



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA SEPTEMBER 27, 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: SEPTEMBER 27, 2021**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2021 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: August 23, 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. 21-24 September Bills..... Page 20
Treasurer’s Report Page 22
Monthly Reports Page 23

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... Page 29

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... Page 32
Cyber Risk Management Compliance – Grandfathered List to January 1, 2022 Page 36
Cyber Risk Management Compliance – Version 2 - As of August 31, 2021 Page 37

- MANAGED CARE – Medlogix**
Monthly Report..... Page 38

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: October 25, 2021**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: September 27, 2021

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2022 RFQ – Fair & Open Process** – Some of the Fund’s Professional Service Agreements will expire at the end of this year. The fund office will advertise Requests for Qualifications for Fund Professionals for the period of January 1, 2022 through December 31, 2022.

The following positions are included in the list of RFQ submissions:

- Fund Attorney
 - Fund Defense Attorneys
 - Fund Auditor
 - Fund Internal Auditor
 - Fund CDL Drug & Alcohol Monitor
 - Fund Treasurer
- ❑ **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 4** you will find a copy of a notice distributed to members from J.A. Montgomery on classes scheduled through September.

Police Command Staff training is scheduled for October 25th at the Collingswood Sr. Community Center. The notice sent to police chiefs appears on **Page 5**.

- ❑ **Residual Claims Fund** – The RCF met on Wednesday, June 2, 2021 via Zoom. Commissioner Wolk’s report is attached in Appendix II. The RCF’s 2020 budget amendment was adopted, reflecting the transfer of local JIF’s Fund Year 2016. The RCF’s 2022 Budget was introduced, the public hearing will be held on October 20, 2021 at 10:30

- ❑ **RCF Membership Renewal:** The Fund’s three-year membership in the RCF is scheduled to expire on December 31, 2021. Enclosed in Appendix II is Resolution 21-23 renewing the Fund’s membership in the Residual Claims Fund for the period of January 1, 2022 through December 31, 2024.
 - ❑ **Motion to adopt Resolution 21-23 renewing the Fund’s membership in the Residual Claims Fund for the period of January 1, 2022 through December 31, 2024.**

- ❑ **EJIF** – The EJIF met on Wednesday, June 2, 2021 via Zoom. Commissioner Wolk’s report is attached in Appendix II. The EJIF’s 2022 was introduced, the public hearing will be held on October 20, 2021 at 10:50. The budget increase is only at 1.1% and the board approved a record \$3,100,000 dividend.

- ❑ **MEL JIF** – The MEL met on Wednesday, June 2, 2021 via Zoom. Commissioner Wolk’s report is attached in Appendix II. Included in the MEL report is a memorandum on the projected 2022 MEL budget.

- ❑ **Membership Renewals:** The Camden JIF has seven members scheduled to renew fund membership; renewal documents were sent out last month.

- ❑ **2022 Renewal** - Members and Risk Managers have received an email with a link to renewal worksheets - the 2022 underwriting renewal had a September 1st completion date. We are following-up with members & Risk Managers that haven’t completed the process.

- ❑ **League Magazine Ad:** Attached is the latest in the series of “Power of Collaboration” ad that will appear in the October edition of League of Municipalities magazine. The ad highlights \$3.4 Billion in savings to taxpayers and \$322 million in dividends paid to members since its inception, as well as, the purchase of debt securities. **Page 6.**

- ❑ **New Jersey Sustainable Energy Joint Meeting (NJSEM) League Magazine Ad:** Attached is an advertisement from the NJSEM that will appear in the League’s October issue. **Page 7.**

- ❑ **2021 Coverage Documents** – The fund office has uploaded member policies to the Fund’s Risk Management Information System (Origami). Fund Commissioners and Risk Management Consultants received an email announcing that documents were posted.

- ❑ **Statutory Bonds:** Underwriting Manager’s office has contacted municipal clerks of renewing towns to secure updated bond applications for statutory positions.

