



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA JULY 26, 2021 – 5:15 PM

MEETING BEING HELD ELECTRONICALLY

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

ALSO TELEPHONICALLY AT:

1-929-205-6099

Meeting ID: 959 3468 9266

OPEN PUBLIC MEETINGS ACT

In accordance with the New Jersey Open Public Meetings Act N.J.S.A. 10:4-6 et seq. and regulations thereunder, 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: JULY 26, 2021**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2021 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: June 28, 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. 21-20 July Bills **Page 18**
Treasurer’s Report **Page 20**
Monthly Reports **Page 21**
- ATTORNEY – Joseph Nardi, Esquire**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Page 27**
- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 30**
- MANAGED CARE – Medlogix**
Monthly Report..... **Page 34**
- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: August 23, 2021**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: July 26, 2021

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Employment Practices Compliance Program:** Please visit the MEL webpage to review all the elements of the MEL's EPL Compliance Program. **Please note the deadline to complete the program requirements has been extended to November 1, 2021.** 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 3** you will find a copy of a notice distributed to members from J.A. Montgomery on classes scheduled through September.

Police Command Staff training was conducted last month, another session will be scheduled in September.

- ❑ **Membership Renewals:** The Camden JIF has seven members scheduled to renew fund membership; renewal documents will be sent out in the next several weeks.
- ❑ **Risk Management Information/Operating System (RMIS)** - Members and Risk Managers will receive an email with a link to renewal worksheets - to begin the 2021 underwriting renewal during the month of July with a September 1st completion date.
- ❑ **2022 Underwriting Renewal Memo (Pages 4-6)** - The MEL Underwriting Manager released a reminder to all MEL members and Risk Management Consultants in preparation of the 2022 renewal. This memo gives a brief overview of the critical exposure collection items that are included in Origami as well as information contained in the MEL Coverage Bulletins.
- ❑ **MEL Cyber Task Force (Pages 7-9)** – Included in the agenda is a news alert from the MEL Cyber Task Force highlighting recent cyber attacks.

- ❑ **2020 Audit Report and Actuary Valuation Report** – The 2020 Audit Report, Actuarial Certification & Statement of Actuarial Opinion has been filed with the State. The Synopsis of the Audit has been advertised in the Fund’s newspaper.
- ❑ **2021 Coverage Documents** – The fund office is in the process of uploading member policies to the Fund’s Risk Management Information System (Origami). We will email Fund Commissioners and Risk Management Consultants when the process is complete. The MEL RMIS system with Origami will only store policies for 3 years so it is imperative that members download the policies and save them on their local system to comply with record retention requirements.

Due Diligence Reports:

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



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

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

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

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

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

MSI LIVE Guidelines:

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

About Zoom Training:

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

Questions?

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

Memorandum

MEL Underwriting Manager Team

CONNER
STRONG &
BUCKELEW

The Underwriting Manager wants to release a reminder to all MEL members and Risk Management Consultants in preparation of the 2022 renewal. All exposure collection items noted below are already included in Origami, but we want to make special note of these critical items.

Underwriting Information

- ✓ **Property** – COPE information for buildings has never been more valuable to the MEL than it is in the current environment. Critical items are square footage, number of stories, occupancy, construction and sprinklers. Buildings over \$10 million without sprinkler information will not receive coverage. Members should review their Property schedules to ensure all buildings are accurately listed.
- ✓ **Vehicles** – Please remember the valuation provision for emergency vehicles has shifted the vehicle age from 15 years to 10 years, whereby any vehicles under 10 years receive Replacement Cost and any over 10 years receive the lesser of Replacement Cost or Scheduled Value. As such, please ensure the valuations are updated to reflect such.
- ✓ **Liability** – Two growing and crucial exposures we need to be aware of are Aging Infrastructure and Sexual Abuse/Molestation.
 - **Aging Infrastructure** – Bridges and Dams are required by state/federal regulations to be inspected every 2-4 years, and all of the underwriting information needed is included in such reports. Be sure to schedule the Dams and Bridges and provide the most recent reports.
 - **Sexual Abuse/Molestation** – While Sexual Abuse/Molestation is a concerning exposure area all around, the most emphasis is on programs involving minors. Ensure you provide the data points on member-sponsored programs involving minors, such as type of program, number of minors and number of staff. It is also important to perform background checks and give training to staff.
- ✓ **Workers' Compensation** – As requested in the past, please ensure you are making note of what locations employees are assigned. This is especially important for locations with over 100 employees.
- ✓ **Cyber** – We need to provide a complete picture of cybersecurity controls as the exposure continues to grow and the insurance market for Cyber continues to drastically contract/harden. The Cyber Questionnaire must be completed by all regardless of response to each item. The most critical items requested by insurers are Multi-Factor Authentication for any remote access, offline back-ups, endpoint detection and prevention, and employee training.
- ✓ **Statutory Bonds** – The MEL has a special underwriting procedure for certain positions requiring statutory bonds; all others are automatically covered. Such positions are Treasurer, Tax Collector, Utility Collector, Library Treasurer and Chief Financial Officer (ONLY if assuming the role of a Treasurer). Renewal applications are required every three years aligning with the member's renewal with the JIF.

Memorandum

MEL Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

Other Reminders

All of the following items are in our MEL Coverage Bulletins:

<https://njmel.org/insurance/coverage/coverage-bulletins/>

- ✓ **Fireworks & Amusements** – The MEL has a special underwriting program of approving any member-sponsored firework displays and amusement rides. No coverage is provided without such approval, and your submission should be provided well in advance of the event (not the day before).
- ✓ **Skateboard Parks** – The MEL excludes skateparks until formal underwriting review is conducted, which begins during the design phase.
- ✓ **Vacant Property** – Please be reminded, Vacant Properties are only covered for Actual Cash Value unless otherwise formally requested and favorably reviewed by the JIF. Debris Removal Only and Replacement Cost are available after review.
- ✓ **Builder's Risk** – Any projects with new square footage qualify for Builder's Risk. All such projects over \$10m project value must be separately underwritten, so submit the application early.
- ✓ **Shared Services** – Shared Service Agreements are a great tool, but we must remember that these are still service contracts. If you are receiving a professional service, such as Information Technology (IT) or Accounting/Finance, you should be requesting evidence of Professional Liability coverage to protect you from financial harm.
- ✓ **Renewal Certificates** – Renewal certificates are released in December. As such, it is crucial to review your Certificate Holder lists now.
- ✓ **Automobile ID Cards** – The quantity of Auto ID Cards issued per member is determined based upon your schedule of vehicles in Origami. Ensure your records are updated to reflect all active Vehicles.
- ✓ **Contact Information** – All renewal documents are distributed based upon the contact information in Origami. Ensure your records are updated so documents are sent to the appropriate place.
- ✓ **Special Flood Hazard Area (SFHA)** – The JIF does not determine flood zones and has coverage limitations for locations within SFHAs. Specifically, the member's deductible in an SFHA is the maximum available limit from the NFIP, which is typically \$500,000.

Conner Strong & Buckelew

Insurance, Risk
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MEL CYBER TASK FORCE UPDATE

THERE IS NO SUMMER VACATION FOR CYBERSECURITY

Recent attacks should serve as a warning about how important it is to review your cyber risk management programs and find ways to better protect your networks. A simple breach in cyber security can cause a massive disruption to service, financial loss and can impact lives.

