



# CAMDEN

## COUNTY MUNICIPAL

JOINT INSURANCE FUND

### MEETING AGENDA AUGUST 23, 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: AUGUST 23, 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: July 26, 2021 Open Minutes..... Appendix I**

- CORRESPONDENCE – None**

**REPORTS**

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
Executive Director's Report ..... **Page 1**

- TREASURER – Elizabeth Pigliacelli**  
Monthly Vouchers - Resolution No. 21-22 August Bills ..... **Page 19**  
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**  
Cyber Risk Management Compliance – Grandfathered List to January 1, 2022 ..... **Page 33**  
Cyber Risk Management Compliance – Version 2 - As of July 31, 2021 ..... **Page 34**

- MANAGED CARE – Medlogix**  
Monthly Report..... **Page 35**

- CLAIMS SERVICE – AmeriHealth Casualty**

- 
- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - MEETING ADJOURNED**
  - NEXT MEETING: September 27, 2021**

# Camden County Municipal Joint Insurance Fund

2 Cooper Street  
Camden, NJ 08102

Date: August 23, 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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- 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 were sent out a few weeks ago.
- 2022 Renewal** - Members and Risk Managers have received an email with a link to renewal worksheets - to begin the 2022 underwriting renewal during the month of July with a September 1<sup>st</sup> completion date.
- EJIF Membership Renewal** - Camden JIF's membership in the EJIF expires at the end of the year. Enclosed on **Pages 4-7** is **Resolution #21-21** renewing the membership term effective January 1, 2022 through December 31, 2024 and the Indemnity and Trust Agreement.

- Motion to Approve Resolution 21-21 Renewing Membership in the EJIF**

- ❑ **Safety Incentive Program – Optional Safety Award** – The notice for the 2021 Optional Safety Award was recently sent to member entities. This is a \$1,000 reimbursable grant to members to purchase safety related items or training.

All paperwork and vouchers must be returned to the fund office by the end of the year. The notice appears on **Pages 8 & 9**.

- ❑ **MEL Cyber Risk Management Program** - The MEL Cyber Task Force released version 2 of the MEL Cyber Risk Management Program. The updated program offers more details and clarifies many previously existing items, while also slightly rearranging the tiers and adding a few new security measures. Most significantly, a tier 3 has been added containing additional security controls.

Enclosed on **Pages 10 & 11** is a copy of the notice issued to members. 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/>

#### **Due Diligence Reports:**

<b>Financial Fast Track</b>	<i>To be distributed</i>
<b>Loss Ratio Analysis</b>	<b>Page 12</b>
<b>Loss Time Accident Frequency</b>	<b>Page 13 &amp; 14</b>
<b>POL/EPL Compliance Report</b>	<b>Page 15</b>
<b>Fund Commissioners</b>	<b>Page 16</b>
<b>Regulatory Affairs Checklist</b>	<b>Page 17</b>
<b>RMC Agreements</b>	<b>Page 18</b>



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>		
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>	
10/19/2021	9:00 a.m. - 11:00 a.m.	<a href="#">REGISTER</a>	<i>NOTE: Last sessions available in 2021 to comply with the NJMEL training requirements.</i>
11/10/2021	9:00 a.m. - 11:00 a.m.	<a href="#">REGISTER</a>	
12/7/2021	9:00 a.m. - 11:00 a.m.	<a href="#">REGISTER</a>	

**MSI LIVE Guidelines:**

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

**About Zoom Training:**

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

**Questions?**

MSI members call Andrea Felip at the MSI Helpline (866) 661-5120  
 NJCE members call Natalie Dougherty at (856) 552-4738

## RESOLUTION NO. 21-21

### RESOLUTION TO RENEW MEMBERSHIP NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND

**WHEREAS**, the **New Jersey Municipal Environmental Risk Management Fund (“E-JIF”)**, a nonprofit public entity in the State of New Jersey, was formed pursuant to N.J.S.A. 40A:10-36 et seq. to provide risk management for member Joint Insurance Funds (“JIF”) against bodily injury and property damage claims arising from environmental impairment liability and legal representation therefor to the extent and for coverages approved by the Commissioner of Banking and Insurance; and

**WHEREAS**, in accordance with N.J.S.A. 40A:10-42, the E-JIF may provide coverage to its member JIFs by self-insurance, the purchase of commercial insurance or reinsurance, or any combination thereof; and

**WHEREAS**, such coverage more specifically includes Third Party Liability, First Party Coverage, Public Officials Liability, De Minimus Abandoned Toxic Waste Sites Buy-Out, Legal Services and Storage Tank Systems Coverages; and

**WHEREAS**, the purchase of such coverage by the E-JIF is exempt from public advertising and bidding requirements pursuant to N.J.S.A. 40A:11-5(1)(a)(ii) and 40A:11-5(1)(m) as an extraordinary unspecifiable service (“EUS”) so long as the contract entered into is awarded in accordance with the requirements for EUSs; and

**WHEREAS**, pursuant to N.J.S.A. 40A:65-14, the governing bodies of two or more Local Units may enter into an agreement to provide for the formation of the joint operation of any public services, public improvements, works, facilities, or undertakings which the local units are empowered to operate; and

**WHEREAS**, pursuant to N.J.S.A. 40A:65-9 et seq. the E-JIF shall obtain coverage on behalf of its members JIFs in accordance with the Local Public Contracts Law; and

**WHEREAS**, in accordance with N.J.S.A. 40A:10-36 et seq., a JIF wishing to join the E-JIF to obtain the benefits of joint public entity membership may do so by adopting a resolution; and

**WHEREAS**, the **Executive Committee/Fund Commissioners** of the **Camden County Municipal Joint Insurance Fund** has determined that membership in the E-JIF is in the best interests of the member Local Unit.

**NOW THEREFORE BE IT RESOLVED** that the **Board of Fund Commissioners** of the **Camden County Municipal Joint Insurance Fund** do hereby resolve and agree to renew their membership in the E-JIF for a period of three (3) years, effective January 1, 2022; and

**BE IT FURTHER RESOLVED** that the application for membership is for the purpose of obtaining the following types of coverages:

- Section I      Third Party Liability
- Section II     On-Site Clean-up Costs
- Section III    Public Officials Pollution Liability
- Section IV    De Minimus Abandoned Waste Sites
- Section V     Storage Tank Systems

any other benefits and coverage that is provided to participating members in good standing

**BE IT FURTHER RESOLVED** that the **Chairman** of the **Camden County Municipal Joint Insurance Fund** or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the E-JIF including, but not limited to, the Indemnity and Trust Agreement in order to implement membership by the **Camden County Municipal Joint Insurance Fund** in the E-JIF according to its Bylaws, N.J.S.A. 40A:10-36 et seq.), administrative regulations and any other statutes or regulations pertaining thereto.

