely-held religious belief, practice, or observance. Just as with employees with disabilities, the EEOC advised that employers determine whether there is a reasonable accommodation that will allow the employee to continue to perform the essential functions of their position despite their inability or unwillingness to vaccinate due to their religious beliefs, unless it would pose an undue hardship under Title VII (which is more than “de minimis cost” to the operation of the employer’s business, a lower standard than the ADA’s undue hardship standard).

It is important to note that each employee’s accommodation request is fact-specific and employers need to work with the employees regarding potential exemptions for disability or religious reasons. As discussed above, some of the factors that the employer needs to consider when deciding whether to grant an accommodation and whether or not to allow an unvaccinated employee into the workplace include the nature of the workforce and the employee’s position, the prevalence in the workplace of employees who have already received a COVID-19 vaccination, and the amount of contact with others whose vaccination status could be unknown.

The employer should generally assume that an employee’s request for religious accommodation is based on a sincerely-held religious belief. If the employer has an objective basis for questioning either the religious nature or the sincerity of a particular belief, practice, or observance, the employer may request additional supporting information from the employee. However, public employers should use caution and not delve too far into an employee’s stated religious beliefs or require that the beliefs be from a particular religious organization in order to avoid violations of the Establishment Clause.

As it relates to religious accommodation for vaccinations in New Jersey, the State’s Appellate Division dismissed at least one case in which an employee challenged an employer’s mandatory vaccination policy that allowed religious exemptions as discriminatory against non-religious individuals under the New Jersey Law Against Discrimination. Brown v. Our Lady of Lourdes Med. Ctr., Inc., No. A-4594-14T2, 2016 WL 5759654 (App. Div. 2016) (finding that non-religious employee challenging policy as discriminatory was not subject to LAD’s protections).

Similarly, the Third Circuit has held that to state a claim under Title VII in employment-related vaccination cases, the employee’s belief in opposition to vaccination must be based on a religious belief, and a non-religious opposition does not suffice. Fallon v. Mercy Catholic Med. Ctr. of Se. Pa., 877 F.3d 487, 490-491 (3d Cir. 2017) (it is not sufficient merely to hold a “sincere opposition to vaccination” as the individual must show that the “opposition to vaccination is a religious belief”). In assessing whether beliefs are religious, we consider whether they “address fundamental and ultimate questions having to do with deep and imponderable matters, are comprehensive in nature, and are accompanied by certain formal and external signs.” Id. at 491.

While public employers may have additional Constitutional concerns to consider when deciding whether to institute mandatory vaccinations, allowing religious accommodations in accordance

with the above guidance should satisfy one of the predominant Constitutional concerns raised by mandatory vaccinations, that of the First Amendment freedom of religion. Further, courts have upheld laws and policies mandating vaccinations for students for attendance at public schools against Constitutional challenge. See, e.g. Board of Ed. of Mountain Lakes v. Maas, 56 N.J. Super. 245 (App. Div. 1959) (holding that requirement that child be immunized before attending public school did not violate due process).

Workers' Compensation Issues Related to Mandatory Vaccinations

As to the issue of whether an employee that develops an adverse reaction from the vaccine after receiving it due to an employer mandate is then eligible for workers' compensation, New Jersey courts have typically found that employees that are injured while taking action that would normally not be considered arising out of or in the course of their employment due to an employer mandate are covered for purposes of workers' compensation.

For public safety workers, New Jersey passed a specific workers' compensation statute that applies to injuries arising from the administration of a vaccine. This statute at N.J.S.A. 34:15-31.6 provides:

Any injury, illness or death of any public safety worker, resulting from the administration to the worker of a vaccine including, but not limited to, smallpox vaccine, to prepare for, or respond to, any actual, threatened, or potential bioterrorism or epidemic, as part of an inoculation program in connection with the worker's employment or in connection with any governmental program or recommendation for the inoculation of workers in the worker's occupation, geographical area, or other category that includes the worker, or resulting from the transmission of disease from another employee or member of the public inoculated under the program, is presumed to arise out of and in the course of the employment and all care or treatment of the worker, including testing, diagnosis, surveillance and monitoring of the worker's condition, and all time during which the worker is unable to work while receiving the care or treatment, is compensable under the provisions of R.S.34:15-1 et seq....This prima facie presumption may be rebutted by a preponderance of the evidence showing that the administration of the vaccine is not linked to the injury, illness or death.

For purposes of this statute, a "public safety worker" includes a "member, employee, or officer of a paid, partially-paid, or volunteer fire or police department, force, company or district, including the State Police, a Community Emergency Response Team approved by the New Jersey Office of Emergency Management, or a correctional facility, or a basic or advanced medical technician of a first aid or rescue squad, or any other nurse, basic or advanced medical technician responding to a catastrophic incident and directly involved and in contact with the public during such an incident, either as a volunteer, member of a Community Emergency Response Team or employed or directed by a health care facility." N.J.S.A. 34:15-31.4.]

We anticipate that there may be further guidance issued and/or legislation passed on the state and/or federal level on these topics as COVID-19 vaccinations get closer to widespread distribution to the general public.

For specific legal guidance on mandatory vaccination policies and how to address individual employee's issues concerning vaccinations, municipalities are encouraged to seek legal guidance from their legal counsel.

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

	December 31, 2020			
	2020	2019	2018	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2020 - 2018
Monmouth County	0.71	1.28	1.14	1.04
Burlington County Municipal JIF	1.02	1.25	1.69	1.32
Bergen County	1.02	1.47	1.43	1.31
Professional Municipal Management	1.04	2.29	2.48	1.94
Morris County	1.10	1.59	1.68	1.45
Gloucester, Salem, Cumberland Counties Municipal JIF	1.12	1.74	1.97	1.61
Central New Jersey	1.23	1.56	1.49	1.42
Camden County	1.23	1.39	1.91	1.51
Ocean County	1.28	1.79	2.28	1.78
NJ Public Housing Authority	1.32	1.80	2.06	1.72
Atlantic County Municipal JIF	1.43	2.53	2.32	2.10
Suburban Municipal	1.46	1.81	1.74	1.67
South Bergen County	1.46	1.64	2.27	1.79
Suburban Essex	1.47	1.80	2.12	1.79
NJ Utility Authorities	1.83	2.62	2.22	2.22
AVERAGE	1.25	1.77	1.92	1.64

