



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA MAY 24, 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: MAY 24, 2021**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2021 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES:** April 26, 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. 21-17 May Bills..... **Page 25**
Treasurer’s Report **Page 27**
Monthly Reports **Page 28**

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Page 34**

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

- MANAGED CARE – Medlogix**
Monthly Report..... **Page 39**

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: June 28, 2021**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: May 24, 2021

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ Employment Practices Compliance Program:** Please visit the MEL webpage to review all the elements of the MEL's EPL Compliance Program. **Please note the deadline to complete the program requirements has been extended to November 1, 2021.**

Matt Giacobbe and Fred Semrau held a 2nd webinar on March 12, 2021 to provide members with an overview of the revised Model Personnel Manual and Employee Handbook. Both webinars have been posted to the MEL webpage for information and reference.

The program includes several training components members need to complete, which may be met through the following:

- **Managers & Supervisors** – 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 3** you will find a copy of a notice distributed to members from J.A. Montgomery on classes scheduled through September.

In addition, the Fund Attorney's office will schedule virtual sessions via Zoom (or similar online platform) as an additional resource.

- **Police Chief & Command Staff** – J.A. Montgomery has secured a **date of June 15, 2021** in Collingswood for this training. A notice was emailed to members on Monday, April 30th with instructions to register. (**Page 4**)
- **Non-Supervisory Personnel** – Online course titled *Building a Safety Workplace: Anti-Harassment and Discrimination* has been developed and is available on the MEL website.

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/>

- ❑ **Marijuana Effects on the Workplace:** MEL Fund Attorney has prepared an additional bulletin concerning Marijuana Legalization – which focuses on the effects of marijuana in the workplace. (Page 5)
- ❑ **Power of Collaboration:** Attached on **Pages 13 & 14** are the two latest ads in the “Power of Collaboration” series. The first focuses on the actions taken by the MEL to help members in addressing the public health crisis and the second highlights the NJ Environmental Fund and its efforts in the Passaic River II litigation.
- ❑ **Cyber Task Force -** The MEL’s Cyber Task Force has been working on modifications to the MEL’s Cyber Risk Management Program; final program was released on March 8th – enclosed on **Pages 15 & 16** is a copy of the notice issued to members. Members that met the prior requirements will be grandfathered as compliant for 2021. Below is a link to the Cyber Risk Control section of the MEL webpage.

<https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/>

- ❑ **2020 Audit Report** – Representatives from Bowman & Company will be presenting the 2020 Audit at next month’s meeting. The Fund Office will be scheduling a meeting of the Audit Committee in mid-June to do a thorough review of the audit.
- ❑ **2021 Financial Disclosures -** The Local Finance Board, at its meeting of April 14, 2021 voted to extend the date upon which the Board would take enforcement action against non-filers of the 2021 FDS until June 30, 2021 from the statutory deadline of April 30, 2021. The JIF roster was updated and emails with filing information were sent to Fund Commissioners and Professionals. Local Finance Notice 2021-08, containing filing information for local government officers, has been distributed. To date, twenty-five (25) Fund Commissioners have completed their filing.

Due Diligence Reports:

Financial Fast Track	Page 17
Loss Ratio Analysis	Page 18
Loss Time Accident Frequency	Page 19 & 20
POL/EPL Compliance Report	Page 21
Fund Commissioners	Page 22
Regulatory Affairs Checklist	Page 23
RMC Agreements	Page 24



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:

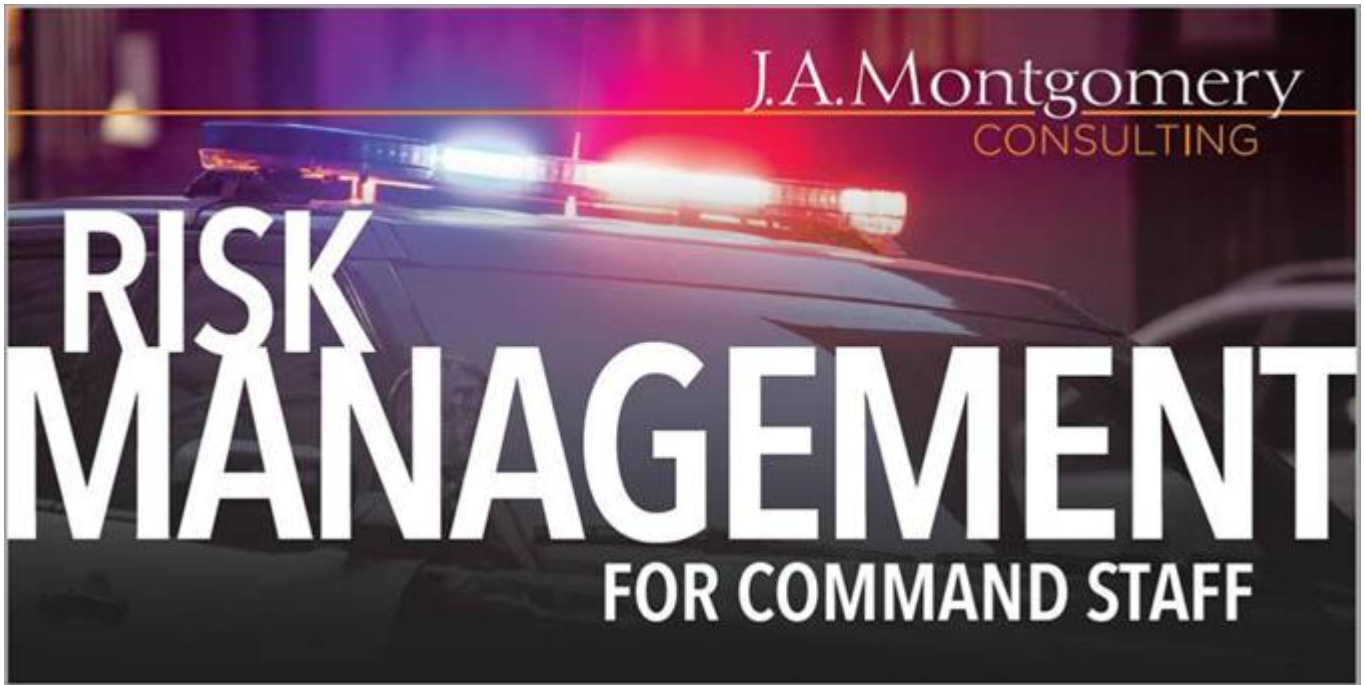
To maintain the integrity of the virtual training and our ability to offer CEUs, J.A. Montgomery Consulting must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. Attendees who enter the class more than 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) 552-4738



Camden JIF and PMM JIF

- DATE:** Tuesday, June 15, 2021
- TIME:** 8:30 a.m. – 12:00 p.m.
- LOCATION:** 30 West Collings Avenue (next to the firehouse)
Collingswood, NJ 08108
- REGISTER:** Mandatory for Police Chiefs and a member of their command staff. This class will be limited to 50 ppl on a first come first serve basis. Registration required.
<https://www.eventbrite.com/e/camden-jif-and-pmm-jif-risk-management-for-command-staff-tickets-152903483435>
- QUESTIONS?** Danielle Sanders at 856-552-6898
dsanders@jamontgomery.com



Municipal Excess Liability Joint Insurance Fund

Office of the Fund Attorney
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Tel (973) 334-1900
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BULLETIN

TO: All Members

**FROM: Matthew J. Giacobbe, Esq., Special Labor Counsel
Fred Semrau, Esq., Fund Attorney
Dave Grubb, Executive Director
Joseph Hrubash, Executive Director**

DATED: April 5, 2021

RE: Marijuana Legislation and Effects on the Workplace

You have asked our firm, on behalf of the Municipal Excess Liability Joint Insurance Fund (“MEL”), for guidance on legislation recently passed and signed into law by the New Jersey Legislature and Governor Murphy decriminalizing and regulating the use of recreational marijuana in New Jersey, and its effect on municipal employers in New Jersey.