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BY:** \_\_\_\_\_

**DATED:** \_\_\_\_\_

**ATTEST:** \_\_\_\_\_

**NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND  
INDEMNITY AND TRUST AGREEMENT**

**THIS AGREEMENT** made this \_\_\_\_ day of \_\_\_\_\_, 2021, in the County of Camden by and Between: The New Jersey Municipal Environmental Risk Management Fund, hereinafter referred to as “E-JIF,” and the **Camden County Municipal Joint Insurance Fund**, hereinafter referred to as the “FUND.”

**WITNESSETH:**

**WHEREAS**, several local governmental units have formed an Environmental Impairment Liability Joint Insurance Fund as authorized and described in N.J.S.A. 40A:10-36 et seq. and the administrative regulations promulgated pursuant thereto; and

**WHEREAS**, the FUND has agreed to become a member of the E-JIF and to share in the obligations and benefits flowing from such membership with other members of the E-JIF in accordance with and to the extent provided for in the bylaws of the E-JIF and in consideration of such obligations and benefits to be shared by the membership of the E-JIF.

**NOW THEREFORE**, be it agreed as follows:

1. The FUND accepts the E-JIF's bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said bylaws, the pertinent statutes and administrative regulations pertaining to same and as set forth in the Risk Management Plan.
2. The FUND agrees to participate in the E-JIF with respect to the types of insurance listed in the FUND's Resolution to Join.
3. The FUND agrees to become a member of the E-JIF for an initial period not to exceed three (3) years, effective January 1, 2022 and ending December 31, 2024.
4. The FUND certifies that it has not defaulted on any claims if self-insured and has not been canceled for non-payment of insurance premiums for a period of at least two (2) years prior to the date hereof.
5. In consideration of membership in the E-JIF, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the E-JIF, all of whom as a condition of membership in the E-JIF shall execute a verbatim counterpart of this Agreement and by execution hereof the full faith and credit of the FUND is pledged to the punctual payment of any sums which shall become due to the E-JIF in accordance with the bylaws thereof, this Agreement, the E-JIF's Risk Management Plan or any applicable statute.



6. If the E-JIF in the enforcement of any part of this Agreement shall incur necessary expense or become obligated to pay attorney's fees and/or court costs, the FUND agrees to reimburse the E-JIF for all such reasonable expenses, fees and costs on demand.

7. The FUND and the E-JIF agree that the E-JIF shall hold all monies paid by the FUND to the E-JIF as fiduciaries for the benefit of E-JIF claimants, all in accordance with administrative regulations.

8. The E-JIF has established a Trust Account entitled "Claims or Loss Retention Fund." The E-JIF shall maintain the Trust Account in accordance with N.J.S.A. 40A:10-36 et seq., N.J.S.A. 40A:5-1, and such other regulations or statutes as may be applicable. More specifically, the Trust Account shall be utilized solely for the payment of claims, allocated claim expense and excess insurance or reinsurance premiums for each such risk or liability or as "surplus" as such term is defined by the administrative regulations.

9. Each FUND who shall become a member of the E-JIF shall be obligated to execute this Agreement.

**NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND**

**BY:** \_\_\_\_\_

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BY:** \_\_\_\_\_

**DATED:** \_\_\_\_\_

**ATTEST:** \_\_\_\_\_

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

*TRIAD1828 CENTRE*

*2 Cooper Street*

*Camden, NJ 08102*

Michael Mevoli, Chairman

M. James Maley, Secretary

Bradford C. Stokes, Executive Director

**Date: August 17, 2021**

**Memo to: Camden County Municipal JIF Fund Commissioners**

**Subject: 2021 Safety Incentive Program – Optional Safety Award**

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Dear Fund Commissioner:

The Camden County Municipal Joint Insurance Fund is pleased to announce the continuance of the Optional Safety Award in connection with the Camden JIF Safety Incentive Program. Safety continues to be a priority for all our members. Due to the hard work and determination in reducing claims over the past several years by members of the JIF, the Fund is able to continue this popular award. We are pleased to announce that the award remains at \$1,000 per member to be used for safety-related purchases in 2021.

Attached please find information regarding the Optional Safety Award. Please feel free to contact Bradford Stokes at 856-552-6816 or [bstokes@permainc.com](mailto:bstokes@permainc.com) or Karen Read at 856-552-4712 or [kread@permainc.com](mailto:kread@permainc.com) if you have any questions.

Yours truly,

*Michael Mevoli*

Michael Mevoli, Chairman

Camden County Municipal Joint Insurance Fund

cc: Governing Body, Safety Coordinators and Risk Managers

## Optional Safety Award

This program is designed to help members by offering a reimbursement for safety related expenses and to assist them in meeting their own safety objectives. Financial reimbursement will be provided for safety related items or safety training programs purchased by the member municipality up to \$1,000 per member. Some suggestions for eligible items are as follows:

<b>SAFETY ITEM SUGGESTIONS</b>	<b>SAFETY TRAINING SUGGESTIONS</b>
<i>Safety Signs, posters</i>	<i>Subscription for tool box topics</i>
<i>AED's, eyewash stations</i>	<i>Safety Publications, Monthly Newsletters</i>
<i>Safety Equipment</i>	<i>Safety Manuals</i>
<i>Ergonomic assessments and accessories</i>	<i>Supplemental Training - not covered by MSI or EPL</i>
<i>Safety Attire (i.e. reflective vests, protective gloves)</i>	<i>Purchase of Safety Videos &amp; DVD's</i>

### Inadmissible Reimbursements

Please note that purchases made routinely within a municipality are not eligible for reimbursement. These items include such things as batteries, office supplies, office equipment, or janitorial supplies.

### Reimbursement Instructions

Reimbursements will be made for **one time purchases of up to \$1,000**. The optional safety budget can not be split into multiple reimbursement amounts totaling up to \$1,000. Please hold your receipts until you have \$1,000 worth. The Fund can pay a vendor directly if desired.

Funds must be claimed by **December 31, 2021** and a signed voucher (see attached) must be submitted along with the appropriate receipts.

Please complete the shaded areas and marked **Pay To, Address, Tax ID#** (if paying vendor directly) and sign by **Vendor's Signature**.

