



# CAMDEN

## COUNTY MUNICIPAL

JOINT INSURANCE FUND

### MEETING AGENDA JUNE 28, 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: JUNE 28, 2021**

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- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2021 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: May 24, 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. 21-19 June Bills..... **Page 16**  
Treasurer’s Report ..... **Page 19**  
Monthly Reports ..... **Page 20**
  
- ATTORNEY – Joseph Nardi, Esquire**
  
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report..... **Page 26**
  
- UNDERWRITING MANAGER – Conner Strong & Buckelew**  
Monthly Certificate Holding Report..... **Page 29**
  
- MANAGED CARE – Medlogix**  
Monthly Report..... **Page 34**
  
- CLAIMS SERVICE – AmeriHealth Casualty**

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

# Camden County Municipal Joint Insurance Fund

2 Cooper Street  
Camden, NJ 08102

Date: June 28, 2021

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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**Audit Report as of December 31, 2020** – The Auditor’s Report as of December 31, 2020 will be sent under separate cover to the Executive Committee. The Audit Committee also held a conference call with representatives from Bowman & Company to further review the report. Jim Miles and Dennis Skalkowski from Bowman will give a brief report at the meeting and following that, the Board will formally approve Resolution 21-18 approving year end financials along with the Group Affidavit. **(Pages 3-5)**

**Motion to Approve Year-End Financials as of December 31, 2020 as Presented, Adopt Resolution 21-18 and execute the Group Affidavit indicating that members of the Executive Committee have read the General Comments Section of the Audit Report**

**Residual Claims Fund** – The RCF met on Wednesday, June 2, 2021 via conference call. Commissioner Wolk’s report is attached in Appendix II.

**EJIF-** The EJIF met on Wednesday, June 2, 2021 via conference call. Commissioner Wolk’s report is attached in Appendix II.

**MEL JIF** – The MEL met on Wednesday, June 2, 2021 via conference call. Commissioner Wolk’s report is attached in Appendix II.

**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.** 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 6** you will find a copy of a notice distributed to members from J.A. Montgomery on classes scheduled through September.

- ❑ **NJ SEM:** The NJ SEM is offering a webinar on Tuesday, July 20, 2021 at 10:00AM to help educate local government officials on the basics of Electric vehicles (“EVs”), the fast-developing EV market, the State’s strategies to reduce carbon emissions from vehicles, and the role that local government can play. NJ SEM has applied to the DCA for approval of this webinar as a Continuing Education Credit course, for up to 2 CEU credits for MFO/CFO, CPWM, RMC and QPA. Attached on **Page 7** is the save-the-date notice.
  
- ❑ **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. To date 33 commissioners and professionals have filed.

**Due Diligence Reports:**

<b>Financial Fast Track</b>	<b>Page 8</b>
<b>Loss Ratio Analysis</b>	<b>Page 9</b>
<b>Loss Time Accident Frequency</b>	<b>Page 10 &amp; 11</b>
<b>POL/EPL Compliance Report</b>	<b>Page 12</b>
<b>Fund Commissioners</b>	<b>Page 13</b>
<b>Regulatory Affairs Checklist</b>	<b>Page 14</b>
<b>RMC Agreements</b>	<b>Page 15</b>

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**Resolution of Certification**  
**Annual Audit Report for Period Ending December 31, 2020**

**WHEREAS**, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

**WHEREAS**, the Annual Report of Audit for the year 2020 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the EXECUTIVE COMMITTEE, and

**WHEREAS**, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

**WHEREAS**, the Local Finance Board has promulgated a regulation requiring that the EXECUTIVE COMMITTEE of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the EXECUTIVE COMMITTEE have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments  
and  
Recommendations

and

**WHEREAS**, the members of the EXECUTIVE COMMITTEE have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments  
and  
Recommendations

as evidenced by the group affidavit form of the EXECUTIVE COMMITTEE.

**WHEREAS**, such resolution of certification shall be adopted by the EXECUTIVE COMMITTEE no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

**WHEREAS**, all members of the EXECUTIVE COMMITTEE have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

**WHEREAS**, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the EXECUTIVE COMMITTEE to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

**NOW, THEREFORE, BE IT RESOLVED**, that the EXECUTIVE COMMITTEE of the Camden County Municipal Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

WE HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING HELD ON JUNE 28, 2021.

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**MICHAEL MEVOLI, Chairman**

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**M. JAMES MALEY, JR., Secretary**

**GROUP AFFIDAVIT FORM**  
**CERTIFICATION OF EXECUTIVE COMMITTEE**  
**of the**  
**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

We members of the Executive Committee of the Camden County Municipal Joint Insurance Fund, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the Executive Committee of the Camden County Municipal Joint Insurance Fund.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2020.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

**GENERAL COMMENTS - RECOMMENDATIONS**

\_\_\_\_\_ (L.S.)  
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\_\_\_\_\_ (L.S.)  
\_\_\_\_\_ (L.S.)

Attest:

\_\_\_\_\_  
M. James Maley, Jr. Secretary to the Fund

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the Executive Committee.



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.	<a href="#">REGISTER</a>
4/12/2021	9:00 a.m. - 11:00 a.m.	<a href="#">REGISTER</a>
4/19/2021	9:00 a.m. - 11:00 a.m.	<a href="#">REGISTER</a>
4/27/2021	6:00 p.m. - 8:00 p.m.	<a href="#">REGISTER</a>
5/11/2021	9:00 a.m. - 11:00 a.m.	<a href="#">REGISTER</a>
6/08/2021	1:00 p.m. - 3:00 p.m.	<a href="#">REGISTER</a>
7/13/2021	9:00 a.m. - 11:00 a.m.	<a href="#">REGISTER</a>
8/12/2021	1:00 p.m. - 3:00 p.m.	<a href="#">REGISTER</a>
9/21/2021	9:00 a.m. - 11:00 a.m.	<a href="#">REGISTER</a>

*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



# NJSEM

**10:00AM ON TUESDAY, JULY 20, 2021, a NJSEM WEBINAR**

## EMERGING OPPORTUNITIES FOR ELECTRIC VEHICLES AND ELECTRIC VEHICLE CHARGING INFRASTRUCTURE

The State of New Jersey has established a goal to reach 100% clean energy and to reduce greenhouse gas emissions by 80% by 2050. Much of this initiative will come from transportation sources. New Jersey is promoting the widespread adoption of Electric Vehicles (EVs), including incentives for Local Governments for vehicles and charging infrastructure in towns like yours. NJSEM is offering a webinar to help educate local government officials on the basics of EVs, the fast-developing electric vehicle market, the State's strategies to reduce carbon emissions from vehicles, and the role that local government can play. The webinar will describe current grant funding opportunities and the upcoming State and public utility incentive programs that are underway and in development, and the need for advanced planning to support local government's potential role in "decarbonizing" the transportation sector.

*NJSEM has also applied to the DCA for approval of this webinar as a Continuing Education Credit course, for up to 2 CEU credits for MFO/CFO, CPWM, RMC and QPA.*

**PLEASE SAVE THE DATE AND TIME OF Tuesday, July 20, 2021  
@ 10:00 am. Program details will be circulated in the coming days.**

# Hold The Date!

<b>CAMDEN COUNTY MUNICIPAL FUND</b>						
<b>FINANCIAL FAST TRACK REPORT</b>						
		<b>AS OF</b>	<b>April 30, 2021</b>			
		<b>THIS</b>	<b>YTD</b>	<b>PRIOR</b>		<b>FUND</b>
		<b>MONTH</b>		<b>YEAR END</b>		<b>BALANCE</b>
1.	<b>UNDERWRITING INCOME</b>	<b>1,254,010</b>	<b>5,016,039</b>	<b>259,537,108</b>		<b>264,553,147</b>
2.	<b>CLAIM EXPENSES</b>					
	Paid Claims	672,442	2,073,711	111,192,950		113,266,662
	Case Reserves	(442,781)	(662,399)	7,244,485		6,582,087
	IBNR	292,505	340,442	6,963,514		7,303,956
	Recoveries	(56,674)	87,193	(835,234)		(748,041)
	<b>TOTAL CLAIMS</b>	<b>465,491</b>	<b>1,838,948</b>	<b>124,565,716</b>		<b>126,404,664</b>
3.	<b>EXPENSES</b>					
	Excess Premiums	468,051	1,872,205	74,200,119		76,072,324
	Administrative	246,155	931,458	46,098,520		47,029,978
	<b>TOTAL EXPENSES</b>	<b>714,206</b>	<b>2,803,663</b>	<b>120,298,639</b>		<b>123,102,302</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	74,313	373,428	14,672,753		15,046,181
5.	<b>INVESTMENT INCOME</b>	57,075	(13,736)	11,845,257		11,831,521
6.	<b>DIVIDEND INCOME</b>	0	0	3,957,637		3,957,637
7.	<b>STATUTORY PROFIT (4+5+6)</b>	<b>131,388</b>	<b>359,692</b>	<b>30,475,647</b>		<b>30,835,339</b>
8.	<b>DIVIDEND</b>	0	0	21,889,123		21,889,123
9.	<b>RCF &amp; MEL Surplus Trigger Assessment</b>	0	0	540,489		540,489
10.	<b>STATUTORY SURPLUS (7-8-9)</b>	<b>131,388</b>	<b>359,692</b>	<b>8,046,034</b>		<b>8,405,726</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>						
	<b>Closed</b>	12,991	(3,101)	4,855,839		4,852,737
	<b>Aggregate Excess LFC</b>	24,853	87,995	994,812		1,082,807
	<b>2017</b>	6,709	237,043	1,706,716		1,943,758
	<b>2018</b>	7,177	236,337	1,105,131		1,341,468
	<b>2019</b>	7,743	301,200	(718,006)		(416,806)
	<b>2020</b>	(23,728)	(836,934)	101,544		(735,391)
	<b>2021</b>	95,642	337,153			337,153
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>131,388</b>	<b>359,692</b>	<b>8,046,034</b>		<b>8,405,726</b>
	<b>TOTAL CASH</b>					<b>23,889,891</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>						
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>0</b>	<b>100,045,289</b>		<b>100,045,289</b>
	<b>FUND YEAR 2017</b>					
	Paid Claims	122,554	232,229	3,766,422		3,998,651
	Case Reserves	(22,967)	29,826	722,761		752,586
	IBNR	(99,587)	(444,958)	594,492		149,534
	Recoveries	-	(56,066)	(186,400)		(242,466)
	<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>(238,969)</b>	<b>4,897,274</b>		<b>4,658,305</b>
	<b>FUND YEAR 2018</b>					
	Paid Claims	150,684	289,042	3,122,177		3,411,219
	Case Reserves	(125,124)	(217,317)	1,372,039		1,154,722
	IBNR	(22,282)	(297,517)	1,136,396		838,879
	Recoveries	(3,278)	(12,590)	(23,787)		(36,378)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>(238,382)</b>	<b>5,606,825</b>		<b>5,368,443</b>
	<b>FUND YEAR 2019</b>					
	Paid Claims	70,680	269,559	3,302,023		3,571,581
	Case Reserves	19,374	(270,340)	2,436,327		2,165,988
	IBNR	(90,055)	(302,607)	1,841,517		1,538,910
	Recoveries	0	0	(59,992)		(59,992)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>(0)</b>	<b>(303,388)</b>	<b>7,519,875</b>		<b>7,216,487</b>
	<b>FUND YEAR 2020</b>					
	Paid Claims	231,131	1,102,223	1,482,656		2,584,879
	Case Reserves	(396,476)	(455,203)	2,249,020		1,793,817
	IBNR	208,872	(73,481)	3,200,984		3,127,503
	Recoveries	(43,528)	172,132	(436,208)		(264,075)
	<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>745,671</b>	<b>6,496,453</b>		<b>7,242,124</b>
	<b>FUND YEAR 2021</b>					
	Paid Claims	97,393	180,658			180,658
	Case Reserves	82,411	250,635			250,635
	IBNR	295,556	1,459,005			1,459,005
	Recoveries	(9,869)	(16,283)			(16,283)
	<b>TOTAL FY 2021 CLAIMS</b>	<b>465,491</b>	<b>1,874,015</b>			<b>1,874,015</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>465,491</b>	<b>1,838,948</b>	<b>124,565,716</b>		<b>126,404,664</b>