Camden County JOINT INSURANCE FUND

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

				DATA VALUED AS OF			December 31, 2020				
		**	# CLAIMS	Y. T. D.	2020	2019	2018			TOTAL	
MEMBER_ID	MEMBER	*	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE	
			12/31/2020	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2020 - 2018	
1	87 Audubon		0	0	0.00	1.20	0.00	1 Audubon		0.41	
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		1.15	
4	95 Clementon		0	0	0.00	1.77	0.00	4 Clementon		0.55	
5	96 Collingswood		0	0	0.00	0.51	0.98	5 Collingswood		0.51	
6	98 Gloucester City		0	0	0.00	1.26	3.15	6 Gloucester City		1.52	
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		0.84	
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		1.45	
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		2.23	
15	564 Cherry Hill		-1	2	0.42	1.05	0.80	15 Cherry Hill		0.77	
16	99 Haddon		0	1	0.71	2.06	2.13	16 Haddon		1.64	
17	89 Barrington		0	1	0.93	1.79	0.00	17 Barrington		0.91	
18	91 Berlin Borough		0	1	0.93	0.00	0.00	18 Berlin Borough		0.32	
19	112 Runnemede		0	1	1.03	0.97	0.96	19 Runnemede		0.99	
20	113 Somerdale		0	1	1.27	2.60	2.52	20 Somerdale		2.12	
21	104 Lawnside		0	1	1.49	0.00	5.77	21 Lawnside		2.25	
22	106 Magnolia		0	2	1.64	0.85	0.94	22 Magnolia		1.16	
23	107 Medford Lakes		0	1	1.65	0.00	1.89	23 Medford Lakes		1.15	
24	109 Mount Ephraim		0	1	1.74	0.00	3.15	24 Mount Ephraim		1.63	
25	105 Lindenwold		0	2	1.82	0.94	1.85	25 Lindenwold		1.54	
26	93 Brooklawn		0	1	2.02	0.00	1.72	26 Brooklawn		1.21	
27	90 Bellmawr		0	4	2.25	3.28	2.31	27 Bellmawr		2.62	
28	101 Haddonfield		1	3	2.50	1.53	2.33	28 Haddonfield		2.11	
29	565 Camden Parking Authority		0	1	2.63	2.60	2.63	29 Camden Parking Autho		2.62	
30	114 Voorhees		2	6	2.70	1.87	3.60	30 Voorhees		2.61	
31	115 Winslow		2	6	2.76	2.84	3.73	31 Winslow		3.11	
32	97 Gibbsboro		0	1	2.78	2.63	0.00	32 Gibbsboro		1.77	
33	111 Pine Hill		0	2	3.54	1.77	1.82	33 Pine Hill		2.38	
34	92 Berlin Township		1	3	3.66	4.82	2.47	34 Berlin Township		3.66	
35	117 Woodlynne		0	2	5.13	0.00	0.00	35 Woodlynne		1.68	
36	692 Gloucester Township	**	0	0				36 Gloucester Township			
37	695 Camden City	**	0	0				37 Camden City			
Totals:				5	43	1.23	1.39	1.91		1.51	

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund						
Data Valued As of : February 16, 2021						
Total Participating Members		37	37			
Complaint			37			
Percent Compliant			100.00%			
				01/01/20	2020	
Member Name	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/20
AUDUBON	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN CITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GLOUCESTER TWP	Yes	Yes	Yes	\$ 100,000	\$ 100,000	20% of 1st 250K
HADDON	Yes	Yes	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	Yes	Yes	\$ 20,000	\$ 20,000	0%
LAWNSIDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LINDENWOLD	Yes	Yes	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	Yes	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WINSLOW TOWNSHIP FIRE DISTRICT #1	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
WOODYLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

Camden JIF 2021 FUND COMMISSIONERS		
MEMBER	FUND COMMISSIONER	ALTERNATE COMMISSIONER
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 2021 as of February 1, 2021

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	To be Filed
<input type="checkbox"/> Assessments	To be Filed
<input type="checkbox"/> Actuarial Certification	To be Filed
<input type="checkbox"/> Reinsurance Policies	UW Manager Filing
<input type="checkbox"/> Fund Commissioners	To be Filed
<input type="checkbox"/> Fund Officers	To be Filed
<input type="checkbox"/> Renewal Resolutions	To be Filed
<input type="checkbox"/> New Members	Haddon Heights
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2021 Risk Management Plan	To be Filed
<input type="checkbox"/> 2021 Cash Management Plan	to be Filed
<input type="checkbox"/> 2021 Risk Manager Contracts	In process of collecting
<input type="checkbox"/> 2021 Certification of Professional Contracts	To be Filed
<input type="checkbox"/> Unaudited Financials	To be Filed
<input type="checkbox"/> Annual Audit	To be Filed
<input type="checkbox"/> State Comptroller Audit Filing	To be Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND				
2021 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF February 16, 2021				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/20/21	01/20/21	12/31/21
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	1/29/2021	1/29/2021	12/31/21
BARRINGTON	CONNER STRONG & BUCKELEW	2/3/2021	2/3/2021	12/31/21
BELLMAWR	CONNER STRONG & BUCKELEW			12/31/20
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	01/26/21		12/31/20
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	2/5/2021		12/31/20
BROOKLAWN	CONNER STRONG & BUCKELEW			12/31/20
CHERRY HILL	CONNER STRONG & BUCKELEW	11/23/2021	1/19/2021	12/31/21
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW			12/31/20
CHESILHURST	EDGEWOOD ASSOCIATES		1/26/2021	12/31/21
CAMDEN CITY	CONNER STRONG & BUCKELEW	2/5/2021		12/31/20
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY			12/31/20
CLEMENTON	HARDENBERGH INSURANCE GROUP			12/31/20
COLLINGSWOOD	CONNER STRONG & BUCKELEW		02/03/21	12/31/21
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP		1/20/2021	12/31/21
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/15/2021	2/3/2021	12/31/21
GLOUCESTER TOWNSHIP	CONNER STRONG & BUCKELEW			12/31/20
HADDON	WAYPOINT INSURANCE SERVICES	1/11/2021	1/11/2021	12/31/21
HADDONFIELD	HENRY BEAN & SONS			12/31/20
HADDON HEIGHTS	CONNER STRONG & BUCKELEW	01/04/21	01/14/21	12/31/21
HI-NELLA	CONNER STRONG & BUCKELEW			12/31/20
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/27/21	01/27/21	12/31/21
LAWN SIDE	M&C INSURANCE AGENCY	04/01/20		03/04/21
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/19/21	01/19/21	12/31/21
MAGNOLIA	CONNER STRONG & BUCKELEW	01/28/21		12/31/20
MEDFORD LAKES	CONNER STRONG & BUCKELEW			12/31/20
MERCHANTVILLE	CONNER STRONG & BUCKELEW	01/19/21	1/19/2021	12/31/21
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW	8/7/2020	10/21/2020	05/31/21
OAKLYN	CONNER STRONG & BUCKELEW	1/15/2020	1/26/2021	12/31/21
PINE HILL	CONNER STRONG & BUCKELEW	2/5/2021		12/31/20
PINE VALLEY	HENRY BEAN & SONS			12/31/20
RUNNEMEDE	CONNER STRONG & BUCKELEW	01/13/21	1/13/2021	12/31/21
SOMERDALE	CONNER STRONG & BUCKELEW	01/29/21	1/29/2021	12/31/21
TAVISTOCK	CONNER STRONG & BUCKELEW	5/16/2019	6/3/2019	12/31/22
VOORHEES	HARDENBERGH INSURANCE GROUP	02/05/21	2/5/2021	12/31/21
WINSLOW	CONNER STRONG & BUCKELEW	1/11/2021	3/6/2020	12/31/20
WINSLOW TOWNSHIP FIRE DISTRICT	CONNER STRONG & BUCKELEW		1/29/2021	12/31/21
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	1/29/2021	1/29/2021	12/31/21

Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.

