



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA APRIL 26, 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: APRIL 26, 2021**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **FLAG SALUTE - MOMENT OF SILENCE**
- ☐ **ROLL CALL OF 2021 EXECUTIVE COMMITTEE**
- ☐ **APPROVAL OF MINUTES:** March 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. 21-16 April Bills..... **Page 18**
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 33**
- ☐ **CLAIMS SERVICE – AmeriHealth Casualty**

-
- ☐ **OLD BUSINESS**
 - ☐ **NEW BUSINESS**
 - ☐ **PUBLIC COMMENT**
 - ☐ **MEETING ADJOURNED**
 - ☐ **NEXT MEETING: May 24, 2021**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: April 26, 2021

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2021 MEL/RCF/EJIF March 26th Meeting & Retreat:** The MEL, RCF and EJIF held their March meetings in conjunction with the MEL Annual Retreat on March 26, 2021. The purpose of the retreat was to provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF; approximately 130 attended the virtual Retreat. Commissioner Wolk's reports for the MEL, RCF and EJIF meetings are attached in **Appendix II**.

In addition, MEL Attorney Fred Semrau, Esq. and MEL Consultant Matt Giacobbe, Esq. have worked together to draft bulletins concerning mandating of Covid-19 Vaccinations and Cannabis legislation and its impact on employment and zoning matters, as well as environmental concerns. It is important to note concerning Cannabis that municipalities **face deadlines** in addressing zoning matters. Attached in **Appendix III** are as follows:

- Bulletins on Cannabis Legislation & Modified Model Ordinance (Modification made to the LOM Model)
- E-JIF Alert on Environmental Impact of Cannabis Legislation & Checklist
- Memorandum on Vaccinations

This documentation was distributed via email on March 29th.

- ❑ **Risk Management Plan - Amendment** – Based on the recommendation of the Fund Underwriting Manager and the MEL's Fund Attorney, the cyber coverage limits should be removed from the Plan of Risk Management. The Plan of Risk Management is posted to the Camden JIF website and could serve as an incentive for cyber hacker attacks by identifying coverage limits. Resolution # 21-15 amending the 2021 Risk Management Plan is enclosed on **Page 4** for approval.

- ❑ **Motion to Approve Resolution 21-15 Amending the Fund's Plan of Risk Management**

- ❑ **MEL, Municipal Reinsurance HIF & NJCE Educational Seminar.** The 10th annual seminar will be conducted virtually on 2 half day sessions: Friday, May 14th and Friday, May 21st from 9 am to 12 noon. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and Municipal Reinsurance Health Insurance Fund (MR HIF) members as well as personnel who work for service companies engaged by MEL member JIFs and MR HIF member HIFs.

Attached on **Page 5** is the agenda. A Zoom invite with registration instructions have been emailed to members and is listed below.

https://permainc.zoom.us/webinar/register/WN_4Vo8s4QLRfSrDMcWkm7VfA

- ❑ **Power of Collaboration:** Enclosed on **Page 6** is the latest ad in the “Power of Collaboration” series that appears in the NJ League of Municipalities magazine. The ad highlights the MEL model policy *Addressing the Protection and Safe Treatment of Minors*.
- ❑ **Employment Practices Compliance Program:** Please visit the MEL webpage to review all the elements of the MEL’s EPL Compliance Program. Deadlines for updates and training have been extended to November 1, 2021 (from June 1, 2021). Please use the following link to view an outline of the MEL program and its model documents:

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

This year, the Managers & Supervisors Training can be met by attending the Instructor-led webinar: “*Protecting Children From Abuse – Managers/Supervisors*”. This course for Managers includes an Employment Practices component. Attached on **Page 7** you will find a copy of a notice distributed to members from J.A. Montgomery on classes scheduled through September.

- ❑ **2020/2021 Elected Officials Seminar:** The MEL’s Annual Elected Officials Seminar is available through the MEL Safety Institute. Enclosed on **Page 8** 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 Financial Disclosures** - Please note the Local Finance Board has now indicated that the filing deadline has been extended until June 30th. Although we contacted member to begin their filing, we are now being advised that Commissioners should wait until the Local Finance Board releases its instruction bulletin before completing your file. If you have already filed, once the bulletin is released, you should review your filing again to make sure there weren’t any changes in the process that might require you to edit your filing.

Due Diligence Reports:

Financial Fast Track	Page 9 &10
Loss Ratio Analysis	Page 11
Loss Time Accident Frequency	Page 12 & 13
POL/EPL Compliance Report	Page 14
Fund Commissioners	Page 15
Regulatory Affairs Checklist	Page 16
RMC Agreements	Page 17

RESOLUTION NO. 21-15

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
AMENDING THE 2021 PLAN OF RISK MANAGEMENT**

Section I – Coverage – Amendment

Insurance Coverages

10. Cyber

The Fund purchases Cyber insurance

- Limits and Retention: Please contact your Risk Manager, Underwriting Manager or Executive Director

ADOPTED: April 26, 2021

Michael Mevoli, Chairman

M. James Maley, Jr., Secretary

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.



PROTECTING CHILDREN IS A MEL PRIORITY

The MEL has developed a model policy and online training to safeguard children from abuse and protect officials, employees and volunteers from liability.

The MEL model policy—**Addressing the Protection and Safe Treatment of Minors**—identifies the safeguards and protections needed when providing services for children.

The model policy recommends background checks for all employees and volunteers working with children. To assist its membership, which includes 589 public entities, the MEL issued an RFQ to pre-qualify firms that can provide this service as needed through 2022. Information regarding qualified firms is available from MEL/JIF Executive Directors.

Online and virtual instructor led training programs are available to help MEL members recognize issues affecting children and their responsibility to act in the child's best interest. A resource guide and a video "Protecting Children" can be viewed online along with a summary of legal decisions regarding child abuse.

For those members conducting summer programs, the MEL provides a mandatory training program online for camp counselors regarding the safe treatment and protection of children.



THE POWER OF
COLLABORATION

njmel.org



To register for online training or to view the background information regarding protecting children visit the MEL Institute website at melsafetyinstitute.org.



This program satisfies the MEL mandatory requirement for 2021 Managers and Supervisors Risk Management training for both Employment Practices and Protecting Children. It is also recommended that Elected Officials take this course if they have not yet completed protecting children training.

The 2021 Employment Practices training for Elected Officials is a separate program that can be found on the MEL Website at: <https://njmel.org/mel-safety-institute/local-officials-training/>.

The dates for the live 2021 Managers and Supervisors Training for Employment Practices and Protecting Children are listed below.

<i>Date</i>	<i>Time</i>	
3/23/2021	9:00 a.m. - 11:00 a.m.	REGISTER
4/12/2021	9:00 a.m. - 11:00 a.m.	REGISTER
4/19/2021	9:00 a.m. - 11:00 a.m.	REGISTER
4/27/2021	6:00 p.m. - 8:00 p.m.	REGISTER
5/11/2021	9:00 a.m. - 11:00 a.m.	REGISTER
6/08/2021	1:00 p.m. - 3:00 p.m.	REGISTER
7/13/2021	9:00 a.m. - 11:00 a.m.	REGISTER
8/12/2021	1:00 p.m. - 3:00 p.m.	REGISTER
9/21/2021	9:00 a.m. - 11:00 a.m.	REGISTER

NOTE: The 9/21/21 date is the last session available to comply with the NJMEL training requirements.

MSI LIVE Guidelines:

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

About Zoom Training:

- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Registration is required. Once registered you will receive the link for your class, be sure to save the link on your calendar to access the day of training.
- Students must be present in the class within 5 minutes of the start time for their attendance to be recorded in their learning histories.
- Group attendance is recorded in the learning histories of those present by the Administrators of the MSI and NJCE. Sign-in sheets should be submitted within 24 hours.
- Please click here for informative Zoom operation details.

Questions?

MSI members call Andrea Felip at the MSI Helpline (866) 661-5120
NJCE members call Natalie Dougherty at (856) 552-4739



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.

CAMDEN COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF January 31, 2021

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,254,010	1,254,010	259,537,108	260,791,117
2. CLAIM EXPENSES				
Paid Claims	398,392	398,392	111,192,950	111,591,342
Case Reserves	(250,408)	(250,408)	7,244,485	6,994,077
IBNR	350,508	350,508	6,963,514	7,314,022
Recoveries	11,465	11,465	(835,234)	(823,769)
TOTAL CLAIMS	509,956	509,956	124,565,716	125,075,672
3. EXPENSES				
Excess Premiums	468,051	468,051	74,200,119	74,668,171
Administrative	205,420	205,420	46,098,028	46,303,448
TOTAL EXPENSES	673,472	673,472	120,298,147	120,971,619
4. UNDERWRITING PROFIT (1-2-3)	70,582	70,582	14,673,245	14,743,827
5. INVESTMENT INCOME	18,413	18,413	11,865,257	11,863,670
6. DIVIDEND INCOME	0	0	3,957,637	3,957,637
7. STATUTORY PROFIT (4+5+6)	88,995	88,995	30,476,139	30,565,134
8. DIVIDEND	0	0	21,889,123	21,889,123
9. RCF Surplus Trigger Assessment	0	0	158,730	158,730
10. STATUTORY SURPLUS (7-8-9)	88,995	88,995	8,428,285	8,517,280

SURPLUS (DEFICITS) BY FUND YEAR

Closed	4,727	4,727	5,050,894	5,055,621
Aggregate Excess LFC	23,068	23,068	1,181,516	1,204,584
2017	2,557	2,557	1,706,716	1,709,273
2018	2,804	2,804	1,105,131	1,107,935
2019	3,073	3,073	(718,006)	(714,934)
2020	6,443	6,443	102,036	108,478
2021	46,323	46,323		46,323
TOTAL SURPLUS (DEFICITS)	88,995	88,995	8,428,285	8,517,280
TOTAL CASH				24,750,475

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	100,045,289	100,045,289
FUND YEAR 2017				
Paid Claims	16,322	16,322	3,766,422	3,782,744
Case Reserves	3,283	3,283	722,761	726,043
IBNR	35,661	35,661	594,492	630,153
Aggregate Excess	-	0	0	0
Recoveries	(55,266)	(55,266)	(186,400)	(241,666)
TOTAL FY 2017 CLAIMS	0	0	4,897,274	4,897,274
FUND YEAR 2018				
Paid Claims	31,671	31,671	3,122,177	3,153,848
Case Reserves	(90,972)	(90,972)	1,372,039	1,281,068
IBNR	68,613	68,613	1,136,396	1,205,009
Recoveries	(9,313)	(9,313)	(23,787)	(33,100)
TOTAL FY 2018 CLAIMS	0	0	5,606,825	5,606,825
FUND YEAR 2019				
Paid Claims	88,610	88,610	3,302,023	3,390,633
Case Reserves	(73,299)	(73,299)	2,436,327	2,363,029
IBNR	(15,311)	(15,311)	1,841,517	1,826,206
Recoveries	0	0	(59,992)	(59,992)
TOTAL FY 2019 CLAIMS	(0)	(0)	7,519,875	7,519,875
FUND YEAR 2020				
Paid Claims	257,972	257,972	1,482,656	1,740,627
Case Reserves	(125,214)	(125,214)	2,249,020	2,123,806
IBNR	(208,800)	(208,800)	3,200,984	2,992,184
Recoveries	76,043	76,043	(436,208)	(360,165)
TOTAL FY 2020 CLAIMS	0	0	6,496,453	6,496,453
FUND YEAR 2021				
Paid Claims	3,817	3,817		3,817
Case Reserves	35,794	35,794		35,794
IBNR	470,345	470,345		470,345
Recoveries	0	0		0
TOTAL FY 2021 CLAIMS	509,956	509,956		509,956
COMBINED TOTAL CLAIMS	509,956	509,956	124,565,716	125,075,672