I. COLONIAL PIPELINE

A major U.S. oil pipeline was forced to shutdown due to a ransomware incident. The incident shows the typical administrative shutdown due to the malicious network encryption, but also the shutdown of its oil operations, which hits upon many risk management areas, including property damage, product damage, interruption and public relations.

The event boils down to two basic cybersecurity issues:

- 1) A compromised password; and
- 2) An unused remote connection.

Since a single password was compromised with no other evidence of breach, it was most likely due to such employee using the same password and/or email on more than one network (i.e. home and work email).

Takeaways:

- 1) Require strong passwords/passphrases/secrets, which are unique to the work account -- and consider changing them on a regular basis.
- 2) Inventory all remote connections/accounts with remote access -- and have a policy for regularly reviewing and closing unused remote connections.
- 3) There is also a chance the password was compromised in another breach, so consider utilizing deep web scans for previously breached accounts and passwords.

- more -

U.S. Pipeline Cyberattack Forces Closure

Colonial Pipeline carries roughly 45% of gasoline and diesel fuel consumed on the East Coast



For details contact your local JIF Safety Director



MEL CYBER TASK FORCE UPDATE

II. MASSACHUSETTS STEAMSHIP AUTHORITY

"We don't have cyber exposures like banks or pipelines." This is a phrase we thought we would not be hearing much of anymore, but new headlines reinforce the fact organizations of all types have cyber exposures and can be greatly affected.

The Massachusetts Steamship Authority, which operates a simple ferry service, is still recovering from a ransomware incident. Aside from the inability to access administrative systems, patrons are forced to pay with cash and bring paper trails of their tickets. The event luckily has not affected the actual ferry electronics and network, but the Authority may not have thought of such a scenario in the past. Imagine engine or navigation systems being affected.

Takeaways:

The cause and extent of the incident is still unknown, but the standard ransomware prevention tactics should be utilized:

- 1) Strong passwords policies
- 2) Remote connection security
- 3) Multi-factor authentication
- 4) Proper back-ups
- 5) Segregation of operational units



III. MULTIPLE HOSPITAL RELATED EVENTS

Numerous hospitals and emergency dispatch networks have been affected and even crippled by cyber incidents over past few years. One emergency department was shutdown due to a ransomware incident, forcing a cardiac arrest patient to be sent to another hospital about an hour away. The delay was a key factor in the patient's passing.



-more-

For details contact your local JIF Safety Director



MEL CYBER TASK FORCE UPDATE

III. MULTIPLE HOSPITAL RELATED EVENTS *(continued)*

First response organizations must not only properly protect themselves from incidents, but also have contingency plans in place to continue their critical operations.

Takeaways:

In addition to all of the typical cyber event prevention steps, detailed incident response and disaster recovery plans must be in place (and continually practiced and reviewed) to continue operations. Your Continuity of Government (CoG) plans also need to address all of these cyber concerns.

SOLUTIONS

"What are we supposed to do?"

Every computer user **MUST** have a copy of the MEL's [Email Dos & Don'ts infographic](#) ([click to download](#)). We would have less than half of the incidents experienced so far if these guidelines were followed.

"I wish there was a cybersecurity guide telling me what I should do to help prevent these types of attacks."

There is! The MEL Cyber Risk Management Program - - AND we will reimburse you up to \$25,000 for being in compliance at the time of a claim. [Click here to download the latest Cyber Risk Management Program.](#)

EMAIL DOs & DON'Ts

- EMAIL ADDRESSES**
 - Do you recognize the sender and the CC?
 - Is the sender's email spelled correctly? (i.e. "MrMajor" vs. "MrMajors")
- DATE & TIME**
 - Was the email sent on a typical day and at a typical time?
- EMAIL CONTENT**
 - Are the format and grammar in the email typical for the sender?
 - Does the content seem unusual?
 - Did the sender seem overly urgent?
 - Does the email ask for personal information?
- SUBJECT**
 - Is the subject a typical title for the sender?
 - Does the subject match the email content?
- ATTACHMENT**
 - Is an attachment needed for the email content?
 - Were you expecting the attachment?
 - Is it a ".exe" file?
- LINKS**
 - Does the link look appropriate?
 - Does the web address match the hyper-link shown (scroll over the hyper-link)?

DON'T GET PHISHED!
... but if you do, remember to

- Report to Claims Administrator
- Call XL Cyber 24/7 Breach Hotline at (855) 544-4724 and they will investigate your incident.

"Now I have to spend all of this time and money creating special policies and procedures."

NOPE! It's already done for you. MEL has put a template technology policy and incident response plan in the Cyber Program and our insurer (AXA XL) offers many more free templates.

- [MEL Cyber Risk Control](#) web page for more resources and information.
- [AXA CyberRiskConnect](#) - Use code 10448 to register.

For details contact your local JIF Safety Director

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

	<i>THIS MONTH</i>	<i>YTD</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	1,254,010	6,270,049	259,537,108	265,807,156
2. CLAIM EXPENSES				
Paid Claims	395,397	2,469,108	111,192,950	113,662,059
Case Reserves	477,029	(185,369)	7,244,485	7,059,116
IBNR	(371,433)	(30,991)	6,963,514	6,932,523
Recoveries	(29,325)	57,869	(835,234)	(777,365)
TOTAL CLAIMS	471,668	2,310,616	124,565,716	126,876,332
3. EXPENSES				
Excess Premiums	468,051	2,340,256	74,200,119	76,540,376
Administrative	210,088	1,141,546	46,098,520	47,240,066
TOTAL EXPENSES	678,139	3,481,802	120,298,639	123,780,441
4. UNDERWRITING PROFIT (1-2-3)	104,202	477,630	14,672,753	15,150,383
5. INVESTMENT INCOME	32,610	18,874	11,845,257	11,864,131
6. DIVIDEND INCOME	0	0	3,957,637	3,957,637
7. STATUTORY PROFIT (4+5+6)	136,812	496,504	30,475,647	30,972,150
8. DIVIDEND	0	0	21,889,123	21,889,123
9. RCF & MEL Surplus Trigger Assessment	0	0	540,489	540,489
10. STATUTORY SURPLUS (7-8-9)	136,812	496,504	8,046,034	8,542,538

SURPLUS (DEFICITS) BY FUND YEAR

Closed	7,822	4,720	4,855,839	4,860,559
Aggregate Excess LFC	23,781	111,776	994,812	1,106,588
2017	3,999	241,041	1,706,716	1,947,757
2018	4,138	240,475	1,105,131	1,345,606
2019	4,600	305,800	(718,006)	(412,206)
2020	5,139	(831,795)	101,544	(730,251)
2021	87,333	424,486		424,486
TOTAL SURPLUS (DEFICITS)	136,812	496,504	8,046,034	8,542,538
TOTAL CASH				25,795,561

