



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA MARCH 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: MARCH 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:** February 22, 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. 21-14 March Bills **Page 21**
Treasurer’s Report **Page 25**
Monthly Reports **Page 26**

ATTORNEY – Joseph Nardi, Esquire

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

UNDERWRITING MANAGER – Conner Strong & Buckelew
Monthly Certificate Holding Report..... **Page 35**

MANAGED CARE – Medlogix
Monthly Report..... **Page 38**

CLAIMS SERVICE – AmeriHealth Casualty

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: April 26, 2021**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: March 22, 2021

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2021-2022 Insurance Crisis and Accidental Disability Pensions:** Attached are two memorandums prepared by David Grubb, MEL Executive Director, concerning emerging issues that will increase insurance costs. The MEL has begun working with various professionals in an effort to control the impact. **(Pages 3-8)**

- ❑ **Cannabis Legalization.** As a result of the recent adoption of the cannabis legislation in New Jersey, a number of critical issues and questions have, and will continue to, arise. The MEL Attorney is finalizing a bulletin with a list of issues which each respective member should address and confer with its legal counsel

- ❑ **2021 MEL/RCF/EJIF March 26th Virtual Meeting & Retreat:** The MEL, RCF and EJIF will hold their March meetings in conjunction with the MEL Annual Retreat. This year's retreat will be held on March 26th via Zoom. The purpose of the retreat is provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF. Please visit the MEL webpage – njmel.org - just prior to the meeting for the information on how to participate virtually.

- ❑ **MEL, MR HIF & NJCE Educational Seminar.** The 10th annual seminar will be conducted virtually on 2 half day sessions: Friday, May 14th and Friday, May 21 from 9 am to 12 noon. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

Attached on **Page 9** is the agenda; this is also be the topic of the MEL's "Power of Collaboration" Ad in the League of Municipalities magazine (**Page 10**). A Zoom Invite with registration instructions will be emailed to members shortly.

- ❑ **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.

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 11** 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.

- ❑ **MEL Cyber Task Force:** The MEL’s Cyber Task Force is proud to present Version 2 of its Cyber Risk Management Program. Enclosed on **Page 12** is a copy of the most notable changes. Information on the program will be sent out shortly.

- ❑ **2021 Financial Disclosures -** Fund Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of the MEL/EJIF/RCF Commissioner and any municipal related positions that require filing. We have been asked by the Division of Local Government Services to update the 2021 Fund Commissioner roster and expect a notice to be issued shortly. The deadline for submission is April 1st.

Due Diligence Reports:

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



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive, Suite 216
Parsippany, New Jersey 07054
Phone: (201) 881-7632
Email: mel@permainc.com

2021 – 2022 Insurance Crisis

March 3, 2021: Workers' compensation, liability and property costs for government in New Jersey are expected to increase 15% to 20% in 2022. The increase will be closer to 65% if S-3375 is enacted. Currently, these costs are approximately \$1 billion per year, all of which is ultimately paid from taxes. While we are in the midst of the broadest insurance hard market since the mid-1980s, the most significant increases are coming from legislative and regulatory actions. Fortunately, some of these increases are offset by continuing improvements in safety performance.

Workers' Compensation (50% of the total):

- **S-3375:** This legislation in its current form will double workers' compensation for both private and governmental entities. This bill will:
 - Mandate the use of "usual, reasonable or customary" rates for medical services. This will more than double the cost of medical services because governmental entities typically pay less than half of this rate through managed care networks.
 - Virtually eliminate the use of nurse case managers who assist injured employees through the medical process. A recent report concluded that nurse case managers reduce medical costs by 26%.
 - Increase legal costs by instituting attorney fee shifting if any part of a case is contested. This is especially inappropriate for workers' compensation because the benefits are no fault.
 - Eliminate the cap on expert witness fees.
- **COVID:** Based on experience to date, it is projected that COVID claims under recently enacted legislation will increase workers' governmental compensation costs by 15%
- **Pension Offset:** Another recent change by the Department of Labor will increase workers' compensation by 11% by directing governmental entities to pay workers' compensation on many accidental disability claims currently paid by the pension plans. This change will also increase legal costs by an estimated \$8 million per year.
- **Excess Workers' Compensation:** Rates are expected to increase 10% for 2022.

Liability (40% of the total):

- **Sexual Molestation statute of limitations:** This recent law will increase total liability costs by an estimated 6%.
- **General Liability & Auto:** The cost of general and auto liability claims are increasing at a rate of 5 to 10% per year because of the erosion of Title 59 in New Jersey's courts. In particular, it is now much more difficult to dismiss frivolous cases by summary judgement.
- **Excess General Liability & Auto:** Excess and Reinsurance rates to cap large claims are projected to increase 30% because of problems in both the domestic and international markets.
- **Cyber Liability:** Premiums for public entities are doubling and deductibles are also increasing.

Property - Fire, Flood, Etc. (10% of the total):

The impact of natural disasters over the past few years is resulting in an estimated 15% increase property insurance premiums.

Conclusions:

1. We need a dialogue with the sponsor of S 3375 to identify a compromise that does not dramatically increase costs.
2. A dialogue is also needed with the Department of Labor and Division of Pensions concerning offsets. Specifically, we propose that:
 - When the Division of Workers' Compensation finds the public employee is totally and permanently disabled, the Division of Pensions and Benefits should receive the offset.
 - When the Division of Workers' Compensation finds the public employee to be partially but not totally disabled, the workers' compensation should receive the offset.

One key policy consideration supporting this compromise is that governmental employers should not lose their statutory offset when the injured worker can work and is not totally disabled. There is no question that it is better public policy to encourage employment. But when the Division of Workers' Compensation agrees that the employee cannot work and is totally disabled, the employer should not benefit from the offset.

3. There should also be discussions with the Department of Banking and Insurance concerning plans for governmental entities to minimize the impact of issues in the insurance market.



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive, Suite 216
Parsippany, New Jersey 07054
Phone: (201) 881-7632
Email: mel@permainc.com

Date: February 23, 2021

Re: Accidental Disability Pensions

Summary:

The unintended consequence of the February 4, 2021 Department of Labor policy change concerning Accidental Disability Pensions is to substantially increase costs for both injured workers and taxpayers.

- New Jersey governmental entities will pay an estimated increase of \$43.5 million per year in workers' compensation costs. This increase represents approximately 11% of current workers' compensation rates. Theoretically, this will be partly offset by a \$35.3 million reduction in pension costs over time. However, this will not help local units of government in the immediate future that are suffering serious budget issues because of the pandemic. The ultimate net cost increase to the taxpayers after this partial offset is projected at \$8.2 million per year.
- New Jersey injured employees will pay an additional \$2.8 million per year in legal fees.

Discussion:

1. Governmental employees totally disabled on the job can make claims against both their pension plan and workers' compensation. In 2006, the Director of the Division of Pensions and the Chief Workers' Compensation Judge considered how to coordinate the two programs to avoid duplication. They decided that the pension system should be primary. This agreement resulted in the lowest cost for the tax payers and better benefits for injured workers.
2. A recent report on this system¹ reached a different conclusion based on erroneous assumptions. This report wrongly concluded that the system, "provides windfalls to workers' compensation insurance providers, including joint insurance funds and private insurance companies and provides medical monitoring and coverage to employees without evaluating whether these benefits are justified by the nature of the injury."

¹ Office of the State Comptroller, An Examination Into the Use of Medical Monitoring Statements by the Division of Workers' Compensation and the Impact on the State's Pension Funds, February 4, 2021.

3. Note that the report failed to even inquire about the impact of the report's recommendations on other levels of government including the state risk management program.
4. The report failed to discuss that the 2006 decision was based on existing law. Section 29 of the Workers' Compensation Act provides that:

“The right of compensation granted by this chapter may be set off against disability pensions or payments but shall not be set off against employees' retirement pension benefits or payments.”

Note that this law was passed by the Legislature in 1977. Therefore, the Division of Workers' Compensation was offsetting against disability pensions pursuant to law long before the 2006 meeting.