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 \$351,217.06 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 COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF February 28, 2021**

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,254,010	2,508,019	259,537,108	262,045,127
2. CLAIM EXPENSES				
Paid Claims	647,509	1,045,900	111,192,950	112,238,851
Case Reserves	279,677	(164,290)	7,244,485	7,080,196
IBNR	(372,348)	171,718	6,963,514	7,135,232
Recoveries	(40,535)	(29,071)	(835,234)	(864,305)
TOTAL CLAIMS	514,302	1,024,258	124,565,716	125,589,974
3. EXPENSES				
Excess Premiums	468,051	936,103	74,200,119	75,136,222
Administrative	209,169	414,590	46,098,520	46,513,109
TOTAL EXPENSES	677,221	1,350,692	120,298,639	121,649,331
4. UNDERWRITING PROFIT (1-2-3)	62,487	133,069	14,672,753	14,805,822
5. INVESTMENT INCOME	(56,010)	(37,597)	11,845,257	11,807,660
6. DIVIDEND INCOME	0	0	3,957,637	3,957,637
7. STATUTORY PROFIT (4+5+6)	6,477	95,472	30,475,647	30,571,119
8. DIVIDEND	0	0	21,889,123	21,889,123
9. RCF Surplus Trigger Assessment	0	0	158,730	158,730
10. STATUTORY SURPLUS (7-8-9)	6,477	95,472	8,427,793	8,523,265

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(13,284)	(8,557)	5,050,894	5,042,337
Aggregate Excess LFC	19,468	42,537	1,181,516	1,224,052
2017	(7,271)	(4,713)	1,706,716	1,702,002
2018	(7,830)	(5,026)	1,105,131	1,100,105
2019	(8,425)	(5,353)	(718,006)	(723,359)
2020	(11,608)	(5,165)	101,544	96,379
2021	35,427	81,749		81,749
TOTAL SURPLUS (DEFICITS)	6,477	95,472	8,427,793	8,523,265
TOTAL CASH				26,689,565

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	100,045,289	100,045,289
FUND YEAR 2017				
Paid Claims	56,497	72,819	3,766,422	3,839,241
Case Reserves	112,263	115,546	722,761	838,307
IBNR	(168,760)	(133,099)	594,492	461,393
Recoveries	-	(55,266)	(186,400)	(241,666)
TOTAL FY 2017 CLAIMS	0	0	4,897,274	4,897,274
FUND YEAR 2018				
Paid Claims	70,236	101,907	3,122,177	3,224,084
Case Reserves	(17,021)	(107,993)	1,372,039	1,264,046
IBNR	(53,214)	15,399	1,136,396	1,151,795
Recoveries	0	(9,313)	(23,787)	(33,100)
TOTAL FY 2018 CLAIMS	0	0	5,606,825	5,606,825
FUND YEAR 2019				
Paid Claims	28,090	116,700	3,302,023	3,418,723
Case Reserves	(105,469)	(178,768)	2,436,327	2,257,560
IBNR	77,379	62,068	1,841,517	1,903,585
Recoveries	0	0	(59,992)	(59,992)
TOTAL FY 2019 CLAIMS	0	(0)	7,519,875	7,519,875
FUND YEAR 2020				
Paid Claims	468,395	726,366	1,482,656	2,209,022
Case Reserves	230,399	(88,374)	2,249,020	2,160,647
IBNR	(658,258)	(673,500)	3,200,984	2,527,484
Recoveries	(40,535)	35,507	(436,208)	(400,700)
TOTAL FY 2020 CLAIMS	0	(0)	6,496,453	6,496,453
FUND YEAR 2021				
Paid Claims	24,292	28,108		28,108
Case Reserves	59,505	95,299		95,299
IBNR	430,505	900,850		900,850
Recoveries	0	0		0
TOTAL FY 2021 CLAIMS	514,302	1,024,258		1,024,258
COMBINED TOTAL CLAIMS	514,302	1,024,258	124,565,716	125,589,974

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 and Fund Year 2021 Claims reflect anticipated recoverable amounts from the MEL of \$378,770 and \$60,641 respectively for COVID 19 Workers Compensation claims.

Camden Joint Insurance Fund								
CLAIMS MANAGEMENT REPORT								
EXPECTED LOSS RATIO ANALYSIS								
				AS OF	February 28, 2021			
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	50 Actual	MONTH TARGETED	49 Actual	MONTH TARGETED	38 Actual	MONTH TARGETED
			28-Feb-21		31-Jan-21		29-Feb-20	
PROPERTY	566,229	434,822	76.79%	100.00%	76.79%	100.00%	83.39%	100.00%
GEN LIABILITY	1,464,528	757,868	51.75%	96.23%	51.36%	95.99%	43.08%	91.38%
AUTO LIABILITY	324,847	852,056	262.29%	93.27%	194.30%	92.93%	0.00%	88.30%
WORKER'S COMP	3,837,435	2,398,350	62.50%	99.52%	64.01%	99.46%	61.70%	98.43%
TOTAL ALL LINES	6,193,040	4,443,096	71.74%	98.46%	69.02%	98.35%	56.04%	96.37%
NET PAYOUT %	\$3,604,790		58.21%					
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	38 Actual	MONTH TARGETED	37 Actual	MONTH TARGETED	26 Actual	MONTH TARGETED
			28-Feb-21		31-Jan-21		29-Feb-20	
PROPERTY	600,000	358,057	59.68%	100.00%	59.68%	100.00%	66.92%	100.00%
GEN LIABILITY	1,506,000	535,728	35.57%	91.38%	35.52%	90.78%	32.88%	81.65%
AUTO LIABILITY	334,000	238,297	71.35%	88.30%	45.26%	87.77%	0.00%	78.92%
WORKER'S COMP	3,840,000	3,322,446	86.52%	98.43%	87.43%	98.27%	88.73%	94.80%
TOTAL ALL LINES	6,280,000	4,454,529	70.93%	96.35%	70.08%	96.08%	68.53%	91.30%
NET PAYOUT %	\$3,190,483		50.80%					
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	26 Actual	MONTH TARGETED	25 Actual	MONTH TARGETED	14 Actual	MONTH TARGETED
			28-Feb-21		31-Jan-21		29-Feb-20	
PROPERTY	722,242	1,255,338	173.81%	100.00%	173.81%	100.00%	184.63%	96.03%
GEN LIABILITY	1,674,299	550,331	32.87%	81.65%	33.54%	80.55%	10.55%	64.20%
AUTO LIABILITY	387,682	112,027	28.90%	78.92%	30.70%	77.72%	0.00%	56.96%
WORKER'S COMP	3,672,619	3,700,051	100.75%	94.80%	102.36%	94.20%	83.03%	74.88%
TOTAL ALL LINES	6,456,842	5,617,747	87.00%	91.02%	88.20%	90.32%	70.62%	73.40%
NET PAYOUT %	\$3,360,188		52.04%					
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	14 Actual	MONTH TARGETED	13 Actual	MONTH TARGETED	2 Actual	MONTH TARGETED
			28-Feb-21		31-Jan-21		29-Feb-20	
PROPERTY	710,000	779,188	109.74%	96.03%	88.54%	95.63%	8.16%	13.00%
GEN LIABILITY	1,692,081	306,667	18.12%	64.20%	18.38%	62.24%	0.27%	2.50%
AUTO LIABILITY	397,295	605,012	152.28%	56.96%	120.51%	54.16%	0.00%	2.50%
WORKER'S COMP	3,527,720	2,530,045	71.72%	74.88%	70.57%	70.13%	1.62%	2.00%
TOTAL ALL LINES	6,327,096	4,220,912	66.71%	73.27%	61.77%	69.88%	1.89%	3.40%
NET PAYOUT %	\$2,060,266		32.56%					
FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	2 Actual	MONTH TARGETED	1 Actual	MONTH TARGETED	-10 Actual	MONTH TARGETED
			28-Feb-21		31-Jan-21		29-Feb-20	
PROPERTY	717,100	20,968	2.92%	13.00%	1.56%	6.00%	N/A	N/A
GEN LIABILITY	1,681,349	1,500	0.09%	2.50%	0.00%	1.00%	N/A	N/A
AUTO LIABILITY	446,457	11,618	2.60%	2.50%	0.56%	1.00%	N/A	N/A
WORKER'S COMP	3,528,173	93,835	2.66%	2.00%	2.78%	0.50%	N/A	N/A
TOTAL ALL LINES	6,373,079	127,921	2.01%	3.40%	1.76%	1.29%	N/A	N/A
NET PAYOUT %	\$32,622		0.51%					

2021 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		March 31, 2021		
	2021	2020	2019	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2021 - 2019
Bergen County	0.35	1.22	1.49	1.24
Burlington County Municipal	0.18	1.10	1.25	1.06
Professional Municipal Man	0.00	1.14	2.29	1.52
Monmouth County	0.46	0.80	1.28	0.98
Central New Jersey	0.55	1.46	1.54	1.39
Ocean County	0.60	1.35	1.82	1.48
South Bergen County	0.70	1.76	1.67	1.60
Morris County	0.74	1.17	1.59	1.31
Gloucester, Salem, Cumbe	0.78	1.45	1.80	1.53
Atlantic County Municipal J	0.80	1.70	2.57	1.97
Suburban Metro	0.82	1.58	1.76	1.60
Camden County	0.93	1.26	1.37	1.27
NJ Public Housing Authority	1.06	1.59	1.80	1.62
NJ Utility Authorities	1.12	2.01	2.62	2.18
Suburban Municipal	1.34	1.58	1.81	1.65
AVERAGE	0.70	1.41	1.78	1.49
* 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 March 31, 2021										
			# CLAIMS FOR	Y.T.D. LOST TIME	2021 LOST TIME	2020 LOST TIME	2019 LOST TIME			TOTAL RATE
MEMBER_ID	MEMBER	**	3/31/2021	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2021 - 2019
1	88 Audubon Park		0	0	0.00	0.00	0.00	1 Audubon Park		0.00
2	89 Barrington		0	0	0.00	0.93	1.79	2 Barrington		1.21
3	91 Berlin Borough		0	0	0.00	0.93	0.00	3 Berlin Borough		0.43
4	92 Berlin Township		0	0	0.00	1.22	4.82	4 Berlin Township		2.71
5	93 Brooklawn		0	0	0.00	2.02	0.00	5 Brooklawn		0.85
6	94 Chesilhurst		0	0	0.00	0.00	3.28	6 Chesilhurst		1.52
7	95 Clementon		0	0	0.00	0.00	1.77	7 Clementon		0.75
8	96 Collingswood		0	0	0.00	0.00	0.51	8 Collingswood		0.23
9	97 Gibbsboro		0	0	0.00	2.78	2.63	9 Gibbsboro		2.43
10	98 Gloucester City		0	0	0.00	0.00	1.26	10 Gloucester City		0.59
11	99 Haddon		0	0	0.00	0.71	2.06	11 Haddon		1.25
12	100 Haddon Heights Borough		0	0	0.00	---	---	12 Haddon Heights Borou		0.00
13	101 Haddonfield		-1	0	0.00	2.50	1.53	13 Haddonfield		1.79
14	102 Hi-Nella		0	0	0.00	0.00	0.00	14 Hi-Nella		0.00
15	103 Laurel Springs		0	0	0.00	0.00	2.67	15 Laurel Springs		1.10
16	104 Lawnside		0	0	0.00	1.49	0.00	16 Lawnside		0.70
17	105 Lindenwold		0	0	0.00	0.91	0.94	17 Lindenwold		0.82
18	106 Magnolia		0	0	0.00	1.64	0.85	18 Magnolia		1.11
19	107 Medford Lakes		0	0	0.00	1.65	0.00	19 Medford Lakes		0.74
20	108 Merchantville		0	0	0.00	0.00	0.00	20 Merchantville		0.00
21	109 Mount Ephraim		0	0	0.00	1.74	0.00	21 Mount Ephraim		0.74
22	110 Oaklyn		0	0	0.00	0.00	0.00	22 Oaklyn		0.00
23	111 Pine Hill		0	0	0.00	3.54	1.77	23 Pine Hill		2.36
24	112 Runnemede		0	0	0.00	1.03	0.97	24 Runnemede		0.89
25	113 Somerdale		0	0	0.00	1.27	2.60	25 Somerdale		1.68
26	116 Winslow Township Fire Distri		0	0	0.00	0.00	0.00	26 Winslow Township Fire		0.00
27	117 Woodlynne		0	0	0.00	5.13	0.00	27 Woodlynne		2.35
28	451 Tavistock		0	0	0.00	0.00	0.00	28 Tavistock		0.00
29	457 Pine Valley		0	0	0.00	0.00	0.00	29 Pine Valley		0.00
30	584 Cherry Hill Fire District		0	0	0.00	0.57	1.10	30 Cherry Hill Fire District		0.75
31	564 Cherry Hill		1	1	0.84	0.83	0.88	31 Cherry Hill		0.86
32	115 Winslow		0	1	1.75	2.76	2.84	32 Winslow		2.68
33	90 Bellmawr		1	1	2.47	2.25	3.28	33 Bellmawr		2.74
34	114 Voorhees		2	2	3.60	3.15	1.87	34 Voorhees		2.64
35	87 Audubon		2	2	9.58	0.00	1.20	35 Audubon		1.60
36	565 Camden Parking Authority		0	1	12.31	2.63	2.60	36 Camden Parking Autho		3.55
37	632 Gloucester Township	**	0	0				37 Gloucester Township		
38	635 Camden City	**	0	0				38 Camden City		
Totals:			5	8	0.93	1.26	1.37			1.27
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 March 31, 2020 1.67										