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	100,045,289	100,045,289
FUND YEAR 2017				
Paid Claims	52,015	284,244	3,766,422	4,050,666
Case Reserves	148,668	178,493	722,761	901,254
IBNR	(200,683)	(645,641)	594,492	(51,149)
Recoveries	-	(56,066)	(186,400)	(242,466)
TOTAL FY 2017 CLAIMS	0	(238,969)	4,897,274	4,658,305
FUND YEAR 2018				
Paid Claims	52,770	341,813	3,122,177	3,463,989
Case Reserves	(50,344)	(167,661)	1,372,039	1,104,378
IBNR	(2,426)	(299,943)	1,136,396	836,453
Recoveries	-	(12,590)	(23,787)	(36,378)
TOTAL FY 2018 CLAIMS	(0)	(238,382)	5,606,825	5,368,443
FUND YEAR 2019				
Paid Claims	111,213	380,772	3,302,023	3,682,794
Case Reserves	(140,641)	(410,981)	2,436,327	2,025,346
IBNR	29,429	(273,178)	1,841,517	1,568,339
Recoveries	0	0	(59,992)	(59,992)
TOTAL FY 2019 CLAIMS	0	(303,388)	7,519,875	7,216,487
FUND YEAR 2020				
Paid Claims	91,026	1,193,250	1,482,656	2,675,905
Case Reserves	275,573	(179,630)	2,249,020	2,069,391
IBNR	(343,359)	(416,840)	3,200,984	2,784,144
Recoveries	(23,241)	148,891	(436,208)	(287,316)
TOTAL FY 2020 CLAIMS	0	745,671	6,496,453	7,242,124
FUND YEAR 2021				
Paid Claims	88,373	269,031		269,031
Case Reserves	243,774	494,409		494,409
IBNR	145,606	1,604,611		1,604,611
Recoveries	(6,084)	(22,367)		(22,367)
TOTAL FY 2021 CLAIMS	471,668	2,345,684		2,345,684
COMBINED TOTAL CLAIMS	471,668	2,310,616	124,565,716	126,876,332

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

Fund Year 2020 and Fund Year 2021 Claims reflect anticipated recoverable amounts from the MEL of \$0 and \$0 respectively for COVID 19 Workers Compensation claims.

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

AS OF **June 30, 2021**

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	54	MONTH	53	MONTH	42	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-21		31-May-21		30-Jun-20	
PROPERTY	566,229	427,203	75.45%	100.00%	75.45%	100.00%	82.86%	100.00%
GEN LIABILITY	1,464,528	914,315	62.43%	96.73%	62.24%	96.63%	44.80%	93.46%
AUTO LIABILITY	324,847	849,468	261.50%	94.56%	260.18%	94.26%	191.09%	90.21%
WORKER'S COMP	3,837,435	2,562,005	66.76%	99.70%	65.80%	99.66%	64.47%	98.92%
TOTAL ALL LINES	6,193,040	4,752,990	76.75%	98.76%	76.04%	98.69%	68.14%	97.27%
NET PAYOUT %	\$3,828,033		61.81%					

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	42	MONTH	41	MONTH	30	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-21		31-May-21		30-Jun-20	
PROPERTY	600,000	350,780	58.46%	100.00%	58.46%	100.00%	65.12%	100.00%
GEN LIABILITY	1,506,000	885,534	58.80%	93.46%	38.61%	92.99%	35.71%	85.57%
AUTO LIABILITY	334,000	251,742	75.37%	90.21%	75.37%	89.77%	31.70%	82.91%
WORKER'S COMP	3,840,000	3,396,887	88.46%	98.92%	87.18%	98.81%	91.56%	96.57%
TOTAL ALL LINES	6,280,000	4,884,943	77.79%	97.25%	72.16%	97.05%	72.46%	93.53%
NET PAYOUT %	\$3,470,923		55.27%					

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	30	MONTH	29	MONTH	18	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-21		31-May-21		30-Jun-20	
PROPERTY	722,242	1,241,864	171.95%	100.00%	171.95%	100.00%	180.04%	97.09%
GEN LIABILITY	1,674,299	782,668	46.75%	85.57%	43.57%	84.65%	16.85%	71.16%
AUTO LIABILITY	387,682	93,052	24.00%	82.91%	25.29%	82.02%	31.79%	66.43%
WORKER'S COMP	3,672,619	3,630,334	98.85%	96.57%	97.75%	96.21%	91.01%	86.31%
TOTAL ALL LINES	6,456,842	5,747,919	89.02%	93.28%	87.65%	92.78%	78.19%	82.39%
NET PAYOUT %	\$3,681,944		57.02%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	18	MONTH	17	MONTH	6	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-21		31-May-21		30-Jun-20	
PROPERTY	710,000	858,032	120.85%	97.09%	121.05%	96.87%	48.62%	45.00%
GEN LIABILITY	1,692,081	344,203	20.34%	71.16%	20.08%	69.55%	3.86%	19.00%
AUTO LIABILITY	397,295	545,243	137.24%	66.43%	136.92%	64.31%	80.55%	20.00%
WORKER'S COMP	3,527,720	2,762,842	78.32%	86.31%	77.26%	84.23%	25.73%	14.00%
TOTAL ALL LINES	6,327,096	4,510,320	71.29%	82.22%	70.63%	80.47%	25.89%	19.19%
NET PAYOUT %	\$2,760,193		43.62%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	6	MONTH	5	MONTH	-6	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-21		31-May-21		30-Jun-20	
PROPERTY	717,100	196,600	27.42%	45.00%	17.66%	37.00%	N/A	N/A
GEN LIABILITY	1,681,349	45,439	2.70%	19.00%	2.02%	14.00%	N/A	N/A
AUTO LIABILITY	446,457	25,933	5.81%	20.00%	3.68%	15.00%	N/A	N/A
WORKER'S COMP	3,528,173	959,255	27.19%	14.00%	16.18%	9.00%	N/A	N/A
TOTAL ALL LINES	6,373,079	1,227,228	19.26%	19.23%	11.73%	13.89%	N/A	N/A
NET PAYOUT %	\$382,440		6.00%					

2021 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS

	June 30, 2021			
	2021	2020	2019	TOTAL
FUND	LOST TIME FREQUENCY	LOST TIME FREQUENCY	LOST TIME FREQUENCY	RATE * 2021 - 2019
Morris County	0.88	1.23	1.59	1.30
Burlington County Municipal JIF	0.62	1.19	1.25	1.10
Monmouth County	0.53	0.86	1.30	0.97
Camden County	0.93	1.26	1.42	1.26
NJ Public Housing Authority	0.95	1.59	1.80	1.54
Suburban Municipal	1.01	1.58	1.81	1.55
Atlantic County Municipal JIF	1.02	1.81	2.62	1.96
Professional Municipal Management	1.02	1.14	2.29	1.58
Bergen County	1.03	1.25	1.50	1.31
Ocean County	1.06	1.40	1.83	1.51
Suburban Metro	1.33	1.62	1.80	1.65
Gloucester, Salem, Cumberland Counties Municipal JIF	1.33	1.56	1.80	1.61
Central New Jersey	1.37	1.48	1.52	1.47
NJ Utility Authorities	1.50	2.15	2.62	2.20
South Bergen County	1.81	1.79	1.69	1.75
AVERAGE	1.09	1.46	1.79	1.52