RESOLUTION NO. 21-12

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – FEBRUARY 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.

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

<u>FUND YEAR 2020</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002458			
002458	CAMDEN CITY	OPTIONAL SAFETY AWARD 2020	1,000.00
			1,000.00
002459			
002459	PERMA RISK MANAGEMENT SERVICES	1099 AATRIX FILINGS 2020	35.85
			35.85
002460			
002460	MOUNT EPHRAIM BOROUGH	OPTIONAL SAFETY AWARD 2020	1,000.00
			1,000.00
002461			
002461	CERRY HILL FIRE DISTRICT 13	OPTIONAL SAFETY AWARD 2020	1,000.00
			1,000.00
002462			
002462	WOODLYNNE BOROUGH	OPTIONAL SAFETY AWARD 2020	1,000.00
			1,000.00
002463			
002463	BARRINGTON BOROUGH	OPTIONAL SAFETY AWARD 2020	1,000.00
			1,000.00
002464			
002464	PINE HILL BOROUGH	OPTIONAL SAFETY AWARD 2020	1,000.00
			1,000.00
002465			
002465	RUNNEMEDE BOROUGH	OPTIONAL SAFETY AWARD 2020	1,000.00
			1,000.00
		Total Payments FY 2020	7,035.85
<u>FUND YEAR 2021</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002466			
002466	APEX INSURANCE SRVS c/o XL INS	POLICY#: MTP0039484-08 - 2021	27,639.00
			27,639.00
002467			
002467	APEX INS SRVS c/oQBE SPECIALTY	POLICY#: QJD01005-05 - 2021	794,092.50
002467	APEX INS SRVS c/oQBE SPECIALTY	POLICY#: QVD01005-05 - 2021	5,825.00
			799,917.50
002468			
002468	COMP SERVICES, INC.	CLAIMS ADMIN FEE 2/21 - GLOUCESTER TWP	1,291.67
002468	COMP SERVICES, INC.	CLAIMS ADMIN FEE 2/21	37,273.67
002468	COMP SERVICES, INC.	CLAIMS ADMIN FEE 2/21 - CHERRY HILL	2,458.33
			41,023.67
002469			
002469	INTERSTATE MOBILE CARE INC.	DOT DRUG TEST 1/21	66.00
002469	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 1/21	3,194.00
			3,260.00

002470				
002470	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 2/21	15,676.42	
			15,676.42	
002471				
002471	PERMA RISK MANAGEMENT SERVICES	POSTAGE 1/21	17.50	
002471	PERMA RISK MANAGEMENT SERVICES	EXEC. DIRECTOR FEE 2/21	39,363.08	
			39,380.58	
002472				
002472	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONS. FEE 2/21	4,579.92	
			4,579.92	
002473				
002473	BROWN & CONNERY, LLP	LITIGATION 1/21	2,018.00	
002473	BROWN & CONNERY, LLP	ATTORNEY FEE 1/21	2,074.00	
002473	BROWN & CONNERY, LLP	EXPENSES 1/21	80.36	
			4,172.36	
002474				
002474	ELIZABETH PIGLIACELLI	TREASURER FEE 2/21	2,030.17	
002474	ELIZABETH PIGLIACELLI	POSTAGE 1/21	26.75	
			2,056.92	
002475				
002475	COURIER POST	ACCT #CHL-083028 - ADV - 1.20.21	52.88	
			52.88	
002476				
002476	CONNER STRONG & BUCKELEW	1ST RMC FEES 2021	247,736.00	
			247,736.00	
002477				
002477	MEDLOGIX LLC	WC MCS - CHERRY HILL 2/21	1,083.00	
002477	MEDLOGIX LLC	WC MCS - 2/21	10,360.50	
			11,443.50	
002478				
002478	CONNER STRONG & BUCKELEW	UNDERWRITING MAN. FEE 2/21	1,148.83	
			1,148.83	
002479				
002479	WALTER A. EIFE	RMC FEE 1ST INS 2021 - HADDON TOWNSHIP	17,887.00	
			17,887.00	
002480				
002480	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST INS 2021 - VOORHEES TWP	35,723.00	
002480	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST INS 2021 - LINDENWOLD BOR.	18,505.00	
002480	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST INS 2021 - AUDUBON BOROUGH	11,321.00	
002480	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST INS 2021 - CLEMENTON BOROUGH	7,205.00	
002480	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST INS 2021 - LAUREL SPRNGS BOR	3,751.00	
			76,505.00	
002481				
002481	HENRY D. BEAN & SON, INC.	RMC FEE 1ST INS 2021 - PINE VALLEY	648.00	
002481	HENRY D. BEAN & SON, INC.	RMC FEE 1ST INS 2021 - HADDONFIELD	15,492.00	
			16,140.00	
002482				
002482	SCIROCCO INSURANCE GROUP	RMC 1ST INS 2021 - WOODLYNNE BOROUGH	2,814.00	
002482	SCIROCCO INSURANCE GROUP	RMC FEE 1ST INS 2021 - AUDUBON PARK BOR.	1,032.00	
			3,846.00	
		Total Payments FY 2021	1,312,465.58	
		TOTAL PAYMENTS ALL FUND YEARS	1,319,501.43	

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. 21-13

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
SUPPLEMENTAL BILLS LIST – FEBRUARY 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.

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

<u>FUND YEAR 2021</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002363			
002363	J.A. MONTGOMERY RISK CONTROL	VOID	-15,051.17
			-15,051.17
002483			
002483	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 11/20	15,051.17
			15,051.17
		Total Payments FY 2021	15,051.17
		TOTAL PAYMENTS ALL FUND YEARS	0.00

Chairperson

Attest: _____

Dated: _____

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

Treasurer

February 22, 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 January 31, 2021 for Fund Years 2017, 2018, 2019 and 2020. 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 February:**

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for January totaled \$18,412.82.

- **RECEIPT ACTIVITY FOR January:**

Assessments	\$ 3,420,151.00
Recoveries	72,102.37
Cherry Hill Deductible	29,007.53
Total Receipts	<u>\$3,521,260.90</u>

- **CLAIM ACTIVITY FOR January:**

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

Property Liability Claims	\$ 96,715.12
Workers Compensation Claims	345,406.21
Administration Expense	<u>1,227,920.17</u>
Total Claims/Expenses	<u>\$1,670,041.50</u>

- **CASH ACTIVITY FOR January:**

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$22,883,933.96 to a closing balance of \$24,750,476.39 showing an increase of \$1,866,542.43.