5. The report also failed to mention NJSA 34:15-43 that states:

“No former employee who has been retired on pension by reason of injury or disability shall be entitled under this section to compensation for such injury or disability; provided, however, that such employee, despite retirement, shall, nevertheless, be entitled to the medical, surgical and other treatment and hospital services set forth in R.S. 34:15-15.”

Therefore, this part of the agreement between the Division of Pensions and the Chief Workers' Compensation Judge was also pursuant to the existing Workers' Compensation statute.

6. Currently, very few New Jersey governmental entities even purchase commercial workers' compensation insurance. For example, only ten municipalities are currently insured. The rest are either individual self-insurers or are members of self-insurance pools known as Joint Insurance Funds (JIFs). The report does not mention the critical fact that by law JIFs are local units of government and that any surplus earned by a JIF is ultimately returned to the members as dividends.² The report also fails to mention that the state itself as well as almost all counties and large cities are self-insurers and will incur the largest cost increases under the policy change. Considering these facts, the report's use of the word “windfall” is simply wrong.
7. The real problem in the current system is that the Pension System frequently rules that a worker is totally disabled because the employee cannot perform their current classification *even though* the employee capable of performing other work. Workers' Compensation is not constrained by these rules. When employees are judged to be 100% disabled by the pension system, they are ruled to be 50% disabled on average by the

² Shapiro v. Middlesex JIF, 930 F. Supp. 1028 (D.NJ.1996)

Workers' Compensation courts. While this problem has been discussed on numerous occasions, the report fails to discuss this critical fact.

8. The report also fails to consider that transferring the cost to workers' compensation will substantially increase legal fees. In worker's compensation court, attorneys representing employees are typically awarded 20% which is usually assessed 60% to the employer and 40% to the employee. One of the unintended consequences of the policy change is to increase the costs paid by injured employees.
9. Transferring these claims to workers' compensation will also increase legal costs and administrative fees incurred by New Jersey government at all levels. For purpose of this analysis, this increase is projected at a conservative 10%.

Calculations:

Additional workers' compensation costs to be paid by various NJ governmental entities are projected as follows:

182³ additional Workers' Compensation Claims per year: times
\$193,800 per claim⁴, equals
\$35,271,600 plus
\$4,232,600⁵ Employers' share of employee legal fees
\$39,504,200 plus
\$3,950,400⁶ Employers' additional defense and claim administration: equals
\$43,454,600.

As indicated above, theoretically this will be partly offset by a \$35.3 million reduction in pension costs over time. However, this will not help local units of government that are currently suffering serious budget issues because of the pandemic.

This ultimate net additional cost to the New Jersey taxpayers consists of the following:

\$4,232,600⁷ Employer's share of employee legal fees plus
\$3,950,400⁸ Employers' additional defense and claim administration expense
\$8,183,000

The additional cost to injured employees is 40% of the amount paid to the employee's lawyer:

\$2,821,700.

³ State Comptroller report page 17

⁴ 50% of the current permanent total disability rate

⁵ 60% of Employee's legal fees (20%)

⁶ Estimated at 10%

⁷ 60% of Employee's legal fees (20%)

⁸ Estimated at 10%

Conclusion:

The fundamental problem with the report was the failure to discuss this issue with the other governmental stakeholders before issuing the report and changing the policy. We believe that before proceeding further, there should be a discussion between the various stakeholders to determine if there is a compromise that will address the concerns of all parties.

Specifically, we propose that:

1. When the Division of Workers' Compensation finds the public employee is totally and permanently disabled, the Division of Pensions and Benefits should receive the offset.
2. When the Division of Workers' Compensation finds the public employee to be partially but not totally disabled, the workers' compensation should receive the offset.

One key policy consideration supporting this compromise is that employers should not lose their statutory offset when the injured worker can work and is not totally disabled. There is no question that it is better public policy to encourage employment.

But when the Division of Workers' Compensation agrees that the employee cannot work and is totally disabled, the employer should not benefit from the offset.

2021 MEL, MRHIF & NJCE Educational Seminar

Virtual

Friday, May 14, 9:00 to Noon

Friday, May 21, 9:00 to Noon

The MEL (Municipal Excess Liability Joint Insurance Fund), MRHIF (Municipal Reinsurance Health Fund) and the NJCE (NJ Counties Excess Joint Insurance Fund) are sponsoring the 10th annual educational seminar for elected officials, commissioners, municipal, county and authority personnel, risk managers and other professionals. There is no cost to attend.

This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks:
- Insurance Producers and Purchasing Agents:
- Accountants (CPA's) and Lawyers (CLE):
- TCH Water Supply & Wastewater Licensed Operator Training:
- RPPO and QPA

Friday May 14th:

- Keynote: Combating Implicit Bias in Local Government
- Ethics Issue 1: NJ Local Officials Ethics Act
- Coverage Issues: Insurance Market Conditions and Cyber Risk Control

Friday, May 21st:

- Ethics Issue 2: Ethical Considerations in Drafting Personnel Policies and Procedures
- Legislative Issues: Proposals to Change the WC & Liability Statutes
- Benefits Issues: The Affordable Care Act under the New Administration.





AVAILABLE ONLINE AT NO COST ...

10th Annual 2021 MEL, MRHIF & NJCE Educational Seminar

FRIDAY, MAY 14 ▶ 9:00 A.M. – NOON

FRIDAY, MAY 21 ▶ 9:00 A.M. – NOON

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals. The seminar is eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers and Purchasing Agents
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contact Hours)
- Registered Public Purchasing Official (RPPO)
- Qualified Purchasing Agent (QPA)

TO REGISTER

Email Jaine Testa at jainet@permainc.com.

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MEL



**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

AGENDA

FRIDAY, MAY 14

KEYNOTE

Combating Implicit Bias
in Local Government

ETHICS ISSUE 1

NJ Local Officials
Ethics Act

COVERAGE ISSUES

Insurance Market
Conditions and
Cyber Risk Control

FRIDAY, MAY 21

ETHICS ISSUE 2

Ethical Considerations in
Drafting Personnel Policies
and Procedures

LEGISLATIVE ISSUES

Proposal to Change the
WC and Liability statutes

BENEFITS ISSUES

The Affordable Care
Act Under the New
Administration

THE POWER OF
COLLABORATION

njmel.org

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.njmef.org.

Memorandum

MEL Cyber Task Force



The MEL Cyber Task Force is proud to present Version 2 of its Cyber Risk Management Program.

Version 2 does not change many previously present items in Tiers 1 or 2, but offers more clarity and adds a Tier 3 for full deductible reimbursement. PLEASE NOTE, any members already in compliance with either Tier 1 or Tier 2 prior to March 8, 2021 will have their compliance grandfathered until January 1, 2022. As always, you must be in compliance with the tiers at the time of the claim in order to be eligible for reimbursement; review the Deductible Reimbursement Application for details.

Following are the most notable changes in Version 2 of the Cyber RMP you should be aware of. Please review all details of the Cyber RMP to ensure you meet compliance.

Cyber Awareness Training (Tier 1)

- ✓ Training of one (1) hour must occur on an annual basis, versus the bi-annual basis required in the old RMP.

Password Strength (Tier 1)

- ✓ This requirement has been moved from Tier 2 to Tier 1, and a Password Policy is required to be adopted.

Email Warning Label (Tier 1)

- ✓ An automatic email warning label must be added to all emails coming from outside your organization.

Government Cyber Memberships (Tier 1)

- ✓ This is a new requirement whereby the member will have to register with NJCCIC and MS-ISAC.

System & Event Logging (Tiers 2 & 3)

- ✓ This is a new requirement whereby logs should be applied throughout your network (Tier 2) and reviewed regularly (Tier 3).

Remote Access (Tiers 2 & 3)

- ✓ This is a new requirement where Virtual Private Network (VPN) will be required for all remote access (Tier 2) and Multi-Factor Authentication is deployed (Tier 3).

Banking Controls (Tier 2)

- ✓ This is a new requirement whereby the member will deploy certain controls to ensure safe banking.

IT Business Continuity Plan (Tier 2)

- ✓ This is a new requirement whereby the member will have to create a continuity plan for Information Technology. This should be a part of the Continuity of Government plan.