- ❑ **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 8 & 9** 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/>

- ❑ **Cybersecurity Awareness Month is October:** The MEL encourages members to get proactive with cybersecurity items for their own organizations and visit the website. The MEL will be sending releases each week about the week's theme and what everyone can do to participate. **Pages 10 & 11.**
- ❑ **2022 Budget** - The Executive Committee normally schedules a meeting prior to the Fund's regular October meeting to review the proposed budget. It would be appropriate for the Committee to check their schedules for meeting availability during the week of October 11th or 18th.

Due Diligence Reports:

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Loss Ratio Analysis	Page 13
Loss Time Accident Frequency	Page 14 & 15
POL/EPL Compliance Report	Page 16
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RMC Agreements	Page 19



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.	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	
10/19/2021	9:00 a.m. - 11:00 a.m.	REGISTER	<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.	REGISTER	
12/7/2021	9:00 a.m. - 11:00 a.m.	REGISTER	

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



POLICE CHIEF & COMMAND STAFF TRAINING

Due to scheduling conflicts, limited seating, and travel, J.A. Montgomery Consulting in cooperation with the Municipal Joint Insurance Funds and the Municipal Excess Liability Fund is scheduling a make-up session for the "Risk Management for Police Command Staff" training program.

Police Departments are involved in a high percentage of employment-related litigation, and the training offered is one of the required elements for the incentive under this program.

Police Chiefs and at least one other command officer must complete the MEL's Police Agencies Training Program.

J.A. Montgomery
CONSULTING

RSVP NOW

TRAINING SESSION DETAILS ARE AS FOLLOWS:

CLASS

Risk Management for Police Command Staff

PRESENTERS

Chief Keith Hummel (Ret.) and Chief Harry Earle (Ret.)

DATE

Monday
October 25, 2021

TIME

8:30 AM to 11:45 AM

LOCATION

Collingswood Senior Community Center
30 W. Collings Avenue
Collingswood, NJ 08108

SEATING CAPACITY

60 attendees



MEL Increases New Jersey Taxpayers Savings to \$3.4 Billion While Responding to the Financial Impact of COVID-19

MEL has saved taxpayers \$3.4 billion dollars including \$322 million in dividends to its members since its inception. On average, each MEL JIF member has saved over \$5.7 million.

MEL also assisted its members by purchasing over \$135 million in debt securities to help stabilize the bond market disrupted by COVID-19.

MEL JOINT INSURANCE FUND MEMBER SAVINGS				
Member Joint Insurance Fund	Established	JIF Savings (millions)	JIF Membership	JIF Member Savings (millions)
Bergen	1985	\$278.2	38	\$ 7.3
South Bergen	1986	241.7	23	10.5
Atlantic	1987	387.8	41	9.5
Camden	1987	206.9	37	5.6
Mid-Jersey	1987	177.5	12	14.8
Morris	1987	235.0	45	5.2
Ocean	1987	327.2	31	10.6
PMM	1987	83.9	4	21.0
Monmouth	1988	257.0	41	6.3
Burlco	1991	112.8	28	4.0
Trico	1991	215.6	38	5.7
NJ Utility Authorities	1991	180.7	72	2.5
NJ Self-Insurers	1992	68.2	5	13.6
Suburban Metro	1992	112.5	10	11.3
NJ Housing Authorities	1994	106.3	89	1.2
Suburban Municipal	1994	76.5	12	6.4
PAIC	1997	126.4	21	6.0
Central	1998	170.1	12	14.2
First Responders	2009	30.1	37	0.8
TOTALS		\$3.4 Billion	596	Average \$5.7 million

"MEL has the resources, tools and organizational competencies necessary to support all our member's needs. Our collaborative power has once again proven to be pivotal in addressing the ongoing challenges presented by this crisis as well as those posed by ever changing legislative and judicial impacts on the insurance marketplace."

THOMAS MERCHEL
 MEL Chairperson and
 Manager/CFO Township
 of Moorestown.



THE POWER OF
 COLLABORATION

njmel.org



NEW JERSEY SUSTAINABLE ENERGY JOINT MEETING

NJSEM Generates \$30 Million in Taxpayer Savings by Working Together to Reduce Energy Costs

During the past ten years, 200 public entities have collaborated as members of the NJ Sustainable Energy Meeting, to secure gas and electric energy at the lowest possible cost.