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND							
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund							
Data Valued As of :				April 20, 2021			
Total Participating Members	38		38				
Complaint			37				
Percent Compliant			97.37%				
				01/01/21	2021		
				EPL	POL	Co-Insurance	
Member Name	EPL Program ?	Checklist Submitted	Compliant	Deductible	Deductible	01/01/21	
AUDUBON	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%	
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%	
BARRINGTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	
BELLMAWR	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K	
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	
CAMDEN CITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	
CHERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	
CHERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	
CHESILHURST	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	
CLEMENTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K	
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	
GLOUCESTER TWP	Yes	Yes	Yes	\$ 100,000	\$ 100,000	20% of 1st 250K	
HADDON	Yes	Yes	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K	
HADDON HEIGHTS	Yes	No	New Member	\$ 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	\$ 20,000	\$ 20,000	0%	
LAWN SIDE	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%	
WOODLYNNE	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	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	Steve Whalen	
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 April 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 MUNICIPAL JOINT INSURANCE FUND				
2021 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF April 20, 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		12/31/21
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	03/25/21	3/25/2021	12/31/21
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	3/18/2021	12/31/21
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. 21-16

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST – APRIL 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 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002492			
002492		VOID	-825.00
			-825.00
002544			
002544	J.A. MONTGOMERY RISK CONTROL	2020 RIGHT TO KNOW - INV. SERVICES	32,269.00
			32,269.00
002545			
002545	RP DESIGN MANAGEMENT	2020 SAFETY INCENTIVE AWARD - CHERRY HILL	825.00
			825.00
002546			
002546	BELLMAN BOROUGH	2020 SPECIAL RECOGNITION AWARD	500.00
			500.00
		Total Payments FY 2020	32,769.00

FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002547			
002547	MUNICIPAL EXCESS LIABILITY JIF	FPB - MEL 2021 2ND QUARTER	4,403.25
			4,403.25
002548			
002548	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - MEL 2021 2ND QUARTER	233,760.50
002548	MUNICIPAL EXCESS LIABILITY JIF	MEL - MEL 2021 2ND QUARTER	601,749.25
			835,509.75
002549			
002549	APEX INS SRVS c/o QBE SPECIALTY	POLICY#: QJD01005-05 - 2ND INS. 2021	816,049.50
002549	APEX INS SRVS c/o QBE SPECIALTY	POLICY#: QVD01005-05 - 2ND INS. 2021	5,825.00
			821,874.50
002550			
002550	COMPSERVICES, INC.	GLOUCESTER TWP SERVICES 4/21	1,291.67
002550	COMPSERVICES, INC.	CLAIMS ADMIN FEE 4/21	37,273.67
002550	COMPSERVICES, INC.	CHERRY HILL SERVICES 4/21	2,458.33
			41,023.67
002551			
002551	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 3/21	3,152.00
002551	INTERSTATE MOBILE CARE INC.	591 EMPLOYEES 3/21	132.00
			3,284.00
002552			
002552	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 4/21	15,676.42
			15,676.42
002553			
002553	PERMA RISK MANAGEMENT SERVICES	POSTAGE 3/21	48.89
002553	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 4/21	39,363.08
			39,411.97
002554			
002554	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 4/21	4,579.92
			4,579.92

002555			
002555	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT FEES 3/21	2,698.00
002555	BROWN & CONNERY, LLP	ATTORNEY FEES 3/21	2,074.00
002555	BROWN & CONNERY, LLP	EXPENSES 3/21	50.25
			4,822.25
002556			
002556	ELIZABETH PIGLIACELLI	TREASURER FEE 4/21	2,030.17
			2,030.17
002557			
002557	SHARON EGGLESTON	JAN., FEB. & MAR. 2021 MTG ATTENDANCE	450.00
			450.00
002558			
002558	GARY PASSANANTE	JAN., FEB. & MAR. 2021 MTG ATTENDANCE	450.00
			450.00
002559			
002559	MUNICIPAL EXCESS LIABILITY JIF	MSI - MEL 2021 2ND QUARTER	22,638.00
			22,638.00
002560			
002560	CONNER STRONG & BUCKELEW	MEDFORD LAKES - 1ST RMC FEE - 2021	5,833.00
			5,833.00
002561			
002561	MEDLOGIX LLC	WC MAN. CARE SERVICES - CHERRY HILL 4/21	1,083.00
002561	MEDLOGIX LLC	WC MANAGED CARE SERVICES 4/21	10,360.50
			11,443.50
002562			
002562	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 4/21	1,148.83
002562	CONNER STRONG & BUCKELEW	SFCIC - POLICY #B6024102 - 2021	2,486.00
			3,634.83
002563			
002563	M & C INSURANCE AGENCY, INC.	BOROUGH OF LAWNESIDE - 1ST RMC FEE 2021	5,806.00
002563	M & C INSURANCE AGENCY, INC.	CAM. CITY PARK AUTH. - 1ST RMC FEE 2021	8,105.00
			13,911.00
		Total Payments FY 2021	1,830,976.23

TOTAL PAYMENTS ALL FUND YEARS

1,863,745.23

Chairperson

Attest:

Dated: _____

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

Treasurer

April 26, 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 March 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 April:**

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for March totaled \$23,836.53.

- **RECEIPT ACTIVITY FOR March:**

Assessments	\$ 320,233.00
Recoveries	2,419.43
Cherry Hill Deductible	13,423.26
Total Receipts	<u>\$336,075.69</u>

- **CLAIM ACTIVITY FOR March:**

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

Property Liability Claims	\$ 137,912.98
Workers Compensation Claims	239,213.13
Administration Expense	<u>251,481.55</u>
Total Claims/Expenses	<u>\$628,607.66</u>

- **CASH ACTIVITY FOR March:**

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$26,689,566.42 to a closing balance of \$26,361,641.85 showing a decrease of \$327,924.57.

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: March										
Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL	
OPEN 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
RECEIPTS										
Assessments	15,260.32	35,780.12	9,500.87	75,081.65	37,397.42	74,764.44	9,147.87	63,300.30	0.00	320,233.00
Refunds	1,399.43	0.00	800.00	220.00	0.00	0.00	0.00	0.00	13,423.26	15,842.69
Invest Pymnts	(952.16)	(7,187.89)	(1,358.05)	(11,716.41)	(1,070.00)	(1,185.70)	(266.26)	(10,473.02)	0.00	(34,209.49)
Invest Adj	27.71	209.19	39.53	340.99	31.14	34.52	7.75	304.80	0.00	995.63
Subtotal Invest	(924.45)	(6,978.70)	(1,318.52)	(11,375.42)	(1,038.86)	(1,151.18)	(258.51)	(10,168.22)	0.00	(33,213.86)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	15,735.30	28,801.42	8,982.35	63,926.23	36,358.56	73,613.26	8,889.36	53,132.08	13,423.26	302,861.83
EXPENSES										
Claims Transfers	31,937.74	91,564.20	14,411.04	217,662.96	0.00	0.00	0.00	0.00	21,550.17	377,126.11
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	251,481.55	0.00	251,481.55
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,178.73	0.00	2,178.73
TOTAL	31,937.74	91,564.20	14,411.04	217,662.96	0.00	0.00	0.00	253,660.28	21,550.17	630,786.39
END BALANCE	280,218.09	5,785,359.04	814,533.83	9,378,819.89	851,312.69	1,038,310.85	214,362.26	8,020,108.37	(21,383.19)	26,361,641.83
REPORT STATUS SECTION										

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	March					
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	\$26,689,566.42	6,536,632.79 -	38,375.00	43,989.14	-	20,147,319.49
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	\$995.60	\$0.00	\$0.00	\$0.00	\$0.00	\$995.60
5 Interest Paid - Cash Inst	\$23,836.53	\$2,773.97	\$56.18	\$70.16	\$0.00	\$20,936.22
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$58,046.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$58,046.00
8 Net Investment Income	-\$33,213.87	\$2,773.97	\$56.18	\$70.16	\$0.00	-\$36,114.18
9 Deposits - Purchases	\$713,201.80	\$336,075.69	\$137,912.98	\$239,213.13	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$1,007,912.50	-\$628,607.66	-\$137,912.98	-\$239,213.13	\$0.00	-\$2,178.73
Ending Cash & Investment	\$26,361,641.85	\$6,246,874.79	-\$38,318.82	\$44,059.30	\$0.00	\$20,109,026.58
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$123,638.73	\$491.71	\$36,803.84	\$86,343.18	\$0.00	\$0.00
(Less Deposits in Transit)	\$90,460.20	\$0.00	\$90,460.20	\$0.00	\$0.00	\$0.00
Balance per Bank	\$26,575,740.78	\$6,247,366.50	\$88,945.22	\$130,402.48	\$0.00	\$20,109,026.58