Completed vouchers and receipts must be sent to the Executive Director's Office:

**Camden County Municipal Joint Insurance Fund  
TRIAD1828 CENTRE  
PO Box 99106  
Camden, NJ 08101  
Attn: Karen Read**

# Memorandum

## MEL Cyber Task Force



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

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

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

### Cyber Awareness Training (Tier 1)

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

### Password Strength (Tier 1)

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

### Email Warning Label (Tier 1)

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

### Government Cyber Memberships (Tier 1)

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

### System & Event Logging (Tiers 2 & 3)

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

### Remote Access (Tiers 2 & 3)

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

### Banking Controls (Tier 2)

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

### IT Business Continuity Plan (Tier 2)

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

### Tier 3

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

## **Email sent to Fund Commissioners and Risk Managers**

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

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

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

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

### **Important Reminder:**

#### **Reimbursements**

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

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

#### **Reimbursement Policy**

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

### **3. Grandfather**

All members in compliance with version 1 of the MEL Cyber Risk Management Program as of 3/5/2021 will receive grandfathered status until January 1, 2022.

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

AS OF **July 31, 2021**

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

	Budget	Limited	55	MONTH	54	MONTH	43	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-21		30-Jun-21		31-Jul-20	
PROPERTY	566,229	427,203	75.45%	100.00%	75.45%	100.00%	82.86%	100.00%
GEN LIABILITY	1,464,528	945,909	64.59%	96.81%	62.43%	96.73%	49.91%	93.91%
AUTO LIABILITY	324,847	849,468	261.50%	94.86%	261.50%	94.56%	190.94%	90.64%
WORKER'S COMP	3,837,435	2,562,005	66.76%	99.74%	66.76%	99.70%	64.47%	99.02%
TOTAL ALL LINES	6,193,040	4,784,584	77.26%	98.82%	76.75%	98.76%	69.34%	97.46%
NET PAYOUT %	\$3,839,824		62.00%					

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

	Budget	Limited	43	MONTH	42	MONTH	31	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-21		30-Jun-21		31-Jul-20	
PROPERTY	600,000	350,780	58.46%	100.00%	58.46%	100.00%	65.12%	100.00%
GEN LIABILITY	1,506,000	1,066,491	70.82%	93.91%	58.80%	93.46%	36.21%	86.42%
AUTO LIABILITY	334,000	251,742	75.37%	90.64%	75.37%	90.21%	31.70%	83.75%
WORKER'S COMP	3,840,000	3,367,109	87.69%	99.02%	88.46%	98.92%	92.09%	96.90%
TOTAL ALL LINES	6,280,000	5,036,121	80.19%	97.44%	77.79%	97.25%	72.90%	93.98%
NET PAYOUT %	\$3,520,441		56.06%					

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

	Budget	Limited	31	MONTH	30	MONTH	19	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-21		30-Jun-21		31-Jul-20	
PROPERTY	722,242	1,241,864	171.95%	100.00%	171.95%	100.00%	180.18%	97.40%
GEN LIABILITY	1,674,299	880,443	52.59%	86.42%	46.75%	85.57%	20.71%	72.70%
AUTO LIABILITY	387,682	97,720	25.21%	83.75%	24.00%	82.91%	31.79%	68.41%
WORKER'S COMP	3,672,619	3,631,523	98.88%	96.90%	98.85%	96.57%	94.38%	88.04%
TOTAL ALL LINES	6,456,842	5,851,550	90.63%	93.74%	89.02%	93.28%	81.11%	83.93%
NET PAYOUT %	\$3,774,764		58.46%					

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

	Budget	Limited	19	MONTH	18	MONTH	7	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-21		30-Jun-21		31-Jul-20	
PROPERTY	710,000	859,030	120.99%	97.40%	120.85%	97.09%	55.22%	53.00%
GEN LIABILITY	1,692,081	421,415	24.91%	72.70%	20.34%	71.16%	4.37%	25.00%
AUTO LIABILITY	397,295	545,243	137.24%	68.41%	137.24%	66.43%	86.98%	25.00%
WORKER'S COMP	3,527,720	2,744,086	77.79%	88.04%	67.23%	86.31%	40.08%	19.00%
TOTAL ALL LINES	6,327,096	4,569,774	72.23%	83.76%	65.10%	82.22%	35.18%	24.80%
NET PAYOUT %	\$2,787,690		44.06%					

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

	Budget	Limited	7	MONTH	6	MONTH	-5	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-21		30-Jun-21		31-Jul-20	
PROPERTY	717,100	239,757	33.43%	53.00%	27.42%	45.00%	N/A	N/A
GEN LIABILITY	1,681,349	56,604	3.37%	25.00%	2.70%	19.00%	N/A	N/A
AUTO LIABILITY	446,457	27,666	6.20%	25.00%	5.81%	20.00%	N/A	N/A
WORKER'S COMP	3,528,173	1,494,547	42.36%	19.00%	25.66%	14.00%	N/A	N/A
TOTAL ALL LINES	6,373,079	1,818,574	28.54%	24.83%	18.41%	19.23%	N/A	N/A
NET PAYOUT %	\$521,157		8.18%					

<b>2021 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS</b>				
		<b>July 31, 2021</b>		
	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>TOTAL</b>
	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>RATE *</b>
<b>FUND</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>2021 - 2019</b>
Burlington County Municipal JIF	0.61	1.19	1.25	1.08
Monmouth County	0.69	0.88	1.30	1.00
Professional Municipal Management	0.88	1.25	2.29	1.57
Morris County	1.04	1.24	1.59	1.33
<b>Camden County</b>	<b>1.05</b>	<b>1.23</b>	<b>1.42</b>	<b>1.27</b>
Suburban Municipal	1.05	1.58	1.81	1.54
Ocean County	1.08	1.48	1.83	1.53
Bergen County	1.15	1.25	1.50	1.33
Gloucester, Salem, Cumberland Counties Municipal	1.24	1.56	1.80	1.58
Central New Jersey	1.29	1.50	1.52	1.46
Atlantic County Municipal JIF	1.30	1.81	2.62	2.00
Suburban Metro	1.31	1.62	1.83	1.65
NJ Public Housing Authority	1.36	1.59	1.80	1.62
NJ Utility Authorities	1.37	2.25	2.62	2.19
South Bergen County	1.85	1.79	1.69	1.76
<b>AVERAGE</b>	<b>1.15</b>	<b>1.48</b>	<b>1.79</b>	<b>1.53</b>
<b>* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time</b>				