BACKGROUND

On February 22, 2021, Governor Phil Murphy signed a series of bills into law that legalize and regulate marijuana in the State of New Jersey. P.L.2021, c.16 (A21), known as the New Jersey Cannabis Regulatory, Enforcement, Assistance and Marketplace Modernization Act (the “Cannabis Act” or “Act”) allows for the purchase, possession, and sale of one ounce of marijuana/cannabis. P.L.2021, c.19 (A1897) addresses the removal or reduction of criminal penalties for possession and transfer of certain amounts of marijuana. Lastly, P.L.2021.c.25 (S3454), and subsequent amendments (P.L.2021, c.38/A5472), dispense with criminal penalties or fines for the possession or use of marijuana by those under the age of 21. In light of these new laws, on February 22, 2021 Attorney General Gurbir S. Grewal issued Directive No. 2021-1, which instructs state, county, and municipal prosecutors to dismiss charges pending as of February 22, 2021 for any marijuana offense that is no longer illegal under New Jersey law.

The Cannabis Act also includes numerous provisions applicable to the area of employment, including the establishment of procedures for employer drug testing, nondiscrimination rules for marijuana users, and clarification that employers do not have any duty to accommodate marijuana use in the workplace.

EMPLOYMENT PRACTICE CONSIDERATIONS

1. Hiring and Drug Testing.

Specifically, the Cannabis Act provides that employers shall not refuse to hire any person or take any adverse employment action against any employee because that individual does or does not use cannabis, and may not take adverse action against an employee solely due to the presence of marijuana in the employee's body. N.J.S.A. 24:6I-52(a)(1). However, employers may still require an employee to undergo a drug test upon reasonable suspicion of an employee's usage of a cannabis item while engaged in the performance of the employee's work responsibilities, or upon finding any observable signs of intoxication related to usage of a cannabis item or following a work-related accident subject to investigation by the employer. Id.

In addition, the law provides that a drug test may be done randomly, as part of a pre-employment screening or regular screening of current employees to determine use during an employee's prescribed work hours. Id. Although the law mentions drug tests being completed as part of a pre-employment screening, nothing in the law indicates that an applicant can be denied employment solely based on a positive pre-employment drug test result for marijuana usage. Please note that Constitutional concerns dictate that public employers continue conducting only suspicionless drug testing – including random drug testing, pre-employment screening and current employee screening – on certain employees, such as those in safety-sensitive positions. See N.J. Transit PBA Local 304 v. N.J. Transit Corp., 151 N.J. 531 (1997) (to avoid violating the Fourth Amendment and the New Jersey Constitution, the government must have a special need substantial enough to override an employee's privacy interest against suspicionless drug tests).

The Cannabis Act also requires that the drug testing process performed by the employer for the presence of marijuana must include both a scientifically reliable drug test, such as the testing of blood, urine, or saliva, and a "physical evaluation in order to determine an employee's state of impairment." Id. Such physical evaluation must be conducted by a Workplace Impairment Recognition Expert, which is an individual certified "to opine on the employee's state of impairment, or lack thereof," related to the usage of marijuana. N.J.S.A. 24:6I-52(a)(1)-(2)(a). The standards for such certification will be set by the Cannabis Regulatory Commission, in consultation with the Police Training Commission. Id.

Employers may use the results of the drug test – which must include both the traditional drug test and the physical evaluation conducted by the Workplace Impairment Recognition Expert – to determine the appropriate adverse employment action. N.J.S.A. 24:6I-52(a)(1).

2. Cannabis in the Workplace

The Cannabis Act clarifies that employers are not prohibited from maintaining a drug and alcohol-free workplace or from having policies prohibiting the use of cannabis or intoxication by employees during work hours, and there is nothing in the law that requires an employer to permit or accommodate the use or possession of marijuana in the workplace. N.J.S.A. 24:6I-52(b)(1). In addition, if any of the provisions in the Cannabis Act would result

in an adverse impact on an employer subject to the requirements of a federal contract, then the employer may revise their prohibitions consistent with federal law and regulations. Id.

Further, the Act is not intended: to allow anyone to drive under the influence of cannabis; to permit any person to possess, consume, use, display, transfer, distribute, sell, transport, or grow or manufacture cannabis in a school, hospital, detention facility, adult correctional facility, or youth correctional facility; or to permit the smoking, vaping, or aerosolizing of cannabis items in any place that any other law prohibits the smoking of tobacco. N.J.S.A. 24:6I-52(b).

Notably, the employment provisions contained in the Act are effective immediately, but do not become operative until the New Jersey Cannabis Regulatory Commission's adoption of initial rules and regulations within 180 days of the bill becoming law, or August 21, 2021.

The decriminalization law also limits employer inquiries into an applicant's marijuana-related criminal history. Specifically, this law provides in relevant part: that employers are not permitted to "when making an employment decision, rely solely on, or require any applicant to disclose or reveal, or take any adverse action against any applicant for employment solely on the basis of" any arrest, charge, or conviction for certain types of cannabis offenses. This prohibition does not apply to positions in law enforcement, corrections, the judiciary, homeland security, or emergency management. Employers that violate this provision are subject to civil penalties in an amount up to \$1,000 for the first violation, \$5,000 for the second violation, and \$10,000 for each subsequent violation.

3. CDL Holders

Despite the legalization of recreational marijuana use in New Jersey, it is our opinion that employees whose positions require the possession of a commercial driver's license ("CDL") must still refrain from marijuana use, since any use by safety-sensitive employees holding a CDL is prohibited under the Department of Transportation ("DOT") regulations.

Federally, marijuana is still classified as a Schedule I controlled substance pursuant to the Controlled Substances Act. 21 U.S.C. § 812; See Gonzales v. Raich, 545 U.S. 1, 14 (2005) (holding that by classifying marijuana as a Schedule I drug instead of listing it on a lesser schedule, the manufacture, distribution, or possession of marijuana became a criminal offense).

Therefore, while recreational marijuana use is now decriminalized under New Jersey law, any form of use is still unlawful pursuant to Federal law. See Coats v. Dish Network, LLC, 350 P.3d 849 (Colo. 2015) (holding that an activity such as medical marijuana use that is unlawful under Federal law is not a "lawful" activity under the Colorado lawful activities statute, which makes it an unfair labor practice to discharge an employee based on the employee's lawful outside-of-work activities); Emerald Steel Fabricators, Inc. v. Bureau of Labor and Industries, 348 Or. 159, 174 (2010) (holding that because Schedule I controlled substances lack any accepted medical use, Federal law prohibits all use of those drugs with the sole exception being use of Schedule I drugs as part of a Food and Drug Administration preapproved research project).

The DOT has issued guidance that is directly applicable to this analysis. With respect to “Recreational Marijuana,” the Director of the Office of the Secretary of Transportation issued the following Office of Drug and Alcohol Policy and Compliance Notice:

Recently, some states passed initiatives to permit use of marijuana for so-called “recreational” purposes.

We have had several inquiries about whether these state initiatives will have an impact upon the Department of Transportation’s longstanding regulation about the use of marijuana by safety-sensitive transportation employees . . .

We want to make it perfectly clear that the state initiatives will have no bearing on the Department of Transportation’s regulated drug testing program. The Department of Transportation’s Drug and Alcohol Testing Regulation – 49 CFR Part 40 – does not authorize the use of Schedule I drugs, including marijuana, for any reason.

Therefore, Medical Review Officers (MROs) will not verify a drug test as negative based upon learning that the employee used “recreational marijuana” when states have passed “recreational marijuana” initiatives.

We also firmly reiterate that an MRO will not verify a drug test negative based upon information that a physician recommended that the employee use “medical marijuana” when states have passed “medical marijuana” initiatives.

It is important to note that marijuana remains a drug listed in Schedule I of the Controlled Substances Act. It remains unacceptable for any safety-sensitive employee subject to drug testing under the Department of Transportation’s drug testing regulations to use marijuana.

We want to assure the traveling public that our transportation system is the safest it can possibly be.

Furthermore, 49 C.F.R. § 391.41 (Physical qualifications for drivers) states in pertinent part:

(b) A person is physically qualified to drive a commercial motor vehicle if that person—

(12)(i) Does not use any drug or substance . . . Schedule I, an amphetamine, a narcotic, or other habit-forming drug.

(ii) Does not use any non-Schedule I drug or substance . . . except when the use is prescribed by a licensed medical practitioner . . . who is familiar with the driver’s medical history and has advised the driver that the substance will not adversely affect the driver’s ability to safely operate a commercial motor vehicle.

Accordingly, the DOT guidance and regulation plainly prohibits CDL license holders that choose to consume recreational marijuana from performing their safety-sensitive responsibilities. The recreational marijuana law also does not supersede necessary drug testing of such individuals.