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

AS OF **May 31, 2021**

**FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	53	MONTH	52	MONTH	41	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-21		30-Apr-21		31-May-20	
PROPERTY	566,229	427,203	75.45%	100.00%	75.45%	100.00%	92.02%	100.00%
GEN LIABILITY	1,464,528	911,581	62.24%	96.63%	58.39%	96.51%	44.27%	92.99%
AUTO LIABILITY	324,847	845,172	260.18%	94.26%	242.04%	93.94%	175.15%	89.77%
WORKER'S COMP	3,837,435	2,525,094	65.80%	99.66%	63.58%	99.62%	64.78%	98.81%
TOTAL ALL LINES	6,193,040	4,709,049	76.04%	98.69%	72.80%	98.62%	68.21%	97.07%
NET PAYOUT %	\$3,807,795		61.49%					

**FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	41	MONTH	40	MONTH	29	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-21		30-Apr-21		31-May-20	
PROPERTY	600,000	350,780	58.46%	100.00%	58.46%	100.00%	80.33%	100.00%
GEN LIABILITY	1,506,000	581,464	38.61%	92.99%	38.26%	92.48%	35.35%	84.65%
AUTO LIABILITY	334,000	251,742	75.37%	89.77%	70.92%	89.30%	3.81%	82.02%
WORKER'S COMP	3,840,000	3,347,733	87.18%	98.81%	87.64%	98.70%	91.21%	96.21%
TOTAL ALL LINES	6,280,000	4,531,719	72.16%	97.05%	72.12%	96.83%	72.13%	93.05%
NET PAYOUT %	\$3,427,340		54.58%					

**FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	29	MONTH	28	MONTH	17	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-21		30-Apr-21		31-May-20	
PROPERTY	722,242	1,241,864	171.95%	100.00%	171.95%	100.00%	189.24%	96.87%
GEN LIABILITY	1,674,299	729,466	43.57%	84.65%	36.67%	83.56%	16.25%	69.55%
AUTO LIABILITY	387,682	98,052	25.29%	82.02%	27.23%	81.06%	14.72%	64.31%
WORKER'S COMP	3,672,619	3,590,107	97.75%	96.21%	101.24%	95.79%	90.17%	84.23%
TOTAL ALL LINES	6,456,842	5,659,490	87.65%	92.78%	87.97%	92.21%	77.55%	80.64%
NET PAYOUT %	\$3,634,144		56.28%					

**FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	17	MONTH	16	MONTH	5	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-21		30-Apr-21		31-May-20	
PROPERTY	710,000	859,453	121.05%	96.87%	120.49%	96.65%	47.21%	37.00%
GEN LIABILITY	1,692,081	339,704	20.08%	69.55%	18.97%	67.85%	3.62%	14.00%
AUTO LIABILITY	397,295	543,968	136.92%	64.31%	152.65%	62.03%	75.51%	15.00%
WORKER'S COMP	3,527,720	2,725,657	77.26%	84.23%	66.44%	81.73%	23.36%	9.00%
TOTAL ALL LINES	6,327,096	4,468,782	70.63%	80.47%	65.22%	78.45%	24.03%	13.86%
NET PAYOUT %	\$2,661,903		42.07%					

**FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	5	MONTH	4	MONTH	-7	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-21		30-Apr-21		31-May-20	
PROPERTY	717,100	126,618	17.66%	37.00%	10.11%	30.00%	N/A	N/A
GEN LIABILITY	1,681,349	33,917	2.02%	14.00%	1.79%	10.00%	N/A	N/A
AUTO LIABILITY	446,457	16,431	3.68%	15.00%	3.38%	10.00%	N/A	N/A
WORKER'S COMP	3,528,173	570,741	16.18%	9.00%	8.65%	6.00%	N/A	N/A
TOTAL ALL LINES	6,373,079	747,707	11.73%	13.89%	6.63%	10.04%	N/A	N/A



Camden County JOINT INSURANCE FUND										
2021 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS										
DATA VALUED AS OF May 31, 2021										
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	MEMBER	TOTAL RATE	2021 - 2019
1	88 Audubon Park			0	0.00	0.00	0.00	1 Audubon Park	0.00	
2	91 Berlin Borough			0	0.00	0.93	0.00	2 Berlin Borough	0.40	
3	92 Berlin Township			0	0.00	1.22	4.82	3 Berlin Township	2.53	
4	93 Brooklawn			0	0.00	2.02	0.00	4 Brooklawn	0.80	
5	94 Chesilhurst			0	0.00	0.00	3.28	5 Chesilhurst	1.42	
6	95 Clementon			0	0.00	0.00	1.77	6 Clementon	0.70	
7	96 Collingswood			0	0.00	0.00	0.51	7 Collingswood	0.21	
8	97 Gibbsboro			0	0.00	2.78	2.63	8 Gibbsboro	2.28	
9	98 Gloucester City			0	0.00	0.00	1.26	9 Gloucester City	0.55	
10	99 Haddon			0	0.00	0.71	2.06	10 Haddon	1.17	
11	100 Haddon Heights Borough			0	0.00	---	---	11 Haddon Heights Borou	0.00	
12	101 Haddonfield			0	0.00	2.50	1.53	12 Haddonfield	1.67	
13	102 Hi-Nella			0	0.00	0.00	0.00	13 Hi-Nella	0.00	
14	103 Laurel Springs			0	0.00	0.00	2.67	14 Laurel Springs	1.02	
15	105 Lindenwold			0	0.00	0.91	0.94	15 Lindenwold	0.76	
16	106 Magnolia			0	0.00	1.64	0.85	16 Magnolia	1.03	
17	107 Medford Lakes			0	0.00	1.65	0.00	17 Medford Lakes	0.69	
18	108 Merchantville			0	0.00	0.00	0.00	18 Merchantville	0.00	
19	109 Mount Ephraim			0	0.00	1.74	0.00	19 Mount Ephraim	0.69	
20	110 Oaklyn			0	0.00	0.00	0.00	20 Oaklyn	0.00	
21	111 Pine Hill			0	0.00	3.54	1.77	21 Pine Hill	2.19	
22	112 Runnemede			0	0.00	1.03	0.97	22 Runnemede	0.83	
23	113 Somerdale			0	0.00	1.27	2.60	23 Somerdale	1.55	
24	116 Winslow Township Fire Distri			0	0.00	0.00	0.00	24 Winslow Township Fire	0.00	
25	117 Woodlynne			0	0.00	5.13	0.00	25 Woodlynne	2.21	
26	451 Tavistock			0	0.00	0.00	0.00	26 Tavistock	0.00	
27	457 Pine Valley			0	0.00	0.00	0.00	27 Pine Valley	0.00	
28	115 Winslow			0	1.05	2.76	2.84	28 Winslow	2.48	
29	90 Bellmawr			0	1.48	2.25	3.28	29 Bellmawr	2.57	
30	564 Cherry Hill			1	3	1.52	0.83	30 Cherry Hill	0.96	
31	89 Barrington			0	1	2.08	0.93	31 Barrington	1.50	
32	114 Voorhees			0	2	2.16	3.15	32 Voorhees	2.46	
33	584 Cherry Hill Fire District			1	2	2.88	0.57	33 Cherry Hill Fire District	1.40	
34	104 Lawnside			1	1	3.53	1.49	34 Lawnside	1.30	
35	87 Audubon			0	2	5.75	0.00	35 Audubon	1.49	
36	565 Camden Parking Authority			0	1	7.38	2.63	36 Camden Parking Autho	3.33	
37	692 Gloucester Township	**		0	0			37 Gloucester Township		
38	695 Camden City	**		0	0			38 Camden City		
Totals:				3	14	0.98	1.26	1.39		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 May 31, 2020 1.51										



MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund						
Data Valued As of : June 15, 2021						
<b>Total Participating Members</b>		<b>38</b>	<b>38</b>			
Complaint			<b>37</b>			
Percent Compliant			<b>97.37%</b>			
Member Name	* EPL Program ?	Checklist Submitted	Compliant	01/01/21	2021	Co-Insurance
				EPL Deductible	POL 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%
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**

<b>MEMBER</b>	<b>FUND COMMISSIONER</b>	<b>ALTERNATE COMMISSIONER</b>
Audubon	David Taraschi	John Ward
Audubon Park	M. Larry Pennock	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard Wilkinson	Rick Miller
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden City	Sharon Eggleston	Jason Asuncion
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill	Erin Patterson Gill	Ari Messinger
Cherry Hill Fire District	John Foley	
Chesilhurst	M. Jamila 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	Dawn Amadio
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 June 1, 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



<b>CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND</b>				
<b>2021 RISK MANAGEMENT CONSULTANTS AGREEMENTS</b>				
<b>AS OF June 16, 2021</b>				
<b>MUNICIPALITY</b>	<b>RISK MANAGEMENT CONSULTANT</b>	<b>Resolution Received</b>	<b>Agreement Received</b>	<b>Contract Term date</b>
AUDUBON	HARDENBERGH INSURANCE GROUP	01/20/21	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	6/15/2021	12/31/21
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	06/01/21	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	7/6/2020	7/6/2020	12/31/22
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	02/13/20	02/13/20	12/31/22
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	6/10/2021	6/10/2021	05/31/22
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

**RESOLUTION NO. 21-19**

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

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

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

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

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

**FUND YEAR CLOSED**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
WST20			
WST20	MUNICIPAL EXCESS LIABILITY RCF	RCF SURPLUS TRIGGER 2020	195,055.00
			<b>195,055.00</b>
WTR16			
WTR16	MUNICIPAL EXCESS LIABILITY RCF	RCF PREMIUM DUE FOR TRANSFER OF FY 2016	654,462.62
			<b>654,462.62</b>
		<b>Total Payments FY CLOSED</b>	<b>849,517.62</b>

**FUND YEAR 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002574			
002574	BOWMAN & COMPANY, LLP	CAMDEN AUDIT AT YEAR END 12/31/20	23,620.00
			<b>23,620.00</b>
002575			
002575	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND INS 2020 BAL DUE - AUDU BOR	120.00
			<b>120.00</b>
		<b>Total Payments FY 2020</b>	<b>23,740.00</b>

**FUND YEAR 2021**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002576			
002576	COMPSERVICES, INC.	GLOUCESTER TWP SERVICES 6/21	1,291.67
002576	COMPSERVICES, INC.	CLAIMS ADMIN FEE 6/21	37,273.67
002576	COMPSERVICES, INC.	CHERRY HILL SERVICES 6/21	2,458.33
			<b>41,023.67</b>
002577			
002577	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 5/21	3,152.00
002577	INTERSTATE MOBILE CARE INC.	FOLLOW UP 5/21	66.00
			<b>3,218.00</b>
002578			
002578	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 6/21	15,676.42
			<b>15,676.42</b>
002579			
002579	PERMA RISK MANAGEMENT SERVICES	POSTAGE 5/21	29.03
002579	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 6/21	39,363.08
			<b>39,392.11</b>
002580			
002580	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 6/21	4,579.92
			<b>4,579.92</b>
002581			
002581	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 5/21	4,465.00
002581	BROWN & CONNERY, LLP	ATTORNEY FEE 5/21	2,074.00
			<b>6,539.00</b>
002582			
002582	BOWMAN & COMPANY, LLP	PAYROLL AUDIT 6/21	5,000.00
			<b>5,000.00</b>
002583			
002583	ELIZABETH PIGLIACELLI	TREASURER FEE 6/21	2,030.17
			<b>2,030.17</b>

002584			
002584	DAVID TARASCHI	MTG ATTENDANCE 2ND QTR 2021	450.00
			<b>450.00</b>
002585			
002585	M. JAMES MALEY	MTG ATTENDANCE 2ND QTR 2021	300.00
			<b>300.00</b>
002586			
002586	NEAL ROCHFORD	MTG ATTENDANCE 2ND QTR 2021	300.00
			<b>300.00</b>
002587			
002587	JOSEPH WOLK	MTG ATTENDANCE 2ND QTR 2021	450.00
			<b>450.00</b>
002588			
002588	MICHAEL MEVOLI	MTG ATTENDANCE 2ND QTR 2021	450.00
			<b>450.00</b>
002589			
002589	TERRY KIERSZNOWSKI	MTG ATTENDANCE 2ND QTR 2021	450.00
			<b>450.00</b>
002590			
002590	JOSEPH GALLAGHER	MTG ATTENDANCE 2ND QTR 2021	450.00
			<b>450.00</b>
002591			
002591	SHARON EGGLESTON	MTG ATTENDANCE 2ND QTR 2021	450.00
			<b>450.00</b>
002592			
002592	GARY PASSANANTE	MTG ATTENDANCE 2ND QTR 2021	450.00
			<b>450.00</b>
002593			
002593	COURIER POST	ACCT #254526 - 2021 MTG DATES - 4.1.21	52.88
			<b>52.88</b>
002594			
002594	ALLSTATE INFORMATION MANAGEMNT	ACCT# 409 - ARC. AND STOR. - 5.31.21	94.79
002594	ALLSTATE INFORMATION MANAGEMNT	ACCT# 409 - ARC. AND STOR. - 4.30.21	94.79
			<b>189.58</b>
002595			
002595	CONNER STRONG & BUCKELEW	2ND RMC FEE 2021	304,703.00
			<b>304,703.00</b>
002596			
002596	MEDLOGIX LLC	WC MCS - CHERRY HILL 6/21	1,083.00
002596	MEDLOGIX LLC	WC MCS 6/21	10,360.50
			<b>11,443.50</b>
002597			
002597	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 6/21	1,148.83
			<b>1,148.83</b>
002598			
002598	DANA T. LERMAN, MD	COVID-19 RISK MITIGATION WEBINAR 5/21	650.00
			<b>650.00</b>
002599			
002599	WALTER A. EIFE	RMC FEE 2ND INS 2021 - HADDON TOWNSHIP	17,887.00
			<b>17,887.00</b>
002600			
002600	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND INS 2021 - VOORHEES TWP	35,722.00
002600	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND INS 2021 - LINDENWOLD BOR	18,505.00
002600	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND INS 2021 - AUDUBON BOROUGH	11,321.00
002600	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND INS 2021 - CLEMENTON BOROUGH	7,205.00
002600	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND INS 2021 - LAUREL SPRNGS BOR	3,750.00
			<b>76,503.00</b>
002601			
002601	HENRY D. BEAN & SON, INC.	RMC FEE 2ND INS 2021 - PINE VALLEY	648.00
002601	HENRY D. BEAN & SON, INC.	RMC FEE 2ND INS 2021 - HADDONFIELD	15,492.00
			<b>16,140.00</b>
002602			
002602	LEONARD-O'NEILL INS GROUP, INC.	2ND INSTALLMENT 2021 - GIBBSBORO JIF	2,844.00
			<b>2,844.00</b>
002603			
002603	EDGEWOOD ASSOCIATES INC.	RMC 2ND INS FEE 2021 - CHESILHURST BOR	3,009.00
002603	EDGEWOOD ASSOCIATES INC.	RMC 2ND INS FEE 2021 - BERLIN BOROUGH	12,508.00
			<b>15,517.00</b>

002604			
002604	LOUIS DIANGELO	MTG ATTENDANCE 2ND QTR 2021	450.00
			<b>450.00</b>
002605			
002605	SCIROCCO INSURANCE GROUP	RMC FEE 2ND INS 2021 - WOODLYNNE BOR	2,814.00
002605	SCIROCCO INSURANCE GROUP	RMC FEE 2ND INS 2021 - AUDUBON PARK BOR	1,032.00
			<b>3,846.00</b>
		<b>Total Payments FY 2021</b>	<b>572,584.08</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>1,445,841.70</b>

\_\_\_\_\_  
Chairperson

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

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

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

\_\_\_\_\_  
Treasurer

June 28, 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 May 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 JUNE:

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

- INVESTMENT INCOME:

Net Investment Income received or accrued for May totaled \$32,609.64.

- RECEIPT ACTIVITY FOR May:

Assessments	\$2,405,319.00	
Cherry Hill Deductible	17,165.13	
Total Receipts		<u>\$2,422,484.13</u>

- CLAIM ACTIVITY FOR May:

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

Property Liability Claims	\$ 153,619.28	
Workers Compensation Claims	270,548.18	
Administration Expense	<u>123,069.16</u>	
Total Claims/Expenses		<u>\$547,236.62</u>

- CASH ACTIVITY FOR May:

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$23,889,892.52 to a closing balance of \$25,795,562.20 showing an increase of \$1,905,669.68.