In addition to generating savings for local taxpayers, NJSEM members receive electric power that includes almost 30% renewable energy content and meets Sustainable Jersey standards.

NJSEM is supported by a team of expert energy consultants that prepare the bid packages and evaluate the proposals received from utilities throughout New Jersey who participate in the program.

The NJSEM is governed by a board of local public administrators and officials elected by its members.

For more information or to become a member visit the NJSEM website.

"By working together, we are able to ensure that our members receive the energy they need at the lowest possible cost in a process that is expertly supported, transparent, and meets State guidelines."

CHUCK CUCCIA
*NJSEM Chair and CFO,
Borough of Maywood*

NJSEM:
Working Together Today to
Protect the Future...for all of us.

www.njsem.org



Memorandum

MEL Cyber Task Force



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

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

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

Cyber Awareness Training (Tier 1)

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

Password Strength (Tier 1)

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

Email Warning Label (Tier 1)

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

Government Cyber Memberships (Tier 1)

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

System & Event Logging (Tiers 2 & 3)

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

Remote Access (Tiers 2 & 3)

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

Banking Controls (Tier 2)

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

IT Business Continuity Plan (Tier 2)

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

Tier 3

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

Email sent to Fund Commissioners and Risk Managers

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

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

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

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

Important Reminder:

☐ Reimbursements

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

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

☐ Reimbursement Policy

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

3. Grandfather

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

Memorandum

MEL Underwriting Manager Team

CONNER
STRONG &
BUCKELEW

MEL Cyber Task Force

The MEL Cyber Task Force is again participating in Cybersecurity Awareness Month (October) and has again been made a Cybersecurity Awareness Month Champion. This year's theme is "**Do Your Part. #BeCyberSmart.**"

<https://staysafeonline.org/cybersecurity-awareness-month/theme/>

We will be putting out weekly content in line with the below themes, so stay tuned. This is a great opportunity for each of our members to promote cybersecurity within their organizations.

Week 1 (10/4): **Be Cyber Smart**

This segment is about doing the basics of cybersecurity, aka our minimum security standards. <https://staysafeonline.org/wp-content/uploads/2020/04/Own-Your-Role-in-Cybersecurity-Start-with-the-Basics-.pdf>

Week 2 (10/11): **Fight the Phish**

Identifying phishing emails. <https://njmel.org/wp-content/uploads/2017/12/MEL-Email-Infographic-FINAL.jpg>

Week 3 (10/18): **Explore. Experience. Share.**

This segment is about promoting careers in cybersecurity and increasing cybersecurity skills. <https://www.nist.gov/itl/applied-cybersecurity/nice/nice-framework-resource-center>

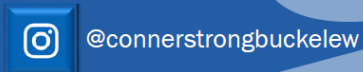
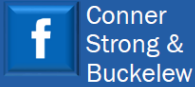
Week 4 (10/25): **Cybersecurity First**

This theme is about making security a priority and building it into your regular processes. I.E. employee onboarding cyber training, new IoT devices need proper security, etc. https://staysafeonline.org/event_category/cybersecurity-awareness-month/