4. **Police Officers and Firefighters.**

Similar to CDL holders, despite the legalization of recreational marijuana use off-duty, it is our interpretation of the law that police officers must still refrain from marijuana use because federal law prohibits users of a controlled substance, such as marijuana, from lawfully possessing a firearm.

Marijuana is classified as a Schedule I controlled substance pursuant to the Controlled Substances Act. 21 U.S.C. § 812. While recreational marijuana use is now decriminalized under New Jersey law, any form of use is clearly unlawful pursuant to Federal law. See Coats v. Dish Network, LLC, and Emerald Steel Fabricators, Inc. v. Bureau of Labor and Industries, supra.

One crucial concern is that one of the indisputable essential job functions of a police officer is to lawfully possess and use a firearm. See Jackson v. City of Chicago, 414 F.3d 806, 814 (7th Cir. 2005) (ruling that it is clear that being able to carry a firearm safely is an essential function of the police officer position). A marijuana user cannot legally possess a firearm pursuant to the following law:

18 U.S.C. § 1922 Unlawful acts

(g) It shall be unlawful for any person—

(3) who is an unlawful user of or addicted to any controlled substance (as defined in section 102 of the Controlled Substances Act (21 U.S.C. 802))

to ship or transport in interstate or foreign commerce, or possess in or affecting commerce, any firearm or ammunition; or to receive any firearm or ammunition which has been shipped or transported in interstate or foreign commerce.

27 C.F.R. § 478.11 defines an “unlawful user of or addicted to any controlled substance” as follows:

A person who uses a controlled substance and has lost the power of self-control with reference to the use of controlled substance; and any person who is a current user of a controlled substance in a manner other than as prescribed by a licensed physician. Such use is not limited to the use of drugs on a particular day, or within a matter of days or weeks before, but rather that the unlawful use has occurred recently enough to indicate that the individual is actively engaged in such conduct. A person may be an unlawful current user of a controlled substance even though the substance is not being used

at the precise time the person seeks to acquire a firearm or receives or possesses a firearm.

On September 21, 2011, the Assistant Director of the Bureau of Alcohol, Tobacco, Firearms and Explosives ("ATF") wrote the following (in pertinent part) in a document entitled "OPEN LETTER TO ALL FEDERAL FIREARMS LICENSEES":

A number of States have passed legislation allowing under State law the use or possession of marijuana for medicinal purposes, and some of these States issue a card authorizing the holder to use or possess marijuana under State law. During a firearms transaction, a potential transferee may advise you that he or she is a user of medical marijuana, or present a medical marijuana card as identification or proof of residency.

As you know, Federal law, 18 U.S.C. § 922(g)(3), prohibits any person who is an "unlawful user of or addicted to any controlled substance (as defined in section 102 of the Controlled Substances Act (21 U.S.C. 802))" from shipping, transporting, receiving or possessing firearms or ammunition. Marijuana is listed in the Controlled Substances Act as a Schedule I controlled substance, and there are no exceptions in Federal law for marijuana purportedly used for medicinal purposes, even if such use is sanctioned by State law. Further, Federal law, 18 U.S.C. § 922(d)(3), makes it unlawful for any person to sell or otherwise dispose of any firearm or ammunition to any person knowing or having reasonable cause to believe that such person is an unlawful user of or addicted to a controlled substance. As provided by 27 C.F.R. § 478.11, "an inference of current use may be drawn from evidence of a recent use or possession of a controlled substance or a pattern of use or possession that reasonably covers the present time."

Therefore, any person who uses or is addicted to marijuana, regardless of whether his or her State has passed legislation authorizing marijuana use for medicinal purposes, is an unlawful user of or addicted to a controlled substance, and is prohibited by Federal law from possessing firearms or ammunition. Such persons should answer "yes" to question 11.e. on ATF Form 4473 (August 2008), Firearms Transaction Record, and you may not transfer firearms or ammunition to them. Further, if you are aware that the potential transferee is in possession of a card authorizing the possession and use of marijuana under State law, then you have "reasonable cause to believe" that the person is an unlawful user of a controlled substance. As such, you may not transfer firearms or ammunition to the person, even if the person answered "no" to question 11.e. on ATF Form 4473.

The ATF's September 21, 2011 correspondence shows that it is likely impossible for a police department to condone marijuana use (for any reason) without violating Federal law. As the above demonstrates that it is unlawful for a marijuana user to possess a firearm,

it is reasonable for a municipality to prevent its police officers from marijuana use during off-duty hours.

Another argument against off-duty usage of marijuana by police officers relates to the special importance placed on the position of a police officer, as compared to other public employment positions. A police department is a paramilitary organization that requires lawful orders to be followed. In Akridge v. Barnes, 122 N.J. Super. 476 (App. Div. 1973), cert. denied, 420 U.S. 966 (1975), the Appellate Division noted that members of a police department in many respects constitute a military organization, and as such are necessarily subject to reasonable regulations having to do with discipline and morale. The law is clear that police officers are required to comply with all laws, and must refrain from any conduct that may tarnish their respectable image to the public. The Appellate Division has explained this position as follows:

It must be recognized that a police officer is a special kind of public employee. His primary duty is to enforce and uphold the law. He carries a service revolver on his person and is constantly called upon to exercise tact, restraint and good judgment in his relationship with the public. He represents law and order to the citizenry and must present an image of personal integrity and dependability in order to have the respect of the public.

Moorestown Twp. v. Armstrong, 89 N.J. Super. 560 (App. Div. 1965), cert. denied, 47 N.J. 80 (1966).

An argument can be made that it would be undignified for a law enforcement officer to consume recreational marijuana when it violates Federal law, and such activity could tarnish a police officer's image by members of the public if they become aware of the officer's use.

Notably, police officers and firefighters may also be ordered to report to work at any time if needed. In an appeal of a firefighter's dismissal, the Appellate Division discussed off-duty alcohol and drug use and concluded:

[t]he employer is not required to assume – or hope – that the employee will limit alcohol and other drug consumption to off-duty hours, or that the effect of the drugs will be dissipated by the time the work day begins. Moreover, a firefighter is subject to being called to duty when needed, anytime of the day or night. A firefighter under the influence of drugs cannot do the job.

In re Cahill, 245 N.J. Super. 397, 401 (App. Div. 1991) (emphasis added).

Police officers and firefighters may conceivably attempt to report to work in an inebriated state if the employer condoned the use of marijuana during off-duty hours, which would jeopardize both the employee's safety and the safety of the public, and potentially subject the employer to extensive liability. Accordingly, it may be reasonable for public entities to continue precluding its police officers and firefighters from using marijuana during off-duty hours.

The new law passed in New Jersey provides, in relevant part:

b. Nothing in P.L.2021, c. 16 (C.24:6I-31 et al.):

(1)(a) Requires an employer to amend or repeal, or affect, restrict or preempt the rights and obligations of employers to maintain a drug- and alcohol-free workplace or require an employer to permit or accommodate the use, consumption, being under the influence, possession, transfer, display, transportation, sale, or growth of cannabis or cannabis items in the workplace, or to affect the ability of employers to have policies prohibiting use of cannabis items or intoxication by employees during work hours;

N.J.S.A. 24:6I-52(b) (emphasis added).

Due to the nature of a police officer and firefighter's job position and the need to be on-call and ready to report to duty at any time, having a policy permitting off-duty recreational marijuana use for these employees may potentially "affect the ability" of employers to prohibit someone's use of marijuana during work hours.

CONCLUSION

This memo is an overview of legal considerations and we urge Administrations and elected officials to consult with their legal counsel.

We anticipate that many of these issues may be addressed and clarified when the New Jersey Cannabis Regulatory Commission implements the required rules and regulations by August 21, 2021. If you have any further questions, comments or concerns, please do not hesitate to contact us.



ADDRESSING THE PUBLIC HEALTH CRISIS

Over a year has passed since the beginning of the pandemic. The MEL and its 19 affiliated joint insurance funds immediately went into action to help members meet this crisis.