Camden County JOINT INSURANCE FUND										
2021 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS										
DATA VALUED AS OF June 30, 2021										
MEMBER_ID	MEMBER	**	# CLAIMS FOR 6/30/2021	Y.T.D. 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	0.39	
3	92 Berlin Township			0	0.00	1.22	4.82	3 Berlin Township	2.45	
4	93 Brooklawn			0	0.00	2.02	0.00	4 Brooklawn	0.78	
5	94 Chesilhurst			0	0.00	0.00	3.28	5 Chesilhurst	1.38	
6	95 Clementon			0	0.00	0.00	1.77	6 Clementon	0.67	
7	97 Gibbsboro			0	0.00	2.78	2.63	7 Gibbsboro	2.21	
8	98 Gloucester City			0	0.00	0.00	1.26	8 Gloucester City	0.54	
9	100 Haddon Heights Borough			0	0.00	***	***	9 Haddon Heights Borou	0.00	
10	101 Haddonfield			0	0.00	2.50	1.53	10 Haddonfield	1.62	
11	102 Hi-Nella			0	0.00	0.00	0.00	11 Hi-Nella	0.00	
12	103 Laurel Springs			0	0.00	0.00	2.67	12 Laurel Springs	0.99	
13	105 Lindenwold			0	0.00	0.91	0.94	13 Lindenwold	0.74	
14	106 Magnolia			0	0.00	1.64	0.85	14 Magnolia	1.00	
15	107 Medford Lakes			0	0.00	1.65	0.00	15 Medford Lakes	0.67	
16	109 Mount Ephraim			0	0.00	1.74	0.00	16 Mount Ephraim	0.67	
17	110 Oaklyn			0	0.00	0.00	0.00	17 Oaklyn	0.00	
18	111 Pine Hill			0	0.00	3.54	1.77	18 Pine Hill	2.12	
19	112 Runnemede			0	0.00	1.03	0.97	19 Runnemede	0.80	
20	113 Somerdale			0	0.00	1.27	2.60	20 Somerdale	1.49	
21	116 Winslow Township Fire Distri			0	0.00	0.00	0.00	21 Winslow Township Fire	0.00	
22	117 Woodlynne			0	0.00	5.13	0.00	22 Woodlynne	2.15	
23	451 Tavistock			0	0.00	0.00	0.00	23 Tavistock	0.00	
24	457 Pine Valley			0	0.00	0.00	0.00	24 Pine Valley	0.00	
25	564 Cherry Hill			-1	2.84	0.83	1.23	25 Cherry Hill	1.01	
26	115 Winslow			0	1.00	2.76	2.84	26 Winslow	2.39	
27	96 Collingswood			1	1.00	0.00	0.51	27 Collingswood	0.41	
28	90 Bellmawr			0	1.23	2.25	2.73	28 Bellmawr	2.26	
29	99 Haddon			1	1.48	0.71	2.06	29 Haddon	1.41	
30	89 Barrington			0	1.73	0.93	1.79	30 Barrington	1.45	
31	114 Voorhees			0	2.10	3.15	1.87	31 Voorhees	2.38	
32	584 Cherry Hill Fire District			0	2.40	0.57	1.65	32 Cherry Hill Fire District	1.36	
33	108 Merchantville			1	2.86	0.00	0.00	33 Merchantville	0.53	
34	104 Lawnside			0	2.94	1.49	0.00	34 Lawnside	1.25	
35	87 Audubon			0	4.79	0.00	1.20	35 Audubon	1.44	
36	565 Camden Parking Authority			0	6.15	2.63	2.60	36 Camden Parking Autho	3.23	
37	692 Gloucester Township	**		0				37 Gloucester Township		
38	695 Camden City	**		0				38 Camden City		
Totals:				2	16	0.93	1.26	1.42		1.26

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund						
Data Valued As of : July 14, 2021						
Total Participating Members		38		38		
Complaint				37		
Percent Compliant				97.37%		
				01/01/21	2021	
				EPL	POL	Co-Insurance
Member Name	EPL Program ?	Checklist Submitted	Compliant	Deductible	Deductible	01/01/21
AUDUBON	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN CITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GLOUCESTER TWP	Yes	Yes	Yes	\$ 100,000	\$ 100,000	20% of 1st 250K
HADDON	Yes	Yes	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDON HEIGHTS	Yes		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 DISTRICT #1	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
WOODLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

**Camden JIF
2021 FUND COMMISSIONERS**

MEMBER	FUND COMMISSIONER	ALTERNATE COMMISSIONER
Audubon	David Taraschi	John Ward
Audubon Park	M. Larry Pennock	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard Wilkinson	Rick Miller
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden City	Sharon Eggleston	Jason Asuncion
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill	Erin Patterson Gill	Ari Messinger
Cherry Hill Fire District	John Foley	
Chesilhurst	M. Jamila 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 July 1, 2021

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed
<input type="checkbox"/> Assessments	Filed
<input type="checkbox"/> Actuarial Certification	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	Filed
<input type="checkbox"/> Annual Audit	Filed
<input type="checkbox"/> State Comptroller Audit Filing	Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2021 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF July 19, 2021				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/20/21	01/20/21	12/31/21
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	1/29/2021	1/29/2021	12/31/21
BARRINGTON	CONNER STRONG & BUCKELEW	2/3/2021	2/3/2021	12/31/21
BELLMAWR	CONNER STRONG & BUCKELEW	3/5/2021	5/18/2021	12/31/21
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	01/26/21	05/10/21	12/31/21
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	2/5/2021	02/17/21	12/31/21
BROOKLAWN	CONNER STRONG & BUCKELEW		02/17/21	12/31/21
CHERRY HILL	CONNER STRONG & BUCKELEW	11/23/2021	1/19/2021	12/31/21
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	2/22/2021	2/22/2021	12/31/21
CHESILHURST	EDGEWOOD ASSOCIATES	5/3/2021	1/26/2021	12/31/21
CAMDEN CITY	CONNER STRONG & BUCKELEW	2/5/2021	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. 21-20

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – JULY 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 AGGREGATE

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002606			
002606	MUNICIPAL EXCESS LIABILITY JIF (MEL)	12/31/2020 MEL TRIGGER ASSESSMENT	186,704.07
			186,704.07
		Total Payments FY AGGREGATE	186,704.07

FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002607			
002607	MUNICIPAL EXCESS LIABILITY JIF	FPB - MEL 2021 3RD QUARTER	4,403.25
			4,403.25
002608			
002608	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - MEL 2021 3RD QUARTER	233,760.50
002608	MUNICIPAL EXCESS LIABILITY JIF	MEL - MEL 2021 3RD QUARTER	601,749.25
			835,509.75
002609			
002609	APEX INS SRVS c/o QBE SPECIALTY	MEM. POLICY #QVD01038-00 -1/1/21-1/1/22	230.00
			230.00
002610			
002610	COMPSERVICES, INC.	GLOUCESTER TWP SERVICES 7/21	1,291.67
002610	COMPSERVICES, INC.	CLAIMS ADMINISTRATIVE FEE 7/21	37,273.67
002610	COMPSERVICES, INC.	CHERRY HILL SERVICES 7/21	2,458.33
			41,023.67
002611			
002611	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 6/21	3,221.00
			3,221.00
002612			
002612	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 7/21	15,676.42
002612	J.A. MONTGOMERY RISK CONTROL	BREAKFAST FOR CAMDEN JIF TEAM - 6.16.21	499.95
			16,176.37
002613			
002613	CHERRY HILL TOWNSHIP	REFUND PMT FOR CH NOT CAM JIF - 7.7.21	2,108.42
			2,108.42
002614			
002614	PERMA RISK MANAGEMENT SERVICES	POSTAGE 6/21	33.89
002614	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 7/21	39,363.08
			39,396.97
002615			
002615	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 7/21	4,579.92
			4,579.92
002616			
002616	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 6/21	4,693.00
002616	BROWN & CONNERY, LLP	ATTORNEY FEE 6/21	2,074.00
002616	BROWN & CONNERY, LLP	ATTORNEY EXPENSES 6/21	237.98
			7,004.98

002617			
002617	ELIZABETH PIGLIACELLI	TREASURER FEE 7/21	2,030.17
			2,030.17
002618			
002618	COURIER POST	ACCT #CHL-083028 - 2020 AUDIT - 7.2.21	130.32
			130.32
002619			
002619	MUNICIPAL EXCESS LIABILITY JIF	MSI - MEL 2021 3RD QUARTER	22,638.00
			22,638.00
002620			
002620	ALLSTATE INFORMATION MANAGEMNT	ACCT# 409 - ARC. AND STOR. - 6.30.21	94.79
			94.79
002621			
002621	MEDLOGIX LLC	WC MCS - CHERRY HILL 7/21	1,083.00
002621	MEDLOGIX LLC	WC MCS 7/21	10,360.50
			11,443.50
002622			
002622	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 7/21	1,148.83
			1,148.83
		Total Payments FY 2021	991,139.94
		TOTAL PAYMENTS ALL FUND YEARS	1,177,844.01

Chairperson

Attest:

Dated: _____

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

Treasurer

July 26, 2021

To the Members of the
Executive Board of the
Camden County Municipal
Joint Insurance Fund

I have enclosed for your review documents which reflect the financial condition of the fund. The attached documents include details of transactions relating to deposits, claims, transfers, expenditures and Investment Income.