MARCH							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	03/03/21	24,299.33				24,299.33	
2	03/03/21	13,178.20				13,178.20	
3	03/10/21	62,619.34				62,619.34	
4	03/10/21	24,228.79				24,228.79	
5	03/17/21	18,257.88				18,257.88	
6	03/17/21	57,765.58				57,765.58	
7	03/24/21	121,056.94				121,056.94	
8	03/24/21	24,914.25				24,914.25	
9	03/31/21	12,300.84				12,300.84	
10	03/31/21	19,375.95	-1549.79			17,826.16	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	377,997.10	- 1,549.79	-	-	376,447.31	
	Monthly Rpt	376,447.31				376,447.31	
	Variance	1,549.79	- 1,549.79	-	-	-	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND									
Month		March							
Current Fund Year		2021							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid March	Monthly Recoveries March	Calc. Net Paid Thru March	TPA Net Paid Thru March	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2021	Property	11,360.69	9,235.95	224.43	20,372.21	20,372.21	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	1,000.00	5,425.01	0.00	6,425.01	6,425.01	0.00	0.00	0.00
	Workers Comp	15,747.74	40,495.68	0.00	56,243.42	56,243.42	0.00	(0.00)	0.00
	Cherry Hill	84.00	2,866.36	84.00	2,866.36	2,866.36	0.00	(4,429.71)	4,429.71
	Total	28,192.43	58,023.00	308.43	85,907.00	85,907.00	0.00	(4,429.71)	4,429.71
2020	Property	653,727.15	22,701.79	1,175.00	675,253.94	688,236.14	(12,982.20)	(12,982.20)	0.00
	Liability	148,102.47	37,144.12	0.00	185,246.59	185,246.59	0.00	0.00	0.00
	Auto	69,963.62	455.65	0.00	70,419.27	70,419.27	0.00	0.00	(0.00)
	Workers Comp	1,315,298.98	84,424.33	0.00	1,399,723.31	1,404,698.52	(4,975.21)	0.00	(4,975.21)
	Cherry Hill	8,566.76	17,798.51	8,566.76	17,798.51	17,798.51	0.00	(42,772.72)	42,772.72
	Total	2,195,658.98	162,524.40	9,741.76	2,348,441.62	2,366,399.03	(17,957.41)	(55,754.92)	37,797.51
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	286,289.55	15,429.79	0.00	301,719.34	301,719.34	(0.00)	0.00	(0.00)
	Auto	63,705.74	646.00	0.00	64,351.74	64,351.74	(0.00)	(0.00)	0.00
	Workers Comp	1,801,399.10	66,102.63	0.00	1,867,501.73	1,867,738.23	(236.50)	(236.50)	0.00
	Cherry Hill	0.00	206.50	0.00	206.50	206.50	0.00	(1,420.50)	1,420.50
	Total	3,358,730.61	82,384.92	0.00	3,441,115.53	3,441,352.03	(236.50)	(1,657.00)	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	378,244.26	16,398.49	0.00	394,642.75	394,642.75	(0.00)	(0.00)	0.00
	Auto	115,797.27	4,968.38	0.00	120,765.65	120,765.65	0.00	0.00	0.00
	Workers Comp	2,342,885.98	15,291.58	0.00	2,358,177.56	2,357,676.55	501.01	501.01	0.00
	Cherry Hill	0.00	0.00	206.50	(206.50)	(206.50)	0.00	0.00	0.00
	Total	3,190,983.90	36,658.45	206.50	3,227,435.85	3,226,934.84	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	659,787.79	22,591.80	0.00	682,379.59	682,379.59	0.00	(0.00)	0.00
	Auto	618,098.96	2,916.00	800.00	620,214.96	620,214.96	(0.00)	(0.00)	0.00
	Workers Comp	1,892,485.46	11,348.74	0.00	1,903,834.20	1,902,855.00	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	3,598,149.38	36,856.54	800.00	3,634,205.92	3,633,226.72	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	220.00	(220.00)	0.00	(220.00)	0.00	(220.00)
	Cherry Hill	4,029.35	678.80	4,566.00	142.15	0.00	142.15	4,029.35	(3,887.20)
	Total	4,029.35	678.80	4,786.00	(77.85)	0.00	(77.85)	4,029.35	(4,107.20)
TOTAL		12,375,744.65	377,126.11	15,842.69	12,737,028.07	12,753,819.62	(16,791.55)	(56,332.07)	39,540.52

Shares/Par	Security ID Description	Price	Cost	Net Income	Market Value	Percent Of	Net Unrealized
Link Ref		Local/Base	Local/Base	Local/Base	Local/Base	Total	Gain/Loss
							Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCM I ACCOUNT	10.0144	20,109,026.58	0.00	20,109,026.58		0.00
99VVB5Y75		10.0144	20,109,026.58	0.00	20,109,026.58	100.00	0.00

 BNY MELLON CAMDEN CO JIF - MX6F92185102		Statement of Change in Net Assets Market Value 03/31/2021		Report ID: IGLS0002 Base Currency: USD Status: FINAL	
		Current Period		Fiscal Year to Date	
		03/01/2021	03/31/2021	01/01/2021	03/31/2021
NET ASSETS - BEGINNING OF PERIOD			20,147,319.49		20,193,931.63
			20,147,319.49		20,193,931.63
RECEIPTS:					
INVESTMENT INCOME:					
INTEREST	20,936.22		64,584.82		
UNREALIZED GAIN/LOSS-INVESTMENT	-58,046.00		-146,476.19		
ACCRETION/AMORTIZATION	995.60		3,554.67		
			-36,114.18		-78,336.70
TOTAL RECEIPTS:			-36,114.18		-78,336.70
DISBURSEMENTS:					
ADMINISTRATIVE EXPENSES:					
TRUSTEE/CUSTODIAN	502.79		1,529.14		
INVESTMENT ADVISORY FEES	1,173.15		3,527.41		
CONSULTING	502.79		1,511.80		
			2,178.73		6,568.35
TOTAL DISBURSEMENTS:			2,178.73		6,568.35
NET ASSETS - END OF PERIOD			20,109,026.58		20,109,026.58



Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: April 9, 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
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Jonathan Czarniecki Risk Control Consultant jczarniecki@jamontgomery.com Office: 856-446-9205	Lauren Gershman Administrative Assistant lgershman@jamontgomery.com Office: 856-446-9279

LOSS CONTROL SURVEYS

- City of Camden on March 3, 2021
- City of Gloucester on March 5, 2021
- Township of Gloucester on March 9, 2021
- Township of Gloucester on March 10, 2021
- Borough of Clementon on March 10, 2021
- Borough of Lawnside on March 11, 2021
- Borough of Brooklawn on March 17, 2021
- Borough of Haddonfield on March 17, 2021

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Borough of Laurel Springs on March 12, 2021

MEETING ATTENDED

- Claims Meeting on March 19, 2021
- Executive Committee Meeting on March 22, 2021

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
April 23, 2021	Claims Committee Meeting	Telephonic / Zoom
April 26, 2021	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://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.

- March 3 - SD Message - Safety Alert – Scott SCBA AV-3000 HT facepiece
- March 4 - MEL Safety Institute (MSI) Website – New and Improved!
- March 8 - New MSI Bulletin: OSHA Guidance for Returning to Work
- March 16 - NEW BULLETIN – Best Housekeeping Practices
- March 22 - Did You Know? – Camden JIF

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 Park	4
Brooklawn	1
Cherry Hill	10
Chesilhurst	4
Clementon	3
Gloucester City	2
Gloucester Township	12
Haddon Heights	4
Hi-Nella	4
Runnemede	1
Somerdale	1
Winslow	4

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.njmcl.org or email the video library at mclvideolibrary@jamontgomery.com.

MSI DVD	
Municipality	Number of Videos
Laurel Springs	2

MSI LIVE

MSI LIVE features real-time, instructor-led classes 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.

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

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

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

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

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 2/22/2021 To 3/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - TD Equipment Finance Inc. I - Winslow Township	its successors and assigns 2059 Springdale Road Cherry Hill, NJ 08003	RE: Lease #40162514. Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of a 2019 Ford E450 Ambulance, vin #1FDXE4FS5KDC39292., valued at \$119,260 for the Winslow EMS. Lease #40162514. Winslow Emergency Medical Services Foundation, Inc., located at 2 North Route 73, Cedar Brook, NJ 08108, is covered under the Township of Winslow	2/24/2021 #2801275	GL AU EX WC OTH
H - Camden County College I - Winslow Township Fire District #1	Regional Emergency Training Center 420 Woodbury-Turnersville Rd Blackwood, NJ 08012	RE: Use of Burn Building. Evidence of insurance with respects to the use of Burn Building facilities for training.	2/26/2021 #2806099	GL AU EX WC
H - Parkview at Collingswood I - Borough of Collingswood	Urban Renewal Owner LLC 160 Clubhouse Road King of Prussia, PA 19406	RE: Police occupying space at facility. The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the police having an office at the facility	3/2/2021 #2813734	GL AU EX WC OTH
H - Live Nation Worldwide, Inc. I - City of Camden	9348 Civic Centre Drive Beverly Hills, CA 90210	RE: use of BB&T Pavilion for a FEMA Vaccination Site. The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of facilities at BB&T Pavilion in Camden, NJ for a FEMA Vaccination Site.	3/3/2021 #2814343	GL AU EX WC
H - Parking Authority of the City of I - City of Camden	Camden 10 Delaware Ave Camden, NJ 08102	RE: use of Lot 1 for parking for a FEMA Vaccination Site. The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of Lot 1 for parking for a FEMA Vaccination Site.	3/3/2021 #2814412	GL AU EX WC
H - Cherry Hill Fire District #13 I - Borough of Collingswood	1100 Marlkrass Road Cherry Hill, NJ 08003	RE: Borrowing a 2003 Seagrave Engine Fire Truck, vin #T2083. Evidence of insurance with respects to the Collingswood Fire Department borrowing a 2003 Seagrave Engine Fire Truck, vin #T2083.	3/8/2021 #2815769	GL AU EX WC
H - Posel Voorhees, LLC and Posel I - Township of Voorhees	Management 212 Walnut Street Philadelphia, PA 19106	Certificate Holder is included as additional insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to use of premises for the	3/11/2021 #2816320	GL AU EX WC

03/22/2021

1 of 1

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 1FDRF3B6XLED60193 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

1 of 1

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 2/22/2021 To 3/22/2021

		Voorhees Police Car Show at Ritz Plaza, 900 Rt 561, Voorhees, NJ 08043.		
H - New Jersey Transit c/o Greystone I - Borough of Berlin	Realty Estate Dept 7th fl One Penn Plaza East Newark, NJ 07105	RE: Train station - Lease #0401-1629-01 Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to station parcel aka train station 1.7 acres, block 99, NJT lease #0401-1629-01.	3/15/2021 #2817229	GL AU EX WC
H - KS State Bank and/or Its Assigns I - Borough of Bellmawr	1010 Westloop, PO Box 69 Manhattan, KS 66505	RE: 2021 Ford Explorer, vin #1FM5K8AB0MGB04558 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 the lease of a 2021 Ford Explorer, vin #1FM5K8AB0MGB04558, valued at \$31,667.	3/18/2021 #2821574	GL AU EX WC OTH
Total # of Holders: 9				

03/22/2021

1 of 1



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%
March	\$235,297.95	\$136,201.93	\$99,096.02	42.12%
TOTAL 2021	\$660,270.70	\$382,996.38	\$277,274.32	41.99%

Monthly & YTD Summary:

PPO Statistics	March	YTD
Bills	243	603
PPO Bills	223	553
PPO Bill Penetration	91.77%	91.71%
PPO Charges	\$223,319.16	\$628,275.61
Charge Penetration	94.91%	95.15%