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**

<b>Current Fund Year: 2021</b>										
<b>Month Ending: May</b>										
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Workers Comp</b>	<b>POL/EPL</b>	<b>MEL</b>	<b>EJIF</b>	<b>Admin</b>	<b>Cherry Hill</b>	<b>TOTAL</b>
OPEN 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
RECEIPTS										
Assessments	114,622.60	268,749.95	71,362.52	563,949.73	280,897.77	561,567.13	68,711.06	475,458.24	0.00	2,405,319.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17,165.13	17,165.13
Invest Pymnts	907.86	6,945.61	1,192.57	11,096.83	1,107.97	244.24	275.52	10,276.82	0.90	32,048.32
Invest Adj	15.91	121.66	20.88	194.36	19.40	4.27	4.82	180.01	0.01	561.32
Subtotal Invest	923.77	7,067.27	1,213.45	11,291.19	1,127.37	248.51	280.34	10,456.83	0.91	32,609.64
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>115,546.37</b>	<b>275,817.22</b>	<b>72,575.97</b>	<b>575,240.92</b>	<b>282,025.14</b>	<b>561,815.64</b>	<b>68,991.40</b>	<b>485,915.07</b>	<b>17,166.04</b>	<b>2,455,093.77</b>
EXPENSES										
Claims Transfers	49,815.96	75,578.57	28,224.75	241,777.68	0.00	0.00	0.00	0.00	28,770.50	424,167.46
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123,069.16	0.00	123,069.16
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,187.47	0.00	2,187.47
<b>TOTAL</b>	<b>49,815.96</b>	<b>75,578.57</b>	<b>28,224.75</b>	<b>241,777.68</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>125,256.63</b>	<b>28,770.50</b>	<b>549,424.09</b>
<b>END BALANCE</b>	<b>294,071.35</b>	<b>5,896,445.33</b>	<b>645,323.77</b>	<b>9,434,143.79</b>	<b>1,135,093.93</b>	<b>762,124.25</b>	<b>283,790.82</b>	<b>7,372,987.36</b>	<b>(28,418.43)</b>	<b>25,795,562.17</b>
<b>REPORT STATUS SECTION</b>										
<b>Report Month: May</b>										
						Balance Differences				
Opening Balances:			Opening Balances are equal			\$0.00				
Imprest Transfers:			Imprest Totals are equal			\$0.00				
Investment Balances:			Investment Payment Balances are equal			\$0.00				
			Investment Adjustment Balances are equal			\$0.00				
Ending Balances:			Ending Balances are equal			\$0.00				
Accural Balances:			Accural Balances are equal			\$0.00				

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	May						
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	\$23,889,892.52	3,722,646.93	- 38,266.45	44,120.35	-	20,161,391.69	
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	\$561.33	\$0.00	\$0.00	\$0.00	\$0.00	\$561.33	
5 Interest Paid - Cash Inst	\$24,717.74	\$1,821.89	\$51.42	\$55.08	\$0.00	\$22,789.35	
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
7 Realized Gain (Loss)	\$7,330.57	\$0.00	\$0.00	\$0.00	\$0.00	\$7,330.57	
8 Net Investment Income	\$32,609.64	\$1,821.89	\$51.42	\$55.08	\$0.00	\$30,681.25	
9 Deposits - Purchases	\$2,846,651.59	\$2,422,484.13	\$153,619.28	\$270,548.18	\$0.00	\$0.00	
10 (Withdrawals - Sales)	-\$973,591.55	-\$547,236.62	-\$153,619.28	-\$270,548.18	\$0.00	-\$2,187.47	
Ending Cash & Investment	\$25,795,562.20	\$5,599,716.33	-\$38,215.03	\$44,175.43	\$0.00	\$20,189,885.47	
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$530,991.62	\$226,222.22	\$123,495.26	\$181,274.14	\$0.00	\$0.00	
(Less Deposits in Transit)	-\$74,355.59	-\$98,368.65	\$84,036.91	-\$60,023.85	\$0.00	\$0.00	
Balance per Bank	\$26,252,198.23	\$5,727,569.90	\$169,317.14	\$165,425.72	\$0.00	\$20,189,885.47	

MAY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	05/05/21	4,268.08				4,268.08	
2	05/05/21	35,364.07				35,364.07	
3	05/12/21	34,565.78				34,565.78	
4	05/12/21	10,624.83				10,624.83	
5	05/19/21	99,242.69				99,242.69	
6	05/19/21	19,807.93				19,807.93	
7	05/26/21	65,292.74				65,292.74	
8	05/26/21	88,077.85				88,077.85	
9	05/31/21	6,899.64				6,899.64	
10	05/31/21	60,023.85				60,023.85	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	424,167.46	-	-	-	424,167.46	
	Monthly Rpt	424,167.46				424,167.46	
	Variance	- 0.00	-	-	-	- 0.00	



CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES										
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND										
Month		May								
Current Fund Year		2021								
		1.	2.	3.	4.	5.	6.	7.	8.	
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid May	Monthly Recoveries May	Calc. Net Paid Thru May	TPA Net Paid Thru May	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month	
2021	Property	35,805.21	25,833.00	0.00	61,638.21	61,638.21	0.00	0.00	0.00	
	Liability	3,275.84	1,036.75	0.00	4,312.59	4,312.59	0.00	0.00	0.00	
	Auto	8,349.75	590.00	0.00	8,939.75	8,939.75	0.00	0.00	0.00	
	Workers Comp	133,002.65	60,912.88	0.00	193,915.53	193,915.53	0.00	0.00	0.00	
	Cherry Hill	7,838.63	6,633.85	7838.68	6,633.80	6,633.80	(0.00)	(0.00)	0.00	
	<b>Total</b>	<b>188,272.08</b>	<b>95,006.48</b>	<b>7,838.68</b>	<b>275,439.88</b>	<b>275,439.88</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>	
2020	Property	694,968.54	23,982.96	0.00	718,951.50	718,951.50	0.00	0.00	0.00	
	Liability	222,202.35	21,304.86	0.00	243,507.21	243,507.21	0.00	0.00	0.00	
	Auto	72,919.27	0.00	0.00	72,919.27	72,919.27	0.00	0.00	0.00	
	Workers Comp	1,569,983.91	45,738.52	0.00	1,615,722.43	1,615,722.43	0.00	(4,893.21)	4,893.21	
	Cherry Hill	7,181.80	10,802.26	7,181.80	10,802.26	10,802.26	0.00	0.00	0.00	
	<b>Total</b>	<b>2,567,255.87</b>	<b>101,828.60</b>	<b>7,181.80</b>	<b>2,661,902.67</b>	<b>2,661,902.67</b>	<b>0.00</b>	<b>(4,893.21)</b>	<b>4,893.21</b>	
2019	Property	1,228,862.28	0.00	0.00	1,228,862.28	1,228,862.28	(0.00)	(0.00)	0.00	
	Liability	327,635.34	13,969.22	0.00	341,604.56	341,604.56	(0.00)	(0.00)	0.00	
	Auto	69,614.74	0.00	0.00	69,614.74	69,614.74	(0.00)	(0.00)	0.00	
	Workers Comp	1,885,477.10	97,243.59	0.00	1,982,720.69	1,982,957.19	(236.50)	(236.50)	0.00	
	Cherry Hill	1,960.65	11,104.89	1,960.65	11,104.89	11,104.89	0.00	0.00	0.00	
	<b>Total</b>	<b>3,513,550.11</b>	<b>122,317.70</b>	<b>1,960.65</b>	<b>3,633,907.16</b>	<b>3,634,143.66</b>	<b>(236.50)</b>	<b>(236.50)</b>	<b>0.00</b>	
2018	Property	350,778.55	0.00	0.00	350,778.55	350,778.55	(0.00)	(0.00)	0.00	
	Liability	401,667.21	8,476.72	0.00	410,143.93	410,143.93	(0.00)	(0.00)	0.00	
	Auto	236,884.45	14,857.41	0.00	251,741.86	251,741.86	0.00	0.00	0.00	
	Workers Comp	2,385,717.81	29,436.19	0.00	2,415,154.00	2,414,652.99	501.01	501.01	(0.00)	
	Cherry Hill	(206.50)	229.50	0.00	23.00	23.00	0.00	0.00	0.00	
	<b>Total</b>	<b>3,374,841.52</b>	<b>52,999.82</b>	<b>0.00</b>	<b>3,427,841.34</b>	<b>3,427,340.33</b>	<b>501.01</b>	<b>501.01</b>	<b>(0.00)</b>	
2017	Property	427,202.53	0.00	0.00	427,202.53	427,202.53	(0.00)	(0.00)	0.00	
	Liability	710,195.59	30,791.02	0.00	740,986.61	740,986.61	0.00	0.00	0.00	
	Auto	710,214.96	12,777.34	0.00	722,992.30	722,992.30	(0.00)	(0.00)	(0.00)	
	Workers Comp	1,908,572.00	8,446.50	0.00	1,917,018.50	1,916,039.30	979.20	979.20	0.00	
	Cherry Hill	574.64	0.00	0.00	574.64	574.64	(0.00)	(0.00)	0.00	
	<b>Total</b>	<b>3,756,759.72</b>	<b>52,014.86</b>	<b>0.00</b>	<b>3,808,774.58</b>	<b>3,807,795.38</b>	<b>979.20</b>	<b>979.20</b>	<b>(0.00)</b>	
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Workers Comp	(220.00)	0.00	0.00	(220.00)	0.00	(220.00)	(220.00)	0.00	
	Cherry Hill	(536.35)	0.00	184.00	(720.35)	0.00	(720.35)	(536.35)	(184.00)	
	<b>Total</b>	<b>(756.35)</b>	<b>0.00</b>	<b>184.00</b>	<b>(940.35)</b>	<b>0.00</b>	<b>(940.35)</b>	<b>(756.35)</b>	<b>(184.00)</b>	
<b>TOTAL</b>		<b>13,399,922.95</b>	<b>424,167.46</b>	<b>17,165.13</b>	<b>13,806,925.28</b>	<b>13,806,621.92</b>	<b>303.36</b>	<b>(4,405.85)</b>	<b>4,709.21</b>	