- CLAIMS** ▶ MEL members have reported \$20 million in COVID-19 related Workers Compensation claims. This will not impact member budgets because the cost will be paid by a combination of excess insurance and surplus.
- MEMBER MUNICIPAL BONDS** ▶ The Governor's Office requested the MEL to help solve the municipal bond crisis that emerged at the beginning of the pandemic. Within a week, the MEL Joint Cash Management and Investment Pool started purchasing debt securities issued by member municipalities and authorities – \$135 million to date. The MEL's quick response stabilized this market.
- SAFETY** ▶ When classroom safety training was suspended, the MEL offered its programs on line. As a result, attendance at safety courses actually increased 16%. In 2020, the accident rate was reduced 20% and the MEL reported the lowest accident rate since it started to keep records 30 years ago.
- CYBER** ▶ The pandemic increased local government vulnerability to cyber attack. To address this issue, the MEL released an enhanced Cyber Risk Management program that is available on its website.
- COVID RESOURCE CENTER** ▶ Many additional questions have arisen concerning COVID related safety and personnel procedures. The MEL Fund Attorney and Safety Director drafted numerous model policies and procedures that were placed on the MEL website.

THE POWER OF COLLABORATION

njmel.org





E-JIF Continues to Defend its Members in Passaic River II Litigation

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND

In 1995, thirteen JIFs affiliated with the MEL created E-JIF – the New Jersey Municipal Environmental Risk Management Fund. Since then, E-JIF has saved the taxpayers millions.

E-JIF provides the broadest pollution coverage available from any source to its 393 member local governments. Commercial insurers and many JIFs do not cover superfund pollution liability.

An excellent example of how E-JIF benefits its members is its response to ongoing litigation related to chemical plant pollution in Passaic and Essex Counties. Of special concern is dioxin used to manufacture Agent Orange during the Viet Nam war. Because of tidal movement, dioxin has also contaminated various areas of the river and the NJ/NY harbor.

In 2005, the New Jersey DEP sued Occidental Chemical to pay for the clean-up. Occidental then countersued numerous municipalities alleging that municipal storm water and discharge from sanitary processing plants contributed to the contamination. 32 of these municipalities are E-JIF members.

E-JIF took the following actions to protect its members:

- Saved over \$5 million in legal fees by retaining only three attorneys who each represented ten or eleven members.
- Settled the case on behalf of the 32 affected members for just over \$2 million.
- Paid the \$50,000 policy limit for each member along with defense costs of the settlement.
- Hired an archivist to identify prior insurers who paid most of the remaining settlement share of the members.

PLEASE NOTE:

THE FEDERAL GOVERNMENT HAS RECENTLY REOPENED THE LITIGATION.

The E-JIF is committed to continue taking the actions necessary to defend its members.



THE POWER OF COLLABORATION

njejif.org

Memorandum

MEL Cyber Task Force



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

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

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

Cyber Awareness Training (Tier 1)

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

Password Strength (Tier 1)

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

Email Warning Label (Tier 1)

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

Government Cyber Memberships (Tier 1)

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

System & Event Logging (Tiers 2 & 3)

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

Remote Access (Tiers 2 & 3)

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

Banking Controls (Tier 2)

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

IT Business Continuity Plan (Tier 2)

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

Tier 3

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

Email sent to fund commissioners and risk managers

As you have heard at your local JIF meetings and at the MEL retreat, the MEL Cyber Task Force has released version 2 of the MEL Cyber Risk Management Program. The updated program offers more details and clarifies many previously existing items, while also slightly rearranging the tiers and adding a few new security measures. Most significantly, a tier 3 has been added containing additional security controls.

The memorandum included in your local agendas describes the changes from version 1 to version 2, and a copy of such can be found here: https://njmel.org/wp-content/uploads/2021/03/Memorandum_MEL-Cyber-RMP-v2.pdf.

All things Cyber can be found on the MEL’s Cyber webpage: <https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/>

In particular, version 2 of the Cyber Risk Management Program can be found here: <https://njmel.org/wp-content/uploads/2021/03/MEL-Cyber-Risk-Management-Program-v2.pdf>

Important Reminder:

Reimbursements

The following amounts are what will be reimbursed to the member by the MEL if found to be in compliance at the time of the claim.

Year	Member Deductible	Reimbursement		
		Tier 1	Tier 2	Tier 3
2021	\$25,000	\$20,000	\$22,500	\$25,000
2022	\$25,000	\$10,000	\$20,000	\$25,000

Reimbursement Policy

The MEL Cyber Deductible Reimbursement program is a *reimbursement* program whereby the member is reimbursed for deductible amounts actually spent by the member.

3. Grandfather

All members in compliance with version 1 of the MEL Cyber Risk Management Program as of 3/5/2021 will receive grandfathered status until January 1, 2022. At such point in time, those grandfathered members will members not grandfathered must comply with version 2 as of 3/8/2021.

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	March 31, 2021		
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,254,010	3,762,029	259,537,108	263,299,137
2.	CLAIM EXPENSES				
	Paid Claims	355,369	1,401,270	111,192,950	112,594,220
	Case Reserves	(55,328)	(219,618)	7,244,485	7,024,868
	IBNR	(123,781)	47,937	6,963,514	7,011,451
	Recoveries	172,938	143,868	(835,234)	(691,366)
	TOTAL CLAIMS	349,199	1,373,457	124,565,716	125,939,173
3.	EXPENSES				
	Excess Premiums	468,051	1,404,154	74,200,119	75,604,273
	Administrative	270,714	685,303	46,098,520	46,783,823
	TOTAL EXPENSES	738,765	2,089,457	120,298,639	122,388,096
4.	UNDERWRITING PROFIT (1-2-3)	166,046	299,115	14,672,753	14,971,868
5.	INVESTMENT INCOME	(33,214)	(70,811)	11,845,257	11,774,446
6.	DIVIDEND INCOME	0	0	3,957,637	3,957,637
7.	STATUTORY PROFIT (4+5+6)	132,832	228,304	30,475,647	30,703,951
8.	DIVIDEND	0	0	21,889,123	21,889,123
9.	RCF & MEL Surplus Trigger Assessment	0	0	540,489	540,489
10.	STATUTORY SURPLUS (7-8-9)	132,832	228,304	8,046,034	8,274,338
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	(7,536)	(16,093)	4,855,839	4,839,746
	Aggregate Excess LFC	20,605	63,142	994,812	1,057,953
	2017	235,047	230,334	1,706,716	1,937,049
	2018	234,186	229,160	1,105,131	1,334,291
	2019	298,810	293,457	(718,006)	(424,549)
	2020	(808,041)	(813,207)	101,544	(711,663)
	2021	159,761	241,510		241,510
	TOTAL SURPLUS (DEFICITS)	132,832	228,304	8,046,034	8,274,338
	TOTAL CASH				26,361,641
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	100,045,289	100,045,289
	FUND YEAR 2017				
	Paid Claims	36,857	109,675	3,766,422	3,876,097
	Case Reserves	(62,753)	52,792	722,761	775,553
	IBNR	(212,272)	(345,371)	594,492	249,121
	Recoveries	(800)	(56,066)	(186,400)	(242,466)
	TOTAL FY 2017 CLAIMS	(238,969)	(238,969)	4,897,274	4,658,305
	FUND YEAR 2018				
	Paid Claims	36,452	138,359	3,122,177	3,260,536
	Case Reserves	15,800	(92,193)	1,372,039	1,279,846
	IBNR	(290,633)	(275,235)	1,136,396	861,161
	Recoveries	0	(9,313)	(23,787)	(33,100)
	TOTAL FY 2018 CLAIMS	(238,382)	(238,382)	5,606,825	5,368,443
	FUND YEAR 2019				
	Paid Claims	82,178	198,878	3,302,023	3,500,901
	Case Reserves	(110,946)	(289,714)	2,436,327	2,146,613
	IBNR	(274,620)	(212,552)	1,841,517	1,628,965
	Recoveries	0	0	(59,992)	(59,992)
	TOTAL FY 2019 CLAIMS	(303,388)	(303,388)	7,519,875	7,216,487
	FUND YEAR 2020				
	Paid Claims	144,726	871,092	1,482,656	2,353,748
	Case Reserves	29,646	(58,727)	2,249,020	2,190,293
	IBNR	391,146	(282,354)	3,200,984	2,918,630
	Recoveries	180,152	215,660	(436,208)	(220,548)
	TOTAL FY 2020 CLAIMS	745,671	745,671	6,496,453	7,242,124
	FUND YEAR 2021				
	Paid Claims	55,157	83,265		83,265
	Case Reserves	72,925	168,225		168,225
	IBNR	262,598	1,163,449		1,163,449
	Recoveries	(6,414)	(6,414)		(6,414)
	TOTAL FY 2021 CLAIMS	384,266	1,408,524		1,408,524
	COMBINED TOTAL CLAIMS	349,199	1,373,457	124,565,716	125,939,173