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

1st Quarter 2021 - Workers' Comp Injury Review

Claims Reported:

2021

Report Only
Medical Treatment
Total FROI's

1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2021
40				40
107				107
147				147

2020

Report Only
Medical Treatment
Total FROI's

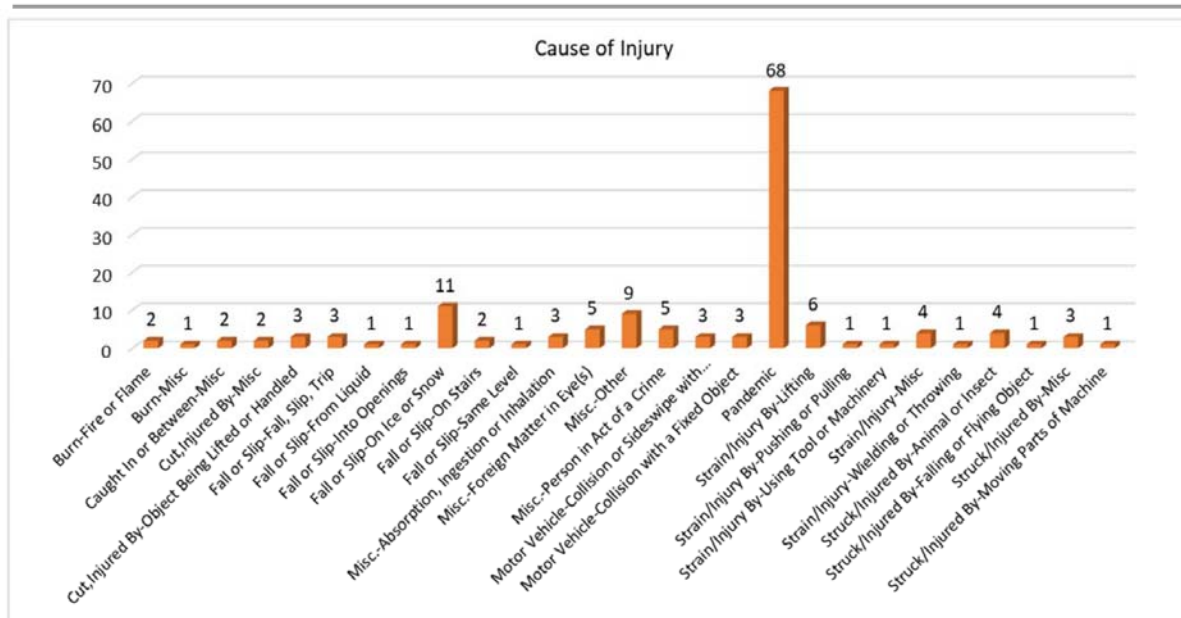
1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2020
13	71	41	32	157
67	71	98	195	431
80	142	139	227	588

Claim Statistics:

- **20** Open and actively treating; **6** remain out-of-work; **6** Released to TD/ **3** Accommodated; **8** RTW FD
- **22** Employees had Lost Time (more than 7 days out of work)

COVID-19 Claims:

- **68** Reported during the quarter, representing 46% of total injuries



APPENDIX I – MINUTES

March 22, 2021 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MARCH 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	Absent
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 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, Harry Earle
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
Lorraine Azzarano, Winslow Fire District
Dawn Amadio, Pine Valley
Jason Asuncion, Camden City
Ken Cheeseman, Laurel Springs
John Foley, Cherry Hill Fire District
Edward Hill, Lawnside
Bonnie Taft, Oaklyn Borough
Eleanor Kelly, Runnemede
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
John McCrudden	Hardenbergh Insurance
Terry Mason	M&C Insurance
Emily Koval	PERMA
Karen Kamprath	PERMA
Robyn Walcoff	PERMA

APPROVAL OF MINUTES: OPEN SESSION OF FEBRUARY 22, 2021

MOTION TO APPROVE THE OPEN MINUTES OF FEBRUARY 22, 2021

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

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)**

The Executive Director advised included in the agenda were 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.

Executive Director Hrubash advised Senate Bill S3375 which will have a major effect on the cost of insuring workers compensation. Mr. Grubb's memorandum summarizes some of the issues including how nurse case management, which definitely helps the fund keep their cost down, could be heavily affected by this new bill. One of the great things about workers compensation in New Jersey is that the employer directs medical care throughout the process and this bill reduces the Fund's ability to just the initial assignments. Additionally, the legal costs have always been capped and this new legislation would change that creating a fee shifting situation as we experience with EPL.

Mr. Grubb and Mr. Hrubash had a meeting with the bill sponsor's office and it was well received. The main objective is to defeat the bill, to which there appears to be a lot of opposition. Unlike the sexual molestation and fire fighter cancer legislation, bills that were being fast tracked, the strategy was to negotiate a compromise to lessen the impact on workers compensation for public entities. Mr. Hrubash suggested the intent of Mr. Grubb's letter was to expect a major increase at the MEL level next year due to these changing conditions and advised he would keep the Commissioners informed as things develop.

Executive Director Hrubash advised the excess insurer insures just about most of the public entities in the country and they have a lot of hospital clients as well and they are absolutely terrified right now of all the claims and how they are going to be handled. There is a challenge over whether the communicable disease endorsement is going to be interpreted. The MEL looks at it as all these claims should be one occurrence which would put less stress on the membership but despite that the MEL is going to honor that one occurrence and absorb whatever we end up agreeing with the carrier. The carrier's opinion right now is it may not be one occurrence and the MEL is trying to work through that. The Department of Labor also eliminated the pension offset for accidental disability claims, and making workers compensation the sole remedy. Mr. Grubb and Mr. Hrubash are scheduling a meeting with the Insurance Commissioner to address this and Senate Bill 3375. When all these issues comes together it is kind of a serious situations, but the good thing is, is that the MEL is very strong financially and we will come up with a strategy to get through this. Mr. Hrubash asked if there were any questions.

In response to Commissioner Shannon's question on pending legislation and nurse case managers, Executive Director Hrubash said there is a single sponsor in the Senate whom is Senator Singleton of Burlington County. Mr. Grubb and Mr. Hrubash have talked with him in the past, on firefighter cancer. This bill started involving a consortium of attorneys, in which they had bad experiences on two or three claims, which really should not dictate how workers comp should be handled. Mr. Hrubash said it is legal fee based and when it is broken down it not in the benefit of the employer or the Joint Insurance Funds. Commissioner Passanante said he would be happy to take this information up through the channels of the League of Municipalities and the Conference of Mayors Legislative Committees. Mr. Hrubash thanked Commissioner Passanante for offering the assistance, and will send documentation to forward to both

committees.

In response to Commissioner DiAngelo regarding Senate Bill 3375, Executive Director said the cap on the attorney fees are 20% and that is if a claim contested they would get up to 20% of the total claim where right now they are limited to approximately \$20,000.

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.

The Executive Director reported the MEL Fund Attorney is finalizing a bulletin and a sample Ordinance for membership to consider in collaboration with their legal counsel. The bulletin outlines the various area of concerns stemming from this new legislation.

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.

Executive Director Hrubash said the MEL Underwriting Manager Edward Cooney will spend a few minutes reviewing Version 2 of the Cyber Risk Management program. Mr. Cooney said the MEL Cyber Task Force has finally released Version 2 of the Cyber Risk Program. A lot of the changes are cosmetics some better clarification for certain items. Being mindful, not to completely disrupt the hard work everyone's done members who are in compliance with Tiers 1 and 2 already, are grandfathered in until January 1, 2022 for the new requirements. The new program now has a Tier 3, which can get the member deductible down to zero dollars. He advised the new Cyber Risk Management Program documents can be found on the njmel.org website. He added that the MEL was ahead of the game with respect to other public entities but also in general for organizations across the country about cyber security. It took until last month for insurance companies to start asking the questions that MEL Underwriting has been asking for the past four or five years. He asked if there were any questions and then concluded his report.

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.

Ms. Read reported that the 2021 Rosters will be updated and once the filing notice is received. Once 2021 Roster is updated all Fund Commissioners will receive an email with their log in information and pin number. Last year due to the pandemic the deadline for filing was extended to April 30th and it is anticipated that will be the case again in 2021.

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 as December 31, 2020 stands at \$8.1 million which is a great start. Also reflected is the year to date change which majority of that was the dividend released this past year. Financially the Camden JIF is doing well. On page 14 is the Expected Loss Ratio Analysis and this report that compares where you are versus where they actuary targeted. Executive Director said this is a glowing report, which is a compliment not only to the Commissioners, the safety program, in claims and the administrator as well. On page 15 was the Lost Time Accident Frequency the February 2021 report shows the Camden JIF at 0.53 which is fantastic. Executive Director mentioned the report does not include Covid-19 claims.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 21-14 March 2021 Vouchers

Closed	\$16,958.00
TOTAL 2020	\$56,900.00
TOTAL 2021	\$177,623.55
TOTAL	\$251,481.55

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

Closed	4,566.00
2017	56,496.64
2018	70,235.62
2019	28,090.03
2020	476,961.49
2021	24,375.72
TOTAL	660,725.50

MOTION TO APPROVE THE MARCH 2021 VOUCHERS RESOLUTION 21-14

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

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF FEBRUARY 2021 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Gallagher
Second: Commissioner Wolk
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Fund Attorney highlighted the employee manuals, handbook and risk management training. Attorney Nardi said this is probably the most extensive review and change in program since it was first instituted, and for those that were around at that time, it really took some time for all members to get on board. Attorney Nardi suggested that in light of the changes that have been made, the new laws we are facing, and the fact that we are in the middle of a pandemic November 1

is a real deadline, and it is important for members to be engaged. There are ordinances that are required and in order to meet the November deadline members should have the ordinances for the first reading in September. Attorney Nardi discussed the cannabis legislation and the vaccination issues of whether or not vaccinations should be mandatory and what the exceptions are. Everyone should be well versed in all of them and in many of these employment cases they are very fact sensitive. Member towns should know which questions they can ask and which questions they cannot ask. Member towns should be ready to seek counsel and to make sure that they are following the right protocols.

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 01/22/21 to 02/22/21 was included in the agenda on pages 35 – 37. Underwriting Manager Edward Cooney said there was a notice released a week or two ago that Microsoft Exchange had a major vulnerability. Microsoft released information on how to patch that so make sure you address that right away. Many members could currently have malicious packages on their systems right now.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for February 2021 where there was a savings of 45.0% for February. Ms. Goldstein reported 14 new Covid claims since last reported which brings the JIF total to 444 Covid claims since the beginning of the pandemic.

Monthly Activity Report Part of Minutes.

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

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion:	Commissioner Gallagher
Second:	Commissioner Shannon
Roll Call Vote:	9 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	Unanimous

MEETING ADJOURNED: 5:54 PM

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

APPENDIX II – MEL, RCF, EJIF



Municipal Excess Liability Joint Insurance Fund

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

To: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Subject: March 26, 2021 MEL Report

☐ **Management Committee:** Board of Fund Commissioners approved and memorialized the actions of the Management Committee during their March 9th; minutes of the meeting were distributed to the board.