**BNY MELLON**  
CAMDEN CO JIF - MX6F92185102

**Asset and Accrual Detail - By Asset type**

05/31/2021

Report ID: IACS0017  
Base Currency: USD  
Status: FINAL

Shares/Par Security ID Description Link Ref	Price Local/Base	Cost Local/Base	Net Income Receivable Local/Base	Market Value Local/Base	Percent Of Total	Net Unrealized Gain/Loss Local/Base
UNIT OF PARTICIPATION						
U.S. DOLLAR						
UNITED STATES						
2,008,018.741 MEL JCM I ACCOUNT	10.0546	20,189,885.47	0.00	20,189,885.47		0.00
99VVB5Y75	10.0546	20,189,885.47	0.00	20,189,885.47	100.00	0.00

	Current Period		Fiscal Year to Date	
	05/01/2021	05/31/2021	01/01/2021	05/31/2021
NET ASSETS - BEGINNING OF PERIOD		20,161,391.69		20,193,931.63
		20,161,391.69		20,193,931.63
RECEIPTS:				
INVESTMENT INCOME:				
INTEREST	22,789.35		106,681.87	
UNREALIZED GAIN/LOSS-INVESTMENT	7,330.57		-104,667.94	
ACCRETION/AMORTIZATION	561.33		4,880.12	
		30,681.25		6,894.05
<b>TOTAL RECEIPTS:</b>		<b>30,681.25</b>		<b>6,894.05</b>
DISBURSEMENTS:				
ADMINISTRATIVE EXPENSES:				
TRUSTEE/CUSTODIAN	504.80		2,538.03	
INVESTMENT ADVISORY FEES	1,177.87		5,881.49	
CONSULTING	504.80		2,520.69	
		2,187.47		10,940.21
<b>TOTAL DISBURSEMENTS:</b>		<b>2,187.47</b>		<b>10,940.21</b>
NET ASSETS - END OF PERIOD		<u>20,189,885.47</u>		<u>20,189,885.47</u>



**Camden County Municipal Joint Insurance Fund**

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Keith Hummel, JIF Safety Director  
**DATE:** June 2, 2021

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

Keith Hummel Associate Director Public Sector, Camden JIF <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> Office: 856-552-6862	Glenn Prince Assistant Director Public Sector <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744
John Saville Senior Risk Control Consultant <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-660-5009	Chief Harry Earle (Ret.) Law Enforcement Risk Control Consultant <a href="mailto:hearle@jamontgomery.com">hearle@jamontgomery.com</a> Office: 856-446-9277
Robert Garish Senior Risk Control Consultant <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650	Liam Callahan Risk Control Consultant <a href="mailto:lcallahan@jamontgomery.com">lcallahan@jamontgomery.com</a> Office: 856-552-4902
Jonathan Czarnecki Risk Control Consultant <a href="mailto:jczarnecki@jamontgomery.com">jczarnecki@jamontgomery.com</a> Office: 856-446-9205	Melissa Meccariello Administrative Assistant <a href="mailto:mmeccariello@jamontgomery.com">mmeccariello@jamontgomery.com</a> Office: 856-479-2070

**LOSS CONTROL SURVEYS**

- Borough of Woodlynne on May 4, 2021
- Township of Winslow Fire District on May 10, 2021
- Township of Voorhees on May 18, 2021
- Borough of Haddonfield on May 19, 2021
- Borough of Mount Ephraim on May 19, 2021
- City of Camden Fire Department on May 20, 2021

**LAW ENFORCEMENT LOSS CONTROL SURVEYS**

- Borough of Pine Hill on May 6, 2021
- Borough of Collingswood on May 18, 2021

### **MEETING ATTENDED**

- Camden County Police Chiefs Meeting on May 5, 2021
- Camden County Police Chiefs Meeting on May 12, 2021
- Regional Training – Covid-19 What We Should Know on May 17, 2021
- Claims Meeting on May 21, 2021
- Executive Committee Meeting on May 24, 2021

### **UPCOMING MEETING SCHEDULE**

<b>DATE</b>	<b>TOPIC</b>	<b>LOCATION</b>
June 2, 2021	Risk Management for First-Line Supervisors	West Berlin
June 11, 2021	Below 100 Training	West Berlin
June 15, 2021	Risk Management for Command Staff	Collingswood
June 25, 2021	Claims Meeting	Zoom
June 28, 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.

- May 3 - MSI Safety Director Message - Day 1 - National Safety Stand-Down to Prevent Falls
- May 4 - MSI SD Message - Day 2 - National Safety Stand-Down to Prevent Falls
- May 5 - MSI SD Bulletin – Day 3 - National Safety Stand-Down to Prevent Falls
- May 5 - MSI Bulletin – Latest Reopening New Jersey Limits, Restrictions, & Guidance
- May 6 - SD Message - Day 4 - National Safety Stand-Down to Prevent Falls
- May 6 - Risk Management for First-Line Supervisors and Below 100 Training
- May 7 - SD Message – Day 5 - National Safety Stand-Down to Prevent Falls
- May 12 - Regional Training Reminder - COVID-19 – What Do We Know; What Do We Need to Know
- May 18 - MSI Bulletin – May 19 Reopening Indoor and Outdoor Guidelines
- May 20 - Did You Know? – Camden JIF
- May 21 - Summer Seasonal for Supervisors Survey
- May 26 - REMINDER - Risk Management for First-Line Supervisors and Below 100 Training
- May 26 - Updated MSI Bulletin – 2021 Hurricane Season Preparedness
- May 28 - MSI Bulletin – May 28 & June 4 Reopening Guidelines

### MSI NOW & MSI DVD

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

MSI NOW	
Municipality	Number of Videos
Brooklawn	1
Camden	34
Gloucester Township	4
Laurel Springs	2
Magnolia	4
Oaklyn	2
Runnemede	1
Somerdale	2
Winslow	6

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

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

### 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](http://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 at [afelip@iamontgomery.com](mailto:afelip@iamontgomery.com).

## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 3/22/2021 To 4/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Burlington County Fire Academy I - Borough of Haddon Heights	53 Academy Drive Westampton, NJ 08060	RE: use of facilities for training Evidence of insurance with respects to the use of facilities for training by the Haddon Heights Fire Department.	3/24/2021 #2823213	GL AU EX WC
H - Camden County Fire Academy I - Borough of Haddon Heights	420 Woodbury-Turnersville Road Blackwood, NJ 08012	RE: use of facilities for training Evidence of insurance with respects to the use of facilities for training by the Haddon Heights Fire Department.	3/24/2021 #2823214	GL AU EX WC
H - Kyocera Document Solutions I - Borough of Clementon	America 225 Sand Road Fairfield, NJ 07004	Evidence of Insurance Property Deductible: \$2500.00	4/6/2021 #2889553	OTH
H - Lion Tamers Club I - Borough of Berlin	263 Mill Road Marlton, NJ 08063	RE: occasional fire department training The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to occasional fire department training during the current calendar year.	4/14/2021 #2896589	GL AU EX WC
H - Haddon Heights High School I - Borough of Haddon Heights	301 2nd Avenue Haddon Heights, NJ 08035	RE: use of facilities for training by the Haddon Heights Police Department Evidence of insurance with respects to the use of facilities for training by the Haddon Heights Police Department.	4/20/2021 #2902403	GL AU EX WC OTH
H - Borough of Collingswood I - Cherry Hill Fire District (BOFC District)	678 Haddon Avenue Collingswood, NJ 08108	RE: 2007 Seagrave 100 Rear Mount Ladder Truck, serial #75855, vin #T2151 Evidence of insurance with respects to the borrowing of the following fire truck for training: 2007 Seagrave 100 Rear Mount Ladder Truck, serial #75855, vin #T2151.	4/20/2021 #2902404	GL AU EX WC OTH
H - Bancroft I - Cherry Hill Fire District (BOFC District)	425 Kings Highway East Haddonfield, NJ 08033	Evidence of insurance with respects to the use of facilities for training.	4/20/2021 #2902406	GL AU EX WC

04/22/2021

1 of 1

## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 3/22/2021 To 4/22/2021

H - GMMW LLC I - Borough of Haddon Heights	202 W. Atlantic Ave Haddon Heights, NJ 08035	RE: use of property by Heights Grows for a plant sale Certificate holder, Chris Mrozinski, John Paul Madden, Patrick Warren, and Eduardo Guzman are an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract with respects to the use of property by Heights Grows for a plant sale.	4/21/2021 #2903497	GL AU EX WC
<b>Total # of Holders: 8</b>				



## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 4/22/2021 To 5/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Bowman & Company LLP I - Borough of Somerdale	601 White Horse Road Voorhees, NJ 08043	Evidence of insurance	4/23/2021 #2904570	GL AU EX WC OTH
H - Camden County Board of I - Borough of Lindenwold	Commissioners 520 Market Street Camden, NJ 08102	RE: use of Lake Worth Park for "Hooked on Fishing- Not Drugs" event The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of Lake Worth Park for "Hooked on Fishing- Not Drugs" event during the current calendar year.	5/4/2021 #2914341	GL AU EX WC
H - Bowman and Co. LLP I - Borough of Berlin	601 White Horse Rd. Voorhees, NJ 08043	Evidence of insuranc	5/6/2021 #2915912	GL AU EX WC OTH
H - Bowman and Co. LLP I - Borough of Berlin	601 White Horse Rd. Voorhees, NJ 08043	Evidence of insuranc	5/6/2021 #2915913	GL AU EX WC OTH
H - State of NJ Dept. of Env. Prot. I - City of Camden	Compl. & Enf. Office of the Asst. Commissioner 401 East State St, PO Box 402 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: IDP-CAD Agreement. Purchase order #8867221. 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 IDP-CAD Agreement. Purchase order #8867221.	5/6/2021 #2915950	GL AU EX WC OTH
H - Camden County Regional Emergency I - Borough of Barrington	Training Center 420 Woodbury-Turnersville Road Blackwood, NJ 08012	RE: use of facilities for training by the Barrington Fire Department Evidence of insurance with respects to the use of facilities for training by the Barrington Fire Department.	5/10/2021 #2917989	GL AU EX WC
H - County of Camden I - Winslow Township	Board of Chosen Freeholders County of Camden Dept. of Parks 1301 Park Boulevard Camden, NJ 08002	RE: use of New Brooklyn Park for Family Day 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 use of New Brooklyn Park, located on Erial Road.	5/11/2021 #2918284	GL AU EX WC