Camden County JOINT INSURANCE FUND										
2021 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS										
DATA VALUED AS OF July 31, 2021										
MEMBER_ID	MEMBER	**	# CLAIMS FOR 7/31/2021	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	0.00	0.00	0.00	1 Audubon Park	0.00	
2	92 Berlin Township		0	0	0.00	1.22	4.82	2 Berlin Township	2.38	
3	93 Brooklawn		0	0	0.00	2.02	0.00	3 Brooklawn	0.76	
4	94 Chesilhurst		0	0	0.00	0.00	3.28	4 Chesilhurst	1.34	
5	95 Clementon		0	0	0.00	0.00	1.77	5 Clementon	0.65	
6	97 Gibbsboro		0	0	0.00	2.78	2.63	6 Gibbsboro	2.14	
7	98 Gloucester City		0	0	0.00	0.00	1.26	7 Gloucester City	0.52	
8	100 Haddon Heights Borough		0	0	0.00	***	***	8 Haddon Heights Borou	0.00	
9	101 Haddonfield		0	0	0.00	2.50	1.53	9 Haddonfield	1.57	
10	102 Hi-Nella		0	0	0.00	0.00	0.00	10 Hi-Nella	0.00	
11	103 Laurel Springs		0	0	0.00	0.00	2.67	11 Laurel Springs	0.96	
12	105 Lindenwold		0	0	0.00	0.91	0.94	12 Lindenwold	0.71	
13	106 Magnolia		0	0	0.00	1.64	0.85	13 Magnolia	0.97	
14	107 Medford Lakes		0	0	0.00	1.65	0.00	14 Medford Lakes	0.65	
15	109 Mount Ephraim		0	0	0.00	1.74	0.00	15 Mount Ephraim	0.65	
16	110 Oaklyn		0	0	0.00	0.00	0.00	16 Oaklyn	0.00	
17	112 Runnemede		0	0	0.00	1.03	0.97	17 Runnemede	0.78	
18	113 Somerdale		0	0	0.00	1.27	2.60	18 Somerdale	1.44	
19	116 Winslow Township Fire District #1 Fire District		0	0	0.00	0.00	0.00	19 Winslow Township Fire	0.00	
20	117 Woodlynne		0	0	0.00	5.13	0.00	20 Woodlynne	2.09	
21	451 Tavistock		0	0	0.00	0.00	0.00	21 Tavistock	0.00	
22	457 Pine Valley		0	0	0.00	0.00	0.00	22 Pine Valley	0.00	
23	115 Winslow		0	1	0.75	2.76	2.84	23 Winslow	2.31	
24	96 Collingswood		0	1	0.85	0.00	0.51	24 Collingswood	0.39	
25	90 Bellmawr		0	1	1.06	2.25	2.73	25 Bellmawr	2.20	
26	564 Cherry Hill		1	3	1.08	0.62	1.23	26 Cherry Hill	0.98	
27	99 Haddon		0	1	1.27	0.71	2.06	27 Haddon	1.37	
28	114 Voorhees		0	2	1.54	3.15	1.87	28 Voorhees	2.30	
29	91 Berlin Borough		1	1	1.63	0.93	0.00	29 Berlin Borough	0.76	
30	108 Merchantville		0	1	2.45	0.00	0.00	30 Merchantville	0.51	
31	104 Lawnside		0	1	2.52	1.49	0.00	31 Lawnside	1.21	
32	89 Barrington		1	2	2.97	0.93	1.79	32 Barrington	1.75	
33	111 Pine Hill		1	1	2.98	3.54	1.77	33 Pine Hill	2.73	
34	584 Cherry Hill Fire District		1	3	3.09	0.57	1.65	34 Cherry Hill Fire District	1.54	
35	87 Audubon		0	2	4.11	0.00	1.20	35 Audubon	1.39	
36	565 Camden Parking Authority		0	1	5.27	2.63	2.60	36 Camden Parking Autho	3.14	
37	692 Gloucester Township	**	0	0				37 Gloucester Township		
38	695 Camden City	**	0	0				38 Camden City		
Totals:			5	21	1.05	1.23	1.42		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 July 31, 2020 0.98										



MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund						
Data Valued As of :		August 16, 2021				
<b>Total Participating Members</b>		<b>38</b>		<b>38</b>		
Complaint				<b>37</b>		
Percent Compliant				97.37%		
				01/01/21	2021	
Member Name	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/21
AUDUBON	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN CITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GLOUCESTER TWP	Yes	Yes	Yes	\$ 100,000	\$ 100,000	20% of 1st 250K
HADDON	Yes	Yes	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDON HEIGHTS	Yes		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	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

<b>Camden JIF 2021 FUND COMMISSIONERS</b>		
<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	
Gloucester Township	Tom Cardis	
Haddon Heights	David Taraschi	
Haddon Twp	James Mulroy	
Haddonfield	Kevin Roche	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 August 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 August 17, 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
<b>Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.</b>				

**RESOLUTION NO. 21-22**

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

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

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

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

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

<u>FUND YEAR 2021</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002623			
002623	N.J. MUNICIPAL ENVIRONMENTAL	EJIF - 2ND INSTALLMENT 2021	218,516.00
			<b>218,516.00</b>
002624			
002624	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 7/21	3,216.00
002624	INTERSTATE MOBILE CARE INC.	FOLLOW UP TEST 7/21	66.00
			<b>3,282.00</b>
002625			
002625	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 8/21	15,676.42
			<b>15,676.42</b>
002626			
002626	PERMA RISK MANAGEMENT SERVICES	POSTAGE 7/21	26.79
002626	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 8/21	39,363.08
			<b>39,389.87</b>
002627			
002627	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 8/21	4,579.92
			<b>4,579.92</b>
002628			
002628	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 7/21	3,610.00
002628	BROWN & CONNERY, LLP	ATTORNEY FEES 7/21	2,074.00
002628	BROWN & CONNERY, LLP	ATTORNEY EXPENSES 7/21	85.35
			<b>5,769.35</b>
002629			
002629	ELIZABETH PIGLIACELLI	TREASURER FEE 8/21	2,030.17
			<b>2,030.17</b>
002630			
002630	ALLSTATE INFORMATION MANAGEMNT	ACCT #409 - ARC. AND STOR. - 7.31.21	137.45
			<b>137.45</b>
002631			
002631	MEDLOGIX LLC	WC MANAGED CARE SERVICES - CH HILL 8/21	1,083.00
002631	MEDLOGIX LLC	WC MANAGED CARE SERVICES 8/21	10,360.50
			<b>11,443.50</b>
002632			
002632	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 8/21	1,148.83
			<b>1,148.83</b>
		<b>Total Payments FY 2021</b>	<b>301,973.51</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>301,973.51</b>

\_\_\_\_\_  
Chairperson

Attest

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

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

\_\_\_\_\_  
Treasurer

August 23, 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 July 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 AUGUST:

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

- INVESTMENT INCOME:

Net Investment Income received or accrued for July totaled \$19,994.57.