- **Employment Practices Program:** Extend the deadline for EPL Compliance from June 1st to November 1st to provide MEL members' additional time to complete the program requirements.
- **York (Sedgwick):** York is the third party administrator managing the MEL's property claims and made requests for contract language changes as part of their RFP response for the current contract period. Fund Attorney reviewed the requested changes but did not recommend all. Board of Commissioners accepted recommendation included in confidential memorandum and authorized the release of an Competitive Contract RFP for Property Claims Administrator.
- **Legislative Issues:** A Professional Services contract was awarded to Princeton Public Affairs Group (PPAG) to work on a bill introduced by Senator Troy Singleton that would significantly impact the costs of workers' compensation. Fees are \$5,000 a month not to exceed \$40,000.
- **Legalization of Cannabis:** Resolution 17-21 was adopted to appoint Matthew Giacobbe, Esquire, as a professional service to provide support in addresses question raised by member concerning personnel matters and cannabis. Fees are hourly rate of \$190 not to exceed \$7,500.
- **Background Checks:** The "Protecting Children from Absue" model policy calls for expanded background checks for employees and volunteers. Committee authorized the MEL to issue an RFQ for Background Checks; the bid specification was drafted by the Fund Attorney and the QPA.

☐ **RCF:** The RCF met at 9:20AM. In addition, the RCF held its 2021 reorganization

meeting on January 6, 2021; a copy of Commissioner Clarke's report of the meeting was submitted to the board.

- ❑ **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.
- ❑ **2021 MEL, MR HIF & NJCE JIF 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. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

Agenda was submitted. It was noted that this was also the topic of the MEL's "Power of Collaboration" Ad in the League of Municipalities magazine. A Zoom invite with registration instructions has been emailed; please contact the Fund office for more information.

- ❑ **Cyber Claims:** Effective January 1, 2021 the MEL will participate in the \$175,000 excess of a local JIF's retention of \$25,000 for cyber liability. A memo outlining the claims handling procedure to manage the new structure for cyber liability coverage was submitted. Although bills will be issued to members, the MEL (liability claims adjuster) will pay the deductible and MEL retention & bill back the deductible to members.
- ❑ **June meeting:** Currently, the June meeting has been scheduled as an "in person" meeting at the Forsgate Country Club. The Board voted to change meeting to virtual.
- ❑ **2021-2022 Insurance Crisis and Accidental Disability Pensions:** Executive Director distributed two memorandums concerning emerging issues that would increase insurance costs. The MEL has begun working with various professionals in an effort to control the impact of these matters. This will be discussed at the MEL Retreat by the Management Committee in greater detail.
- ❑ **Legislative Committee:** Committee met on March 18, 2021 and submitted their minutes/report to the board.
- ❑ **Marketing Committee:** Committee met on March 18, 2021 and submitted their minutes/report to the board.
- ❑ **Safety & Education Committee:** Committee met on January 22, 2021 and submitted their minutes/report to the board.
- ❑ **Coverage Committee:** Committee is in the process of scheduling a meeting for April.

- ❑ **Cyber Task Force:** The MEL's Cyber Task Force completed the modifications to the MEL's Cyber Risk Management Program and released the second version on Monday, March 8th. Included with the Underwriting Manager's report was a memorandum summarizing the new program.
- ❑ **Claims Committee:** The Claims Review Committee met on January 6th and March 3rd; minutes of these meetings were sent to the full MEL Board separately from the agenda. The Claims Review Committee is scheduled to meet next on May 5th.



Municipal Excess Liability Residual Claims Fund

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

March 26, 2021

Memo to: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: RCF March 2021 Meeting

2021 Fiscal Management Plan Amendment: The Fund Office has been notified that Ms. Lauren Jensen is no longer with Lenape Claims Management. Ms. Jensen is an authorized signer on the Lenape claims accounts therefore she should be removed. The Board of Fund Commissioners accepted the recommendation to amend the Fiscal Management Plan to remove Ms. Jensen from the signatory list.

2021 MEL, MRHIF and NJCE Educational Seminar: The 2021 10th Annual Educational Seminar sponsored by the MEL Joint Insurance Fund (MEL), the Municipal Reinsurance Health Insurance Fund (MRHIF) and the New Jersey Counties Excess Joint Insurance Fund (NJCE JIF) seminar will be held virtually on the mornings of Friday, May 14th and Friday, May 21. The agenda includes two ethics courses, and presentations on implicit bias, insurance market conditions, proposals to change the Workers' Compensation law and a discussion of proposed changes to the Affordable Care Act. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and Municipal Reinsurance Health Insurance Fund (MR HIF) members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs. Attached is the agenda; this will also be the topic of the MEL's "Power of Collaboration" Ad in the League of Municipalities magazine. A Zoom Invite with registration instructions will be emailed to members shortly.

2021-2022 Insurance Crisis and Accidental Disability Pensions: Two memorandums prepared by David Grubb, MEL Executive Director, concerning emerging issues that will increase insurance costs were distributed. The MEL has begun working with various professionals in an effort to control the impact.

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 Fund Attorney prepared a bulletin that was distributed for review.

EJIF Environmental Alert: The EJIF Environmental Alert released this month addresses the environmental impacts of New Jersey's Legalized Cannabis bill.

RCF Professionals Contracts: The professional contracts were reviewed and cosmetic updates and clarifications were made. None of the changes modified the intent. Contracts are currently being distributed for signatures.

Financial Disclosures: JIF Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. It is anticipated the Division of Local Government Services will distribute a notice with filing instruction in March with a deadline to file by April 30th.

Claims Committee: The Claims Review Committee met on January 6, 2021 and March 3, 2021; minutes of the January meeting were distributed under separate cover.

June Meeting: As a reminder this meeting is scheduled for June 2, 2021 at 10:30AM. The meeting was originally scheduled to be held in person at the Forsgate Country Club, however in an abundance of caution, this meeting will be held telephonically via Zoom.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: March 26, 2021

TO: Fund Commissioners
Camden County Municipal Joint Insurance Fund

FROM: Commissioner Joseph Wolk

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

REVISED 2021 BUDGET AND PROFESSIONAL FEE AMENDMENT RESOLUTION- The revised 2021 budget and Resolution #16-21 were included in the agenda. The revisions reflect new members added to the local JIFs for 2021 and associated professional fee contract increases. A motion was passed approving the revisions to the 2021 budget. In addition, Resolution #16-21 was adopted amending the contracted amounts of certain professionals and service organizations.

NEWARK BAY II (FEDERAL LITIGATION) - A Federal litigation has now been filed in regards to this case. The Third-Party Plaintiffs group filed a complaint against the Passaic Valley Sewerage Commission and the associated municipalities. The EJIF will respond on behalf of their insureds, as the Fund did in the State litigation. Letters have been sent to our insureds, and the Fund Professionals are in the process of scheduling zoom virtual meetings with all involved.

STORMWATER VIDEO PRODUCTION – Resolution #17-21 was adopted authorizing the award of a Required Disclosure Contract with Kurt Voltmann, for Municipal Stormwater Training Video Procurement RFQ 1-2021 in an amount not to exceed \$17,620. In addition, the Executive Board approved a fee not to exceed \$30,000 to First Environment for the re-write of the stormwater training videos and production.

ACTUARIAL IBNR REPORT- Mr. Kullman of Aon was present at the meeting and gave a report on the actuarial IBNR estimates for the E-JIF valued as of December 31, 2020.

NEXT MEETING- The next meeting of the EJIF is scheduled for Wednesday, June 2, 2021
- *Location to be Determined.*

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2021 PROPOSED BUDGET BASED ON 2010 CENSUS					
3/16/2021 18:18					
	2021 Adopted	South Brunswick - New Member	Haddon Heights - Returning Member	2021 Revised	
	TOTAL	CNTRL JIF	CAM JIF	TOTAL	
I. Claims and Excess Insurance					
Claims					
1 Third Party (Non-Site Specific)	413,645	4,034	694	418,373	
2 On Site Cleanup (Site Specific)	234,179	2,285	393	236,857	
3 PO Pollution Liability	157,579	1,536	264	159,379	
4 Tank Systems	212,294	2,069	356	214,719	
5 DMA Waste Sites (Superfund Buyout)	1,170,898	11,418	1,965	1,184,281	
6 LFC	29,002			29,002	
7 Total Loss Fund	2,217,597	21,342	3,672	2,242,611	
8					
9 II. Expenses, Fees & Contingency					
10 Professional Services					
11 Actuary	62,500			62,500	
12 Attorney	86,979	849	146	87,974	
13 Auditor	16,936			16,936	
14 Executive Director	321,143	3,130	539	324,812	
15 Treasurer	20,887			20,887	
16 Legislative Agent	45,000			45,000	
17 Underwriting Managers	254,357	2,481	427	257,265	
18 Environmental Services	454,897	4,437	764	460,098	
19 Claims Administration	30,066	291	50	30,407	
20					
21 Subtotal - Contracted Prof Svcs	1,292,765	11,188	1,926	1,305,879	
22					
23 Non-Contracted Services					
24 Postage	5,617	54	9	5,680	
25 Printing	4,361	42	7	4,410	
26 Telephone	2,491	25	4	2,520	
27 Expenses contingency	15,203	150	26	15,379	
28 Member Testing	8,233	79	14	8,326	
29					
30 Subtotal - Non-contracted svcs	35,905	350	60	36,315	
31					
32 Subtotal-Contracted/Non-contracted svcs	1,328,670	11,538	1,986	1,342,194	
33					
34 Excess Aggregate Insurance	508,143.00			508,143	
35					
36 General Contingency	214,884.00	8,746	1,507	225,137	
37					
38 Total Exp, Fees & Contingency	2,051,697	20,284	3,493	2,075,474	
39					
40 TOTAL JIF APPROPRIATIONS	4,269,294	41,626	7,165	4,318,085	

APPENDIX III

Cannabis Legislation Memorandum and Bulletins & Covid-19 Vaccine Bulletin

DORSEY & SEMRAU

FRED SEMRAU
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OF COUNSEL:
JOHN H. DORSEY (1937-2018)
JOHN P. JANSEN

MEMORANDUM – PRIVILEGED AND CONFIDENTIAL

TO:

FROM: Fred Semrau, Esq.

DATED: February 24, 2021

RE: LEGAL UPDATE – ADOPTED NEW JERSEY CANNABIS LEGISLATION

In response to the legalization of cannabis and the legislation signed by the Governor on February 22, 2021, we are providing you with an immediate overview of some of the issues and decisions that the governing body will need to consider over the next few months.

1. Deadline for recreational cannabis “opt-out” zoning ordinances:

The law provides that municipalities will have until August 21, 2021 to adopt ordinances to opt out of certain recreational cannabis business operations at the municipal level. This time period will provide ample opportunity to take the appropriate and legal steps to effectuate local policy.

2. Areas of consideration to be addressed as a result of this legislation:

- A. Enforcement & Public Safety:** The Attorney General is currently in the process of communicating with Chiefs of Police throughout the State. Police departments will have a host of legal and enforcement considerations. We will certainly be available for any questions the Chief may have.
- B. Zoning:** In the coming months, an important decision will need to be made as to whether the municipality wishes to prohibit or permit recreational cannabis businesses, including cultivation and retail (but not delivery) from operating within its boundaries. If the municipality does not enact an ordinance by August 21, 2021 prohibiting operation, it will automatically lose the ability to restrict cultivation and wholesale in any industrial zones. Additional, retail sale will be considered a conditional use in business/commercial zones. If the municipality adopts ordinances to allow these types of uses, it will also be authorized to adopt ordinances requiring local licensure, limiting the number and type of businesses, and restricting the time, location and manner of operations. However, if a municipality does nothing at all by August 21, 2021, it will lose the ability to zone and/or restrict these types of businesses for the next five (5)

years. If a municipality does nothing and a business becomes operational, the municipality cannot then prohibit that business from operating after the five-year period runs.