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

Sincerely,
Elizabeth Pigliacelli, Treasurer

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

Current Fund Year: 2021										
Month Ending: January										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	171,761.64	5,155,487.82	626,826.82	8,418,914.13	(41,341.52)	113,731.67	(3,982.39)	8,471,581.66	(29,045.88)	22,883,933.96
RECEIPTS										
Assessments	162,983.20	382,138.67	101,471.19	801,886.67	399,411.80	798,498.82	97,701.05	676,059.59	0.00	3,420,151.00
Refunds	7,524.30	0.00	0.00	64,578.07	0.00	0.00	0.00	0.00	29,007.53	101,109.90
Invest Pymnts	463.29	3,674.46	640.62	6,000.40	10.16	81.06	5.11	6,037.94	0.00	16,913.04
Invest Adj	41.08	325.83	56.81	532.08	0.91	7.18	0.45	535.41	0.00	1,499.75
Subtotal Invest	504.37	4,000.29	697.43	6,532.48	11.07	88.24	5.56	6,573.35	0.00	18,412.79
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	171,011.87	386,138.96	102,168.62	872,997.22	399,422.87	798,587.06	97,706.61	682,632.94	29,007.53	3,539,673.69
EXPENSES										
Claims Transfers	45,720.32	47,779.28	3,215.52	301,676.49	0.00	0.00	0.00	0.00	43,729.72	442,121.33
Expenses	0.00	0.00	0.00	0.00	0.00	862,551.00	0.00	365,369.17	0.00	1,227,920.17
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,089.79	0.00	3,089.79
TOTAL	45,720.32	47,779.28	3,215.52	301,676.49	0.00	862,551.00	0.00	368,458.96	43,729.72	1,673,131.29
END BALANCE	297,053.19	5,493,847.50	725,779.92	8,990,234.86	358,081.35	49,767.73	93,724.22	8,785,755.65	(43,768.07)	24,750,476.36
REPORT STATUS SECTION										
Report Month: January										
						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	January					
CURRENT FUND YEAR	2021					
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	\$22,883,933.96	2,680,128.67	- 38,513.63	48,387.29	-	20,193,931.63
Opening Interest Accrua	\$0.00	-	-	-	-	-
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	\$1,499.76	\$0.00	\$0.00	\$0.00	\$0.00	\$1,499.76
5 Interest Paid - Cash Inst	\$24,492.30	\$1,590.53	\$84.69	\$73.60	\$0.00	\$22,743.48
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$7,579.24	\$0.00	\$0.00	\$0.00	\$0.00	-\$7,579.24
8 Net Investment Income	\$18,412.82	\$1,590.53	\$84.69	\$73.60	\$0.00	\$16,664.00
9 Deposits - Purchases	\$3,963,382.23	\$3,521,260.90	\$96,715.12	\$345,406.21	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$2,115,252.62	-\$1,670,041.50	-\$96,715.12	-\$345,406.21	\$0.00	-\$3,089.79
Ending Cash & Investment	\$24,750,476.39	\$4,532,938.60	-\$38,428.94	\$48,460.89	\$0.00	\$20,207,505.84
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$1,623,193.93	\$1,428,695.52	\$89,089.02	\$105,409.39	\$0.00	\$0.00
(Less Deposits in Transit)	-\$42,633.10	-\$96,591.31	\$43,006.45	\$10,951.76	\$0.00	\$0.00
Balance per Bank	\$26,331,037.22	\$5,865,042.81	\$93,666.53	\$164,822.04	\$0.00	\$20,207,505.84

CLAIMS MONTHLY TRANSACTION SUMMARY							
JANUARY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	01/06/2021	44,293.27				44,293.27	
2	01/13/2021	14,598.28				14,598.28	
3	01/13/2021	73,256.75				73,256.75	
4	01/20/2021	6,507.96				6,507.96	
5	01/20/2021	51,873.90				51,873.90	
6	01/27/2021	64,569.13				64,569.13	
7	01/27/2021	30,134.92				30,134.92	
8	01/31/2021	111,413.16				111,413.16	
9	01/31/2021	45,473.96				45,473.96	
10						-	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	442,121.33	-	-	-	442,121.33	
	Monthly Rpt	442,121.33				442,121.33	
	Variance	-	-	-	-	-	

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

Month	January								
Current Fund Year	2021								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid January	Monthly Recoveries January	Calc. Net Paid Thru January	TPA Net Paid Thru January	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2021	Property	0.00	494.43	0.00	494.43	494.43	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	3,322.28	0.00	3,322.28	3,322.28	(0.00)	0.00	(0.00)
	Cherry Hill	0.00	4,429.71	0.00	4,429.71	4,429.71	0.00	0.00	0.00
	Total	0.00	8,246.42	0.00	8,246.42	8,246.42	(0.00)	0.00	(0.00)
2020	Property	441,151.58	45,225.89	7,524.30	478,853.17	478,853.17	0.00	0.00	0.00
	Liability	104,585.61	1,783.36	0.00	106,368.97	106,368.97	0.00	0.00	0.00
	Auto	61,247.80	2,715.52	0.00	63,963.32	63,963.32	0.00	0.00	0.00
	Workers Comp	874,247.42	208,246.81	0.00	1,082,494.23	1,082,494.23	0.00	0.00	0.00
	Cherry Hill	14,880.34	37,879.51	14,880.34	37,879.51	42,772.72	(4,893.21)	(4,893.21)	0.00
	Total	1,496,112.75	295,851.09	22,404.64	1,769,559.20	1,774,452.41	(4,893.21)	(4,893.21)	0.00
2019	Property	1,207,336.22	0.00	0.00	1,207,336.22	1,207,336.22	(0.00)	0.00	(0.00)
	Liability	259,723.36	20,189.20	0.00	279,912.56	279,912.56	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	1,711,265.29	68,420.77	0.00	1,779,686.06	1,779,922.56	(236.50)	(236.50)	0.00
	Cherry Hill	13,349.54	1,420.50	13,349.54	1,420.50	1,420.50	0.00	0.00	0.00
	Total	3,255,380.15	90,030.47	13,349.54	3,332,061.08	3,332,297.58	(236.50)	(236.50)	0.00
2018	Property	354,056.39	0.00	0.00	354,056.39	354,056.39	(0.00)	0.00	(0.00)
	Liability	338,069.82	17,779.03	0.00	355,848.85	355,848.85	0.00	0.00	0.00
	Auto	115,297.27	500.00	0.00	115,797.27	115,797.27	0.00	0.00	0.00
	Workers Comp	2,290,966.12	13,392.18	9,312.53	2,295,045.77	2,294,544.76	501.01	501.01	0.00
	Cherry Hill	241.00	0.00	241.00	0.00	0.00	0.00	0.00	0.00
	Total	3,098,630.60	31,671.21	9,553.53	3,120,748.28	3,120,247.27	501.01	501.01	0.00
2017	Property	427,202.53	0.00	0.00	427,202.53	427,202.53	(0.00)	0.00	(0.00)
	Liability	650,546.70	8,027.69	0.00	658,574.39	658,574.39	(0.00)	0.00	(0.00)
	Auto	605,159.96	0.00	0.00	605,159.96	605,159.96	(0.00)	0.00	(0.00)
	Workers Comp	1,897,112.31	8,294.45	55,265.54	1,850,141.22	1,849,162.02	979.20	50,979.20	(50,000.00)
	Cherry Hill	574.64	0.00	0.00	574.64	574.64	(0.00)	0.00	(0.00)
	Total	3,580,596.14	16,322.14	55,265.54	3,541,652.74	3,540,673.54	979.20	50,979.20	(50,000.00)
Closed FY	Property		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
	Auto		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
	Cherry Hill		0.00	536.65	(536.65)	0.00	(536.65)	0.00	(536.65)
	Total	0.00	0.00	536.65	(536.65)	0.00	(536.65)	0.00	(536.65)
TOTAL		11,430,719.64	442,121.33	101,109.90	11,771,731.07	11,775,917.22	(4,186.15)	46,350.50	(50,536.65)