Conner Strong & Buckelew

Insurance, Risk
Management
& Employee Benefits

Camden, New Jersey
1-877-861-3220
connerstrong.com



CONTACT



Edward Cooney

VP, Account Executive
Underwriting Manager
973-659-6424

ecooney@connerstrong.com

Jonathon Tavares

Account Manager
856-614-4493

jtavares@connerstrong.com

Crystal Chuck

Account Analyst
856-479-2115

cchuck@connerstrong.com

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

	<i>THIS MONTH</i>	<i>YTD</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	1,254,010	8,778,068	259,537,108	268,315,176
2. CLAIM EXPENSES				
Paid Claims	338,900	3,116,298	111,192,950	114,309,248
Case Reserves	441,788	538,045	7,244,485	7,782,531
IBNR	(289,369)	(299,919)	6,963,514	6,663,595
Recoveries	(14,695)	2,062	(835,234)	(833,172)
TOTAL CLAIMS	476,623	3,356,485	124,565,716	127,922,201
3. EXPENSES				
Excess Premiums	468,051	3,276,359	74,200,119	77,476,478
Administrative	209,771	1,571,278	46,098,520	47,669,798
TOTAL EXPENSES	677,822	4,847,637	120,298,639	125,146,276
4. UNDERWRITING PROFIT (1-2-3)	99,564	573,946	14,672,753	15,246,699
5. INVESTMENT INCOME	104,004	143,864	11,845,257	11,989,121
6. DIVIDEND INCOME	0	0	3,957,637	3,957,637
7. STATUTORY PROFIT (4+5+6)	203,568	717,810	30,475,647	31,193,457
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)	203,568	717,810	8,046,034	8,763,845

SURPLUS (DEFICITS) BY FUND YEAR

Closed	23,153	32,616	4,855,839	4,888,455
Aggregate Excess LFC	26,987	161,937	994,812	1,156,749
2017	10,846	(21,590)	1,706,716	1,685,126
2018	11,087	84,475	1,105,131	1,189,606
2019	12,112	298,620	(718,006)	(419,386)
2020	13,616	(352,413)	101,544	(250,869)
2021	105,767	514,165		514,165
TOTAL SURPLUS (DEFICITS)	203,568	717,810	8,046,034	8,763,845
TOTAL CASH				26,078,242

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	100,045,289	100,045,289
FUND YEAR 2017				
Paid Claims	11,790	316,272	3,766,422	4,082,694
Case Reserves	19,804	222,000	722,761	944,761
IBNR	(31,595)	(445,303)	594,492	149,189
Recoveries	-	(56,066)	(186,400)	(242,466)
TOTAL FY 2017 CLAIMS	0	36,903	4,897,274	4,934,178
FUND YEAR 2018				
Paid Claims	50,983	436,607	3,122,177	3,558,784
Case Reserves	101,661	143,641	1,372,039	1,515,681
IBNR	(151,179)	(635,018)	1,136,396	501,378
Recoveries	(1,465)	(14,055)	(23,787)	(37,843)
TOTAL FY 2018 CLAIMS	0	(68,825)	5,606,825	5,538,000
FUND YEAR 2019				
Paid Claims	93,028	535,533	3,302,023	3,837,556
Case Reserves	10,811	(359,541)	2,436,327	2,076,786
IBNR	(103,803)	(457,345)	1,841,517	1,384,172
Recoveries	(36)	(36)	(59,992)	(60,028)
TOTAL FY 2019 CLAIMS	0	(281,390)	7,519,875	7,238,485
FUND YEAR 2020				
Paid Claims	55,436	1,333,640	1,482,656	2,816,296
Case Reserves	46,411	(559,630)	2,249,020	1,689,391
IBNR	(85,710)	(597,926)	3,200,984	2,603,058
Recoveries	(16,138)	106,886	(436,208)	(329,322)
TOTAL FY 2020 CLAIMS	0	282,971	6,496,453	6,779,424
FUND YEAR 2021				
Paid Claims	127,663	494,245		494,245
Case Reserves	263,100	1,091,575		1,091,575
IBNR	82,917	1,835,673		1,835,673
Recoveries	2,943	(34,667)		(34,667)
TOTAL FY 2021 CLAIMS	476,623	3,386,825		3,386,825
COMBINED TOTAL CLAIMS	476,623	3,356,485	124,565,716	127,922,201

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 \$392,859 and \$240,510 respectively

for COVID 19 Workers Compensation claims.