Tier 3

- ✓ Tier 3 is our enhanced security tier, requiring practices like network segmentation, Multi-Factor Authentication (MFA), vendor security audit and password integrity checks.

**CAMDEN COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF December 31, 2020**

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	1,225,911	14,710,929	244,826,179	259,537,108
2. CLAIM EXPENSES				
Paid Claims	884,530	5,168,980	106,023,970	111,192,950
Case Reserves	(199,349)	575,159	6,669,327	7,244,485
IBNR	180,691	1,927,196	5,036,318	6,963,514
Aggregate Excess	-	-	-	-
Recoveries	(165,411)	(208,396)	(357,465)	(565,861)
TOTAL CLAIMS	700,461	7,462,940	117,372,150	124,835,089
3. EXPENSES				
Excess Premiums	443,526	5,404,816	68,795,303	74,200,119
Administrative	236,350	2,644,488	43,453,534	46,098,022
TOTAL EXPENSES	679,876	8,049,304	112,248,838	120,298,142
4. UNDERWRITING PROFIT (1-2-3)	(154,427)	(801,314)	15,205,191	14,403,877
5. INVESTMENT INCOME	22,108	550,048	11,295,209	11,845,257
6. DIVIDEND INCOME	231,607	231,607	3,726,030	3,957,637
7. STATUTORY PROFIT (4+5+6)	99,288	(19,660)	30,226,431	30,206,771
8. DIVIDEND	1,081,607	1,081,607	20,807,516	21,889,123
9. RCF Surplus Trigger Assessment	0	0	158,730	158,730
10. STATUTORY SURPLUS (7-8-9)	(982,319)	(1,101,267)	9,260,184	8,158,917

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(895,357)	(886,956)	5,937,855	5,050,899
Aggregate Excess LFC	22,598	280,287	901,229	1,181,516
2017	(45,631)	309,221	1,397,495	1,706,716
2018	(22,997)	193,305	911,826	1,105,131
2019	(98,160)	(829,786)	111,780	(718,006)
2020	30,344	(167,338)		(167,338)
TOTAL SURPLUS (DEFICITS)	(982,319)	(1,101,267)	9,260,184	8,158,917
TOTAL CASH				22,883,932

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	70,234	204,331	99,840,958	100,045,289
FUND YEAR 2017				
Paid Claims	89,913	519,555	3,246,867	3,766,422
Case Reserves	(114,867)	(382,520)	1,105,281	722,761
IBNR	73,358	(359,542)	954,034	594,492
Aggregate Excess	0	0	0	0
Recoveries	0	(13,179)	(173,221)	(186,400)
TOTAL FY 2017 CLAIMS	48,405	(235,687)	5,132,961	4,897,274
FUND YEAR 2018				
Paid Claims	163,530	638,943	2,483,234	3,122,177
Case Reserves	(132,637)	(623,260)	1,995,299	1,372,039
IBNR	(4,797)	(111,233)	1,247,629	1,136,396
Aggregate Excess	0	0	0	0
Recoveries	0	(14,412)	(9,376)	(23,787)
TOTAL FY 2018 CLAIMS	26,096	(109,962)	5,716,787	5,606,825
FUND YEAR 2019				
Paid Claims	135,054	1,429,893	1,872,130	3,302,023
Case Reserves	(117,206)	243,213	2,193,115	2,436,327
IBNR	73,830	(820,704)	2,662,221	1,841,517
Aggregate Excess	0	0	0	0
Recoveries	0	(13,971)	(46,021)	(59,992)
TOTAL FY 2019 CLAIMS	91,678	838,431	6,681,444	7,519,875
FUND YEAR 2020				
Paid Claims	486,925	1,482,656		1,482,656
Case Reserves	187,927	2,249,020		2,249,020
IBNR	0	3,200,984		3,200,984
Aggregate Excess	0	0		0
Recoveries	(165,411)	(166,834)		(166,834)
TOTAL FY 2020 CLAIMS	509,441	6,765,826		6,765,826
COMBINED TOTAL CLAIMS	700,461	7,462,940	117,372,150	124,835,089

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 \$434,784 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 **January 31, 2021**

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	49	MONTH	48	MONTH	37	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-21		31-Dec-20		31-Jan-20	
PROPERTY	566,229	434,822	76.79%	100.00%	76.79%	100.00%	92.55%	100.00%
GEN LIABILITY	1,464,528	752,171	51.36%	95.99%	49.54%	95.70%	43.20%	90.78%
AUTO LIABILITY	324,847	631,179	194.30%	92.93%	193.99%	92.58%	173.95%	87.77%
WORKER'S COMP	3,837,435	2,456,165	64.01%	99.46%	64.35%	99.40%	61.88%	98.27%
TOTAL ALL LINES	6,193,040	4,274,336	69.02%	98.35%	68.79%	98.22%	66.14%	96.11%
NET PAYOUT %	\$3,548,293		57.29%					

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	37	MONTH	36	MONTH	25	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-21		31-Dec-20		31-Jan-20	
PROPERTY	600,000	358,057	59.68%	100.00%	59.68%	100.00%	82.79%	100.00%
GEN LIABILITY	1,506,000	534,931	35.52%	90.78%	36.10%	90.15%	32.34%	80.55%
AUTO LIABILITY	334,000	151,168	45.26%	87.77%	45.26%	87.18%	2.92%	77.72%
WORKER'S COMP	3,840,000	3,357,158	87.43%	98.27%	88.99%	98.10%	89.94%	94.20%
TOTAL ALL LINES	6,280,000	4,401,315	70.08%	96.08%	71.18%	95.79%	70.81%	90.60%
NET PAYOUT %	\$3,120,247		49.69%					

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	25	MONTH	24	MONTH	13	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-21		31-Dec-20		31-Jan-20	
PROPERTY	722,242	1,255,338	173.81%	100.00%	176.23%	100.00%	174.19%	95.63%
GEN LIABILITY	1,674,299	561,632	33.54%	80.55%	24.73%	79.39%	9.60%	62.24%
AUTO LIABILITY	387,682	119,026	30.70%	77.72%	29.41%	76.44%	12.27%	54.16%
WORKER'S COMP	3,672,619	3,759,130	102.36%	94.20%	105.94%	93.51%	82.40%	70.13%
TOTAL ALL LINES	6,456,842	5,695,126	88.20%	90.32%	88.15%	89.55%	69.58%	69.98%
NET PAYOUT %	\$3,332,098		51.61%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	13	MONTH	12	MONTH	1	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-21		31-Dec-20		31-Jan-20	
PROPERTY	710,000	628,668	88.54%	95.63%	85.79%	95.24%	2.50%	6.00%
GEN LIABILITY	1,692,081	311,014	18.38%	62.24%	18.19%	60.18%	0.09%	1.00%
AUTO LIABILITY	397,295	478,769	120.51%	54.16%	96.11%	51.17%	0.00%	1.00%
WORKER'S COMP	3,527,720	2,489,526	70.57%	70.13%	69.55%	64.07%	0.94%	0.50%
TOTAL ALL LINES	6,327,096	3,907,976	61.77%	69.88%	59.30%	65.72%	0.83%	1.28%
NET PAYOUT %	\$1,784,170		28.20%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	1	MONTH	0	MONTH	-11	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-21		31-Dec-20		31-Jan-20	
PROPERTY	717,100	11,186	1.56%	6.00%	0.00%	0.00%	N/A	N/A
GEN LIABILITY	1,681,349	0	0.00%	1.00%	0.00%	0.00%	N/A	N/A
AUTO LIABILITY	446,457	2,500	0.56%	1.00%	0.00%	0.00%	N/A	N/A
WORKER'S COMP	3,528,173	98,167	2.78%	0.50%	0.00%	0.00%	N/A	N/A
TOTAL ALL LINES	6,373,079	111,853	1.76%	1.29%	0.00%	0.00%	N/A	N/A
NET PAYOUT %	\$8,246		0.13%					