The statements included in this report are prepared on a “cash basis” and relate to financial activity through the periods ending June 30, 2021 for Fund Years 2017, 2018, 2019 and 2020. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

- **BILL LIST FOR THE MONTH OF JULY:**

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for June totaled \$20,986.10.

- **RECEIPT ACTIVITY FOR June:**

Assessments	\$3,419,073.00	
Cherry Hill Deductible	31,770.50	
Recovery	8,342.06	
Total Receipts		<u>\$3,459,185.56</u>

- **CLAIM ACTIVITY FOR June:**

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

Property Liability Claims	\$ 136,824.16	
Workers Compensation Claims	217,701.67	
Administration Expense	<u>1,445,841.70</u>	
Total Claims/Expenses		<u>\$1,800,367.53</u>

- **CASH ACTIVITY FOR June:**

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$25,795,562.20 to a closing balance of \$27,473,176.92 showing an increase of \$1,677,614.72.

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

Sincerely,
Elizabeth Pigliacelli, Treasurer

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

Current Fund Year: 2021										
Month Ending: June										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	294,071.35	5,896,445.33	645,323.77	9,434,143.79	1,135,093.93	762,124.25	283,790.82	7,372,987.36	(28,418.43)	25,795,562.17
RECEIPTS										
Assessments	162,931.83	382,018.23	101,439.21	801,633.92	399,285.91	798,247.14	97,670.26	675,846.50	0.00	3,419,073.00
Refunds	2,136.92	0.00	390.80	3,705.92	0.00	0.00	0.00	0.00	31,770.50	38,004.14
Invest Pymnts	604.99	4,276.02	750.69	6,841.53	863.48	552.67	213.90	6,150.42	0.52	20,254.22
Invest Adj	21.86	154.51	27.13	247.21	31.20	19.96	7.72	222.23	0.02	731.84
Subtotal Invest	626.85	4,430.53	777.82	7,088.74	894.68	572.63	221.62	6,372.65	0.54	20,986.06
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,108.42	0.00	2,108.42
TOTAL	165,695.60	386,448.76	102,607.83	812,428.58	400,180.59	798,819.77	97,891.88	684,327.57	31,771.04	3,480,171.62
EXPENSES										
Claims Transfers	37,902.34	88,995.63	9,926.19	173,180.74	0.00	0.00	0.00	0.00	44,520.93	354,525.83
Expenses	0.00	0.00	0.00	0.00	0.00	849,517.62	0.00	596,324.08	0.00	1,445,841.70
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,189.41	0.00	2,189.41
TOTAL	37,902.34	88,995.63	9,926.19	173,180.74	0.00	849,517.62	0.00	598,513.49	44,520.93	1,802,556.94
END BALANCE	421,864.61	6,193,898.45	738,005.40	10,073,391.63	1,535,274.52	711,426.40	381,682.70	7,458,801.44	(41,168.32)	27,473,176.85
REPORT STATUS SECTION										
Report Month: June										
						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	June						
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 & Investment Balanc	\$25,795,562.20	5,599,716.33	- 38,215.03	44,175.43	-	20,189,885.47	
Opening Interest Accrual Balance	\$0.00	-	-	-	-	-	
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$731.86	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$731.86
5 Interest Paid - Cash Instr.s	\$17,548.35	\$2,349.18	\$40.89	\$39.26	\$0.00	\$0.00	\$15,119.02
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$2,705.89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,705.89
8 Net Investment Income	\$20,986.10	\$2,349.18	\$40.89	\$39.26	\$0.00	\$0.00	\$18,556.77
9 Deposits - Purchases	\$3,813,711.39	\$3,459,185.56	\$136,824.16	\$217,701.67	\$0.00	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$2,157,082.77	-\$1,800,367.53	-\$136,824.16	-\$217,701.67	\$0.00	\$0.00	-\$2,189.41
Ending Cash & Investment Balance	\$27,473,176.92	\$7,260,883.54	-\$38,174.14	\$44,214.69	\$0.00	\$20,206,252.83	
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$838,214.54	\$643,297.41	\$116,125.98	\$78,791.15	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)	-\$13,767.01	-\$99,378.65	\$91,856.55	-\$6,244.91	\$0.00	\$0.00	\$0.00
Balance per Bank	\$28,297,624.45	\$7,804,802.30	\$169,808.39	\$116,760.93	\$0.00	\$20,206,252.83	

JUNE							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	06/09/21	62,595.96				62,595.96	
2	06/09/21	36,570.94				36,570.94	
3	06/16/21	33,978.38				33,978.38	
4	06/16/21	67,878.21				67,878.21	
5	06/23/21	34,012.09				34,012.09	
6	06/23/21	9,473.75				9,473.75	
7	06/30/21	46,880.50				46,880.50	
8	06/30/21	57,721.09				57,721.09	
9	07/01/21	6,334.91	- 920.00			5,414.91	
10						-	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	355,445.83	- 920.00	-	-	354,525.83	
	Monthly Rpt	354,525.83				354,525.83	
	Variance	920.00	- 920.00	-	-	- 0.00	