- C. **Employment Practices:** There will be areas of concern and potential changes to your Employment Policies and Procedures regarding the use or impact on cannabis in the workplace, as well as its effect on all aspects of municipal operations. Importantly, nothing within this legislation prevents a municipality from enforcing its rules regarding a "drug-and-alcohol-free" work place. Moreover, while recreational cannabis is now legal in New Jersey, municipal employees found to be under the influence of alcohol or drugs during work hours will not be tolerated. Municipal employees still remain subject to all other local, State and federal laws that may apply to their position (i.e., Commercial Driver's License law, which preclude anyone from driving a commercial vehicle and using cannabis). To that end, Personnel Policy Manuals should be reviewed and updated, especially as to drug testing, to convey the municipal employer's expectations in consideration of this new legislation.
- D. **Taxation:** Depending on the types of licenses the municipality decides to permit, the law provides that a municipal tax may be imposed upon 1) the transfer of cannabis items from one cannabis establishment to another, 2) receipts of retail sales of cannabis items to individual customers, or 3) the transfer by a concurrent license holder of cannabis items from the license holder's establishment that is located in the municipality to any of the other license holder's establishments. The municipality is free to set its own tax rates, so long as these rates do not exceed two (2) percent of receipts or, in the case of sales by a cannabis wholesaler, one (1) percent of receipts.

3. Next Steps:

At this time, we strongly urge you to take the temperature of the governing body and determine what general direction you want to take with respect to local decisions:

- 1. Prohibit the sale of cannabis for recreational use to the fullest extent available by law in the form of licensing (this will not prohibit personal recreational use within the municipality); or
- 2. Permit licensing and sale of recreational cannabis to the fullest extent as permitted by law, or with local restrictions; or
- 3. Take a hybrid approach by permitting certain licenses, i.e., cultivation, but precluding others, such as retail sale.

In the meantime, we will use our expertise in all of these areas to provide you with appropriate legal guidance based on your direction in the coming weeks. As always, we are available to answer any questions or concerns.



Municipal Excess Liability Joint Insurance Fund

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BULLETIN

TO: All Members

FROM: Fred Semrau, Fund Attorney
Dave Grubb, Executive Director
Joseph Hrubash, Executive Director

DATED: March 24, 2021

RE: New Jersey Cannabis Legislation – Legal Update

Some of our members have inquired about the recently enacted New Jersey legislation pertaining to recreational cannabis, as it relates to local licensing and zoning. Municipalities have until August 21, 2021 to make critical zoning decisions as to the six different cannabis licenses that have been established by our Legislature. While recreational cannabis use is now legal throughout the State, certain aspects regarding its cultivation, manufacturing, wholesaling, distribution, retail sales and delivery involve decisions that may be made on the local level.

Unless a community formally opts out of some or all of the above types of recreational cannabis businesses by adopting an "opt out" ordinance by the August 21, 2021 deadline, it will be deemed to have opted in for same and is locked in for a period of five years. During the five-year period, the community cannot reverse its opt-in status and if a recreational cannabis business opens, it cannot be legislated out after the five years. On the other hand, communities that opt-out of certain cannabis business activity may reverse that decision at any time by adopting a revised ordinance.

If your community wishes to consider opting-out of certain business type before August 21, 2021, we encourage you to share this draft ordinance with your Municipal Attorney and Planner as a starting point. It is critical that your Governing Body discusses these important policy considerations and acts prior to August 21, 2021 on cannabis licenses and local zoning.

As to employment concerns, the MEL recommends an update on employment practices policy considerations regarding cannabis. With respect to commercial driver's license (CDL) and non-CDL driver policies, we encourage you to visit the MEL website at <https://njmel.org/mel-safety-institute/model-policies/driver-policies/> for additional suggested policy information.

The MEL will continue to monitor recreational cannabis legislation and provide information as to its impact on our members.

ORDINANCE NO. __-2021

**AN ORDINANCE OF THE [GOVERNING BODY] OF [MUNICIPALITY]
PROHIBITING THE OPERATION OF ANY CLASS OF CANNABIS
BUSINESSES WITHIN ITS GEOGRAPHICAL BOUNDARIES AND
AMENDING CHAPTER [NUMBER] OF THE [MUNICIPALITY] CODE**

WHEREAS, in 2020 New Jersey voters approved Public Question No. 1, which amended the New Jersey Constitution to allow for the legalization of a controlled form of marijuana called "cannabis" for adults at least 21 years of age; and

WHEREAS, on February 22, 2021, Governor Murphy signed into law P.L. 2021, c. 16, known as the "New Jersey Cannabis Regulatory, Enforcement Assistance, and Marketplace Modernization Act" (the "Act"), which legalizes the recreational use of marijuana by adults 21 years of age or older, and establishes a comprehensive regulatory and licensing scheme for commercial recreational (adult use) cannabis operations, use and possession; and

WHEREAS, the Act establishes six marketplace classes of licensed businesses, consisting of:

- Class 1 Cannabis Cultivator license, for facilities involved in growing and cultivating cannabis;
- Class 2 Cannabis Manufacturer license, for facilities involved in the manufacturing, preparation, and packaging of cannabis items;
- Class 3 Cannabis Wholesaler license, for facilities involved in obtaining and selling cannabis items for later resale by other licensees;
- Class 4 Cannabis Distributor license, for businesses involved in transporting cannabis plants in bulk from one licensed cultivator to another licensed cultivator, or cannabis items in bulk from any type of licensed cannabis business to another;
- Class 5 Cannabis Retailer license for locations at which cannabis items and related supplies are sold to consumers; and
- Class 6 Cannabis Delivery license, for businesses providing courier services for consumer purchases that are fulfilled by a licensed cannabis retailer in order to make deliveries of the purchased items to a consumer, and which service would include the ability of a consumer to make a purchase directly through the cannabis delivery service which would be presented by the delivery service for fulfillment by a retailer and then delivered to a consumer.

WHEREAS, Section 3 of the Act defines a “cannabis establishment” as “a cannabis cultivator, a cannabis manufacturer, a cannabis wholesaler, or a cannabis retailer”); and

WHEREAS, Section 31a of the Act authorizes municipalities to adopt by ordinance regulations governing the number of (1) cannabis establishments, (2) cannabis distributors and (3) cannabis delivery services, except for the delivery of cannabis items and related supplies by a cannabis delivery service based and initiated from outside of the municipality; and

WHEREAS, Section 31a of the Act also authorizes municipalities to adopt by ordinance regulations governing the local licensing endorsement, location, manner and times of operation of cannabis establishments and cannabis distributors, and the location and manner of cannabis delivery services, and establishing civil penalties for the violation of any such regulations; and

WHEREAS, Section 31b of the Act authorizes municipalities to prohibit by ordinance the operation of any one or more classes of cannabis establishments, distributors, or delivery services anywhere in the municipality, except for the delivery of cannabis items and related supplies by a delivery service based and initiated from outside of the municipality; and

WHEREAS, Section 31b of the Act also stipulates, however, that any municipal regulation or prohibition must be adopted within 180 days of the effective date of the Act (i.e., by August 21, 2021); and

WHEREAS, pursuant to Section 31b of the Act, the failure to do so shall mean that for a period of five years thereafter, the growing, cultivating, manufacturing, selling and reselling of cannabis and cannabis items shall be permitted uses in all industrial zones, and the retail selling of cannabis items to consumers shall be a conditional use in all commercial and retail zones; and

WHEREAS, at the conclusion of the initial and any subsequent five-year period following a failure to enact local regulations or prohibitions, the municipality shall again, in 2026, have 180 days to adopt an ordinance regulating or prohibiting cannabis businesses, but any such ordinance would be prospective only and would not apply to any cannabis business already operating with appropriate approvals within the municipality; and

WHEREAS, the [GOVERNING BODY] of [MUNICIPALITY] has determined that, due to the detrimental impacts that permitting one or more classes of cannabis business might have on New Jersey municipalities in general, and on our community in particular, it is at this time necessary and appropriate, and in the best interest of the health, safety and welfare of the [MUNICIPALITY]’s residents and members of the public who visit, travel, or conduct business in the [MUNICIPALITY], to amend the [MUNICIPALITY]’s

regulations to prohibit all manner of cannabis/marijuana-related within the geographic boundaries of the [MUNICIPALITY].

NOW THEREFORE, BE IT ORDAINED, by the [GOVERNING BODY] of the [MUNICIPALITY] in the County of Morris and State of New Jersey, as follows:

SECTION 1. Article _____ of Chapter _____, of the [MUNICIPALITY] Code is hereby amended to read as follows:

§_____ Definitions.

For purposes of this Chapter, the following definitions shall apply:

“Cannabis” means all parts of the plant *Cannabis sativa* L., whether growing or not, the seeds thereof, and every compound, manufacture, salt, derivative, mixture, or preparation of the plant or its seeds, except those containing resin extracted from the plant, which are cultivated and, when applicable, manufactured in accordance with P.L. 2016, c. 16 for use in cannabis products as set forth in this act, but shall not include the weight of any other ingredient combined with cannabis to prepare topical or oral administrations, food, drink, or other product. “Cannabis” does not include: medical cannabis dispensed to registered qualifying patients pursuant to the “Jake Honig Compassionate Use Medical Cannabis Act,” P.L.2009, c.307 (C.24:6I-1 et al.) and P.L.2015, c.158 (C.18A:40-12.22 et al.); marijuana as defined in N.J.S.2C:35-2 and applied to any offense set forth in chapters 35, 35A, and 36 of Title 2C of the New Jersey Statutes, or P.L.2001, c.114 (C.2C:35B-1 et seq.), or marihuana as defined in section 2 of P.L.1970, c.226 (C.24:21-2) and applied to any offense set forth in the “New Jersey Controlled Dangerous Substances Act,” P.L.1970, c.226 (C.24:21-1 et al.); or hemp or a hemp product cultivated, handled, processed, transported, or sold pursuant to the “New Jersey Hemp Farming Act,” P.L.2019, c.238 (C.4:28-6 et al.).

“Cannabis cultivator” means any licensed person or entity that grows, cultivates, or produces cannabis in this State, and sells, and may transport, this cannabis to other cannabis cultivators, or usable cannabis to cannabis manufacturers, cannabis wholesalers, or cannabis retailers, but not to consumers.

“Cannabis delivery service” means any licensed person or entity that provides courier services for consumer purchases of cannabis items and related supplies fulfilled by a cannabis retailer in order to make deliveries of the cannabis items and related supplies to that consumer, and which services include the ability of a consumer to purchase the cannabis items directly through the cannabis delivery service, which after presenting the purchase order to the cannabis retailer for fulfillment, is delivered to that consumer.

“Cannabis distributor” means any licensed person or entity that transports cannabis in bulk intrastate from one licensed cannabis cultivator to another licensed cannabis cultivator, or transports cannabis items in bulk intrastate from any one class of licensed cannabis establishment to another class of licensed cannabis establishment, and may

engage in the temporary storage of cannabis or cannabis items as necessary to carry out transportation activities.

"Cannabis establishment" means a cannabis cultivator, a cannabis manufacturer, a cannabis wholesaler, or a cannabis retailer.

"Cannabis manufacturer" means any licensed person or entity that processes cannabis items in this State by purchasing or otherwise obtaining usable cannabis, manufacturing, preparing, and packaging cannabis items, and selling, and optionally transporting, these items to other cannabis manufacturers, cannabis wholesalers, or cannabis retailers, but not to consumers.