2021 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
			February 28, 2021	
	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	TOTAL RATE * 2021 - 2019
FUND				
Burlington County Municipal	0.27	1.02	1.25	1.06
Bergen County	0.21	1.22	1.47	1.25
Professional Municipal Man	0.00	1.14	2.29	1.58
Ocean County	0.30	1.35	1.80	1.48
Suburban Metro	0.31	1.58	1.80	1.61
Monmouth County	0.34	0.77	1.30	0.98
South Bergen County	0.45	1.71	1.67	1.59
Gloucester, Salem, Cumbe	0.50	1.34	1.80	1.49
Morris County	0.51	1.14	1.57	1.29
Camden County	0.53	1.26	1.37	1.26
Central New Jersey	0.55	1.41	1.56	1.41
Atlantic County Municipal J	0.65	1.62	2.57	1.97
NJ Utility Authorities	0.84	1.97	2.62	2.17
Suburban Municipal	1.01	1.52	1.81	1.61
NJ Public Housing Authority	1.27	1.59	1.80	1.66
AVERAGE	0.52	1.38	1.78	1.50
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Camden County JOINT INSURANCE FUND									
2021 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF February 28, 2021									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2021 - 2019
1	87 Audubon		0	0	0.00	0.00	1.20	1 Audubon	0.55
2	88 Audubon Park		0	0	0.00	0.00	0.00	2 Audubon Park	0.00
3	89 Barrington		0	0	0.00	0.93	1.79	3 Barrington	1.26
4	90 Bellmawr		0	0	0.00	2.25	3.28	4 Bellmawr	2.58
5	91 Berlin Borough		0	0	0.00	0.93	0.00	5 Berlin Borough	0.45
6	92 Berlin Township		0	0	0.00	1.22	4.82	6 Berlin Township	2.81
7	93 Brooklawn		0	0	0.00	2.02	0.00	7 Brooklawn	0.87
8	94 Chesilhurst		0	0	0.00	0.00	3.28	8 Chesilhurst	1.57
9	95 Clementon		0	0	0.00	0.00	1.77	9 Clementon	0.78
10	96 Collingswood		0	0	0.00	0.00	0.51	10 Collingswood	0.24
11	97 Gibbsboro		0	0	0.00	2.78	2.63	11 Gibbsboro	2.52
12	98 Gloucester City		0	0	0.00	0.00	1.26	12 Gloucester City	0.61
13	99 Haddon		0	0	0.00	0.71	2.06	13 Haddon	1.30
14	100 Haddon Heights Borough		0	0	0.00	***	***	14 Haddon Heights Borou	0.00
15	102 Hi-Nella		0	0	0.00	0.00	0.00	15 Hi-Nella	0.00
16	103 Laurel Springs		0	0	0.00	0.00	2.67	16 Laurel Springs	1.14
17	104 Lawnside		0	0	0.00	1.49	0.00	17 Lawnside	0.73
18	105 Lindenwold		0	0	0.00	0.91	0.94	18 Lindenwold	0.85
19	106 Magnolia		0	0	0.00	1.64	0.85	19 Magnolia	1.15
20	107 Medford Lakes		0	0	0.00	1.65	0.00	20 Medford Lakes	0.77
21	108 Merchantville		0	0	0.00	0.00	0.00	21 Merchantville	0.00
22	109 Mount Ephraim		0	0	0.00	1.74	0.00	22 Mount Ephraim	0.77
23	110 Oaklyn		0	0	0.00	0.00	0.00	23 Oaklyn	0.00
24	111 Pine Hill		0	0	0.00	3.54	1.77	24 Pine Hill	2.45
25	112 Runnemede		0	0	0.00	1.03	0.97	25 Runnemede	0.92
26	113 Somerdale		0	0	0.00	1.27	2.60	26 Somerdale	1.75
27	114 Voorhees		0	0	0.00	3.15	1.87	27 Voorhees	2.33
28	116 Winslow Township Fire Distri		0	0	0.00	0.00	0.00	28 Winslow Township Fire	0.00
29	117 Woodlynne		0	0	0.00	5.13	0.00	29 Woodlynne	2.43
30	451 Tavistock		0	0	0.00	0.00	0.00	30 Tavistock	0.00
31	457 Pine Valley		0	0	0.00	0.00	0.00	31 Pine Valley	0.00
32	564 Cherry Hill		0	0	0.00	0.62	0.88	32 Cherry Hill	0.71
33	584 Cherry Hill Fire District		0	0	0.00	0.57	1.10	33 Cherry Hill Fire District	0.78
34	115 Winslow		1	1	2.62	3.22	2.84	34 Winslow	3.00
35	101 Haddonfield		0	1	5.11	2.50	1.53	35 Haddonfield	2.22
36	565 Camden Parking Authority		1	1	18.46	2.63	2.60	36 Camden Parking Autho	3.66
37	692 Gloucester Township	**	0	0				37 Gloucester Township	
38	695 Camden City	**	0	0				38 Camden City	
Totals:			2	3	0.53	1.26	1.37		1.26
Frequency = (Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2020 Loss Time Accident Frequency as of February 28, 2020 0.83									

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund						
Data Valued As of : March 15, 2021						
Total Participating Members		38	38			
Complaint			38			
Percent Compliant			100.00%			
				01/01/21	2021	
Member Name	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	Yes	Yes	\$ 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%
WOODYLNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

* Member does NOT participate in EPL coverage

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	M. Daniel Spencer
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 March 15, 2021

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed
<input type="checkbox"/> Assessments	Filed
<input type="checkbox"/> Actuarial Certification	To be Filed
<input type="checkbox"/> Reinsurance Policies	UW Manager Filing
<input type="checkbox"/> Fund Commissioners	Filed
<input type="checkbox"/> Fund Officers	Filed
<input type="checkbox"/> Renewal Resolutions	Filed
<input type="checkbox"/> New Members	Haddon Heights
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2021 Risk Management Plan	Filed
<input type="checkbox"/> 2021 Cash Management Plan	Filed
<input type="checkbox"/> 2021 Risk Manager Contracts	In process of collecting
<input type="checkbox"/> 2021 Certification of Professional Contracts	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 MUNICIPALJOINT INSURANCE FUND				
2021 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF March 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	3/5/2021		12/31/20
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	01/26/21		12/31/20
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	2/5/2021	02/17/21	12/31/21
BROOKLAWN	CONNER STRONG & BUCKELEW		02/17/21	12/31/21
CHERRY HILL	CONNER STRONG & BUCKELEW	11/23/2021	1/19/2021	12/31/21
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	2/22/2021	2/22/2021	12/31/21
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		03/10/21	12/31/21
CLEMENTON	HARDENBERGH INSURANCE GROUP	02/16/21	02/16/21	12/31/21
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	01/05/21	01/05/21	12/31/21
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
LAWNSIDE	M&C INSURANCE AGENCY	03/16/21	03/16/21	03/04/21
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/19/21	01/19/21	12/31/21
MAGNOLIA	CONNER STRONG & BUCKELEW	03/01/21	03/01/21	12/31/21
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	1/15/2021	1/26/2021	12/31/21
PINE HILL	CONNER STRONG & BUCKELEW	2/5/2021	3/15/2021	12/31/21
PINE VALLEY	HENRY BEAN & SONS	1/25/2021	1/25/2021	12/31/21
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		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. 21-14

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

FUND YEAR CLOSED

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002484			
002484	HADDON HEIGHTS BOROUGH	2020 EJIF DIVIDEND	7,776.00
002484	HADDON HEIGHTS BOROUGH	2020 DIVIDEND	953.00
002484	HADDON HEIGHTS BOROUGH	2019 DIVIDEND	1,456.00
002484	HADDON HEIGHTS BOROUGH	2019 EJIF DIVIDEND	6,773.00
			16,958.00
		Total Payments FY CLOSED	16,958.00