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

Month		June							
Current Fund Year		2021							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2021	Property	61,638.21	31,032.05	1,491.20	91,179.06	91,179.06	0.00	0.00	0.00
	Liability	4,312.59	5,648.15	0.00	9,960.74	9,960.74	0.00	0.00	0.00
	Auto	8,939.75	2,827.59	0.00	11,767.34	11,767.34	0.00	0.00	0.00
	Workers Comp	193,915.53	59,758.85	0.00	253,674.38	253,674.38	(0.00)	0.00	(0.00)
	Cherry Hill	6,633.80	15,859.01	6,633.85	15,858.96	15,858.96	(0.00)	(0.00)	(0.00)
	Total	275,439.88	115,125.65	8,125.05	382,440.48	382,440.48	(0.00)	(0.00)	(0.00)
2020	Property	718,951.50	6,870.29	645.72	725,176.07	725,176.07	0.00	0.00	0.00
	Liability	243,507.21	617.16	0.00	244,124.37	244,124.37	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	1,615,722.43	77,467.20	3,705.92	1,689,483.71	1,689,483.71	0.00	0.00	0.00
	Cherry Hill	10,802.26	28,489.92	10,802.26	28,489.92	28,489.92	0.00	0.00	(0.00)
	Total	2,661,902.67	113,444.57	15,153.90	2,760,193.34	2,760,193.34	0.00	0.00	0.00
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	341,604.56	44,196.84	0.00	385,801.40	385,801.40	(0.00)	(0.00)	(0.00)
	Auto	69,614.74	2,432.00	0.00	72,046.74	72,046.74	(0.00)	(0.00)	0.00
	Workers Comp	1,982,720.69	15,104.75	0.00	1,997,825.44	1,998,061.94	(236.50)	(236.50)	0.00
	Cherry Hill	11,104.89	172.00	14,104.89	(2,828.00)	(2,828.00)	0.00	0.00	0.00
	Total	3,633,907.16	61,905.59	14,104.89	3,681,707.86	3,681,944.36	(236.50)	(236.50)	0.00
2018	Property	350,778.55	0.00	0.00	350,778.55	350,778.55	(0.00)	(0.00)	0.00
	Liability	410,143.93	29,437.23	0.00	439,581.16	439,581.16	(0.00)	(0.00)	0.00
	Auto	251,741.86	0.00	0.00	251,741.86	251,741.86	0.00	0.00	0.00
	Workers Comp	2,415,154.00	14,374.94	0.00	2,429,528.94	2,429,027.93	501.01	501.01	0.00
	Cherry Hill	23.00	0.00	229.50	(206.50)	(206.50)	0.00	0.00	0.00
	Total	3,427,841.34	43,812.17	229.50	3,471,424.01	3,470,923.00	501.01	501.01	0.00
2017	Property	427,202.53	0.00	0.00	427,202.53	427,202.53	(0.00)	(0.00)	0.00
	Liability	740,986.61	9,096.25	0.00	750,082.86	750,082.86	0.00	0.00	0.00
	Auto	722,992.30	4,666.60	0.00	727,658.90	727,658.90	(0.00)	(0.00)	0.00
	Workers Comp	1,917,018.50	6,475.00	0.00	1,923,493.50	1,922,514.30	979.20	979.20	0.00
	Cherry Hill	574.64	0.00	0.00	574.64	574.64	(0.00)	(0.00)	0.00
	Total	3,808,774.58	20,237.85	0.00	3,829,012.43	3,828,033.23	979.20	979.20	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	390.80	(390.80)	0.00	(390.80)	0.00	(390.80)
	Workers Comp	(220.00)	0.00	0.00	(220.00)	0.00	(220.00)	(220.00)	0.00
	Cherry Hill	(720.35)	0.00	0.00	(720.35)	0.00	(720.35)	(720.35)	0.00
	Total	(940.35)	0.00	390.80	(1,331.15)	0.00	(1,331.15)	(940.35)	(390.80)
TOTAL		13,806,925.28	354,525.83	38,004.14	14,123,446.97	14,123,534.41	(87.44)	303.36	(390.80)



Asset and Accrual Detail - By Asset type

Report ID: IACS0017

Base Currency: USD

MX6F92185102 - CAMDEN CO JIF

06/30/2021

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 JCFI ACCOUNT	10.0628	20,206,252.83	0.00	20,206,252.83		0.00
99VVB5Y75		10.0628	20,206,252.83	0.00	20,206,252.83	100.00	0.00

Statement of Change in Net Assets

Market Value

06/30/2021

Report ID: IGLS0002
 Base Currency: USD
 Status: FINAL

	Current Period		Fiscal Year To Date	
	06/01/2021	06/30/2021	01/01/2021	06/30/2021
NET ASSETS - BEGINNING OF PERIOD		20,189,885.47		20,193,931.63
		<u>20,189,885.47</u>		<u>20,193,931.63</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	15,119.02		121,800.89	
UNREALIZED GAIN/LOSS-INVESTMENT	2,705.89		-101,962.05	
ACCRETION/AMORTIZATION	731.86		5,611.98	
TOTAL INVESTMENT INCOME		<u>18,556.77</u>		<u>25,450.82</u>
TOTAL RECEIPTS		<u>18,556.77</u>		<u>25,450.82</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	505.26		3,043.29	
INVESTMENT ADVISORY FEES	1,178.90		7,060.39	
CONSULTING	505.25		3,025.94	
TOTAL ADMINISTRATIVE EXPENSES		<u>2,189.41</u>		<u>13,129.62</u>
TOTAL DISBURSEMENTS		<u>2,189.41</u>		<u>13,129.62</u>
NET ASSETS - END OF PERIOD		<u><u>20,206,252.83</u></u>		<u><u>20,206,252.83</u></u>

Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: July 6, 2021

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

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

LOSS CONTROL SURVEYS

- Borough of Pine Hill on June 1, 2021
- Township of Winslow on June 3, 2021
- Borough of Collingswood DPW Toolbox Talk on June 8, 2021
- City of Camden on June 9, 2021
- Borough of Hi-Nella on June 14, 2021
- Borough of Runnemede on June 16, 2021
- Borough of Collingswood on June 18, 2021
- Borough of Berlin on June 29, 2021

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement visits were conducted in June

MEETING ATTENDED

- Risk Management for First Line Supervisors on June 2, 2021
- Risk Management for Police Command Staff on June 15, 2021
- Claims Meeting on June 25, 2021
- Executive Committee Meeting on June 28, 2021

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
July 23, 2021	Claims Meeting	Virtual - Zoom
July 26, 2021	Executive Committee Meeting	Virtual - 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.

- June 9 – MSI Bulletin – Best Practices for Off-Leash Dog Parks
- June 11 – SD Message – COVID Guidelines for Summer Camps June 2021
- June 14 – MSI Bulletin – National Trenching Safety Stand Down Week is June 14-18
- June 17 – 3 New virtual leadership classes in June, July & August
- June 17 – New MSI Bulletin – Firefighter Safety Stand Down is next week
- June 22 – Did You Know? – Camden JIF
- June 24 – SD Message – Virtual Leadership Classes are FULL
- June 28 – Revised MSI Bulletin – Revisions to the Model Policy for the Protection & Safe Treatment of Minors

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
Camden City	15
Cherry Hill	1
Gloucester Township	5
Magnolia	1
Winslow	1

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

MSI DVD	
Municipality	Number of Videos
Laurel Springs	1

MSI LIVE

MSI LIVE features real-time, instructor-led classes and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

The MSI LIVE schedule is available for registration through the MEL website at www.NJMEL.org by clicking **MSI LIVE**. Please register early; under-attended classes will be canceled.

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the State agency's rules 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.

The MSI utilizes the Zoom platform to track the time each attendee logs in and logs out for webinars. 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@jamontgomery.com.