BNY MELLON
CAMDEN CO JIF - MX6F92185102

Asset and Accrual Detail - By Asset type

1/31/2021

Report ID: IACS0017
Base Currency: USD
Status: FINAL

Shares/Par Security ID Description Link Ref	Price Local/Base	Cost Local/Base	Net Income Receivable Local/Base	Market Value Local/Base	Percent Of Total	Net Unrealized Gain/Loss Local/Base
UNIT OF PARTICIPATION						
U.S. DOLLAR						
UNITED STATES						
2,008,018.741 MEL JCM ACCOUNT	10.0634	20,207,505.84	0.00	20,207,505.84		0.00
99VVB5Y75	10.0634	20,207,505.84	0.00	20,207,505.84	100.00	0.00

	Current Period		Fiscal Year to Date	
	1/1/2021	1/31/2021	1/1/2021	1/31/2021
NET ASSETS - BEGINNING OF PERIOD		20,193,931.63		20,193,931.63
		20,193,931.63		20,193,931.63
RECEIPTS:				
INVESTMENT INCOME:				
INTEREST	22,743.48		22,743.48	
UNREALIZED GAIN/LOSS-INVESTMENT	-7,579.24		-7,579.24	
ACCRETION/AMORTIZATION	1,499.76		1,499.76	
		16,664.00		16,664.00
TOTAL RECEIPTS:		16,664.00		16,664.00
DISBURSEMENTS:				
ADMINISTRATIVE EXPENSES:				
TRUSTEE/CUSTODIAN	1,405.65		1,405.65	
INVESTMENT ADVISORY FEES	1,178.88		1,178.88	
CONSULTING	505.26		505.26	
		3,089.79		3,089.79
TOTAL DISBURSEMENTS:		3,089.79		3,089.79
NET ASSETS - END OF PERIOD		20,207,505.84		20,207,505.84



Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: February 3, 2021

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

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

LOSS CONTROL SURVEYS

- Borough of Magnolia on January 13, 2021
- Borough of Medford Lakes on January 20, 2021
- Township of Berlin on January 20, 2021
- Borough of Audubon on January 26, 2021
- Township of Cherry Hill on January 27, 2021

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- There was no Law Enforcement Loss Control Survey's conducted in the month of January

MEETING ATTENDED

- Camden County Chiefs Executive Board Meeting on January 6, 2021
- Camden JIF Claims Meeting on January 22, 2021
- Camden JIF Executive Safety Meeting on January 25, 2021

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
February 22, 2021	Camden JIF Executive Committee Meeting	Telephonic / Zoom
February 19, 2021	Camden JIF Claims Committee Meeting	Telephonic / Zoom

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.

- January 7- Reminder to Verify Drivers Licenses & Histories of Drivers
- January 14- Best Practices for Checking Driving Records of Drivers
- January 25- New Jersey Use of Force Revised Guidelines
- January 26- Annual Reminder to post Injury and Illness 300A Summary Logs
- January 28- CDC Recommendations for Returning to Work Post-COVID Exposure

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
Berlin Borough	2
Brooklawn	4
City of Camden	11
Cherry Hill Fire District	2
City of Gloucester	7
Lindenwold	3
Pine Hill	1
Somerdale	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 or email the video library at melvideolibrary@jamontgomery.com.

MSI DVD	
Municipality	Number of Videos
Lindenwold	4

MSI LIVE

MSI LIVE features real-time, instructor-led in-person, and virtual classes. 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 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.

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 11/22/2020 To 12/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
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: Winter Wonderland on the Waterfront at the Aquarium Loop Evidence of insurance with respects to the City of Camden hosting a Winter Wonderland on the Waterfront at the Aquarium Loop	11/23/2020 #2676570	GL AU EX WC 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: Winter Wonderland on the Waterfront at the Aquarium Loop Evidence of insurance with respects to the City of Camden hosting a Winter Wonderland on the Waterfront at the Aquarium Loop on 12/11/20 - 12/13/20.	11/23/2020 #2676571	GL AU EX WC OTH
H - Parking Authority of I - City of Camden	City of 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: Winter Wonderland on the Waterfront at the Aquarium Loop on 12/11/20-12/13/20. Evidence of insurance with respects to the use of Lot 10, Camden, NJ 08102, for the City of Camden hosting a Winter Wonderland on the Waterfront at the Aquarium Loop on 12/11/20-12/13/20.	11/23/2020 #2676573	GL AU EX WC OTH
H - TD Bank NA I - Township of Voorhees	9000 Atrium Way Mt. Laurel, NJ 08054	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	12/21/2020 #2695483	GL AU EX WC
Total # of Holders: 4				



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

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$255,358.91	\$153,512.88	\$101,846.03	39.88%
TOTAL 2021	\$255,358.91	\$153,512.88	\$101,846.03	39.88%

Monthly & YTD Summary:

PPO Statistics	January	YTD
Bills	190	190
PPO Bills	175	175
PPO Bill Penetration	92.11%	92.11%
PPO Charges	\$248,114.31	\$248,114.31
Charge Penetration	97.16%	97.16%

Savings History:

TOTAL 2020	\$3,160,515.05	\$1,697,689.83	\$1,462,825.22	46.28%
TOTAL 2019	\$3,042,329.21	\$1,379,303.91	\$1,663,025.30	54.66%
TOTAL 2018	\$2,845,780.35	\$1,441,081.52	\$1,404,698.83	49.36%
TOTAL 2017	\$1,803,457.88	\$879,858.84	\$923,599.04	51.21%
TOTAL 2016	\$2,534,730.41	\$1,393,859.39	\$1,140,871.02	45.01%
TOTAL 2015	\$2,642,806.56	\$1,379,391.36	\$1,263,415.20	47.81%
TOTAL 2014	\$2,462,610.10	\$1,290,804.11	\$1,171,805.99	47.58%
TOTAL 2013	\$2,350,634.69	\$1,046,355.16	\$1,304,279.53	55.49%
TOTAL 2012	\$3,492,188.94	\$1,551,241.48	\$1,940,947.46	55.58%
TOTAL 2011	\$3,001,784.51	\$1,383,535.61	\$1,618,248.90	53.91%