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

AS OF **April 30, 2021**

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	52	MONTH	51	MONTH	40	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-21		31-Mar-21		30-Apr-20	
PROPERTY	566,229	427,203	75.45%	100.00%	75.45%	100.00%	82.86%	100.00%
GEN LIABILITY	1,464,528	855,197	58.39%	96.51%	52.65%	96.38%	44.27%	92.48%
AUTO LIABILITY	324,847	786,256	242.04%	93.94%	242.04%	93.62%	193.05%	89.30%
WORKER'S COMP	3,837,435	2,439,712	63.58%	99.62%	63.17%	99.57%	64.78%	98.70%
TOTAL ALL LINES	6,193,040	4,508,367	72.80%	98.62%	71.19%	98.54%	68.31%	96.85%
NET PAYOUT %	\$3,755,781		60.65%					

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	40	MONTH	39	MONTH	28	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-21		31-Mar-21		30-Apr-20	
PROPERTY	600,000	350,780	58.46%	100.00%	59.01%	100.00%	65.12%	100.00%
GEN LIABILITY	1,506,000	576,207	38.26%	92.48%	36.33%	91.95%	34.56%	83.56%
AUTO LIABILITY	334,000	236,884	70.92%	89.30%	80.62%	88.81%	31.13%	81.06%
WORKER'S COMP	3,840,000	3,365,192	87.64%	98.70%	86.88%	98.57%	91.22%	95.79%
TOTAL ALL LINES	6,280,000	4,529,063	72.12%	96.83%	71.76%	96.60%	71.94%	92.48%
NET PAYOUT %	\$3,374,341		53.73%					

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	28	MONTH	27	MONTH	16	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-21		31-Mar-21		30-Apr-20	
PROPERTY	722,242	1,241,863	171.95%	100.00%	170.82%	100.00%	180.03%	96.65%
GEN LIABILITY	1,674,299	614,024	36.67%	83.56%	32.66%	82.70%	15.86%	67.85%
AUTO LIABILITY	387,682	105,552	27.23%	81.06%	25.21%	80.03%	31.85%	62.03%
WORKER'S COMP	3,672,619	3,718,334	101.24%	95.79%	101.01%	95.33%	82.67%	81.73%
TOTAL ALL LINES	6,456,842	5,679,774	87.97%	92.21%	86.54%	91.66%	73.19%	78.61%
NET PAYOUT %	\$3,513,787		54.42%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	16	MONTH	15	MONTH	4	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-21		31-Mar-21		30-Apr-20	
PROPERTY	710,000	855,489	120.49%	96.65%	107.53%	96.43%	27.66%	30.00%
GEN LIABILITY	1,692,081	320,923	18.97%	67.85%	19.35%	66.07%	1.41%	10.00%
AUTO LIABILITY	397,295	606,468	152.65%	62.03%	152.65%	59.58%	79.39%	10.00%
WORKER'S COMP	3,527,720	2,677,388	75.90%	81.73%	75.46%	78.67%	14.43%	6.00%
TOTAL ALL LINES	6,327,096	4,460,267	70.49%	78.45%	68.90%	76.09%	16.51%	10.01%
NET PAYOUT %	\$2,572,149		40.65%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	4	MONTH	3	MONTH	-8	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-21		31-Mar-21		30-Apr-20	
PROPERTY	717,100	72,534	10.11%	30.00%	6.06%	23.00%	N/A	N/A
GEN LIABILITY	1,681,349	30,073	1.79%	10.00%	0.15%	6.00%	N/A	N/A
AUTO LIABILITY	446,457	15,090	3.38%	10.00%	3.38%	6.00%	N/A	N/A
WORKER'S COMP	3,528,173	358,533	10.16%	6.00%	5.30%	3.00%	N/A	N/A
TOTAL ALL LINES	6,373,079	476,230	7.47%	10.04%	3.89%	6.25%	N/A	N/A
NET PAYOUT %	\$188,272		2.95%					

2021 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
			April 30, 2021	
	2021	2020	2019	TOTAL
FUND	LOST TIME	LOST TIME	LOST TIME	RATE *
	FREQUENCY	FREQUENCY	FREQUENCY	2021 - 2019
Professional Municipal Management	0.31	1.04	2.29	1.47
Burlington County Municipal JIF	0.40	1.15	1.25	1.08
Monmouth County	0.46	0.84	1.30	0.98
Bergen County	0.58	1.25	1.50	1.26
Ocean County	0.70	1.40	1.82	1.48
Gloucester, Salem, Cumberland Counties	0.75	1.45	1.80	1.50
Suburban Metro	0.77	1.58	1.76	1.57
Atlantic County Municipal JIF	0.84	1.73	2.57	1.95
Morris County	0.89	1.20	1.59	1.32
Camden County	0.96	1.26	1.37	1.27
Central New Jersey	1.03	1.48	1.54	1.44
NJ Utility Authorities	1.12	2.01	2.62	2.14
NJ Public Housing Authority	1.27	1.59	1.80	1.63
South Bergen County	1.28	1.79	1.67	1.66
Suburban Municipal	1.51	1.58	1.81	1.66
AVERAGE	0.86	1.42	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 April 30, 2021										
MEMBER_ID	MEMBER	**	# CLAIMS FDR	Y.T.D. LOST TIME	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2021 - 2019	
		*	4/30/2021	ACCIDENTS						
1	88 Audubon Park		0	0	0.00	0.00	0.00	1 Audubon Park	0.00	
2	91 Berlin Borough		0	0	0.00	0.93	0.00	2 Berlin Borough	0.42	
3	92 Berlin Township		0	0	0.00	1.22	4.82	3 Berlin Township	2.62	
4	93 Brooklawn		0	0	0.00	2.02	0.00	4 Brooklawn	0.82	
5	94 Chesilhurst		0	0	0.00	0.00	3.28	5 Chesilhurst	1.47	
6	95 Clementon		0	0	0.00	0.00	1.77	6 Clementon	0.72	
7	96 Collingswood		0	0	0.00	0.00	0.51	7 Collingswood	0.22	
8	97 Gibbsboro		0	0	0.00	2.78	2.63	8 Gibbsboro	2.35	
9	98 Gloucester City		0	0	0.00	0.00	1.26	9 Gloucester City	0.57	
10	99 Haddon		0	0	0.00	0.71	2.06	10 Haddon	1.21	
11	100 Haddon Heights Borough		0	0	0.00	---	---	11 Haddon Heights Borou	0.00	
12	101 Haddonfield		0	0	0.00	2.50	1.53	12 Haddonfield	1.73	
13	102 Hi-Nella		0	0	0.00	0.00	0.00	13 Hi-Nella	0.00	
14	103 Laurel Springs		0	0	0.00	0.00	2.67	14 Laurel Springs	1.06	
15	104 Lawnside		0	0	0.00	1.49	0.00	15 Lawnside	0.67	
16	105 Lindenwold		0	0	0.00	0.91	0.94	16 Lindenwold	0.79	
17	106 Magnolia		0	0	0.00	1.64	0.85	17 Magnolia	1.07	
18	107 Medford Lakes		0	0	0.00	1.65	0.00	18 Medford Lakes	0.72	
19	108 Merchantville		0	0	0.00	0.00	0.00	19 Merchantville	0.00	
20	109 Mount Ephraim		0	0	0.00	1.74	0.00	20 Mount Ephraim	0.72	
21	110 Oaklyn		0	0	0.00	0.00	0.00	21 Oaklyn	0.00	
22	111 Pine Hill		0	0	0.00	3.54	1.77	22 Pine Hill	2.27	
23	112 Runnemede		0	0	0.00	1.03	0.97	23 Runnemede	0.86	
24	113 Somerdale		0	0	0.00	1.27	2.60	24 Somerdale	1.61	
25	116 Winslow Township Fire Distri		0	0	0.00	0.00	0.00	25 Winslow Township Fire	0.00	
26	117 Woodlynne		0	0	0.00	5.13	0.00	26 Woodlynne	2.28	
27	451 Tavistock		0	0	0.00	0.00	0.00	27 Tavistock	0.00	
28	457 Pine Valley		0	0	0.00	0.00	0.00	28 Pine Valley	0.00	
29	564 Cherry Hill		1	2	1.27	0.83	0.88	29 Cherry Hill	0.91	
30	115 Winslow		0	1	1.31	2.76	2.84	30 Winslow	2.58	
31	584 Cherry Hill Fire District		1	1	1.80	0.57	1.10	31 Cherry Hill Fire District	0.97	
32	90 Bellmawr		0	1	1.85	2.25	3.28	32 Bellmawr	2.65	
33	89 Barrington		1	1	2.60	0.93	1.79	33 Barrington	1.55	
34	114 Voorhees		0	2	2.70	3.15	1.87	34 Voorhees	2.55	
35	87 Audubon		0	2	7.19	0.00	1.20	35 Audubon	1.54	
36	565 Camden Parking Authority		0	1	9.23	2.63	2.60	36 Camden Parking Autho	3.44	
37	692 Gloucester Township	**	0	0				37 Gloucester Township		
38	695 Camden City	**	0	0				38 Camden City		
Totals:				3	11	0.96	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 April 30, 2020 1.67										