- RECEIPT ACTIVITY FOR July:

Cherry Hill Deductible	\$44,888.93
Recovery/Restitution	3,069.09
Total Receipts	<u>\$47,958.02</u>

- CLAIM ACTIVITY FOR July:

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

Property Liability Claims	\$ 138,054.27
Workers Compensation Claims	228,308.28
Administration Expense	<u>1,177,844.01</u>
Total Claims/Expenses	<u>\$1,544,206.56</u>

- CASH ACTIVITY FOR July:

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$27,473,176.92 to a closing balance of \$26,078,243.63 showing a decrease of \$1,394,933.30.

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

Sincerely,  
Elizabeth Pigliacelli, Treasurer

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

<b>Current Fund Year: 2021</b>										
<b>Month Ending: July</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	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
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	1,501.00	0.00	0.00	0.00	0.00	44,888.93	46,389.93
Invest Pymnts	3,292.68	21,062.63	3,851.18	34,254.99	5,409.83	5,308.06	1,335.88	28,986.89	12.77	103,514.91
Invest Adj	15.56	99.57	18.22	161.93	25.56	25.09	6.32	137.02	0.06	489.33
Subtotal Invest	3,308.24	21,162.20	3,869.40	34,416.92	5,435.39	5,333.15	1,342.20	29,123.91	12.83	104,004.24
Other *	0.00	0.00	0.00	1,568.09	0.00	0.00	0.00	0.00	0.00	1,568.09
<b>TOTAL</b>	<b>3,308.24</b>	<b>21,162.20</b>	<b>3,869.40</b>	<b>37,486.01</b>	<b>5,435.39</b>	<b>5,333.15</b>	<b>1,342.20</b>	<b>29,123.91</b>	<b>44,901.76</b>	<b>151,962.26</b>
EXPENSES										
Claims Transfers	53,182.29	71,083.54	13,788.44	200,845.89	0.00	0.00	0.00	0.00	27,462.39	366,362.55
Expenses	0.00	0.00	0.00	0.00	0.00	862,551.00	0.00	315,293.01	0.00	1,177,844.01
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,688.98	0.00	2,688.98
<b>TOTAL</b>	<b>53,182.29</b>	<b>71,083.54</b>	<b>13,788.44</b>	<b>200,845.89</b>	<b>0.00</b>	<b>862,551.00</b>	<b>0.00</b>	<b>317,981.99</b>	<b>27,462.39</b>	<b>1,546,895.54</b>
<b>END BALANCE</b>	<b>371,990.56</b>	<b>6,143,977.11</b>	<b>728,086.36</b>	<b>9,910,031.75</b>	<b>1,540,709.91</b>	<b>(145,791.45)</b>	<b>383,024.90</b>	<b>7,169,943.36</b>	<b>(23,728.95)</b>	<b>26,078,243.57</b>

**REPORT STATUS SECTION**

**Report Month: July**

**Balance Differences**

Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are equal	\$0.00
Accrual Balances:	Accrual Balances are equal	\$0.00

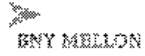
SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	July						
CURRENT FUND YEAR	2021						
Description:	Investors Operating-58892	Investors Prop & Liab Claims- 58910	Investors WC Claims-58905	Wilmington Trust - 5884	JCMI		
ID Number:							
Maturity (Yrs)							
Purchase Yield:							
TOTAL for All Accts & instruments							
Opening Cash & Investm	\$27,473,176.92	7,260,883.54	- 38,174.14	44,214.69	-	20,206,252.83	
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	\$489.34	\$0.00	\$0.00	\$0.00	\$0.00	\$489.34	
5 Interest Paid - Cash Inst	\$19,994.57	\$2,450.22	\$44.40	\$40.16	\$0.00	\$17,459.79	
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
7 Realized Gain (Loss)	\$83,520.32	\$0.00	\$0.00	\$0.00	\$0.00	\$83,520.32	
8 Net Investment Income	\$104,004.23	\$2,450.22	\$44.40	\$40.16	\$0.00	\$101,469.45	
9 Deposits - Purchases	\$414,320.57	\$47,958.02	\$138,054.27	\$228,308.28	\$0.00	\$0.00	
10 (Withdrawals - Sales)	-\$1,913,258.09	-\$1,544,206.56	-\$138,054.27	-\$228,308.28	\$0.00	-\$2,688.98	
Ending Cash & Investment	\$26,078,243.63	\$5,767,085.22	-\$38,129.74	\$44,254.85	\$0.00	\$20,305,033.30	
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$1,471,480.54	\$1,246,612.10	\$91,434.55	\$133,433.89	\$0.00	\$0.00	
(Less Deposits in Transit)	-\$27,601.68	-\$100,378.65	\$80,689.67	-\$7,912.70	\$0.00	\$0.00	
Balance per Bank	\$27,522,122.49	\$6,913,318.67	\$133,994.48	\$169,776.04	\$0.00	\$20,305,033.30	



JULY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	07/07/21	33,394.91				33,394.91	
2	07/07/21	27,351.67				27,351.67	
3	07/14/21	39,723.63				39,723.63	
4	07/14/21	26,980.04				26,980.04	
5	07/21/21	51,731.65				51,731.65	
6	07/21/21	18,822.91				18,822.91	
7	07/28/21	47,689.53				47,689.53	
8	07/28/21	101,498.63				101,498.63	
9	07/31/21	12,166.88				12,166.88	
10	07/31/21	8,002.70	- 1,000.00			7,002.70	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	367,362.55	-	-	-	366,362.55	
	Monthly Rpt	366,362.55				366,362.55	
	Variance	1,000.00				-	