Camden County Municipal JIF

4th Quarter 2020 - Workers' Comp Injury Review

Claims Reported:

2020	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2020
Report Only	13	71	41	32	157
Medical Treatment	67	71	98	195	431
Total FROI's	80	142	139	227	588

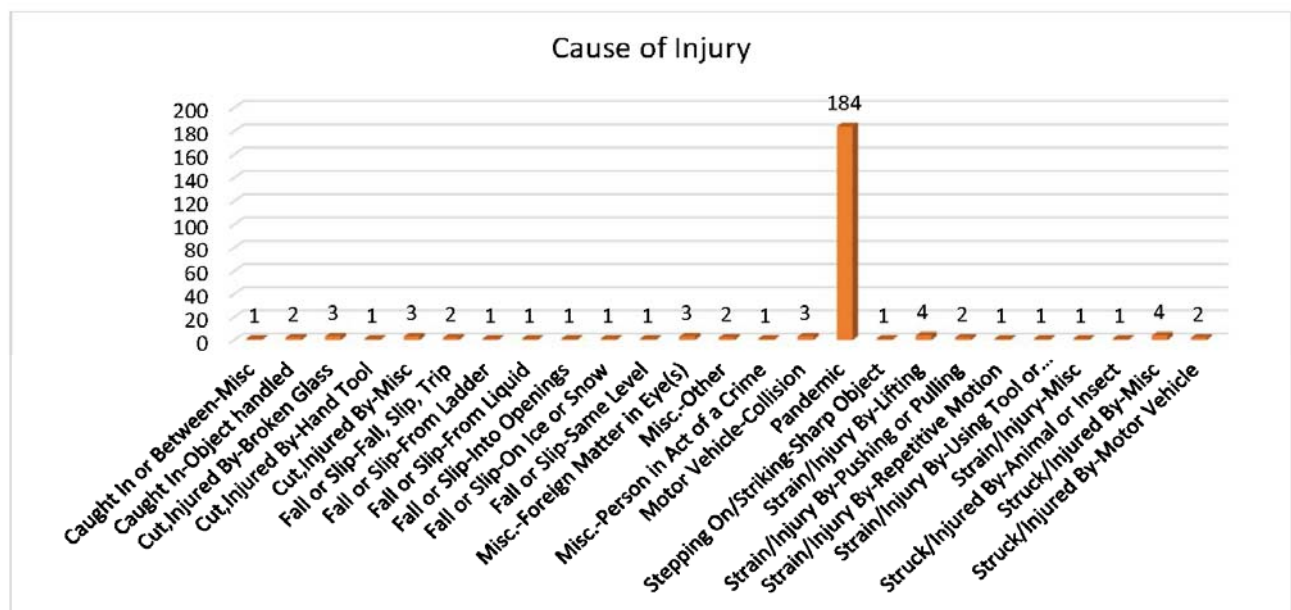
2019	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2019
Report Only	12	13	9	8	42
Medical Treatment	45	54	69	48	216
Total FROI's	57	67	78	56	258

Claim Statistics:

- 14 Open and actively treating; 5 remain out-of-work; 4 RTW TD; 5 RTW FD
- 53 Employees had Lost Time (more than 7 days out of work)

COVID-19 Claims:

- 184 Reported during the 4th quarter, representing 81% of total injuries
- 377 Exposures reported in 2020, representing 64% of total injuries



APPENDIX I – MINUTES

January 25, 2021 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JANUARY 25, 2021
MEETING HELD ELECTRONICALLY AT 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

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
M. Joseph Wolk	Borough of Mount Ephraim	Present
Neal Rochford	Borough of Haddonfield	Present
Joseph Gallagher	Winslow Township	Present

EXECUTIVE COMMITTEE ALTERNATES:

David Taraschi	Borough of Audubon	Present
----------------	--------------------	---------

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read
----------------------------------	--

Attorney	Brown & Connery Joseph Nardi, Esquire
----------	---

Claims Service	CompServices Denise Hall, Cheryl Little
----------------	---

Safety Director	J.A. Montgomery Risk Control John Saville, Keith Hummel
-----------------	---

Treasurer	Elizabeth Pigliacelli
-----------	------------------------------

Managed Care	Consolidated Services Group Jennifer Goldstein
--------------	--

Underwriting Manager	Conner Strong & Buckelew Edward Cooney
----------------------	--

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Millard Wilkinson, Berlin Boro
Eleanor Kelly, Runnemede Borough
Sharon Eggleston, City of Camden
Jason Ascuncion, City of Camden
Dawn Amadio, Pine Valley
Bonnie Taft, Oaklyn
Glenn Werner, Gibbsboro
John Foley, Cherry Hill Fire District
Ken Cheeseman, Laurel Springs
Edward Hill, Lawnside
Cassandra Duffy, Collingswood
Patrick Keating, Gloucester City
James Mulroy, Haddon Township
Lawrence Spellman, Voorhees
Lorraine Azzarano, Winslow Township Fire District

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann	Edgewood Associates
Danielle Colaianni	Hardenbergh Insurance
Michael Avalone	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Terry Mason	M&C Insurance Agency, Inc.
Rick Bean	Henry D. Bean & Sons Insurance
Walt Eife	Waypoint Insurance
Peter DiGambattista	Associated Insurance Partners
John McCrudden	Hardenbergh Insurance

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF NOVEMBER 23, 2020 AND OPEN SESSION OF DECEMBER 29, 2020

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF NOVEMBER 23, 2020 AND OPEN MINUTES OF DECEMBER 29, 2020

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

MOTION TO ADJOURN SINE DIE MEETING:

Motion:	Commissioner Maley
Second:	Commissioner Wolk
Vote:	Unanimous

SINE DIE MEETING ADJOURNED – COMMISSIONER DIANGELO EXECUTIVE DIRECTOR TO RUN ELECTIONS OF OFFICERS, 5-MEMBER EXECUTIVE COMMITTEE, 3 ALTERNATES TO EXECUTIVE COMMITTEE

ROLL CALL OF ALL 2020 FUND COMMISSIONERS (OR ALTERNATES):