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund						
Data Valued As of : May 17, 2021						
Total Participating Members		38	38			
Complaint			37			
Percent Compliant			97.37%			
Member Name	* EPL Program ?	Checklist Submitted	Compliant	01/01/21	2021	Co-Insurance 01/01/21
				EPL Deductible	POL Deductible	
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%
LAWNSIDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LINDENWOLD	Yes	Yes	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	Yes	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WINSLOW TOWNSHIP FIRE DEPT	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
WOODLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

* Member does NOT participate in EPL coverage

**Camden JIF
2021 FUND COMMISSIONERS**

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 Odom-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 May 18, 2021

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

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2021 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF May 18, 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	5/18/2021	12/31/21
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	01/26/21	05/10/21	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	5/3/2021	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. 21-17

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – MAY 2021**

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

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

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

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

<u>FUND YEAR 2021</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002564	COMP SERVICES, INC.	GLOUCESTER TWP SERVICES 5/21	1,291.67
002564	COMP SERVICES, INC.	CLAIMS ADMIN FEE 5/21	37,273.67
002564	COMP SERVICES, INC.	CHERRY HILL SERVICES 5/21	2,458.33
			41,023.67
002565	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 4/21	3,168.00
			3,168.00
002566	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 5/21	15,676.42
			15,676.42
002567	PERMA RISK MANAGEMENT SERVICES	POSTAGE 4/21	37.14
002567	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 5/21	39,363.08
			39,400.22
002568	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 5/21	4,579.92
			4,579.92
002569	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 4/21	2,261.00
002569	BROWN & CONNERY, LLP	ATTORNEY FEE 4/21	2,074.00
002569	BROWN & CONNERY, LLP	ATTORNEY EXPENSE 4/21	73.85
			4,408.85
002570	ELIZABETH PIGLIACELLI	TREASURER FEE 5/21	2,030.17
			2,030.17
002571	ALLSTATE INFORMATION MANAGEMNT	ACCT# 409 - ARC. AND STOR. - 3.31.21	94.79
002571	ALLSTATE INFORMATION MANAGEMNT	ACCT# 409 - ARC. AND STOR. - 2.28.21	94.79
			189.58
002572	MEDLOGIX LLC	WC MCS - CHERRY HILL 5/21	1,083.00
002572	MEDLOGIX LLC	WC MCS 5/21	10,360.50
			11,443.50
002573	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 5/21	1,148.83
			1,148.83
		Total Payments FY 2021	123,069.16

TOTAL PAYMENTS ALL FUND YEARS

123,069.16

Chairperson

Attest:

Dated: _____

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

Treasurer

May 24, 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 April 30, 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 MAY:**

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for April totaled \$57,075.17.

- **RECEIPT ACTIVITY FOR April:**

Recoveries	4,977.84	
Cherry Hill Deductible	21,549.87	
Total Receipts		<u>\$26,527.71</u>

- **CLAIM ACTIVITY FOR April:**

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

Property Liability Claims	\$ 375,168.26	
Workers Compensation Claims	314,254.33	
Administration Expense	<u>1,863,745.23</u>	
Total Claims/Expenses		<u>\$2,553,167.82</u>

- **CASH ACTIVITY FOR April:**

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$26,361,641.85 to a closing balance of \$23,889,892.52 showing a decrease of \$2,471,749.30.

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: April		Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN 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
RECEIPTS											
Assessments		(47.65)	(111.73)	(29.67)	(234.46)	(116.78)	(233.47)	(28.57)	(197.67)	0.00	(1,000.00)
Refunds		4,977.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21,549.87	26,527.71
Invest Pymnts		1,545.36	11,787.49	2,244.47	19,109.05	1,847.81	2,115.52	459.50	17,201.41	0.42	56,311.03
Invest Adj		20.97	159.94	30.46	259.31	25.07	28.71	6.23	233.43	0.01	764.13
Subtotal Invest		1,566.33	11,947.43	2,274.93	19,368.36	1,872.88	2,144.23	465.73	17,434.84	0.43	57,075.16
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000.00	0.00	1,000.00
TOTAL		6,496.52	11,835.70	2,245.26	19,133.90	1,756.10	1,910.76	437.16	18,237.17	21,550.30	83,602.87
EXPENSES											
Claims Transfers		58,373.66	100,988.06	215,806.54	297,273.25	0.00	0.00	0.00	0.00	16,981.08	689,422.59
Expenses		0.00	0.00	0.00	0.00	0.00	839,913.00	0.00	1,026,016.62	0.00	1,865,929.62
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		58,373.66	100,988.06	215,806.54	297,273.25	0.00	839,913.00	0.00	1,026,016.62	16,981.08	2,555,352.21
END BALANCE		228,340.94	5,696,206.68	600,972.55	9,100,680.55	853,068.79	200,308.61	214,799.42	7,012,328.92	(16,813.97)	23,889,892.49
REPORT STATUS SECTION											
Report Month: April											
Balance Differences											
Opening Balances:		Opening Balances are equal					\$0.00				
Imprest Transfers:		Imprest Totals are equal					\$0.00				
Investment Balances:		Investment Payment Balances are equal					\$0.00				
		Investment Adjustment Balances are equal					\$0.00				
Ending Balances:		Ending Balances are equal					\$0.00				
Accural Balances:		Accural Balances are equal					\$0.00				

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	April						
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	\$26,361,641.85	6,246,874.79	- 38,318.82	44,059.30	-	20,109,026.58	
Opening Interest Accrua	\$0.00	-	-	-	-	-	
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - disco	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$764.12	\$0.00	\$0.00	\$0.00	\$0.00	\$764.12	
5 Interest Paid - Cash Inst	\$21,833.37	\$2,412.25	\$52.37	\$61.05	\$0.00	\$19,307.70	
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
7 Realized Gain (Loss)	\$34,477.68	\$0.00	\$0.00	\$0.00	\$0.00	\$34,477.68	
8 Net Investment Income	\$57,075.17	\$2,412.25	\$52.37	\$61.05	\$0.00	\$54,549.50	
9 Deposits - Purchases	\$715,950.30	\$26,527.71	\$375,168.26	\$314,254.33	\$0.00	\$0.00	
10 (Withdrawals - Sales)	-\$3,244,774.80	-\$2,553,167.82	-\$375,168.26	-\$314,254.33	\$0.00	-\$2,184.39	
Ending Cash & Investment	\$23,889,892.52	\$3,722,646.93	-\$38,266.45	\$44,120.35	\$0.00	\$20,161,391.69	
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$1,246,658.15	\$1,035,543.77	\$90,030.16	\$121,084.22	\$0.00	\$0.00	
(Less Deposits in Transit)	-\$49,740.64	-\$98,368.65	\$61,426.86	-\$12,798.85	\$0.00	\$0.00	
Balance per Bank	\$25,086,810.03	\$4,659,822.05	\$113,190.57	\$152,405.72	\$0.00	\$20,161,391.69	
		\$4,659,822.05	\$ 113,190.57	\$152,405.72		\$20,161,391.69	