"Cannabis retailer" means any licensed person or entity that purchases or otherwise obtains usable cannabis from cannabis cultivators and cannabis items from cannabis manufacturers or cannabis wholesalers, and sells these to consumers from a retail store, and may use a cannabis delivery service or a certified cannabis handler for the off-premises delivery of cannabis items and related supplies to consumers. A cannabis retailer shall also accept consumer purchases to be fulfilled from its retail store that are presented by a cannabis delivery service which will be delivered by the cannabis delivery service to that consumer.

"Cannabis wholesaler" means any licensed person or entity that purchases or otherwise obtains, stores, sells or otherwise transfers, and may transport, cannabis items for the purpose of resale or other transfer to either another cannabis wholesaler or to a cannabis retailer, but not to consumers.

§ _____ Cannabis establishments, distributors and delivery services prohibited.

Pursuant to section 31b of the New Jersey Cannabis Regulatory, Enforcement Assistance, and Marketplace Modernization Act (P.L. 2021, c. 16), all cannabis establishments, cannabis distributors or cannabis delivery services are hereby prohibited from operating anywhere in the [MUNICIPALITY], except for the delivery of cannabis items and related supplies by a licensed cannabis delivery service based and initiated from a cannabis delivery service licensed location outside of the [MUNICIPALITY].

SECTION 2. Any article, chapter, section, paragraph, subsection, clause, or other provision of the Code inconsistent with the provisions of this ordinance is hereby repealed to the extent of such inconsistency.

SECTION 3. In case, for any reason, any portion or provision of this Ordinance shall be held to be unconstitutional or invalid, the same shall not affect any other portion or provision of this Ordinance, except so far as the portion or provision so declared unconstitutional or invalid shall be severed from the remainder or any portion thereof.

SECTION 4. This Ordinance shall take effect in accordance with the law.

ATTEST:

APPROVED:

_____, Clerk
CLERK

_____, [TITLE]
[MUNICIPALITY]

I hereby certify the foregoing to be a true copy of an ordinance adopted by the [GOVERNING BODY] of the [MUNICIPALITY] at its meeting held on _____, 2021.

_____, Clerk

Environmental Alert

Environmental Impacts of New Jersey's Legalized Cannabis

On January 18, 2010, the former Governor of New Jersey Jon Corzine signed into law bill S.119. This was the Compassionate Use of Medical Marijuana Act, which permitted the use of medical cannabis for persons suffering from debilitating medical conditions and patients authorized to use for medical purposes. There were many legal and ethical debates in New Jersey regarding the use of cannabis. In November of 2020, a referendum was placed on the election ballot regarding the recreational use of marijuana. New Jersey voters approved the referendum, which approved allowing an amendment to the State constitution to legalize the recreational use of marijuana by people 21 years of age and older. Sixty-seven percent (67%) of New Jersey voters voted to approve, against thirty-three percent (33%) that voted against legalization. The intent of this article is not to weigh in on the medical, moral, ethical, or legal issues of this initiative, but instead on what happens next – specifically, the potential environmental impacts of this new business to New Jersey communities.



Background

With recreational marijuana being estimated by various industry sources as a one-to-two billion dollar per year industry, many lawmakers in Trenton are seeing a potential for additional tax revenue to help cover various shortfalls in the State budget. After some contentious debates regarding the details, on February 22, 2021 Governor Murphy signed the three bills that would allow New Jersey to create a legal marijuana industry. One of these bills (Assembly Bill A 21) allows a host municipality to charge an optional "Local Cannabis Transfer Tax and User Tax" of up to 2% of the receipts from each sale by

a cannabis grower or retail sales. With a good-sized farm able to produce an expected \$150-300 million of gross sales per year, there is an obvious incentive for many municipalities to look around for vacant facilities that might be able to fit one of the expected 37 growing facilities expected to be licensed in New Jersey. Many municipalities have experienced a drop in tax revenue and higher than expected expenses due to COVID-19. The additional tax revenue will be remunerative, but it does have its potential environmental issues; the following discloses only some of the environmental issues. Large issues such as the ethical acceptance of cannabis in a community, costs, and potential legal challenges are not discussed here.

Potential Environmental Impacts

Water Use – Cannabis is a water hungry crop, with the average plant needing up to 22 liters of water per day. A single greenhouse of approximately 1,000 plants would require 700,000 liters of water per month (approximately 185,000 gallons) for the warmer months of May through September. Since the greenhouses are likely to be retrofitted to run 12 months per year, water use would continue through the colder months as well, but perhaps at a slower rate. For municipalities that rely on well water for their domestic supply, this can be a significant draw on a local aquifer, especially in areas that are already working to conserve available water for residents.

☒ Significant water usage should be anticipated. Appropriate planning for municipal wells and connection fees.

Stormwater – For outdoor farms growing cannabis, there are the typical stormwater runoff issues that are common in most types of farming. Areas that are cultivated for a mono crop no longer have the typical plant/ground cover to prevent soil erosion and runoff, often carrying with that runoff some of the fertilizers and pesticides that are

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used to control pests and boost plant growth. The adjacent waterways that receive this runoff can be damaged by excessive algae growth, reduced dissolved oxygen, and other impacts commonly ascribed to farmland runoff. Interestingly, in areas of disturbed soils, marijuana can sometimes be used to stabilize the soil due to its fairly extensive root systems, but that is not typically the case in the usual farming situation.

- ☑ Stormwater runoff should be addressed as ground cover will not be present. Engineering review is critical.

Wastewater –Water used in an irrigation system or to rinse off plants may need to be discharged to a local sanitary wastewater treatment authority. In this case, an industrial user discharge permit may need to be developed to set limits on various chemicals, especially if pesticides are used. For discharge to a receiving stream or other water body, the New Jersey Department of Environmental Protection (NJDEP) would require a New Jersey Pollutant Discharge Elimination System (NJPDES) permit for industrial users, and the water discharged may need to be treated first.

- ☑ NJDEP Discharge Permits may be required. This consideration should be required as part of the approval process.

Solid Waste –Large sections of the cannabis plant are not utilized when harvested for medical marijuana, where the focus is on harvesting the flowers and surrounding parts. The rest of the plant is then disposed of in a process monitored by the New Jersey Department of Health. For obvious reasons, the waste plant material is watched closely through the disposal, as much of the disposed of plant material could be used for recreational purposes. Growing recreational marijuana would require additional licensing and result in more product being produced, with less plant waste being disposed. For cannabis dispensaries, the solid waste is potentially less in volume, but more complex in nature. Stale or unused marijuana waste is still a controlled substance and will likely require specifically licensed waste haulers and disposal facilities that will transport the waste only to facilities designated to accept it.

- ☑ The unused product is a controlled substance and will likely require specific licensed waste haulers.

Lighting –Cannabis grown in a greenhouse is usually grown under artificial grow lighting, often fluorescent or high intensity discharge (HID) lights, with LED grow lights starting to make an appearance due to their much lower energy costs. Regardless of the lighting type, it would be reasonable to expect a grower to keep their plants growing throughout all 12 months of the year to maximize profits. With grow light periods reaching 18 hours of light per day, this means a fairly bright neighbor in a residential neighborhood – especially in winter months with short daylight hours. Light pollution is seldom considered as seriously as other pollutants, but it can be a concern.

- ☑ Cannabis requires artificial grow lighting for up to 18 hours/day. Lighting considerations and impact on residential neighborhoods should be considered.



Traffic –One of the benefits of any new business of this size is the number of jobs that can be created. But with those jobs comes the related traffic – not just the added employees that will work at a facility, but the trucks that will be coming back and forth to manage supplies, deliver products to their dispensaries, and remove solid waste.

☑ Trucks will be transporting supplies, products and solid waste. Plan for appropriate hours and routes.

Odor –Cannabis plants emit a number of volatile chemicals during their growth cycle, especially when the flowers of the plant are budding and during harvest. Several of those chemicals (a group known as terpenes) have been known to produce an odor described as “skunky.” Since greenhouses can heat up inside (especially in warmer months) and considering added heat from internal grow lamps, the air inside the greenhouse must be exhausted almost continuously to control the internal temperature. If the inside of the greenhouse gets too warm the plants will die. The odor from exhaust is the most common complaint from people living in and around commercial cannabis growing facilities, and a potential huge source of complaints from residents to officials in Town Hall. There are various filters and treatment devices for controlling odors in the exhaust stream, but these need to be chosen and sized correctly to be effective.

☑ This is the most common off-site complaint. Review of filters, air quality and monitoring should be required.

Ozone formation - The terpenes emitted by the growing and harvesting of cannabis are volatile organic compounds (VOCs) that can interact with sunlight, heat, and nitrogen oxides (from vehicle exhaust or other combustion sources) to form ground level ozone, specifically during the summer months. Ozone is a lung irritant and criteria pollutant under the U.S. Environmental Protection Agency’s Clean Air Act. This means these facilities would contribute additional ozone in a State that already has multiple days during the summer where air quality is listed as “unhealthy,” according to the NJDEP.

Energy Use –The lighting alone in a year-round cannabis greenhouse is energy intensive, especially when using high intensity lighting for the best production rates. This type of lighting not only uses a lot of energy, but also requires additional ventilation to cool the facility, equipment to manage humidity inside the greenhouse, and other associated equipment for protecting the plants. With this additional energy use arguably comes an increase in greenhouse gas (GHG) emissions. And although the growing of green plants can absorb carbon dioxide and assist in GHG reduction, the management, shipment, handling and potentially burning (for personal consumption) of the plant material are likely to outweigh this positive contribution.

Conclusion

Although these issues do not necessarily represent insurmountable environmental challenges, it is still worth addressing the potential environmental issues before considering the possibility of permitting a cannabis growing facility to set up in your municipality. On the following page, is our Cultivation of Cannabis environmental consideration checklist for municipal officials. There will also be the inevitable land use planning issues, ethical challenges, and the ultimate consideration of whether the additional tax revenue is worth the effort. It is likely that as the industry matures, these issues will become better managed and may in fact be reduced to commonplace. However, that is likely still a few years off.

This newsletter is for information purposes only and does not represent legal or technical advice.

If you need a more detailed explanation of this topic or need assistance in interpreting how it may impact your municipality, the EJIF suggests that you contact the EJIF environmental consultants for further information.

All EJIF members please feel free to contact Richard Erickson at rerickson@firstenvironment.com or Sunita Dhar at sdhar@firstenvironment.com of First Environment, respectively or 973.334.0003.

This Alert does not intend to convey, imply, or promise in any way, EJIF insurance coverage for the matters contained herein.

Cultivation Of Cannabis Environmental Consideration Checklist For Municipal Officials

These considerations should be part of the legislative process and drafting of local land use ordinances, applications for land use or when considering the location of cultivation sites.

Water Usage	Significant water usage should be anticipated. Appropriate planning for municipal wells and connection fees.
Stormwater	Stormwater runoff should be addressed as ground cover will not be present. Engineering review is critical.
Wastewater	NJDEP Discharge Permits may be required. This consideration should be required as part of the approval process.
Solid Waste	The unused product is a controlled substance and will likely require specific licensed waste haulers.
Lighting	Cannabis requires artificial grow lighting for up to 18 hours/day. Lighting considerations and impact on residential neighborhoods should be considered.
Traffic	Trucks will be transporting supplies, products and solid waste. Plan for appropriate hours and routes.
Odor	This is the most common off-site complaint. Review of filters, air quality and monitoring should be required.



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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.