MEMBER	FUND COMMISSIONER	PRESENT
Audubon	David Taraschi	Yes
Audubon Park	M. Larry Pennock	No
Barrington	Terry Shannon	Yes
Bellmawr	Louis. P. DiAngelo	Yes
Berlin Boro	Millard Wilkinson	Yes
Berlin Twp	Catherine Underwood	Yes
Brooklawn	Michael Mevoli	Yes
Camden City	Sharon Eggleston	Yes
Camden City Parking Authority	Willie Hunter	No
Cherry Hill	Ari Messinger	Yes
Cherry Hill Fire District	John Foley	Yes
Chesilhurst	M. Jamila Oden-Garnett	Yes
Clementon	Jenai Johnson	No
Collingswood	M. James Maley	Yes
Gibbsboro	Glenn Werner	Yes
Gloucester City	Patrick Keating	Yes
Gloucester Township	Tom Cardis	No
Haddon Twp	James Mulroy	Yes
Haddonfield	M. Neal Rochford	Yes
Hi-Nella	Phyllis Twisler	No
Laurel Springs	Ken Cheeseman	Yes
Lawnside	Edward Hill - Alternate	Yes
Lindenwold	Craig Wells	No
Magnolia	Mark Godfrey	No
Medford Lakes	Dr. Robert Burton	No
Merchantville	Edward Brennan	No
Mt. Ephraim	Joseph Wolk	Yes
Oaklyn	Bonnie Taft	Yes
Pine Hill	Patricia Hendricks	No
Pine Valley	Dawn Amadio	Yes
Runnemede	Eleanor Kelly	Yes
Somerdale	M. Gary Passanante	Yes
Tavistock	Terry Shannon	Yes
Voorhees	Lawrence Spellman	Yes
Winslow	Joseph Gallagher	Yes
Winslow Twp. Fire Dist. #1	Lorraine Azzarano	Yes
Woodlynne	Joseph Chukwueke	No

With 26 Commissioners present a quorum of 16 was achieved. Fund Commissioner for new Member Haddon Heights as January 2021 – Dave Taraschi was present

ELECTION OF 2021 CHAIRMAN, SECRETARY, 5-MEMBER EXECUTIVE COMMITTEE, 3 EXECUTIVE COMMITTEE ALTERNATES:

NOMINATIONS COMMITTEE – Executive Director read the slate of the 2021 committee, which was submitted by Commissioner Wolk, Chair of Nominating Committee:

OFFICERS:

Michael Mevoli – Borough of Brooklawn, Chairman
M. James Maley – Borough of Collingswood, Secretary

FIVE MEMBER EXECUTIVE COMMITTEE:

Louis DiAngelo - Borough of Bellmawr
Terry Shannon – Barrington Borough
M. Joseph Wolk – Borough of Mt. Ephraim
Neal Rochford – Borough of Haddonfield
Joseph Gallagher – Winslow Township

EXECUTIVE COMMITTEE ALTERNATES

#1 David Taraschi - Audubon Borough
#2 Sharron Eggleston – City of Camden
#3 Gary Passanante – Borough of Somerdale

MOTION TO NOMINATE MICHAEL MEVOLI, BOROUGH OF BROOKLAWN AS CHAIR; M. JAMES MALEY, BOROUGH OF COLLINGSWOOD AS SECRETARY; LOUIS DIANGELO, BOROUGH OF BELLMAWR; TERRY SHANNON, BOROUGH OF BARRINGTON; JOSEPH WOLK, BOROUGH OF MT. EPHRAIM; M. NEAL ROCHFORD, BOROUGH OF HADDONFIELD AND JOSEPH GALLAGHER, TOWNSHIP OF WINSLOW FOR EXECUTIVE COMMITTEE AND AS ALTERNATE #1, DAVID TARASCHI, BOROUGH OF AUDUBON; ALTERNATE #2 SHARON EGGLESTON, CITY OF CAMDEN AND ALTERNATE #3 GARY PASSANANTE, BOROUGH OF SOMERDALE

ADDITIONAL NOMINATIONS FOR EXECUTIVE COMMITTEE ENTERTAINED

Hearing no additional nominations,

MOTION TO CLOSE NOMINATIONS AND CONFIRM ELECTIONS:

Motion: Commissioner Maley
Second: Commissioner Wolk
Roll Call Vote: 9 Ayes, 0 Nays

ATTORNEY ADMINISTERED OATH OF OFFICE TO OFFICERS AND TO THE EXECUTIVE COMMITTEE.

Chairman Mevoli called meeting to order.

ROLL CALL OF 2021 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
Joseph Gallagher	Winslow Township	Present

EXECUTIVE COMMITTEE ALTERNATES:

David Taraschi	Borough of Audubon	Present
Sharon Eggleston	City of Camden	Present
Gary Passanante	Borough of Somerdale	Present

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

2021 REORGANIZATION:

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.

RESOLUTION 21-1 APPOINTMENTS

- I. **PERMA Risk Management Services** is hereby appointed as **Administrator**, Mr. Bradford Stokes is appointed as Executive Director, Mr. 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**. Fee 2021 Fee -\$24,262.00. **Contract term to be on 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 Service Organization** for the FUND to adjust all claims for current and prior Fund Years. 2021 Fee \$492,284.00. **Contract term to be one year with options for Fund Years 2022 & 2023 at the sole discretion of the Fund.**
- 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 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 \$708,198.00.
- X. **Conner Strong & Buckelew** is hereby 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. 2021 Fee – \$34,417.00. **Contract term to be one year.**
- XII. **Medlogix** is hereby 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, New Jersey 08102

Executive Director said there is one amendment to the resolution which is on item number seven AmeriHealth Casualty the contract term is to be one year with options for Fund Years 2022 & 2023 at the sole discretion of the Fund. That line was not included in the original agenda that was distributed.

MOTION TO ADOPT RESOLUTION 21-1 CONFIRMING APPOINTMENT OF FUND PROFESSIONALS AS AMENDED:

Motion: Commissioner Maley
Second: Commissioner Shannon
Vote: 9 Ayes – 0 Nays

ORGANIZATION RESOLUTIONS

RESOLUTION 21-2 DESIGNATION FISCAL MANAGEMENT PLAN The Fiscal Management Plan includes financial institutions declared as the Fund’s Official Depositories, and interest rates for delinquent assessments. In addition, the Fiscal Management Plan allows Cherry Hill Township to process their assessment payment based on a fiscal year operation. Executive Director said the only change to the Plan appears on page seven, which includes the statute that permits the JCMI in which the Camden JIF is participating.

I. Those banks listed as official depositories: Investors Bank, the New Jersey Cash Management Plan.

II. Designation of Authorized Signatures, Any Two Except For Checks Over \$50,000, Which Require Third Signature

Chairman	Michael Mevoli
Secretary	M. James Maley
Treasurer	Elizabeth Pigliacelli
Member Executive Committee	Terry Shannon

III. Designation Of Authorized Signatures For Claim Payments, One Of Which Must Be Treasurer For Amounts Over \$50,000

Michael Sullivan
Juan Lopez

IV. Adoption of Cash and Investment Policy

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 operates on a fiscal calendar year beginning July 1 and ending June 30. Cherry Hill Township 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 are as a result of seminar credits.
- 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.

RESOLUTION 21-3 ESTABLISHING PUBLIC MEETING PROCEDURES Executive Director said the meetings will be published as Zoom meetings for now to play it safe and whenever the JIF is able to meet in person again then we will make the adjustments and advertise the schedule and meeting locations in the Fund newspaper.