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002485			
002485	LAUREL SPRINGS BOROUGH	2020 SAFETY INCENTIVE AWARD	1,000.00
			1,000.00
002486			
002486	VOORHEES TOWNSHIP	2020 SAFETY INCENTIVE AWARD	2,000.00
			2,000.00
002487			
002487	TAVISTOCK BOROUGH	2020 SAFETY INCENTIVE AWARD	1,000.00
			1,000.00
002488			
002488	CHERRY HILL TOWNSHIP	2020 SAFETY INCENTIVE AWARD	1,175.00
			1,175.00
002489			
002489	CLEMENTON BOROUGH	2020 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
002490			
002490	GLOUCESTER TOWNSHIP	2020 SAFETY INCENTIVE AWARD	2,000.00
			2,000.00
002491			
002491	CAMDEN CITY	2020 SAFETY INCENTIVE AWARD	2,000.00
			2,000.00
002492			
002492	RP DESIGN MANAGEMENT	2020 SAFETY INCENTIVE AWARD - CHERRY HILL	825.00
			825.00
002493			
002493	THE ACTUARIAL ADVANTAGE	ACTU. CONS. FEES - HADDON HEIGHTS 12/20	400.00
			400.00
002494			
002494	BERLIN BOROUGH	2020 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00

002495	MOUNT EPHRAIM BOROUGH	2020 SAFETY INCENTIVE AWARD	1,500.00
002495			1,500.00
002496	MAGNOLIA BOROUGH	2020 SAFETY INCENTIVE AWARD	1,500.00
002496			1,500.00
002497	COLLINGSWOOD BOROUGH	2020 SAFETY INCENTIVE AWARD	2,000.00
002497			2,000.00
002498	HADDON TOWNSHIP	2020 SAFETY INCENTIVE AWARD	2,000.00
002498			2,000.00
002499	HADDONFIELD BOROUGH	2020 SAFETY INCENTIVE AWARD	2,000.00
002499			2,000.00
002500	BERLIN TOWNSHIP	2020 SAFETY INCENTIVE AWARD	1,500.00
002500			1,500.00
002501	BELLMAWR BOROUGH	2020 SAFETY INCENTIVE AWARD	2,000.00
002501			2,000.00
002502	CHE SILHURST BOROUGH	2020 SAFETY INCENTIVE AWARD	1,000.00
002502			1,000.00
002503	CHERRY HILL FIRE DISTRICT 13	2020 SAFETY INCENTIVE AWARD	2,000.00
002503			2,000.00
002504	GLOUCESTER CITY	2020 SAFETY INCENTIVE AWARD	2,000.00
002504			2,000.00
002505	MERCHANTVILLE BOROUGH	2020 SAFETY INCENTIVE AWARD	1,500.00
002505			1,500.00
002506	MEDFORD LAKES BOROUGH	2020 SAFETY INCENTIVE AWARD	1,500.00
002506			1,500.00
002507	LINDENWOLD BOROUGH	2020 SAFETY INCENTIVE AWARD	1,500.00
002507			1,500.00
002508	WOODLYNNE BOROUGH	2020 SAFETY INCENTIVE AWARD	1,000.00
002508			1,000.00
002509	BROOKLAWN BOROUGH	2020 SAFETY INCENTIVE AWARD	1,500.00
002509			1,500.00
002510	AUDUBON BOROUGH	2020 SAFETY INCENTIVE AWARD	1,500.00
002510			1,500.00
002511	AUDUBON PARK BOROUGH	2020 SAFETY INCENTIVE AWARD	1,000.00
002511			1,000.00
002512	BARRINGTON BOROUGH	2020 SAFETY INCENTIVE AWARD	1,500.00
002512			1,500.00
002513	OAKLYN BOROUGH	2020 SAFETY INCENTIVE AWARD	1,500.00
002513			1,500.00
002514	GIBBSBORO BOROUGH	2020 SAFETY INCENTIVE AWARD	1,000.00
002514			1,000.00
002515	PINE HILL BOROUGH	2020 SAFETY INCENTIVE AWARD	1,500.00
002515			1,500.00
002516	RUNNEMEDE BOROUGH	2020 SAFETY INCENTIVE AWARD	1,500.00
002516			1,500.00
002517	HI-NELLA BOROUGH	2020 SAFETY INCENTIVE AWARD	1,000.00
002517			1,000.00
002518	LAWNSIDE BOROUGH	2020 SAFETY INCENTIVE AWARD	1,500.00
002518			1,500.00

002519			
002519	SOMERDALE BOROUGH	2020 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
002520			
002520	WINSLOW TOWNSHIP	2020 SAFETY INCENTIVE AWARD	2,000.00
			2,000.00
002521			
002521	PINE VALLEY BOROUGH	2020 SAFETY INCENTIVE AWARD	1,000.00
			1,000.00
002522			
002522	WINSLOW TWP FIRE DISTRICT	2020 SAFETY INCENTIVE AWARD	1,000.00
			1,000.00
002523			
002523	CAMDEN CITY PARKING AUTHORITY	2020 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
		Total Payments FY 2020	56,900.00

FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002524			
002524	COMPSERVICES, INC.	GLOUCESTER TWP SERVICES 3/21	1,291.67
002524	COMPSERVICES, INC.	CLAIMS ADMIN FEE 3/21	37,273.67
002524	COMPSERVICES, INC.	CHERRY HILL SERVICES 3/21	2,458.33
			41,023.67
002525			
002525	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 2/21	3,168.00
002525	INTERSTATE MOBILE CARE INC.	DOT DRUG TEST 2/21	132.00
			3,300.00
002526			
002526	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 3/21	15,676.42
			15,676.42
002527			
002527	PERMA RISK MANAGEMENT SERVICES	POSTAGE 2/21	13.26
002527	PERMA RISK MANAGEMENT SERVICES	EXEC. DIRECTOR FEE 3/21	39,363.08
			39,376.34
002528			
002528	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 3/21	4,579.92
			4,579.92
002529			
002529	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT FEES 2/21	1,957.00
002529	BROWN & CONNERY, LLP	ATTORNEY FEES 2/21	2,074.00
002529	BROWN & CONNERY, LLP	EXPENSES 2/21	142.03
			4,173.03
002530			
002530	ELIZABETH PIGLIACELLI	TREASURER FEE 3/21	2,030.17
			2,030.17
002531			
002531	DAVID TARASCHI	MTG ATTENDANCE 1ST QTR 2021	450.00
			450.00
002532			
002532	M. JAMES MALEY	MTG ATTENDANCE 1ST QTR 2021	450.00
			450.00
002533			
002533	NEAL ROCHFORD	MTG ATTENDANCE 1ST QTR 2021	450.00
			450.00
002534			
002534	JOSEPH WOLK	MTG ATTENDANCE 1ST QTR 2021	450.00
			450.00
002535			
002535	MICHAEL MEVOLI	MTG ATTENDANCE 1ST QTR 2021	450.00
			450.00
002536			
002536	TERRY KIERSZNOWSKI	MTG ATTENDANCE 1ST QTR 2021	450.00
			450.00
002537			
002537	JOSEPH GALLAGHER	MTG ATTENDANCE 1ST QTR 2021	450.00
			450.00
002538			
002538	COURIER POST	ACCT #CHL-083028 - MTG - 2.8.21	52.88
			52.88
002539			
002539	ALLSTATE INFORMATION MANAGEMNT	ACCT# 409 - ARC. AND STOR. - 1.31.21	94.79
			94.79

002540			
002540	CONNER STRONG & BUCKELEW	PINE HILL - 1ST RMC FEE - 2021	8,748.00
002540	CONNER STRONG & BUCKELEW	CH JILL FIRE DIST - 1ST RMC FEE - 2021	20,303.00
002540	CONNER STRONG & BUCKELEW	BELLMAWR - 1ST RMC FEE - 2021	17,433.00
002540	CONNER STRONG & BUCKELEW	BROOKLAWN - 1ST RMC FEE - 2021	4,640.00
			51,124.00
002541			
002541	MEDLOGIX LLC	WC MCS - CHERRY HILL 3/21	1,083.00
002541	MEDLOGIX LLC	WC MCS 3/21	10,360.50
			11,443.50
002542			
002542	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 3/21	1,148.83
			1,148.83
002543			
002543	LOUIS DIANGELO	MTG ATTENDANCE 1ST QTR 2021	450.00
			450.00
		Total Payments FY 2021	177,623.55
		TOTAL PAYMENTS ALL FUND YEARS	251,481.55

Chairperson

Attest:

Dated: _____

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

Treasurer

March 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 February 28, 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 March:

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

- INVESTMENT INCOME:

Net Investment Income received or accrued for February totaled \$23,781.51.