APRIL							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	04/07/21	127,885.77				127,885.77	
2	04/07/21	143,619.10				143,619.10	
3	04/14/21	34,890.39				34,890.39	
4	04/14/21	14,089.00				14,089.00	
5	04/21/21	75,714.04				75,714.04	
6	04/21/21	139,055.69				139,055.69	
7	04/28/21	62,965.28				62,965.28	
8	04/28/21	49,371.13				49,371.13	
9	04/30/21	12,798.85				12,798.85	
10	04/30/21	29,509.69	-476.35			29,033.34	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	689,898.94	- 476.35	-	-	689,422.59	
	Monthly Rpt	689,422.59				689,422.59	
	Variance	476.35	- 476.35	-	-	-	

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

Month	April								
Current Fund Year	2021								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid April	Monthly Recoveries April	Calc. Net Paid Thru April	TPA Net Paid Thru April	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2021	Property	20,372.21	15,433.00	0.00	35,805.21	35,805.21	0.00	0.00	0.00
	Liability	0.00	3,275.84	0.00	3,275.84	3,275.84	0.00	0.00	0.00
	Auto	6,425.01	1,924.74	0.00	8,349.75	8,349.75	0.00	0.00	0.00
	Workers Comp	56,243.42	76,759.23	0.00	133,002.65	133,002.65	0.00	0.00	0.00
	Cherry Hill	2,866.36	7,838.63	2,866.36	7,838.63	7,838.63	(0.00)	0.00	(0.00)
	Total	85,907.00	105,231.44	2,866.36	188,272.08	188,272.08	(0.00)	0.00	(0.00)
2020	Property	675,253.94	21,414.60	1,700.00	694,968.54	694,968.54	0.00	(12,982.20)	12,982.20
	Liability	185,246.59	36,955.76	0.00	222,202.35	222,202.35	0.00	0.00	0.00
	Auto	70,419.27	2,500.00	0.00	72,919.27	72,919.27	0.00	0.00	0.00
	Workers Comp	1,399,723.31	170,260.60	0.00	1,569,983.91	1,574,877.12	(4,893.21)	(4,975.21)	82.00
	Cherry Hill	17,798.51	7,181.80	17,798.51	7,181.80	7,181.80	0.00	0.00	(0.00)
	Total	2,348,441.62	238,312.76	19,498.51	2,567,255.87	2,572,149.08	(4,893.21)	(17,957.41)	13,064.20
2019	Property	1,207,336.22	21,526.06	0.00	1,228,862.28	1,228,862.28	(0.00)	(0.00)	0.00
	Liability	301,719.34	25,916.00	0.00	327,635.34	327,635.34	(0.00)	(0.00)	0.00
	Auto	64,351.74	5,263.00	0.00	69,614.74	69,614.74	(0.00)	(0.00)	(0.00)
	Workers Comp	1,867,501.73	17,975.37	0.00	1,885,477.10	1,885,713.60	(236.50)	(236.50)	0.00
	Cherry Hill	206.50	1,960.65	206.50	1,960.65	1,960.65	0.00	0.00	0.00
	Total	3,441,115.53	72,641.08	206.50	3,513,550.11	3,513,786.61	(236.50)	(236.50)	(0.00)
2018	Property	354,056.39	0.00	3,277.84	350,778.55	350,778.55	(0.00)	(0.00)	0.00
	Liability	394,642.75	7,024.46	0.00	401,667.21	401,667.21	(0.00)	(0.00)	0.00
	Auto	120,765.65	116,118.80	0.00	236,884.45	236,884.45	0.00	0.00	0.00
	Workers Comp	2,358,177.56	27,540.25	0.00	2,385,717.81	2,385,216.80	501.01	501.01	0.00
	Cherry Hill	(206.50)	0.00	0.00	(206.50)	(206.50)	0.00	0.00	0.00
	Total	3,227,435.85	150,683.51	3,277.84	3,374,841.52	3,374,340.51	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	682,379.59	27,816.00	0.00	710,195.59	710,195.59	0.00	0.00	0.00
	Auto	620,214.96	90,000.00	0.00	710,214.96	710,214.96	(0.00)	(0.00)	0.00
	Workers Comp	1,903,834.20	4,737.80	0.00	1,908,572.00	1,907,592.80	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	3,634,205.92	122,553.80	0.00	3,756,759.72	3,755,780.52	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	(220.00)	0.00	0.00	(220.00)	0.00	(220.00)	(220.00)	0.00
	Cherry Hill	142.15	0.00	678.50	(536.35)	0.00	(536.35)	142.15	(678.50)
	Total	(77.85)	0.00	678.50	(756.35)	0.00	(756.35)	(77.85)	(678.50)
TOTAL		12,737,028.07	689,422.59	26,527.71	13,399,922.95	13,404,328.80	(4,405.85)	(16,791.55)	12,385.70



BNY MELLON
CAMDEN CO JIF - MX6F92185102

Asset and Accrual Detail - By Asset type

04/30/2021

Report ID: IACS0017
Base Currency: USD
Status: FINAL

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

U.S. DOLLAR

UNITED STATES

2,008,018.741 MEL JCM I ACCOUNT	10.0404	20,161,391.69	0.00	20,161,391.69		0.00
99VVB5Y75	10.0404	20,161,391.69	0.00	20,161,391.69	100.00	0.00

	Current Period		Fiscal Year to Date	
	04/01/2021	04/30/2021	01/01/2021	04/30/2021
NET ASSETS - BEGINNING OF PERIOD		20,109,026.58		20,193,931.63
		20,109,026.58		20,193,931.63
RECEIPTS:				
INVESTMENT INCOME:				
INTEREST	19,307.70		83,892.52	
UNREALIZED GAIN/LOSS-INVESTMENT	34,477.68		-111,998.51	
ACCRETION/AMORTIZATION	764.12		4,318.79	
		54,549.50		-23,787.20
TOTAL RECEIPTS:		54,549.50		-23,787.20
DISBURSEMENTS:				
ADMINISTRATIVE EXPENSES:				
TRUSTEE/CUSTODIAN	504.09		2,033.23	
INVESTMENT ADVISORY FEES	1,176.21		4,703.62	
CONSULTING	504.09		2,015.89	
		2,184.39		8,752.74
TOTAL DISBURSEMENTS:		2,184.39		8,752.74
NET ASSETS - END OF PERIOD		20,161,391.69		20,161,391.69



Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: May 10, 2021

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

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LOSS CONTROL SURVEYS

- Borough of Somerdale on April 1, 2021
- Borough of Collingswood on April 7, 2021
- Township of Haddon on April 7, 2021
- Borough of Bellmawr on April 12, 2021
- Borough of Laurel Springs on April 13, 2021
- Borough of Pine Valley on April 13, 2021
- Borough of Barrington on April 15, 2021
- Township of Haddon Heights on April 15, 2021
- Township of Winslow on April 15, 2021
- Borough of Merchantville on April 27, 2021
- Borough of Oaklyn on April 27, 2021
- Township of Cherry Hill on April 28, 2021

- City of Camden Parking Authority on April 29, 2021
- Borough of Gibbsboro on April 29, 2021

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Borough of Gibbsboro on April 30, 2021

MEETING ATTENDED

- Claims Meeting on April 23, 2021
- Executive Committee Meeting on April 26, 2021

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
May 17, 2021	Regional Training - COVID-19 – What Do We Know; What Do We Need to Know	Zoom
May 21, 2021	Claims Committee Meeting	Telephonic / Zoom
May 24, 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://nimel.org/mel-safety-institute/bulletins/> or NJ MEL App.

If you are not receiving updates or would like to add other names to the distribution list, please let us know.

- April 6 - NEW Bulletin – Distracted Driving Awareness Month
- April 20 - Safety Director Message - National Stand-Down to Prevent Falls
- April 21 - Did You Know? – Camden JIF
- April 22 - MSI Bulletin – FD Training in Acquired Structures
- April 22 - MSI Bulletin: April is Nat'l Workplace Violence Prevention Month
- April 27 - MSI Bulletin - National Stand-Down for Fall Prevention resources
- April 29 - MSI Bulletin: Workplace Violence Prevention Training Strategies
- April 30 - Regional Training - COVID-19 – What Do We Know; What Do We Need to Know
- April 30 - Risk Management for Command Staff - June 15, 2021 (sent to Police Chiefs)

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
Bellmawr	1
Collingswood	7
Haddon Heights	1
Haddonfield	4
Magnolia	1
Runnemede	3
Somerdale	2
Winslow	1

MSI DVD includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for MEL members and held for up to 2 weeks so that you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. Please visit www.njmel.org or email the video library at melvideolibrary@iamontgomery.com.