05/24/2021

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## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 4/22/2021 To 5/22/2021

		Sicklerville, NJ 08081, for the Townships Family Day event. No fireworks or amusements.		
H - Camden County Board of I - Winslow Township	Commissioners County of Camden Dept. of Parks 1301 Park Boulevard Camden, NJ 08002	RE: use of New Brooklyn Park for Family Day 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 use of New Brooklyn Park, located on Erial Road, Sicklerville, NJ 08081, for the Townships Family Day event. No fireworks or amusements.	5/12/2021 #2918728	GL AU EX WC
H - Borough of Collingswood I - Borough of Collingswood	678 Haddon Avenue Collingswood, NJ 08108	Evidence of insurance. location of Builders Risk: 434 Haddon Avenue, Collingswood, NJ	5/13/2021 #2918831	GL AU EX WC OTH
H - Oaklyn BOE c/o Collingswood BOE I - Borough of Oaklyn	200 Lees Ave. Westmont, NJ 08108	RE: use of fields at Kendall Blvd. The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of fields located at Kendall Blvd. Oaklyn NJ 08107 during the current calendar year.	5/13/2021 #2918835	GL AU EX WC
H - Borough of Collingswood I - Borough of Collingswood	678 Haddon Avenue Collingswood, NJ 08108	Evidence of insurance. location of Builders Risk: 434 Haddon Avenue, Collingswood, NJ	5/13/2021 #2918843	OTH
H - Camden County Board of I - Borough of Clementon	Commissioners, c/o Environmental Affairs 520 North Newton Drive Oaklyn, NJ 08107	Re: Adopt a Highway event The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Adopt a Highway event.	5/13/2021 #2918840	GL AU EX WC
H - Barrington Board of Education I - Borough of Barrington	311 Reading Avenue Barrington, NJ 08007	RE: Use of fields for movie night The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of fields behind Woodland School for the Boroughs movie night event during the current calendar year.	5/19/2021 #2919947	GL AU EX WC
H - Diocese of Camden I - Borough of Barrington	St. Francis deSales c/o St. Rose of Lima Parish 300 Kings Highway Haddon Heights, NJ 08035	RE: Brews, Beats and Eats event The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of parking lot behind St. Francis deSales Church in	5/19/2021 #2919967	GL AU EX WC

05/24/2021

1 of 1

## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 4/22/2021 To 5/22/2021

		Barrington, NJ for the Boroughs Barrington Brews, Beats and Eats event during the current calendar year.		
H - USDA Rural Development I - Borough of Oaklyn	521 Fellowship Road, Suite 130 Mt. Laurel, NJ 08054	RE: loan for the Sanitary Sewer System Evidence of insurance with respects to the loan for the Sanitary Sewer System Project in the amount of \$5,985,000.	5/20/2021 #2920650	GL AU EX WC OTH
H - USDA Rural Development I - Borough of Oaklyn	521 Fellowship Road, Suite 130 Mt. Laurel, NJ 08054	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. RE: loan for the Sanitary Sewer System Evidence of insurance with respects to the loan for the Sanitary Sewer System Project in the amount of \$5,985,000.	5/20/2021 #2920658	OTH
<b>Total # of Holders: 16</b>				



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

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$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%
May	\$143,906.78	\$69,990.39	\$73,916.39	51.36%
<b>TOTAL 2021</b>	<b>\$947,309.22</b>	<b>\$526,130.96</b>	<b>\$421,178.26</b>	<b>44.46%</b>

**Monthly & YTD Summary:**

PPO Statistics	May	YTD
Bills	195	950
PPO Bills	174	865
PPO Bill Penetration	89.23%	91.05%
PPO Charges	\$123,355.16	\$870,041.45
Charge Penetration	85.72%	91.84%

**Savings History:**

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

# ***APPENDIX I – MINUTES***

**May 24, 2021 Meeting**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – MAY 24, 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 <b>Bradford Stokes</b> <b>Karen Read</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	CompServices <b>Denise Hall, Cheryl Little</b>
Safety Director	J.A. Montgomery Risk Control <b>Keith Hummel, Harry Earle</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

Millard Wilkinson, Berlin Borough  
Ari Messinger, Cherry Hill Alternate  
Lorraine Azzarano, Winslow Fire District  
Dawn Amadio, Pine Valley  
Cass Duffy, Collingswood  
John Foley, Cherry Hill Fire District  
Edward Hill, Lawnside  
Bonnie Taft, Oaklyn Borough  
Christopher Walters, 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
Karen Kamprath	PERMA

**APPROVAL OF MINUTES: OPEN SESSION OF APRIL 26, 2021**

**MOTION TO APPROVE THE OPEN MINUTES OF APRIL 26, 2021**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE: NONE**

**EXECUTIVE DIRECTOR:**

**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 2<sup>nd</sup> 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 30<sup>th</sup> 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 8<sup>th</sup> – 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/>

Executive Director said those towns that are certified for Tier 1 and Tier 2 of version 1 of the Cyber Risk Management Program are grandfathered until next 1/1/2022 however, at that point in time Tier 3 of the version 2 of the Cyber Risk Management Plan will need to be completed. Executive Director said for this year the 2021 deductible is \$25,000 and any town that is in compliance for Tier 1 and Tier 2 would bring the \$25,000 deductible to \$2,500.



**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.

**Gloucester City Coverage for Schooner** - Executive Director said this is an add on item to the agenda. The City of Gloucester owns a 57 foot schooner that is in the Delaware. A non-profit maintains the boat and also carries the insurance but recent developments have put that arrangement in jeopardy, potentially leaving the City without coverage for the schooner. The Coverage Committee met last Thursday to consider covering the boat valued at \$257,000 in need of liability insurance. Operations of the boat have ceased and the coverage would be in case the non-profit that is running the boat drops their insurance coverage. Gloucester City Fund Commissioner Patrick Keating said as of last Thursday, the nonprofit notified the City of Gloucester, that they are no longer involved and have turned everything back over to the city. Mr. Keating said there is no intentions of operating the boat. Risk Manager Michael Avalone said this is a short-term gap filler for the City of Gloucester, that is necessary since the City owns the boat and liability attaches even if it is a slip trip and fall in the vicinity. Commissioner Shannon asked if it would be possible to have something in writing that the boat will not be taken out on the water. Mr. Keating said the city would certainly be respectful of that request however if a suitor for purchasing the schooner comes along there would be a need for a qualified licensed captain to take it out for demo. Risk Manager Mike Avalone said the policy does not have those limitations and everyone should keep an open mind regarding demonstration to a possible purchaser. In response to Commissioner Shannon, Mr. Keating said there is no intention of taking the schooner out for celebrations and the city will try to sell it, but it may have to go out to get coast guard certifications and to be able to show potential purchasers the quality and conditions of the boat.

**MOTION TO APPROVE LIABILITY COVERAGE ON GLOUCESTER CITY SCHOONER**

Motion:	Commissioner Maley
Second:	Commissioner Gallagher
Vote:	9 Ayes, 0 Nays

Executive Director reported the Financial Fast Track as March 31, 2021 stands at \$8.2 million which is an \$132,000 gain over the prior month. There are some reserve changes from fluctuation for last month and we are continuing to monitor. Fund Years 2020 and 2019 are running deficits and this will be monitored. The Expected Loss Ratio Analysis for April reflects early on the actuary targeted 10.4% and the JIF is at 7.47%, so we are ahead of the actuary’s projections. The Lost Time Accident Frequency for April 2021 report shows the Camden JIF at 0.96 in the middle of the pack of the MEL average and the Fund did pick up three new lost time accidents in April. Executive

Director mentioned the compliance checklist will be updated as the year progresses. 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 21-17 May 2021 Vouchers**

<b>TOTAL 2021</b>	\$123,069.16
<b>TOTAL</b>	<b>\$123,069.16</b>

**Confirmation of April 2021 Claims Payments/Certification of Claims Transfers:**

<b>Closed</b>	0.00
<b>2017</b>	122,553.80
<b>2018</b>	150,683.51
<b>2019</b>	72,641.08
<b>2020</b>	238,312.76
<b>2021</b>	105,231.44
<b>TOTAL</b>	<b>689,422.59</b>

**MOTION TO APPROVE THE MAY 2021 VOUCHERS RESOLUTION 21-17**

Motion: Commissioner DiAngelo  
Second: Commissioner Shannon  
Roll Call Vote: 10 Ayes - 0 Nays

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

Motion: Commissioner Maley  
Second: Commissioner Wolk  
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi reviewed the marijuana legislation and said the information provided in the agenda would be very good to distribute to department heads and perhaps the police chief of the police departments so they are on notice of the regulations coming out the third week of

August. This also reminds of another deadline of August 22<sup>nd</sup> to have your zoning ordinances passed by then. Attorney Nardi also discussed the mandate of vaccinations within the workplace.