- RECEIPT ACTIVITY FOR February:

Assessments	\$ 3,919,915.00
Recoveries	12,982.20
Cherry Hill Deductible	43,729.72
Total Receipts	<u>\$3,976,626.92</u>

- CLAIM ACTIVITY FOR February:

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

Property Liability Claims	\$ 290,381.04
Workers Compensation Claims	365,778.46
Administration Expense	<u>1,319,501.43</u>
Total Claims/Expenses	<u>\$1,975,660.93</u>

- CASH ACTIVITY FOR February:

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$24,750,476.39 to a closing balance of \$26,689,566.42 showing an increase of \$1,939,090.03.

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: February										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN 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
RECEIPTS										
Assessments	186,798.86	437,978.06	116,298.50	919,061.05	457,775.20	915,178.16	111,977.46	774,847.70	0.00	3,919,915.00
Refunds	12,982.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43,729.72	56,711.92
Invest Pymnts	(1,723.26)	(12,211.11)	(2,217.79)	(19,982.50)	(919.49)	(253.00)	(233.12)	(19,527.99)	(1.19)	(57,069.45)
Invest Adj	31.98	226.66	41.18	370.91	17.07	4.70	4.33	362.47	0.02	1,059.32
Subtotal Invest	(1,691.28)	(11,984.45)	(2,176.61)	(19,611.59)	(902.42)	(248.30)	(228.79)	(19,165.52)	(1.17)	(56,010.13)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	198,089.78	425,993.61	114,121.89	899,449.46	456,872.78	914,929.86	111,748.67	755,682.18	43,728.55	3,920,616.79
EXPENSES										
Claims Transfers	198,722.44	71,719.30	19,939.30	357,127.70	0.00	0.00	0.00	0.00	13,216.76	660,725.50
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,313,765.41	0.00	1,313,765.41
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,035.85	0.00	7,035.85
TOTAL	198,722.44	71,719.30	19,939.30	357,127.70	0.00	0.00	0.00	1,320,801.26	13,216.76	1,981,526.76
END BALANCE	296,420.53	5,848,121.82	819,962.51	9,532,556.63	814,954.13	964,697.59	205,472.90	8,220,636.57	(13,256.28)	26,689,566.39

REPORT STATUS SECTION

Report Month: February

		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	February					
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	\$24,750,476.39	4,532,938.60	- 38,428.94	48,460.89	-	20,207,505.84
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 - discou	\$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	\$1,059.31	\$0.00	\$0.00	\$0.00	\$0.00	\$1,059.31
5 Interest Paid - Cash Inst	\$23,781.51	\$2,728.20	\$53.94	\$94.25	\$0.00	\$20,905.12
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$80,850.95	\$0.00	\$0.00	\$0.00	\$0.00	-\$80,850.95
8 Net Investment Income	-\$56,010.13	\$2,728.20	\$53.94	\$94.25	\$0.00	-\$58,886.52
9 Deposits - Purchases	\$4,632,786.42	\$3,976,626.92	\$290,381.04	\$365,778.46	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$2,637,686.26	-\$1,975,660.93	-\$290,381.04	-\$370,344.46	\$0.00	-\$1,299.83
Ending Cash & Investment	\$26,689,566.42	\$6,536,632.79	-\$38,375.00	\$43,989.14	\$0.00	\$20,147,319.49
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$1,675,165.12	\$1,164,522.44	\$250,662.35	\$259,980.33	\$0.00	\$0.00
(Less Deposits in Transit)	-\$75,869.16	\$0.00	\$40,050.26	-\$115,919.42	\$0.00	\$0.00
Balance per Bank	\$28,288,862.38	\$7,701,155.23	\$252,337.61	\$188,050.05	\$0.00	\$20,147,319.49

FEBRUARY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	02/03/2021	8,971.24				8,971.24	
2	02/03/2021	19,182.00				19,182.00	
3	02/10/2021	26,505.11				26,505.11	
4	02/10/2021	137,702.23				137,702.23	
5	02/17/2021	18,273.99				18,273.99	
6	02/17/2021	55,481.27				55,481.27	
7	02/24/2021	47,704.30				47,704.30	
8	02/24/2021	177,989.79				177,989.79	
9	02/28/2021	48,860.15				48,860.15	
10	02/28/2021	115,919.42	- 430.00			115,489.42	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	656,589.50	- 430.00	-	-	656,159.50	
	Monthly Rpt	656,159.50				656,159.50	
	Variance	430.00	- 430.00	-	-	0.00	

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

Month		February							
Current Fund Year		2021							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid February	Monthly Recoveries February	Calc. Net Paid Thru February	TPA Net Paid Thru February	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2021	Property	494.43	10,866.26	0.00	11,360.69	11,360.69	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	1,000.00	0.00	1,000.00	1,000.00	0.00	0.00	0.00
	Workers Comp	3,322.28	12,425.46	0.00	15,747.74	15,747.74	(0.00)	(0.00)	(0.00)
	Cherry Hill	4,429.71	84.00	4,429.71	84.00	4,513.71	(4,429.71)	0.00	(4,429.71)
	Total	8,246.42	24,375.72	4,429.71	28,192.43	32,622.14	(4,429.71)	(0.00)	(4,429.71)
2020	Property	478,853.17	187,856.18	12,982.20	653,727.15	666,709.35	(12,982.20)	0.00	(12,982.20)
	Liability	106,368.97	41,733.50	0.00	148,102.47	148,102.47	0.00	0.00	0.00
	Auto	63,963.32	6,000.30	0.00	69,963.62	69,963.62	0.00	0.00	0.00
	Workers Comp	1,082,494.23	232,804.75	0.00	1,315,298.98	1,315,298.98	0.00	0.00	0.00
	Cherry Hill	37,879.51	8,566.76	37,879.51	8,566.76	51,339.48	(42,772.72)	(4,893.21)	(37,879.51)
	Total	1,769,559.20	476,961.49	50,861.71	2,195,658.98	2,251,413.90	(55,754.92)	(4,893.21)	(50,861.71)
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	279,912.56	6,376.99	0.00	286,289.55	286,289.55	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	1,779,686.06	21,713.04	0.00	1,801,399.10	1,801,635.60	(236.50)	(236.50)	0.00
	Cherry Hill	1,420.50	0.00	1,420.50	0.00	1,420.50	(1,420.50)	0.00	(1,420.50)
	Total	3,332,061.08	28,090.03	1,420.50	3,358,730.61	3,360,387.61	(1,657.00)	(236.50)	(1,420.50)
2018	Property	354,056.39	0.00	0.00	354,056.39	354,056.39	(0.00)	(0.00)	0.00
	Liability	355,848.85	22,395.41	0.00	378,244.26	378,244.26	(0.00)	0.00	(0.00)
	Auto	115,797.27	0.00	0.00	115,797.27	115,797.27	0.00	0.00	0.00
	Workers Comp	2,295,045.77	47,840.21	0.00	2,342,885.98	2,342,384.97	501.01	501.01	(0.00)
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	3,120,748.28	70,235.62	0.00	3,190,983.90	3,190,482.89	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	658,574.39	1,213.40	0.00	659,787.79	659,787.79	(0.00)	(0.00)	0.00
	Auto	605,159.96	12,939.00	0.00	618,098.96	618,098.96	(0.00)	(0.00)	0.00
	Workers Comp	1,850,141.22	42,344.24	0.00	1,892,485.46	1,891,506.26	979.20	979.20	0.00
	Cherry Hill	574.64	0.00	0.00	574.64	574.64	(0.00)	(0.00)	0.00
	Total	3,541,652.74	56,496.64	0.00	3,598,149.38	3,597,170.18	979.20	979.20	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Cherry Hill	(536.65)	4,566.00	0.00	4,029.35	0.00	4,029.35	(536.65)	4,566.00
	Total	(536.65)	4,566.00	0.00	4,029.35	0.00	4,029.35	(536.65)	4,566.00
TOTAL		11,771,731.07	660,725.50	56,711.92	12,375,744.65	12,432,076.72	(56,332.07)	(4,186.15)	(52,145.92)