RESOLUTION 21-4 DESIGNATION OF SECRETARY AS CUSTODIAN OF RECORDS TO BE KEPT AND MAINTAINED AT THE FUND OFFICE AS REQUIRED BY THE FUND'S BYLAWS

RESOLUTION 21-5 AUTHORIZATION OF COMPENSATION TO EXECUTIVE COMMITTEE FOR MEETING ATTENDANCE AT EXECUTIVE COMMITTEE MEETINGS.

RESOLUTION 21-6 ESTABLISHING THE 2021 PLAN OF RISK MANAGEMENT.

The Underwriting Manager said the marketplace has been challenging, probably the worst since the 1980s, and is what caused the JIFs to be formed. There has been tremendous difficulty, but the MEL has approached it methodically and due to the fact that the MEL system is so strong and well repaired, the renewal resulted well overall. In typical workers comp world any injuries by disease, each employee getting that disease, would have their own retention on the occurrence. Each claim would be a separate case. In excess workers comp and for large accounts like the JIF, there was the availability of an endorsement, which turns all of those diseases, for each employee, into one single occurrence. When Covid-19 came along it was the perfect opportunity to use that one single occurrence endorsement. As a result, the insurers are paying brutally for that in the marketplace, especially for public entity and health care types of risks and they have removed the single occurrence endorsement. Therefore, going forward for 2021 it will change to a per person retention for disease.

The next area Mr. Cooney touched upon was Cyber insurance. Mr. Cooney said due to the public entity history over the past three years with cyber incidents, almost no insurers will offer Cyber Liability to municipalities. The Underwriting team worked with the current insurer, XL to come up with a good option for renewal. Each JIF will have their own primary cyber insurance policy, with \$3 million for each claim and a \$6 million aggregate. The difference from last year, is the retention is now \$200,000 per claim as opposed to the \$25,000 it was last year. The MEL will make up the difference between the member's \$25,000 retention and the new \$200,000 retention. For excess cyber insurance, previously each JIF had their own policy, due to changes marketplace factors, for the 2021 renewal, the MEL will purchase the excess cyber insurance

policy and all the JIFs will share that one policy with a \$6 million each claim and \$9 million aggregate. In total, \$9 million each claim and a \$15 million aggregate.

Underwriting Manager advised there were other changes at the MEL level, and that information is available on the MEL website in the Renewal Report.

RESOLUTION 21-7 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH QBE SPECIALTY INSURANCE COMPANY FOR PRIMARY PUBLIC OFFICIALS/EMPLOYMENT PRACTICES LIABILITY

RESOLUTION 21-8 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH QBE SPECIALTY INSURANCE COMPANY FOR OPTIONAL VOLUNTEER DIRECTOR'S AND OFFICER'S LIABILITY COVERAGE

RESOLUTION 21-9 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH INDIAN HARBOR INSURANCE COMPANY FOR PRIMARY CYBER SECURITY LIABILITY COVERAGE

MOTION TO ADOPT ORGANIZATIONAL RESOLUTIONS 21-2 THROUGH 21-9:

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Roll Call Vote: 9 Ayes – 0 Nays

Organizational Resolutions & Risk Management Plan Made Part of Minutes.

EXECUTIVE DIRECTOR – Executive Director thanked the board for re-appointment.

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 15th. 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 – 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 on page 32 as of November 30, 2020 the statutory surplus was \$9.4 million surplus showing a gain over the prior month of \$32,000 with all years in a positive position with the exception of 2019. Executive Director also reviewed the Expected Loss Ratio Analysis where the actuary projected 54% % we are currently a little less than 49% so 2020 is trending nicely. On the Lost Time Accident Frequency the November 2020 report at 1.19 and page 35 reflects two additional lost time accidents. The Regulatory Filing checklist will be updated as we submit our state filings. Executive Director said on behalf of everyone at PERMA, thank you for the reappointment in 2021.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 20-29 December 2020 Vouchers

TOTAL 2019	\$48,868.42
TOTAL 2019	\$940,666.55
TOTAL	\$989,534.97

Approving Payment of Resolution 20-30 December 2020 Dividend Vouchers

TOTAL 2019	\$471,391.00
TOTAL	\$471,391.00

Approving Payment of Resolution 21-10 January 2021 Vouchers

CLOSED	\$949.00
TOTAL 2019	\$41,023.67
TOTAL 2020	\$22,491.64
TOTAL 2021	\$1,166,506.42
TOTAL	\$1,230,970.73

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

Closed	.00
2016	5,932.74
2017	14,744.34
2018	30,101.31
2019	66,974.91
2020	156,729.99
TOTAL	274,483.29

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

Closed	0.00
2016	9,644.50
2017	89,913.18
2018	163,530.24
2019	142,965.35
2020	495,445.92
TOTAL	901,499.19

MOTION TO APPROVE THE DECEMBER 2020 VOUCHERS RESOLUTIONS 20-29 AND 20-30 AND RESOLUTION 21-10 APPROVING VOUCHER PAYMENTS FOR JANUARY 2021:

Motion: Commissioner Maley
 Second: Commissioner Shannon
 Roll Call Vote: 9 Ayes - 0 Nays

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF NOVEMBER 2020 AND DECEMBER 2020 AS PRESENTED AND APPROVE THE TREASURER’S REPORT:

Motion: Commissioner Maley
Second: Commissioner Wolk
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Fund Attorney thanked the Committee for the reappointment for 2021. On page 61 of the agenda is Resolution 21-11 appointing approved counsel. On pages 62 thru 65 of the agenda was Mr. Nardi’s letter recommending defense counsel for 2021. Mr. Nardi said there are no increases for the 2021 Fund Year.

MOTION TO APPROVE RESOLUTION 21-11 FOR THE 2021 DEFENSE PANEL:

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Roll Call Vote: 8 Ayes– 0 Nays, 1 Abstain –
Commissioner Wolk

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Safety Director thanked the Committee for the 2021 reappointment as Safety Director. Mr. Saville reviewed the monthly reports. Mr. Saville reminded members to please send in their quarterly departmental Summary Reports if they have not already done so as this is how participation in the safety program is documented.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 10/22/20 to 11/22/20 was included in the agenda on pages 69 – 70.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider thanked the board for the reappointment for 2021. Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for November and December, 2020 where there was a savings of 43% for December and a total savings of 46.28% for the 2020. Ms. Goldstein reported the Covid-19 claims and said the average cost for a Covid-19 test through Inspira is \$374, and on average, the JIF pays \$267 per test.

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 Gallagher
Roll Call Vote:	9 Ayes – 0 Nays

Claims Administrator thanked the Committee for their reappointment for 2021.

OLD BUSINESS: NONE

NEW BUSINESS: Fund Commissioner M. Gary Passanante of Somerdale apologized for the mix up on his schedule, and thank everyone for their support. Mayor Passanante said he is looking forward to working with members of the Camden JIF.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Wolk
Vote:	Unanimous

MEETING ADJOURNED: 6:02 PM

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