MSI DVD	
Municipality	Number of Videos
Somerdale	1

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 Felip afelip@iamontgomery.com.

Camden County Insurance Comm. Certificate of Insurance Monthly Report

From 4/1/2021 To 5/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Camden County Technical Schools I - Camden County Improvement Authority	343 Berlin-Cross Keys Road Sicklerville, NJ 08081	RE: Door & Window/Air Conditioning Replacements - Multiple Schools Camden County Technical Schools, State of New Jersey, New Jersey Department of Education (NJDOE), New Jersey Schools Development Authority (NJSDA), New Jersey Economic Development Authority (NJEDA) is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to disbursement for the following substantially completed projects: School (Gloucester Twp Campus), 343 Berlin Cross Keys Rd, Sicklerville Building 1 - Replacement of doors and windows -Project # 0700-040-14-1001 School (Gloucester Twp Campus), 343 Berlin Cross Keys Rd, Sicklerville Building 2 -Replacement of doors and windows -Project # 0700-040-14-1002 School (Gloucester Twp Campus), 343 Berlin Cross Keys Rd, Sicklerville Building 5 -Replacement of doors and windows -Project # 0700-040-14-1004 School (Gloucester Twp Campus), 343 Berlin Cross Keys Rd, Sicklerville Building 6 - Replacement of doors and windows -Project # 0700-040-14-1005 School (Gloucester Twp Campus), 343 Berlin Cross Keys Rd, Sicklerville Buildings 8,9,10 & 11 -Replacement of doors and windows -Project # 0700-040-14-1006 School (Pennsauken Campus), 6008 Browning Road, Pennsauken Cafeteria air conditioning -Project # 0700-040-14-1012	4/1/2021 #2881114	GL AU EX WC OTH
H - J-Tech Highway Safety I - County of Camden, Division Of Insurance	102 Oscar Way Chester Springs, PA 19425	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000 RE: 2005 FOR Pattern VIN# 3FRNF65Z25V146657 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 the lease of a 2005 FOR Pattern VIN# 3FRNF65Z25V146657 Unit# 11-119	4/15/2021 #2898228	GL AU EX WC OTH
H - County of Camden I - County of Camden, Division Of Insurance	Division Of Insurance County Courthouse 520 Market St, 9th Fl Camden, NJ 08102	Evidence of Insurance	4/22/2021 #2903684	GL AU EX WC OTH
Total # of Holders: 3				



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%
April	\$143,131.74	\$73,144.19	\$69,987.55	48.90%
TOTAL 2021	\$803,402.44	\$456,140.57	\$347,261.87	43.22%

Monthly & YTD Summary:

PPO Statistics	April	YTD
Bills	153	755
PPO Bills	139	691
PPO Bill Penetration	90.85%	91.52%
PPO Charges	\$122,453.68	\$746,686.29
Charge Penetration	85.55%	92.94%

Savings History:

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

APPENDIX I – MINUTES

April 26, 2021 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – APRIL 26, 2021
MEETING HELD ELECTRONICALLY AT 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF 2021 EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. James Maley, Secretary	Borough of Collingswood	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
Joseph Wolk	Borough of Mount Ephraim	Present
M. Neal Rochford	Borough of Haddonfield	Present
Joseph Gallagher	Winslow Township	Present

EXECUTIVE COMMITTEE ALTERNATES:

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

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes Rachel Chwastek
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Denise Hall, Cheryl Little
Safety Director	J.A. Montgomery Risk Control 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
Christopher Walters, Magnolia
Patrick Keating, Gloucester City
Larry Spellman, Voorhees

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

APPROVAL OF MINUTES: OPEN SESSION OF MARCH 22, 2021

MOTION TO APPROVE THE OPEN MINUTES OF MARCH 22, 2021

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

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. Executive Director Stokes asked the Underwriting Manager Edward Cooney to review the amendment. Mr. Cooney said as with the entire MEL system any public open documents, which includes the Plan of Risk Management, are required to be posted on the Fund’s website. This amendment is to redact the cyber coverage information since these documents are one of the number one information gathering targets for attackers. The MEL attorney did review this amendment and agreed the change is a good idea and is in line with regulations. With no questions or comments heard, the Executive Director recommended a motion to approved Resolution 21-15 would be in order.

Motion to Approve Resolution 21-15 Amending the Fund’s Plan of Risk Management

Motion:	Commissioner DiAngelo
Second:	Commissioner Shannon
Vote:	Unanimous

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. Executive Director said please plan on joining us on these dates and encourage everyone to take a look at the topics. We anticipate 2.5 TCH credits will be available for each session for a total of 5 credits if both sessions are attended.

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.

Executive Director said the Police Chief and Staff seminar will be in person in June in Collingswood. The Police Chief’s Association felt an in person session would be okay and information will be sent shortly for the Command Staff Training.

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 members 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 – 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 January 31, 2021 stands at \$8.5 million which is an \$89,000 gain over the prior month. The Financial Fast Track as of February 28th shows a small increase of \$6,500 with an \$8.5 million surplus. The Expected Loss Ratio Analysis for

February reflects early on the actuary targeted 3.4% and the JIF is at 2%, which is a good start for this year trending as of February 28th. The Lost Time Accident Frequency for March 2021 report shows the Camden JIF at 0.93 a little above the MEL average early on and the Fund did pick up five new lost time accidents in March. It is very rare the JIF has a spike like that, but we continue to monitor moving forward. Executive Director mentioned the compliance checklist will be updated as the year progresses but as of right now the Camden JIF is 100% compliant and as noted there is one new member on the report. Executive Director thanked the Risk Managers for sending in the RMC Agreements and said if any Risk Manager still needs to send in their agreements please do so. The remainder of the reports were for informational purposes.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 21-16 April 2021 Vouchers

TOTAL 2020	\$37,769.00
TOTAL 2021	\$1,830,976.23
TOTAL	\$1,863,745.23

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

Closed	678.80
2017	36,856.44
2018	36,658.45
2019	82,384.92
2020	162,524.40
2021	58,023.00
TOTAL	377,126.11

MOTION TO APPROVE THE APRIL 2021 VOUCHERS RESOLUTION 21-16

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

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

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Fund Attorney discussed a recent case from the NJ Supreme Court on the matter of Vincent Hagar vs M&K Construction decided on April 13, 2021. It is the first case in New Jersey where the workers compensation carrier for the employer was responsible for an injured employee's medical marijuana. Attorney Nardi said he consulted with Jennifer Goldstein of Medlogix and based upon a review of her records very few of the Camden JIF cases had requested reimbursement. The choices for this particular petitioner was either opioids or medical marijuana and the court quickly found in favor of the use of medical marijuana as an alternative. Attorney Nardi said this will continue to be monitored and the JIF may see some instances in future claims. Jennifer Goldstein of Medlogix said she will continue to monitor all these cases as well.

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. Mr. Saville said the MSI website is now a lot more user friendly and easier to navigate and encouraged members to take a look if they have not been on the website lately.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 02/22/21 to 03/22/21 was included in the agenda on pages 30 – 32 with nine certificates issued. Executive Director said you might notice one certificate from Cherry Hill Fire District, to the Borough Collingswood and this was a great cooperative effort. Collingswood needed to repair a truck that would have cost \$6,000 to rent and Collingswood reached out the Cherry Hill Fire District and they had a spare truck that they could lend to the Borough so that literally saved thousands of dollars through that cooperative effort.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for March 2021 where there was a savings of 42.12% for the month. Ms. Goldstein reported on the 2021 First Quarter Injury Review Report with 147 injuries reported with 107 requiring treatment and 44 were report only. The JIF had a total of 68 Covid related claims reported during the first quarter, which was 46% of all injuries reported. Ms. Goldstein said if any members are using

virtual urgent care or AccuMed, please call ahead before sending an employee for treatment so they are aware the town is authorizing treatment and that it is a work related injury.

Monthly Activity Report Part of Minutes.

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

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion:	Commissioner DiAngelo
Second:	Commissioner 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 DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 5:46 PM

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