Defense Panel Attached & Report made Part of Minutes

**SAFETY DIRECTOR:** Safety Director Keith Hummel reviewed the Safety Director's report. On May 17<sup>th</sup> there was a regional training for Covid-19 and Dr. Norman did an excellent job if anyone would like the link to the presentation please contact the Safety Director's office.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:** The Certificate Report for the period 04/22/21 to 05/22/21 was included in the agenda on pages 38.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for April 2021 where there was a savings of 43.22% for the month.

Monthly Activity Report Part of Minutes.

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

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

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

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

Executive Director recognized Mayor Rochford for his service to the Camden JIF since this could possibly be the last meeting he will attend. Mayor Rochford said he is serving at the pleasure of the Commissioners and they have not made a decision yet as they are still reorganizing and he hopes to continue to serve.

**MOTION TO ADJOURN:**

Motion:  
Second:  
Vote:

Commissioner Taraschi  
Commissioner Gallagher  
Unanimous

**MEETING ADJOURNED: 5:51 PM**

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

## ***APPENDIX II – RCF, EJIF & MEL***



## Municipal Excess Liability Residual Claims Fund

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

June 2, 2021

Memo to: Fund Commissioners  
Camden County Municipal Joint Insurance Fund

From: Commissioner Wolk

Re: RCF June Meeting

**Auditor and Actuary Year-End Reports:** The Audit Report as of December 31, 2020 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor referred to *Exhibit B-Change of Net Position* and reported Fund Year 2020 had an increase in net position over 2019 of \$530,000, resulting in ending net position of \$12,640,000. The Surplus Trigger of \$6,286,145 is the assessment to be approved. The \$4,546,000 difference in the statutory basis is due to the discounting of the reserves. The action taken in 2019 to implement a surplus trigger will help cover some of the deficit in certain fund years.

Fund Actuary reviewed the Actuarial Analysis and Loss Adjustment Reserves Report. As of December 31, 2020 the RCF has reserves totaling \$109 million and is consistent with Schedule A of the financial statements. The reserves are made up of \$84.7 million in case reserves and \$24.5 million in IBNR reserves. Fund Actuary reported the loss reserves are consistent with their estimate of unpaid claim liabilities.

Following the reports, the Board approved the year-end financials as presented and adopted resolution 17-21 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report

**2020 Budget Amendment:** The Fund approves an amendment to the current year's budget to accept the transfer of liabilities as of December 31<sup>st</sup>. A motion was approved to introduce on first reading the amendments to the 2020 Budget and to schedule the Public Hearing on September 1, 2021 at 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey. Enclosed is the 2020 amended budget.

**Surplus Floor:** In October of 2019, the MEL and the RCF amended their Risk Management Plans to include a trigger to maintain an adequate surplus, in excess of case reserves and incurred but not report (IBNR). This action was in response to changes in the law concerning sexual molestation and firefighter cancer presumption. For year-end 2020, the RCF surplus trigger to member JIFs totals \$6,286,145. Of that amount, \$2.9 million is the Municipal Excess Liability Joint Insurance Fund's share of the trigger amount. Because this additional assessment is over ten years, the impact on each

individual JIF will not be significant. The motion was made and passed to confirm the surplus trigger to member JIFs.

**2021 Financial Disclosures:** The Division of Local Government Services met on April 14, 2021 and at that meeting, they voted to extend the date upon which the Board would take enforcement action against non-filers of the 2021 FDS until June 30, 2021.

**Power of Collaboration:** Two “Power of Collaboration” ads will appear in the League of Municipalities magazine. 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.

**Claims Committee:** The Claims Review Committee met on March 3<sup>rd</sup> and May 5<sup>th</sup> and prior to the June 2<sup>nd</sup> meeting. Minutes for the March and May meetings were distributed.

**Next Meeting:** The next meeting of the RCF is scheduled for September 1, 2021 at 10:30AM, and is currently scheduled at the Forsgate Country Club.

<b>MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND</b>				
<b>2020 PROPOSED BUDGET</b>				
	<b>2020</b>	<b>2020 Amendment</b>	<b>2020</b>	<b>\$</b>
	<b>PROPOSED</b>	<b>2016 Assessments</b>	<b>Revised Budget</b>	<b>CHANGE</b>
	<b>BUDGET</b>			
<b>APPROPRIATIONS</b>				
MEL	303,582	8,971,152	9,274,734	8,971,152
BMEL	0	0	0	0
ATLANTIC	47,695	1,313,389	1,361,084	1,313,389
BERGEN	13,324	719,003	732,327	719,003
BURLCO	19,951	716,292	736,243	716,292
CAMDEN	22,940	654,463	677,403	654,463
MONMOUTH	26,310	745,668	771,978	745,668
MORRIS	20,019	1,964,458	1,984,477	1,964,458
NJUA	16,437	850,087	866,525	850,087
OCEAN (incl Brick) incremental inr	48,373	1,307,230	1,355,603	1,307,230
PMM	8,270	257,922	266,192	257,922
SOUTH BERGEN	21,394	786,364	807,757	786,364
SUBURBAN ESSEX	20,828	428,499	449,327	428,499
TRICO	29,875	331,545	361,420	331,545
SUBURBAN MUNICIPAL	3,374	509,358	512,732	509,358
CENTRAL JERSEY	37,750	445,992	483,741	445,992
NJPHA	15,878	605,158	621,036	605,158
<b>TOTAL</b>	<b>656,000</b>	<b>20,606,580</b>	<b>21,262,580</b>	<b>20,606,580</b>
	0			
<b>MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND</b>				
<b>2020 PROPOSED BUDGET</b>				
	<b>2020 PROPOSED</b>	<b>2020 Amendment</b>	<b>2020</b>	
	<b>BUDGET</b>	<b>2016 Assessments</b>	<b>Revised Budget</b>	
<b>APPROPRIATIONS</b>				
CLAIMS	0	19,946,580	19,946,580	19,946,580
REINSURANCE PREMIUMS	10,000		10,000	0
LOSS FUND CONTINGENCY	0	660,000	660,000	660,000
<b>SUBTOTAL LOSS FUND</b>	<b>10,000</b>	<b>20,606,580</b>	<b>20,616,580</b>	<b>20,606,580</b>
<b>EXPENSES</b>				
ADMINISTRATOR	205,842		205,842	0
DEPUTY ADMINISTRATOR	70,021		70,021	0
ATTORNEY	42,615		42,615	0
CLAIMS SUPERVISION & AUDIT	61,603		61,603	0
TREASURER	40,010		40,010	0
AUDITOR	23,634		23,634	0
ACTUARY	42,194		42,194	0
MISCELLANEOUS	24,798		24,798	0
<b>SUBTOTAL</b>	<b>510,717</b>	<b>0</b>	<b>510,717</b>	<b>0</b>
EXPENSE CONTINGENCY	135,283		135,283	0
<b>SUBTOTAL EXPENSES</b>	<b>646,000</b>	<b>0</b>	<b>646,000</b>	<b>0</b>
<b>TOTAL BUDGET</b>	<b>656,000</b>	<b>20,606,580</b>	<b>21,262,580</b>	<b>20,606,580</b>





**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: June 2, 2021

TO: Fund Commissioners  
Camden County Municipal Joint Insurance Fund

FROM: Commissioner Wolk

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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**AUDITOR YEAR-END REPORTS** – Mr. Jones of Nisivoccia & Company reviewed the audit report as of December 31, 2020. The Auditor said the Fund is in excellent financial condition. The audit report contained no findings and no recommendations. Following his review of the audit, the Executive Board adopted Resolution #21-21 approving the Year-End Financials and executed the Group Affidavit.

**ASTs WITH UNDERGROUND PIPING TESTING REIMBURSEMENTS** – The Executive Board passed a motion approving the revision to the E-JIF Periodic Testing & Construction Requirements for Aboveground Storage Tanks (ASTs) with Buried Piping Systems Reimbursement Policy allowing members to receive the \$400 per tank testing reimbursement on an annual basis.

**ACTUARIAL IBNR ESTIMATES** – The E-JIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2021.

**DUE DILIGENCE REPORTS** - The Executive Director reviewed the Financial Fast Track and other due diligence reports as of March 31, 2021. The Executive Director said the Fund remains in excellent financial shape.

**NEXT MEETING-** The next meeting of the E-JIF is scheduled for September 1, 2021 at the Forsgate CC, Jamesburg. *(Subject to Change)*



## Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216  
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*Tel (201) 881-7632*  
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**Date:** June 2, 2021  
**To:** Fund Commissioners  
Camden County Municipal Joint Insurance Fund  
**From:** Commissioner Wolk  
**Subject:** June 2<sup>nd</sup> MEL Meeting

**Correspondence.** QualCare Alliance Networks submitted correspondence announcing plans to be acquired by Mitchell - Genex - Coventry. Ms. Kissane said current staffing will remain in place and said she expects no changes in service.

**Special Presentation – Joseph Giorgio:** Joe Giorgio will be retiring from the Township of Hanover on August 1st. The MEL asked him to attend this meeting to allow us the opportunity to express our well wishes. Joe Giorgio was the first Chairman of the Municipal Excess Liability Joint Insurance Fund and served as the Chair for Fund years 1987 and 1988. The Morris JIF and the Atlantic JIF were the charter members of the MEL. The MEL has prepared a graphic of a property declaration page to give to the town to post on the newly named Joseph A. Giorgio wing of town hall.

Mr. Giorgio said he was very proud to have been involved in the formation of the Morris County Municipal Joint Insurance Fund and the Municipal Excess Liability Joint Insurance Fund and particularly noted that the MEL was formed at a meeting in Hanover Township. Mr. Giorgio reviewed the significant achievements of the JIFs and the MEL. Hanover Committeeman Francioli also attended to add his congratulations and appreciation to Mr. Giorgio's 40 year as Township Administrator for Hanover Township.