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

Month	July								
Current Fund Year	2021								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid July	Monthly Recoveries July	Calc. Net Paid Thru July	TPA Net Paid Thru July	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2021	Property	91,179.06	50,667.28	0.00	141,846.34	141,846.34	0.00	0.00	0.00
	Liability	9,960.74	1,125.73	0.00	11,086.47	11,086.47	0.00	0.00	0.00
	Auto	11,767.34	2,431.11	0.00	14,198.45	14,198.45	0.00	0.00	0.00
	Workers Comp	253,674.38	73,439.03	0.00	327,113.41	327,113.41	0.00	(0.00)	0.00
	Cherry Hill	15,858.96	26,912.39	15,859.01	26,912.34	26,912.34	(0.00)	(0.00)	(0.00)
	<b>Total</b>	<b>382,440.48</b>	<b>154,575.54</b>	<b>15,859.01</b>	<b>521,157.01</b>	<b>521,157.01</b>	<b>0.00</b>	<b>(0.00)</b>	<b>0.00</b>
2020	Property	725,176.07	2,515.01	0.00	727,691.08	727,691.08	0.00	0.00	0.00
	Liability	244,124.37	9,344.49	0.00	253,468.86	253,468.86	0.00	0.00	0.00
	Auto	72,919.27	9,093.33	0.00	82,012.60	82,012.60	0.00	0.00	0.00
	Workers Comp	1,689,483.71	34,483.47	0.00	1,723,967.18	1,723,967.18	0.00	0.00	0.00
	Cherry Hill	28,489.92	550.00	28,489.92	550.00	550.00	0.00	0.00	0.00
	<b>Total</b>	<b>2,760,193.34</b>	<b>55,986.30</b>	<b>28,489.92</b>	<b>2,787,689.72</b>	<b>2,787,689.72</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</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	385,801.40	37,351.21	0.00	423,152.61	423,152.61	(0.00)	(0.00)	0.00
	Auto	72,046.74	2,264.00	0.00	74,310.74	74,310.74	(0.00)	(0.00)	0.00
	Workers Comp	1,997,825.44	53,412.66	36.00	2,051,202.10	2,051,438.60	(236.50)	(236.50)	(0.00)
	Cherry Hill	(2,828.00)	0.00	172.00	(3,000.00)	(3,000.00)	0.00	0.00	0.00
	<b>Total</b>	<b>3,681,707.86</b>	<b>93,027.87</b>	<b>208.00</b>	<b>3,774,527.73</b>	<b>3,774,764.23</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	439,581.16	15,429.81	0.00	455,010.97	455,010.97	(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	2,429,528.94	35,552.73	1,465.00	2,463,616.67	2,463,115.66	501.01	501.01	0.00
	Cherry Hill	(206.50)	0.00	0.00	(206.50)	(206.50)	0.00	0.00	0.00
	<b>Total</b>	<b>3,471,424.01</b>	<b>50,982.54</b>	<b>1,465.00</b>	<b>3,520,941.55</b>	<b>3,520,440.54</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	750,082.86	7,832.30	0.00	757,915.16	757,915.16	0.00	0.00	0.00
	Auto	727,658.90	0.00	0.00	727,658.90	727,658.90	(0.00)	(0.00)	0.00
	Workers Comp	1,923,493.50	3,958.00	0.00	1,927,451.50	1,926,472.30	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>3,829,012.43</b>	<b>11,790.30</b>	<b>0.00</b>	<b>3,840,802.73</b>	<b>3,839,823.53</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	(390.80)	0.00	0.00	(390.80)	0.00	(390.80)	(390.80)	0.00
	Workers Comp	(220.00)	0.00	0.00	(220.00)	0.00	(220.00)	(220.00)	0.00
	Cherry Hill	(720.35)	0.00	368.00	(1,088.35)	0.00	(1,088.35)	(720.35)	(368.00)
	<b>Total</b>	<b>(1,331.15)</b>	<b>0.00</b>	<b>368.00</b>	<b>(1,699.15)</b>	<b>0.00</b>	<b>(1,699.15)</b>	<b>(1,331.15)</b>	<b>(368.00)</b>
<b>TOTAL</b>		<b>14,123,446.97</b>	<b>366,362.55</b>	<b>46,389.93</b>	<b>14,443,419.59</b>	<b>14,443,875.03</b>	<b>(455.44)</b>	<b>(87.44)</b>	<b>(368.00)</b>



Asset and Accrual Detail - By Asset type

Report ID: IACS0017

Base Currency: USD

MX6F92185102 - CAMDEN CO JIF

07/31/2021

Status: REVISED

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
<b>UNIT OF PARTICIPATION</b>							
<b>U.S. DOLLAR</b>							
<b>UNITED STATES</b>							
2,008,018.741	MEL JCM I ACCOUNT	10.1120	20,305,033.30	0.00	20,305,033.30		0.00
99VVB5Y75		10.1120	20,305,033.30	0.00	20,305,033.30	100.00	0.00

**Statement of Change in Net Assets**
  
**Market Value**
  
**07/31/2021**

**Report ID: IGLS0002**
  
**Base Currency: USD**
  
**Status: REVISED**

	Current Period		Fiscal Year To Date	
	07/01/2021	07/31/2021	01/01/2021	07/31/2021
<b>NET ASSETS - BEGINNING OF PERIOD</b>		<b>20,206,252.83</b>		<b>20,193,931.63</b>
		<u>20,206,252.83</u>		<u>20,193,931.63</u>
<b>RECEIPTS</b>				
<b>INVESTMENT INCOME</b>				
INTEREST	17,459.79		139,260.68	
UNREALIZED GAIN/LOSS-INVESTMENT	83,520.32		-18,441.73	
ACCRETION/AMORTIZATION	489.34		6,101.32	
<b>TOTAL INVESTMENT INCOME</b>		<b>101,469.45</b>		<b>126,920.27</b>
<b>TOTAL RECEIPTS</b>		<b>101,469.45</b>		<b>126,920.27</b>
<b>DISBURSEMENTS</b>				
<b>ADMINISTRATIVE EXPENSES</b>				
TRUSTEE/CUSTODIAN	996.72		4,040.01	
INVESTMENT ADVISORY FEES	1,184.58		6,244.97	
CONSULTING	507.68		3,533.62	
<b>TOTAL ADMINISTRATIVE EXPENSES</b>		<b>2,688.98</b>		<b>15,818.60</b>
<b>TOTAL DISBURSEMENTS</b>		<b>2,688.98</b>		<b>15,818.60</b>
<b>NET ASSETS - END OF PERIOD</b>		<b>20,305,033.30</b>		<b>20,305,033.30</b>

# SAFETY DIRECTOR REPORT

## Camden County Municipal Joint Insurance Fund

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

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

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

### LOSS CONTROL SURVEYS

- Borough of Merchantville on July 14, 2021
- Borough of Chesilhurst on July 19, 2021
- Township of Winslow on July 19, 2021
- Township of Berlin on July 27, 2021

### LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Borough of Runnemede on July 16, 2021

### MEETING ATTENDED

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

**UPCOMING MEETING SCHEDULE**

DATE	TOPIC	LOCATION
August 20, 2021	Claims Meeting	Virtual – Zoom
August 23, 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.

- July 7 – Managers and Supervisors Training - Protecting Children From Abuse - Remaining Dates for 2021
- July 15 – Law Enforcement Bulletin 2021-05 – Duty to Render Medical Assistance / UOF Core Principle 6
- July 20 – Did You Know? – Camden JIF
- July 22 – MSI Message - ATTENTION Employers of CDL Holders- Designated Employer Representative Training
- July 29 – New CDC Mask Recommendation- SD Message
- July 30 - MSI Bulletin – Summer Safety for Pets

**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
Haddon Township	5

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@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com).

MSI DVD	
Municipality	Number of Videos
Barrington	2
Camden City	13
Cherry Hill	24
Gloucester Township	5
Medford Lakes	1
Runnemede	4
Winslow	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](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 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](mailto:afelip@jamontgomery.com).

## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 6/22/2021 To 7/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Brandywine Operating I - Borough of Gibbsboro	Partnership, L.P. c/o Brandywine Realty Trust 2929 Walnut Street Suite 1700 Philadelphia, PA 19104	RE: 5 Foster Avenue, Suite 100, Gibbsboro NJ 08026 Brandywine Brokerage Services LLC, Brandywine Realty Trust, Brandywine Operating Partnership, L.P. and, for each, its successors and/or assigns as their interests may appear, and each of their respective directors, officers, board members, elected officials, shareholders, members, employee, agents, successors and assigns are an Additional Insured on the above-referenced Commercial General, Auto and Excess Liability Policies as respect to 5 Foster Avenue, Suite 100, Gibbsboro NJ 08026.	6/22/2021 #2942471	GL AU EX WC
H - Eastern Camden County Regional I - Township of Voorhees	School District Laurel Oak Road, Box 2500 Voorhees, NJ 08043	RE: use of facilities for Summer Concert Series Evidence of Insurance as respects to use of facilities at Eastern Camden County Regional School District, 1401 Laurel Oak Road, Voorhees, NJ for Summer Concert Series.	6/29/2021 #2950280	GL AU EX WC
H - Township of Winslow I - Winslow Township Fire District #1	125 South Route 73 Braddock, NJ 08037	RE: Intra-Local Agreement Evidence of insurance with respects to the Intra-Local Agreement in which the Township of Winslow provides preventative maintenance services and repairs for Fire District vehicles.	6/29/2021 #2950687	GL AU EX WC
H - Township of Evesham I - Borough of Collingswood	984 Tuckerton Road Marlton , NJ 08053	RE: use of rear loader 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 rear loader trash truck.	7/6/2021 #2959508	GL AU EX WC OTH
H - Big Truck Rental, LLC I - Borough of Collingswood	5001 W. Lemon Street Tampa, FL 33609	RE: 2020 Peterbilt 348 Trash Truck, vin #2NP3LJ0X8LM679412 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 rental of a 2020 Peterbilt 348 Trash Truck, vin #2NP3LJ0X8LM679412, valued at \$216,776.00.	7/6/2021 #2960661	GL AU EX WC OTH
H - Camden City Board of Education I - City of Camden	3033 Cambridge Street Camden, NJ 08104	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: use of facilities for the City's Summer Reading Program Evidence of insurance with respects to the use of facilities for the City's Summer Reading Program Morgan Village Science and Technology Program.	7/12/2021 #2965211	GL AU EX WC OTH
H - USDA	Rural Utilities Service 521 Fellowship Road, Suite 130	Evidence of Insurance with respects to loan.	7/13/2021	GL AU EX WC

07/22/2021

1 of 1



## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 6/22/2021 To 7/22/2021

I - Borough of Brooklawn	Mt. Laurel, NJ 08054		#2965353	
H - USDA Rural Development I - Borough of Brooklawn	521 Fellowship Road, Suite 130 Mt. Laurel, NJ 08054	Evidence of Insurance with respects to loan.	7/13/2021 #2965355	GL AU EX WC
H - ABC Emergency Rental I - Township of Voorhees	6712 S. Crescent Blvd. Pennsauken, NJ 08109	RE: 1993 Pierce Lance Pumper 4P1CT02D7PA000416 Evidence of insurance as respects to 1993 Pierce Lance Pumper 4P1CT02D7PA000416 \$225,000.00 AUPD Deductible \$2500	7/16/2021 #2968453	GL AU EX WC OTH
H - To Whom It May Concern I - Township of Cherry Hill		Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. Insurer: C - POL/ELP Policy Limits: \$2M Each Occ/Agg Policy Term: 01/01/2021 - 01/01/2022 Policy #: QJD0100505 Insurer: D - XS POL/ELP Policy Limits: \$8M Each Occ Policy Term: 01/01/2021 - 01/01/2022 Policy #: 148456-3116502-2021 Insurer: D - XS Liability Policy Limits: \$10M Each Occ Policy Term: 01/01/2021 - 01/01/2022 Policy #: 148456-3013104-2021 Evidence of insurance	7/19/2021 #2968899	GL AU EX WC OTH
H - ABC Emergency Rental I - Township of Voorhees	6712 S. Crescent Blvd. Pennsauken, NJ 08109	RE: 2000 Emergency-One Pumper VIN #4ENRAAA83Y1001275 Evidence of insurance as respects to 2000 Emergency-One 1500/750 Pumper VIN #4ENRAAA83Y1001275 \$70,000.00 AUPD Deductible \$2500	7/20/2021 #2969252	GL AU EX WC OTH
H - Command Fire Apparatus I - Township of Voorhees	20 Wildflower Lane Lancaster, PA 17603	RE: 2000 Emergency-One Pumper VIN#4ENRAAA83Y1001275 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to: 2000 Emergency-One 1500/750 Pumper VIN #4ENRAAA83Y1001275 Replacement Value \$70,000.00	7/20/2021 #2969293	GL AU EX WC OTH
H - To Whom it May Concern I - Borough of Haddon Heights		Evidence of insurance with respects to a grant for Heights Grows.	7/21/2021 #2971172	GL AU EX WC

07/22/2021

1 of 1

**Camden County Municipal JIF**  
*Certificate of Insurance Monthly Report*

From 6/22/2021 To 7/22/2021

Total # of Holders: 13

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## Camden County Municipal JIF Status of Cyber Compliance Grandfathered list until January 1, 2022

JIF	Tier 1			Tier 2		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Camden County	21	7	9	20	8	9

Member	Tier 1	Tier 2
Audubon	Approved	Approved
Audubon Park	Approved	Approved
Barrington	Approved	Approved
Bellmawr	Approved	Approved
Berlin Borough	Approved	Approved
Berlin Township	Approved	Approved
Brooklawn	Approved	Incomplete
Camden City	Approved	Approved
Camden Parking Authority	Approved	Approved
Collingswood	Approved	Approved
Gloucester City	Approved	Approved
Laurel Springs	Approved	Approved
Lawnside	Approved	Approved
Magnolia	Approved	Approved
Oaklyn	Approved	Approved
Pine Hill	Approved	Approved
Pine Valley	Approved	Approved
Runnemede	Approved	Approved
Voorhees	Approved	Approved
Winslow	Approved	Approved
Winslow Township Fire District #1 Fire District	Approved	Approved

## Camden County Municipal JIF Status of Cyber Compliance Version 2

JIF	Tier 1			Tier 2			Tier 3		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Camden County	1	0	37	1	0	37	0	1	37