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 I ACCOUNT	10.0334	20,147,319.49	0.00	20,147,319.49		0.00
99VVB5Y75	10.0334	20,147,319.49	0.00	20,147,319.49	100.00	0.00

	Current Period		Fiscal Year to Date	
	2/1/2021	2/28/2021	1/1/2021	2/28/2021
NET ASSETS - BEGINNING OF PERIOD		20,207,505.84		20,193,931.63
		20,207,505.84		20,193,931.63
RECEIPTS:				
INVESTMENT INCOME:				
INTEREST	20,905.12		43,648.60	
UNREALIZED GAIN/LOSS-INVESTMENT	-80,850.95		-88,430.19	
ACCRETION/AMORTIZATION	1,059.31		2,559.07	
		-58,886.52		-42,222.52
TOTAL RECEIPTS:		-58,886.52		-42,222.52
DISBURSEMENTS:				
ADMINISTRATIVE EXPENSES:				
TRUSTEE/CUSTODIAN	-379.30		1,026.35	
INVESTMENT ADVISORY FEES	1,175.38		2,354.26	
CONSULTING	503.75		1,009.01	
		1,299.83		4,389.62
TOTAL DISBURSEMENTS:		1,299.83		4,389.62
NET ASSETS - END OF PERIOD		20,147,319.49		20,147,319.49



Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: March 1, 2021

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

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

LOSS CONTROL SURVEYS

- Township of Haddon on February 4, 2021
- Borough of Runnemede on February 16, 2021

LAW ENFORCEMENT LOSS CONTROL SURVEYS

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

MEETING ATTENDED

- Camden JIF Claims Meeting on February 19, 2021
- Camden JIF Executive Safety Meeting on February 22, 2021

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
March 19, 2021	Camden JIF Claims Committee Meeting	Telephonic / Zoom
March 22, 2021	Camden JIF Executive 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://nimel.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.

- February 9- Updated Bulletin: Snow Removal Best Practices
- February 16- Managing Slip & Fall Injuries During Winter Months
- February 19- OSHA and NIEHS publish new COVID Resources
- February 22- Managers and Supervisors Training- Protecting Children from Abuse- Additional Dates for 2021
- February 22- Toro Recalls Power Max Snow Throwers due to Amputation Hazard

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
Audubon	2
Bellmawr	2
Brooklawn	1
Camden	3
Collingswood	1
Gloucester	4
Haddon	1
Haddon Heights	2
Haddonfield	1
Hi-Nella	2
Merchantville	1
Winslow	3

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

MSI DVD	
Municipality	Number of Videos
Haddon	4
Laurel Springs	1

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 1/22/2021 To 2/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - KS StateBank AOIA I - Borough of Haddon Heights	PO Box 69 Manhattan, KS 66505	RE: 2020 Ford Explorer, vin #1FM5K8ABXLGA84141, valued at \$46,311. Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to lease of 2020 Ford Explorer, vin #1FM5K8ABXLGA84141, valued at \$46,311.	1/28/2021 #2780531	GL AU EX WC OTH
H - KS StateBank AOIA I - Borough of Haddon Heights	PO Box 69 Manhattan, KS 66505	RE: 2018 Ford Explorer, vin #1FM5K8AR3JGC44600, valued at \$40,450. Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to lease of 2018 Ford Explorer, vin #1FM5K8AR3JGC44600, valued at \$40,450.	1/28/2021 #2780532	GL AU EX WC OTH
H - KS StateBank AOIA I - Winslow Township	1010 Westloop PO Box 69 Manhattan, KS 66505	RE: 2020 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 2020 Dodge Durango, vin #69745, valued at \$30,929.	1/28/2021 #2780539	GL AU EX WC OTH
H - Brandywine Realty Trust I - Cherry Hill Fire District (BOFC District)	700 East Gate Drive, Suite 110 Mt. Laurel, NJ 08054	RE: Use of Property for Training Evidence of insurance with respects to the use of property at 1000 Main Street, Voorhees, NJ 08043 for training during current policy period.	2/1/2021 #2782557	GL AU EX WC OTH
H - Borough of Laurel Springs I - Borough of Laurel Springs	723 West Atlantic Avenue Laurel Springs, NJ 08021	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 Jennifer Dukelow - Tax Collector, Effective: 04/01/14, Cathy Sims - Utility Collector Effective: 07/01/13 and Cathy Sims - Treasurer, Effective: 01/01/2019	2/4/2021 #2787263	OTH
H - SDI LLC and I - Borough of Bellmawr	Bellmawr Equities LLC 14000 Horizon Way, Suite 100 Mt. Laurel, NJ 08054	RE: Use of property by the Bellmawr Fire Department and Bellmawr Police Department 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	2/8/2021 #2795792	GL AU EX WC OTH

02/22/2021

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 1/22/2021 To 2/22/2021

		use of property by the Bellmawr Fire Department and Bellmawr Police Department for training.		
H - Kings Croft Condominium I - Township of Cherry Hill	Association 100 Kings Croft Cherry Hill, NJ 08034	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. Evidence of insurance with respects to the Kings Croft ARHAT Unit #238 owned by the Township. Camden JIF and MEL JIF Limits are in excess of the Township of Cherry Hills \$50,000 deductible on WC.	2/8/2021 #2795796	GL AU EX WC OTH
H - TD Bank, National Association I - Borough of Mt. Ephraim	2059 Springdale Road Cherry Hill, NJ 08003	RE: CCIA Bond issues Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee (trustee) on the Property Policy if required by written contract as respects to the CCIA Bond issues.	2/8/2021 #2795799	GL AU EX WC OTH
H - KS StateBank AOIA I - Township of Cherry Hill	Attn: Insurance Dept. P.O. Box 69 Manhattan, KS 66505	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: Leased Vehicles 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 Six (6) 2019 Ford Police Interceptors, VIN: 1FM5K8AR0KGB24982, 1FM5K8AR2KGB24983, 1FM5K8AR4KGB24984, 1FM5K8AR6KGB24985, 1FM5K8AR8KGB24986, 1FM5K8ARXKGB24987, loan amount (\$311122.02)	2/11/2021 #2797490	GL AU EX WC OTH
H - Enterprise FM Trust I - Borough of Lindenwold	PO BOX 16805 St. Louis, MO 63105	RE: (14) 2020 Vehicles Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the Borough of Lindenwold buying vehicles from Enterprise FM Trust. Vehicles delivered are listed below. 2020 Chevrolet Tahoe 1GNSKDEC6LR229402 2020 Chevrolet Tahoe 1GNSKDEC6LR229500 2020 Chevrolet Tahoe 1GNSKDECXLR221335 2020 Chevrolet Tahoe 1GNSKDEC6LR229383 2020 Chevrolet Tahoe 1GNSKDEC71R222412 2020 Chevrolet Tahoe 1GNSKDECXLR221707 2020 Ford F-250 1FTBF2B66LED36991 2020 Ford F-350 IFDRF3B6XLED60193 2020 Ford Transit Connect NM0S7E26L1478834 2020 Ford Escape 1FMCU0G65LUB73291 2020 Ford Escape 1FMCU0G63LUB73290 2020 Ford Escape 1FMCU0G67LUB73289 2020 Ford Escape 1FMCU0G65LUB73288 2020 Ford F-150 1FTFW1E50LKE08607	2/16/2021 #2799368	GL AU EX WC OTH
H - New Jersey Historic Trust I - City of Camden	PO Box 457 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: Project #2020.H003 - Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to Project #2020.H003 - Grant	2/16/2021 #2799369	GL AU EX WC OTH