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 5/22/2021 To 6/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Collingswood Board of Education I - Borough of Collingswood	200 Lees Ave Collingswood, NJ 08108	RE: use of facilities/grounds for July 4th celebration The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of facilities/grounds for July 4th celebration.	5/27/2021 #2923397	GL AU EX WC
H - PATCO I - Borough of Collingswood	PO Box 4262 Lindenwold, NJ 08021	RE: PATCO Newsrack Management Program 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 PATCO Newsrack Management Program.	6/1/2021 #2928238	GL AU EX WC
H - Camden County Board of Commissioners I - Borough of Collingswood	Camden County Parks Department 1301 Park Blvd Cherry Hill, NJ 08002	RE: fireworks display being shot over Newton Lake Park 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 Boroughs fireworks display being shot over Newton Lake Park on July 4th of the current calendar year.	6/1/2021 #2929515	GL AU EX WC
H - To Whom It May Concern I - Borough of Bellmawr		Evidence of insurance with respects to Bellmawr Fire & Rescue.	6/4/2021 #2932395	GL AU EX WC
H - To Whom It May Concern I - Borough of Bellmawr		Evidence of insurance with respects to Bellmawr Fire & Rescue.	6/4/2021 #2932396	AU WC
H - Big Truck Rental, LLC I - Borough of Collingswood	5001 W. Lemon Street Tampa, FL 33609	RE: 2022 Peterbilt 348 Trash Truck, vin #2NP3LJ0X1NM734544 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of a 2022 Peterbilt 348 Trash Truck, vin #2NP3LJ0X1NM734544, valued at \$212,920.00.	6/4/2021 #2932310	GL AU EX WC OTH
H - To Whom It May Concern I - Borough of Bellmawr		Evidence of insurance with respects to Bellmawr Fire & Rescue.	6/4/2021 #2932312	GL AU EX WC

06/22/2021

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 5/22/2021 To 6/22/2021

H - Camden County Board of I - Borough of Haddon Heights	Commissioners Camden County Parks Department 1301 Park Blvd Cherry Hill, NJ 08002	RE: use of Norcross-McLaughlin Memorial Dell Park for National Night Out 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 Norcross-McLaughlin Memorial Dell Park for the Boroughs National Night Out event.	6/7/2021 #2932449	GL AU EX WC
H - City of Gloucester City I - Borough of Collingswood	512 Monmouth Street Gloucester City, NJ 08030	RE: the use of trash truck Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the use of trash truck.	6/7/2021 #2932451	GL AU EX WC OTH
H - Camden County Board of I - Township of Cherry Hill	Commissioners County of Camden Department of Parks 1301 Park Blvd Cherry Hill, NJ 08002	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: use of parks for the Townships Independence Day 5K 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 use of Challenge Grove Park and Maria Barnaby Greenwald Park for the Townships Independence Day 5K event.	6/9/2021 #2933280	GL AU EX WC OTH
H - Barrington Board of Education I - Borough of Barrington	311 Reading Avenue Barrington, NJ 08007	RE: use of property for fireworks display 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 property for the Boroughs fireworks display.	6/11/2021 #2934352	GL AU EX WC
H - Bowman & Company LLP I - Borough of Pine Hill	6 N. Broad Street, Suite 201 Woodbury, NJ 08096	Company C: Public Off/EPL Policy Limits: \$6M Each Occ/Agg Policy Term: 01/01/2020 - 01/01/2021 Policy #: QJD0100504 Evidence of Insurance	6/11/2021 #2934873	GL AU EX WC OTH
H - Parking Authority of City of I - City of Camden	Camden 10 Delaware Ave Camden, NJ 08102	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. Evidence of insurance with respects to the use of Parking Lot 1 for the City's 156th Anniversary Celebration of Juneteenth.	6/11/2021 #2934355	GL AU EX WC OTH
H - Inverso & Stewart, LLC I - Borough of Hi-Nella	651 Route 73 North, Suite 402 Marlton , NJ 08053	Evidence of Insurance	6/14/2021 #2935003	GL AU EX WC OTH

06/22/2021

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 5/22/2021 To 6/22/2021

H - USDA Rural Development I - Borough of Somerdale	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. Evidence of Insurance	6/15/2021 #2937310	OTH
H - Inverso & Stewart LLC I - Borough of Medford Lakes	651 Route 73 North, Suite 402 Marlton, NJ 08053	Company C: Public Off/EPL Policy Limits: \$5M Each Occ/Agg Policy Term: 01/01/2020 - 01/01/2021 Policy #: QJD0100504 Evidence of Insurance	6/15/2021 #2937296	GL AU EX WC OTH
H - Barrington Regional Fire I - Borough of Barrington	Alliance 219 Clements Bridge Road Barrington, NJ 08007	RE: Fireworks Display 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 Boroughs fireworks display.	6/17/2021 #2940068	GL AU EX WC
H - Trinity Presbyterian Church I - Township of Cherry Hill	499 Marlton Pike East Cherry Hill, NJ 08034	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: use of parking lot for Music Under the Stars The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of parking lot for the Townships Music Under the Stars event series.	6/21/2021 #2940434	GL AU EX WC OTH
H - Trinity Presbyterian Church I - Township of Cherry Hill	499 Marlton Pike East Cherry Hill, NJ 08034	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: use of parking lot for Music Under the Stars The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of parking lot for the Townships Music Under the Stars event series.	6/21/2021 #2940435	GL AU EX WC
H - Lindenwold Board of Education I - Borough of Lindenwold	Administration Office 801 Egg Harbor Road Lindenwold, NJ 08021	RE: use of facilities at the Lindenwold High School gymnasium Evidence of insurance as respects to use of facilities at the Lindenwold High School gymnasium during the current calendar year for the following: - Junior Police Academy - Basketball Camp 1 - Basketball Camp 2	6/21/2021 #2940437	GL AU EX WC

06/22/2021

1 of 1

Camden County Municipal JIF
Certificate of Insurance Monthly Report

From 5/22/2021 To 6/22/2021

Total # of Holders: 20

Total # of Holders: 20				
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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%
June	\$248,971.32	\$116,664.38	\$132,306.94	53.14%
TOTAL 2021	\$1,196,280.54	\$642,795.34	\$553,485.20	46.27%

Monthly & YTD Summary:

PPO Statistics	June	YTD
Bills	190	1,140
PPO Bills	181	1,046
PPO Bill Penetration	95.26%	91.75%
PPO Charges	\$210,192.17	\$1,080,233.62
Charge Penetration	84.42%	90.30%

Savings History:

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



Camden County Municipal JIF

2nd Quarter 2021 - Workers' Comp Injury Review

Claims Reported:

2021

Report Only
 Medical Treatment
Total FROI's

1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2021
40	24			64
107	44			151
147	68			215

2020

Report Only
 Medical Treatment
Total FROI's

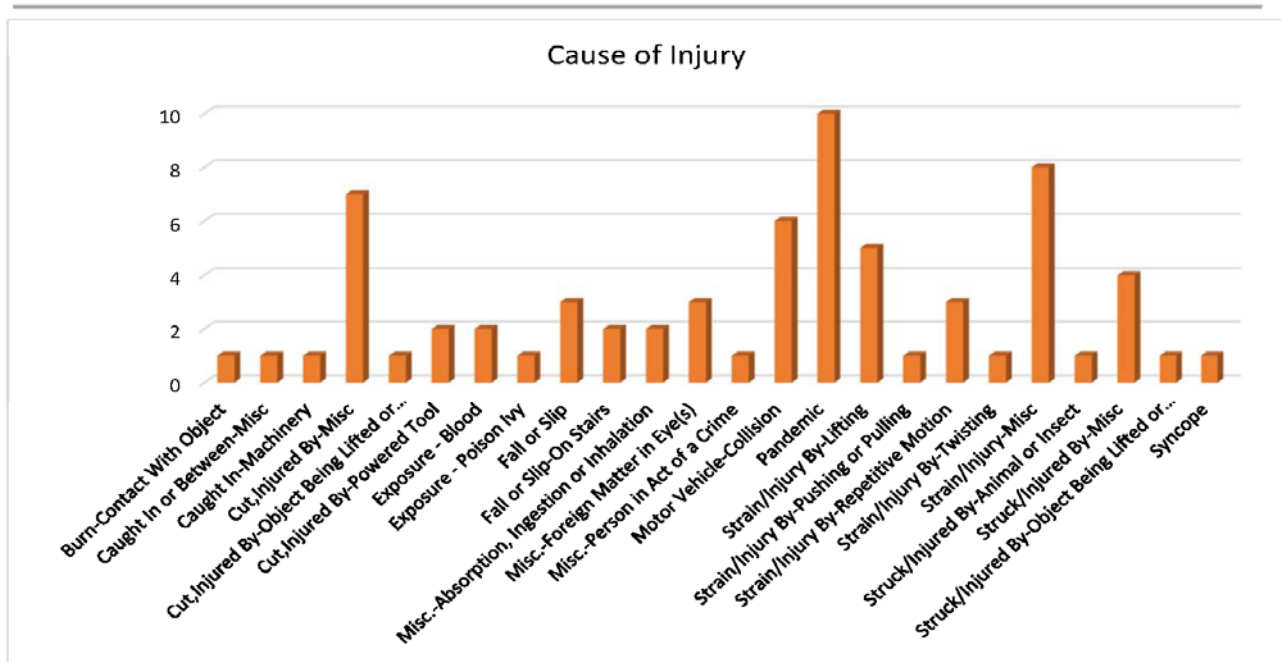
1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2020
13	71	41	32	157
67	71	98	195	431
80	142	139	227	588