Member	Approval Status - Tier 1	Approval Status - Tier 2	Approval Status - Tier 3
Audubon			
Audubon Park			
Barrington			
Bellmawr			
Berlin Borough			
Berlin Township			
Brooklawn			
Camden City			
Camden Parking Authority			
Cherry Hill			
Cherry Hill Fire District			
Chesilhurst			
Clementon			
Collingswood			
Gibbsboro			
Gloucester City			
Gloucester Township			
Haddon			
Haddon Heights Borough	Approved	Approved	Incomplete
Haddonfield			
Hi-Nella			
Laurel Springs			
Lawnside			
Lindenwold			
Magnolia			
Medford Lakes			
Merchantville			
Mount Ephraim			
Oaklyn			
Pine Hill			
Pine Valley	Pending	Pending	Pending
Runnemede			
Somerdale			
Tavistock			
Voorhees			
Winslow			
Winslow Township Fire District #1 Fire District	Pending	Pending	Pending
Woodlynne			



**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%
July	\$270,646.74	\$156,347.54	\$114,299.20	42.23%
<b>TOTAL 2021</b>	<b>\$1,466,927.28</b>	<b>\$799,142.88</b>	<b>\$667,784.40</b>	<b>45.52%</b>

**Monthly & YTD Summary:**

PPO Statistics	July	YTD
Bills	176	1,316
PPO Bills	167	1,213
PPO Bill Penetration	94.89%	92.17%
PPO Charges	\$264,474.67	\$1,344,708.29
Charge Penetration	97.72%	91.67%

**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***

**July 26, 2021 Meeting**

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

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

**PLEDGE OF ALLEGIANCE  
MOMENT OF SILENCE OBSERVED**

**ROLL CALL OF 2021 EXECUTIVE COMMITTEE:**

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

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA, Risk Management Services <b>Bradford Stokes</b> <b>Karen Read</b>
Auditor	Bowman & Company
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>John Saville, 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:**

Ari Messinger, Cherry Hill Alternate  
Ken Cheeseman, Laurel Springs  
John Foley, Cherry Hill Fire District  
Kevin Roche, Haddonfield  
Cassandra Duffy, Collingswood  
Patricia Hendricks, Pine Hill  
Edward Hill, Lawnside  
Bonnie Taft, Oaklyn Borough  
Christopher Walters, Magnolia  
Patrick Keating, Gloucester City  
Lawrence Spellman, Voorhees

**FUND PROFESSIONALS RISK MANAGEMENT CONSULTANTS PRESENT:**

Michael Avalone	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons 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 JUNE 28, 2021**

**MOTION TO APPROVE THE OPEN MINUTES OF JUNE 28, 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.** 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. Executive Director said since there is an abundance of employees that still need to take the training Attorney Nardi may be able to do a webinar for the Camden JIF members in September.



Police Command Staff training was conducted last month, another session will be scheduled in September. Executive Director said one more Command Staff Training session will be scheduled sometime in September or October.

**Membership Renewals:** The Camden JIF has seven members scheduled to renew fund membership; renewal documents will be sent out in the next several weeks. Executive Director said the Camden JIF has seven members up for renewal. The renewal documents will be sent by the Fund office 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 1<sup>st</sup> 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. Executive Director said one important piece of the renewal is the COPE information especially building construction. The Camden JIF is in good shape, and would appreciate the Risk Managers and Fund Commissioners to review at the memo and review the schedules in Origami.

**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. Executive Director said major crimes and cyber-attacks have occurred including the colonial pipeline which is as one of the most recent. This memo has pertinent information for members to review.

**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.

**D2 Cyber Security –** Executive Director reported on an add on item to the agenda. Executive Director Stokes said last week there was a Zoom call with D2 Cyber Security, who provides cyber awareness programs to six other Joint Insurance Funds, which includes over 25,000 employees. D2 Cyber Security provides training and phishing emails to assist member bringing them into compliance with the MEL Cyber Risk Control Program. The cost is approximately \$12 per employee. The cost for the Camden JIF would be in the \$30,000 to \$40,000 price range for a JIF this size. Executive Director said the Fund Office will circulate the PowerPoint program to the Executive Committee and will discuss further as budget time approaches.

Executive Director reported the Financial Fast Track as May 31, 2021 stands at \$8.5 million, which is a \$136,000 gain over the prior month. The Expected Loss Ratio Analysis for May reflects the actuary targeted 19.23% and the JIF is at 19.26%, which is right on target with the actuary's projections. The Lost Time Accident Frequency for June 2021 report shows the Camden JIF at 0.93

and five JIFs below 1% which are very good numbers. The Fund did pick up two 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 21-20 July 2021 Vouchers**

<b>FUND YEAR AGGREGATE</b>	\$186,704.07
<b>TOTAL 2021</b>	\$991,139.94
<b>TOTAL</b>	<b>\$1,177,844.01</b>

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

<b>Closed</b>	0.00
<b>2017</b>	20,237.85
<b>2018</b>	43,812.17
<b>2019</b>	61,905.59
<b>2020</b>	113,444.57
<b>2021</b>	115,125.65
<b>TOTAL</b>	<b>354,525.83</b>

**MOTION TO APPROVE THE JULY 2021 VOUCHERS RESOLUTION 21-20**

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

**MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF JUNE 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:** NONE

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, by contacting Andrea Felip with updated information. Safety Director reminded everyone to email your quarterly department summary reports for the second quarter of 2021 to the Safety Director's

office. Safety Director said if members have topics that require hands on training such as forklift, excavation or confined space entry, the Safety Director's office can make arrangements to do those classes in person if necessary.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:** The Certificate Report for the period 05/22/21 to 06/22/21 was included in the agenda on pages 30 – 33 showing 20 certificates issued.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for June 2021 where there was a savings of 53% for the month. Ms. Goldstein reported on the second quarter workers compensation summary there were a total of 61 first reports of injury for workers comp. There was a significant decrease in injuries during the second quarter and thankfully many fewer cases of Covid.

Commissioner Shannon said thanked Jennifer Goldstein for all her assistance with a recent police officer claim.

Monthly Activity Report Part of Minutes.

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

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

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

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

Chairman Mevoli said after much discussion with the Executive Director and Executive Committee it would be best to keep the meeting in the Zoom format for right now due to the influx of cases with the delta variant of Covid. It is starting to flare up again in all 50 states. It would behoove the JIF to keep an open dialogue until things calm down. Chairman Mevoli said in the future the JIF should think about scheduling meeting locations with bigger spaces rather than confined spaces. The next JIF meeting will be held on August 23<sup>rd</sup> at 5:15 pm via Zoom.

**MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo
Vote:	Unanimous

**MEETING ADJOURNED: 5:37 PM**

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