02/22/2021

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 1/22/2021 To 2/22/2021

<p>H - KS StateBank AOIA I - Township of Cherry Hill</p>	<p>Attn: Insurance Dept. P.O. Box 69 Manhattan, KS 66505</p>	<p>Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: Leased Vehicles 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 Six (6) 2019 Ford Police Interceptors, VIN: 1FM5K8AR0KGB24982, 1FM5K8AR2KGB24983, 1FM5K8AR4KGB24984, 1FM5K8AR6KGB24985, 1FM5K8AR8KGB24986, 1FM5K8ARXKGB24987, loan amount (\$311122.02) (13) 2018 Ford Police Interceptors, VIN: 1FAHP2MK9JG104328, 1FAHP2MK0JG104329, 1FAHP2MK7JG104330, 1FAHP2MK9JG104331, 1FAHP2MK0JG104332, 1FAHP2MK4JG102485, 1FAHP2MK7JG104327, 1FAHP2MK5JG104326, 1FAHP2MK3JG104325, 1FAHP2MK1JG104324, 1FAHP2MKXJG104323, 1FAHP2MK8JG104322, 1FAHP2MK6JG104321 and (2) 2018 Ford Explorers Police Vehicles, VIN: 1FM5K8AR3JGA20730, 1FM5K8AR5JGA20731 original value \$679,733.</p>	<p>2/19/2021 #2800225</p>	<p>GL AU EX WC OTH</p>
<p>H - Lease Servicing Center, Inc. dba I - Borough of Somerdale</p>	<p>NCL Government Capital ISAOA/ATIMA 220 22nd Ave E., Ste 106 Alexandria, MN 56308</p>	<p>RE: Leased Vehicles Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to lease of two (2) 2021 Ford Explorers with Upfitting, vin #1FM5K8AB1MGA18384 and vin #1FM5K8AB8MGA18379, with a total value of \$78,812.00.</p>	<p>2/21/2021 #2800473</p>	<p>GL AU EX WC OTH</p>
<p>H - Enterprise FM Trust I - Borough of Somerdale</p>	<p>PO Box 16805 St. Louis, MO 63105</p>	<p>RE: fleet lease agreement 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 fleet lease agreement for vehicles for the Borough of Somerdales Police Department and Department of Public Works</p>	<p>2/21/2021 #2800479</p>	<p>GL AU EX WC OTH</p>
<p>Total # of Holders: 14</p>				



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%
February	\$169,613.84	\$93,281.57	\$76,332.27	45.00%
TOTAL 2021	\$424,972.75	\$246,794.45	\$178,178.30	41.93%

Monthly & YTD Summary:

PPO Statistics	February	YTD
Bills	160	360
PPO Bills	155	330
PPO Bill Penetration	91.72%	91.67%
PPO Charges	\$156,842.14	\$404,956.45
Charge Penetration	92.47%	95.29%

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%

APPENDIX I – MINUTES

February 22, 2021 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – FEBRUARY 22, 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 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

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Joseph Hrubash Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Denise Hall, Cheryl Little
Safety Director	J.A. Montgomery Risk Control Keith Hummel, John Saville
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew Ed Cooney

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Lawrence Spellman, Voorhees
Glenn Werner, Gibbsboro
Jason Asuncion, Camden City
Ken Cheeseman, Laurel Springs
John Foley, Cherry Hill Fire District
Edward Hill, Lawnside
Bonnie Taft, Oaklyn Borough
Jamila Oden-Garnett, Chesilhurst Borough
Mark Godfrey, Magnolia
Patrick Keating, Gloucester City

FUND PROFESSIONALS RISK MANAGEMENT CONSULTANTS PRESENT:

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

APPROVAL OF MINUTES: OPEN SESSION OF JANUARY 25, 2021

MOTION TO APPROVE THE OPEN MINUTES OF JANUARY 25, 2021

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

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/>

Executive Director said the due date was originally set for June 1st but this has been pushed back to November 1st in light of current events. A second EPH Handbook seminar will be scheduled on March 12th and an email will be sent to all members with the link to register.

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. Executive Director encouraged elected officials to complete the seminar to receive a credit on 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.

Mr. Cooney said there are a lot of great professionals working on the new version of the MEL's Cyber Risk Management Plan. There will be a guide on how to comply with the changes to the program and a new checklist will have to be submitted. Mr. Cooney said there will be a nine month grace period to comply with the changes and to submit the checklist.

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 reported the Financial Fast Track and Expected Loss Ratio Analysis were not available this month but will be provided at the next meeting. On the Lost Time Accident Frequency the December 2020 report shows the Camden JIF at 1.23 which is very good year and is the lowest frequency in the past three years better than Fund Years 2019 and 2018. Page 12 breaks down the lost time accidents by individual members showing overall 43 lost time accidents in 2020 which is an improvement over the prior year of 48 lost time accidents. Executive Director mentioned the report does not include Covid-19 claims. The Regulatory Filing checklist will be updated as state filings are submitted next month.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 21-12 February 2021 Vouchers

TOTAL 2020	\$7,035.85
TOTAL 2021	\$1,312,465.58
TOTAL	\$1,319,502.43

Approving Payment of Resolution 21-13 February 2021 Supplemental Vouchers – The purpose of this Supplemental Bills List was to void and reissue a lost check.

TOTAL 2021	\$0.00
TOTAL	\$0.00

Confirmation of January 2021 Claims Payments/Certification of Claims Transfers:

Closed	0.00
2017	16,322.14
2018	31,671.21
2019	90,030.47
2020	295,851.09
2021	8,246.42
TOTAL	442,121.33

MOTION TO APPROVE THE DECEMBER 2020 VOUCHERS RESOLUTIONS 21-12 AND 21-13 APPROVING VOUCHER PAYMENTS FOR FEBRUARY 2021:

Motion: Commissioner Gallagher
 Second: Commissioner Shannon
 Roll Call Vote: 10 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 DiAngelo
Second: Commissioner Shannon
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Fund Attorney highlighted the bulletin concerning Mandatory Vaccinations by the labor expert of the MEL. Mr. Nardi reminded everyone to take the opportunity to send the bulletin to their administrators, clerks, personnel officer and solicitors. It is very important that, to distribute and encourage our municipalities to make sure it gets into the right hands.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Safety Director thanked the Committee for the reappointment of JA Montgomery as Safety Director. Mr. Saville reviewed the monthly reports. Mr. Saville reminded members to please send in their Safety contracts and the list of their safety meetings.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 11/22/20 to 12/22/20 was included in the agenda on page 30 and a separate attachment to the agenda for the 2021 Annual Certificates.

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 January 2021 where there was a savings of 40% for January. Ms. Goldstein reported on the 4th quarter WC Injury Review. Ms. Goldstein reported 184 Covid claims during the 4th quarter of 2020 which represents 81% of the total injuries and other than Covid the JIF has had a good outcome in 2020.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Chairman Mevoli said the Claims Committee held a meeting on Friday where all claims were reviewed and discussed. All members of the Committee received the

PARs and Minutes that would normally be reviewed in Executive Session. A motion was requested to accept the committee's recommendation on the claims as discussed and reviewed.

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion:	Commissioner Shannon
Second:	Commissioner Gallagher
Roll Call Vote:	10 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: In response to Commissioner Shannon, Attorney Nardi said it is okay to require proof of Covid vaccines from employees. Attorney Nardi said everyone should be careful that is just proof of the vaccination the town is requiring and it is limited. Be sure the town is not moving into a protected area governed by the ADA.

Mayor Passanante said he has seen mixed policies from municipalities as to whether or not a doctor's note is required to return to work. Many doctors will not issue a note for return to work when it concerns Covid. Attorney Nardi said that is the first to hear this and he has been working on policies and does not recall hearing about a doctor's note because it's only as good as the test that may have been administered. Attorney Nardis said to his knowledge The Cares Act ended December 31st. This is one of the points raised about the Vaccine memo discussed earlier. The Camden JIF has had the good fortune or the opportunity and it's being provided to all members. It is important to maintain consistency and this gives members a good starting point.

PUBLIC COMMENT: Mayor Rochford said as Chairman Mevoli mentioned earlier in the meeting regarding the 500,000 souls that have been lost a Covid, the Camden JIF and Haddonfield has lost one it's own with Skip Bean being was taken last week. It is with sadness Mayor Rochford report that Skip Bean passed away. Everyone in Haddonfield has been very, very upset of his passing and Mayor Rochford wanted to mention to the Camden JIF group. Chairman Mevoli said Skip Bean was a great person and the JIF is very sorry to hear of his passing. Condolences were extended to Rick Bean and family.

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	Unanimous

MEETING ADJOURNED: 5:45 PM

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