Claim Statistics:

- **18** Open and actively treating; **2** remain out-of-work; **7** Released to TD/ **5** Accommodated; **9** RTW FD
- **9** Employees had Lost Time (more than 7 days out of work)

COVID-19 Claims:

- **10** Reported during the quarter, representing 15% of total injuries; decreased from 46% in 1st Qtr.



APPENDIX I – MINUTES

June 28, 2021 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JUNE 28, 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
Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

EXECUTIVE COMMITTEE ALTERNATES:

Sharon Eggleston	City of Camden	Present
Gary Passanante	Borough of Somerdale	Absent

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Borough
Jason Asuncion, Camden City
Ari Messinger, Cherry Hill Alternate
Eleanor Kelly, Runnemede
Dawn Amadio, Pine Valley
Ken Cheeseman, Laurel Springs
John Foley, Cherry Hill Fire District
Edward Hill, Lawnside
Bonnie Taft, Oaklyn Borough
Christopher Walters, Magnolia
Patrick Keating, Gloucester City
Lawrence Spellman, Voorhees
Glenn Werner, Gibbsboro

FUND PROFESSIONALS RISK MANAGEMENT CONSULTANTS PRESENT:

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

APPROVAL OF MINUTES: OPEN SESSION OF MAY 24, 2021

MOTION TO APPROVE THE OPEN MINUTES OF MAY 24, 2021

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

Audit Report as of December 31, 2020 – The Auditor’s Report as of December 31, 2020 was 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)** Executive Director thanked the Audit Committee for participating in the review of the audit. Mr. Jim Miles and Dennis Skalkowski gave a brief overview of the audit. Mr. Miles said they had the opportunity to review the audit report in detail with the audit committee and thanked the commissioners for their participation in the meeting. Mr. Miles said the audit report resulted in an unmodified opinion in all material respects with financial statements, as well as compliance controls and there were no findings or recommendations, which is consistent with most joint insurance funds and their professional management. Mr. Miles mentioned a few highlights of the report and said there was a decrease

in net assets of \$622,000 that was driven by a \$489,000 reduction in the investment of joint ventures. There was a \$1.7 million increase in the actuary's IBNR. After the return of surplus in the amount of \$1,081,607, the Fund was left with an ending net position of \$12,034,888 and the Fund has assets of \$22.8 million in cash. Commissioner DiAngelo said he and Mayor Passanante were on the audit call and listened to the detail review of the audit. Chairman Mevoli thanked the auditors for their report and a very nice job with the presentation.

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

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Roll Call Vote:	8 Ayes - 0 Nays

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. Executive Director asked any commissioner that has not filed yet to please do so since it is the understanding that the DCA will be assessing \$100 penalty to anyone that has not filed.

Executive Director reported the Financial Fast Track as April 30, 2021 stands at \$8.4 million, which is a \$131,000 gain over the prior month. A couple of years are in the negative which will be monitored going forward. The Expected Loss Ratio Analysis for May reflects the actuary targeted 13.89% and the JIF is at 11.73%, so we are ahead of the actuary's projections. The Lost Time Accident Frequency for May 2021 report shows the Camden JIF at 0.98 in the middle of the pack of the MEL average and the Fund did pick up three new lost time accidents in May. 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 21-19 June 2021 Vouchers

CLOSED	\$849,517.62
TOTAL 2020	\$23,740.00
TOTAL 2021	\$572,584.08
TOTAL	\$1,445,841.70

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

Closed	0.00
2017	52,014.86
2018	52,999.82
2019	122,317.70
2020	101,828.60
2021	95,006.48
TOTAL	424,167.46

MOTION TO APPROVE THE JUNE 2021 VOUCHERS RESOLUTION 21-19

Motion: Commissioner Shannon
 Second: Commissioner Maley
 Roll Call Vote: 8 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 Wolk
 Second: Commissioner Shannon
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi reviewed a few cases from the New Jersey Supreme Court that impact the municipal operations on several levels. As many of you may have followed the George Floyd killing the Attorney General of New Jersey issued two directives allowing for the release of discipline records from various officers and they considered major disciplinary action to be either termination, demotion or a suspension of more than five days. Appeals were taken for the enforcement and it was finally decided on June 7th the Supreme Court rejected those challenges and said it was in the authority of the Attorney General to enforce those actions it's a lengthy opinion, very detailed. The one thing that did stand out was the Court noted in many instances, police officers in disciplinary actions were promised confidentiality. The Court came up with this remedy to address that concern which is significant that people relied upon the promise the records would not be revealed. The court has established a process that will be on a case by case basis. The court did say anyone that received such a disciplinary action following the issue of those directives those records could be released and for the most part everyone is on notice at this point. It is important that our police departments are familiar and address this significant change in policy.

Attorney Nardi reviewed the Richter vs. Board of Education case decided on June 10, 2021. This implicates both the law against discrimination and the workers compensation statute, and it is significant because it could increase. Under the law against discrimination, the employer has to make sure that there is a discussion a conversation, to make sure we can accommodate the person. It is important to know that if you don't have that discussion, and do not accommodate barring any significant burden on government operations the town is facing significant liability. The Court has come up with a mechanism or a formula that will now be followed in the future. The formula would have to be applied in cases going forward so it is important that everyone is aware of these cases.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR: Safety Director John Saville reviewed the Safety Director's report. Be sure to keep the Safety Director's office informed if there are any changes to training administrators, so that they have an updated list. Safety Director reminded everyone to email your quarterly department summary reports for the second quarter of 2021 to the Safety office.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: The Certificate Report for the period 03/22/21 to 05/22/21 was included in the agenda on pages 29 – 33 showing 24 certificates issued. Underwriting Manager reminded everyone on the cyber side, there is a grandfather members list, as well as the new programs list. As for the new cyber risk management program it is a great risk management tool and it offers excellent deductible reimbursement options for compliance with it, but that documents checklist is going to be critical for our insurance renewal in January 2022. Mr. Cooney encouraged everyone to start managing their budgets to ensure we can get cyber security measures added if needed. Executive Director asked Mr. Cooney to send out a reminder to everyone since the JIF is pretty shy on the completed cyber checklists coming in.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for May 2021 where there was a savings of 51.36% 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 Taraschi
Roll Call Vote:	8 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 5:58 PM

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