**Audit Committee:** Audit Committee met on May 24, 2021 to review the Year-End Financials, Actuarial Valuation Report and the Internal Audits for Actuarial Second Opinion and Actuarial Pricing Review; minutes submitted. Bud Jones, Nisivoccia and Kyle Mrotek, Actuarial Advantage presented their reports to the Board. Board accepted financial reports and the Internal Audits for Actuarial Second Opinion/Peer Review and Actuarial Pricing Review as presented.

Committee Chairman Jon Rheinhardt said the Audit Committee was provided with an overview of the Joint Cash Management Program and said the Audit Universe was revised so the Internal Auditor can review this program in 2021 rather than 2022.

**Financial Fast Track as of December 31, 2020:** Executive Director submitted the MEL's updated year end financials. As previously discussed, the strategy is to be especially conservative considering all of the current uncertainties because of COVID claims, the recent changes in WC/pension offsets, firefighter's cancer WC presumption, and the extension of the statute of limitations for sexual molestation claims. The statutory surplus declined to \$8.3 million and is now at the surplus floor established by the MEL Commissioners. The overall JIF/MEL combined surplus remains in excess of \$200 million.

COVID: The most significant charge is the projected \$20 million that COVID related workers' compensation claims will eventually cost the MEL. The MEL is strengthening its claim and IBNR reserves (by \$7.5 million) because of the uncertainty over the recovery from Safety National. The strategy is to book \$7.5 million for COVID claims and IBNR at the MEL. Hopefully, the MEL will be successful in making a full recovery from Safety National so that this can reverse this accrual.

General Claim Reserves: The MEL is also strengthening general claim reserves by \$2.6 million to cover non-COVID related claims.

RCF: The fast track also records a \$3 million additional assessment payable to the RCF.

Under the plan of risk management, the MEL will adopt an additional assessment of \$3 million, payable in 10 annual installments to maintain the surplus at the \$8.3 million surplus floor. Because this additional assessment is over 10 years, the impact on each individual JIF will not be significant.

#### **RECAP**

\$18.4 Million – MEL Statutory surplus as of 12/31/2019  
(\$7.5 million) - Special COVID reserve and additional COVID IBNR  
(\$2.6 million) - General Claim Development  
(\$3.0 million) - RCF Assessment

\$5.3 million - Statutory surplus before MEL assessment  
\$3.0 million - Credit for MEL additional assessment payable over 10 years  
\$8.3 million – MEL Statutory Surplus as of 12/31/2020

The Board voted to confirm the surplus trigger issued to member JIFs in the amount of \$2,978,484.

**Excess Property Claims Administrator:** At the March 26<sup>th</sup> meeting, the MEL Board authorized the issuance of a competitive contract RFP for Property Claims Administrator. A total of 3 responses were received: a) Engle, Martin & Associates, b) Crawford & Company and c) Qual-Lynx. The MEL QPA reviewed the responses for completeness and determined Engle, Martin & Associates had a fatal flaw in their submission and was eliminated from review. MEL Claims Review Committee conducted interviews on May 25<sup>th</sup> of the other two vendors and recommended awarding the contract to Qual-Lynx for a contract period of July

1, 2021 to December 31, 2023 with two one-year options to renew for an annual fee of \$175,000 plus an hourly rate of \$99.00 for time and expense for CAT claims handling. The Board voted to accept the recommendation and awarded the contract to Qual-Lynx.

**Liability Claims Administration:** During 2020, the MEL issued Competitive Contracting RFPs. Rather than asking the responders to submit a fee request, the form asked the responder to agree to compensation set forth by the Board of Fund Commissioners. Botta & Associates provided that commitment but they also submitted a request for additional fee resulting from changes to the MEL's liability retention structure in addition to an increase in responsibility for managing reimbursement for public officials/employment practices claims that pierce the optional POL/EPL layer. Request was for an additional fee component of \$197 hour for these type of claims. In January of 2021, the MEL also added the responsibility of managing the MEL's share of the \$200,000 retention in the primary cyber policy. MEL Claims Review reviewed this request and recommended the additional fees of \$197/hour not to exceed \$20,000. The Board voted to accept the recommendation to modify the compensation for Botta & Associates.

**Middlesex County Municipal JIF:** A special meeting of the MEL Board was held on April 27, 2021 to consider membership of Middlesex County Municipal Joint Insurance; minutes of the meeting were distributed with the agenda. Executive Director said the Middlesex JIF has accepted the MEL's conditions for membership; we are now waiting for the Department of Banking and Insurance to put the Middlesex JIF under supervision. In the interim, the MEL has bound coverage for Cyber Liability and Excess Workers' Compensation (excess of JIF retention) for Middlesex JIF members. This expires at the end of June.

Commissioners Cuccia, Northgrave and D'Arco volunteered to serve on an ad-hoc committee to monitor this process.

**Legislative Committee:** Committee met on May 27<sup>th</sup>. The Committee is monitoring certain pending legislation evolving around law enforcement.

**Safety & Education Committee:** Committee met on April 30<sup>th</sup>; minutes of the meeting were distributed. Also, distributed was a memorandum concerning the addition of a Defensive Driving Course in the MEL's Learning Management System. Board accepted the Committee's recommendation and approved an expenditure of \$27,900 for Defense Driving.

**Coverage Committee:** Committee met on April 6<sup>th</sup>; minutes of the meeting submitted.

Statutory Bond: Board accepted Committee's recommendation to impose a higher deductible of \$10,000 when an appeal on the statutory bond coverage is approved.

Watercraft: Occasionally, our water-adjacent members have watercraft larger than our automatic coverage grant in the policy, which allows us the time to underwrite the exposure. City of Gloucester is requesting an exception to the watercraft length limitation for their 57ft watercraft (hull is actually less than our threshold, but the bow pulpit extends past our threshold). After our review, we are recommending

exception be made. The Camden JIF has already reviewed and approved. Board accepted Committee's recommendation.

**Employment Practices Program:** The deadline for EPL Compliance has been extended to November 1<sup>st</sup> to provide MEL members' additional time to complete the program requirements. Based on member requests, an abbreviated handbook was developed for volunteers as an optional policy. This policy – and all other model policies – and the checklist to be submitted can be found on the MEL website at <https://njmel.org/insurance/public-officials/risk-management-program/>

**Background Checks:** At the March meeting, the Board authorized the release of a Competitive Contracting RFP to qualify vendors able to provide Background Checks. The MEL's "Protecting Children From Abuse" model policy calls for increased background checks and members were looking for assistance in identifying vendors. Below is a listing of the five vendors that responded and that have been posted to the MEL website on this page: <https://njmel.org/insurance/public-officials/risk-management-program/>

Castle Branch, Inc. – Wilmington, NC  
Adam Safeguard – Toms River, NJ  
Southern Background Services – Hazlehurst, GA  
TABB Inc. – Chester, NJ  
True View BSI LLC – Hicksville, NY

**BidNet Direct Software E-Procurement:** Bidnet Direct is an online site for governmental entities to publish and distribute bid opportunities. The MEL QPA is recommending the use of Bidnet Direct for future procurement to efficiently handle vendor responses to bids or RFPs. There is no cost to the Fund to use the platform. Board accepted the recommendation of the QPA.

**Cannabis Legalization:** The MEL Fund Attorney has been working with Matt Giacobbe generating bulletins on the impact to members of the legalization of cannabis. These bulletins have been posted to the MEL webpage - <https://njmel.org/mel-safety-institute/resource-center/cannabis-guidance/>.

Fund Attorney reminded everyone of the August deadline concerning cannabis to adopt ordinances to opt out of certain recreational cannabis business operations at the municipal level

**RCF:** Commissioner Clarke submitted a report of the RCF's March meeting.

**2021 MEL, MR HIF & NJCE JIF Educational Seminar:** The 10<sup>th</sup> annual seminar was conducted virtually on 2 half-day sessions: Friday, May 14<sup>th</sup> and Friday, May 21 from 9 am to 12 noon. There were 224 participants in the 1<sup>st</sup> session and 217 participants in the 2<sup>nd</sup> session. We are in the process of uploading seminar materials to the MEL webpage. Mr. Ezio Altamura attended both sessions and complimented all involved in putting the program together.

**Cyber Task Force:** On March 8<sup>th</sup>, the MEL Cyber Task Force released the updated MEL Cyber Risk Management Program. Members in compliance with the 1<sup>st</sup> version will have "grandfathered status" as compliance until January 1, 2022. The updated program can be

found on the MEL website: <https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/>

**Claims Committee:** The Claims Review Committee met on May 5<sup>th</sup>; minutes of these meetings are sent to the full MEL Board separately from the agenda. The Claims Review Committee is scheduled to meet this afternoon.

**Power of Collaboration:** Enclosed are the three latest in the series of “Power of Collaboration” ad that appeared in the League of Municipalities magazine. Each highlights the following:

The MEL model policy *Addressing the Protection and Safe Treatment of Minors*.

The EJIF’s continued defense efforts in the Passaic River II Litigation.

The MEL’s response to addressing the Public Health Crisis.

**2021 Financial Disclosures:** The Local Finance Board voted to extend the date at which the Board would take enforcement action against non-fillers of the 2021 FDS until July 30<sup>th</sup> from the statutory deadline of April 30<sup>th</sup>. As of May 27<sup>th</sup> all but 5 Commissioners have completed the filing.

**Meeting Dates and Times:** Scheduled MEL Board of Fund Commissioner meetings frequently conflict with holidays. We recommend the Board refer a review of meeting dates and times to the Management Committee. In addition, committee can consider scheduling virtual meetings in between regularly scheduled meetings – to allow better flow for action items.

Board of Commissioners did agree to conduct the September Board meeting in person.