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

AS OF **August 31, 2021**

FUND YEAR 2017 – LOSSES CAPPED AT RETENTION

	Budget	Limited	56	MONTH	55	MONTH	44	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-21		31-Jul-21		31-Aug-20	
PROPERTY	566,229	427,203	75.45%	100.00%	75.45%	100.00%	82.86%	100.00%
GEN LIABILITY	1,464,528	945,304	64.55%	96.90%	64.59%	96.81%	49.91%	94.32%
AUTO LIABILITY	324,847	849,468	261.50%	95.15%	261.50%	94.86%	191.25%	91.05%
WORKER'S COMP	3,837,435	2,562,005	66.76%	99.77%	66.76%	99.74%	65.27%	99.12%
TOTAL ALL LINES	6,193,040	4,783,979	77.25%	98.87%	77.26%	98.82%	69.86%	97.64%
NET PAYOUT %	\$3,914,502		63.21%					

FUND YEAR 2018 – LOSSES CAPPED AT RETENTION

	Budget	Limited	44	MONTH	43	MONTH	32	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-21		31-Jul-21		31-Aug-20	
PROPERTY	600,000	350,780	58.46%	100.00%	58.46%	100.00%	65.12%	100.00%
GEN LIABILITY	1,506,000	1,135,708	75.41%	94.32%	70.82%	93.91%	39.73%	87.24%
AUTO LIABILITY	334,000	251,742	75.37%	91.05%	75.37%	90.64%	31.86%	84.53%
WORKER'S COMP	3,840,000	3,357,027	87.42%	99.12%	87.69%	99.02%	92.03%	97.19%
TOTAL ALL LINES	6,280,000	5,095,256	81.13%	97.62%	80.19%	97.44%	73.72%	94.40%
NET PAYOUT %	\$3,552,245		56.56%					

FUND YEAR 2019 – LOSSES CAPPED AT RETENTION

	Budget	Limited	32	MONTH	31	MONTH	20	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-21		31-Jul-21		31-Aug-20	
PROPERTY	722,242	1,241,864	171.95%	100.00%	171.95%	100.00%	179.49%	97.72%
GEN LIABILITY	1,674,299	968,303	57.83%	87.24%	52.59%	86.42%	20.91%	74.17%
AUTO LIABILITY	387,682	102,720	26.50%	84.53%	25.21%	83.75%	31.66%	70.26%
WORKER'S COMP	3,672,619	3,598,259	97.98%	97.19%	98.88%	96.90%	98.74%	89.50%
TOTAL ALL LINES	6,456,842	5,911,147	91.55%	94.17%	90.63%	93.74%	83.56%	85.29%
NET PAYOUT %	\$3,817,680		59.13%					

FUND YEAR 2020 – LOSSES CAPPED AT RETENTION

	Budget	Limited	20	MONTH	19	MONTH	8	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-21		31-Jul-21		31-Aug-20	
PROPERTY	710,000	843,006	118.73%	97.72%	120.99%	97.40%	63.08%	61.00%
GEN LIABILITY	1,692,081	422,074	24.94%	74.17%	24.91%	72.70%	4.83%	30.00%
AUTO LIABILITY	397,295	534,743	134.60%	70.26%	137.24%	68.41%	88.11%	30.00%
WORKER'S COMP	3,527,720	2,823,732	80.04%	89.50%	66.65%	88.04%	40.44%	26.00%
TOTAL ALL LINES	6,327,096	4,623,555	73.08%	85.12%	66.02%	83.76%	36.45%	31.25%
NET PAYOUT %	\$2,808,018		44.38%					

FUND YEAR 2021 – LOSSES CAPPED AT RETENTION

	Budget	Limited	8	MONTH	7	MONTH	-4	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-21		31-Jul-21		31-Aug-20	
PROPERTY	717,100	382,943	53.40%	61.00%	33.43%	53.00%	N/A	N/A
GEN LIABILITY	1,681,349	61,706	3.67%	30.00%	3.37%	25.00%	N/A	N/A
AUTO LIABILITY	446,457	39,866	8.93%	30.00%	6.20%	25.00%	N/A	N/A
WORKER'S COMP	3,528,173	1,499,521	42.50%	26.00%	35.54%	19.00%	N/A	N/A
TOTAL ALL LINES	6,373,079	1,984,035	31.13%	31.27%	24.76%	24.83%	N/A	N/A
NET PAYOUT %	\$605,184		9.50%					

2021 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		August 31, 2021		
	2021	2020	2019	TOTAL
FUND	LOST TIME	LOST TIME	LOST TIME	RATE *
	FREQUENCY	FREQUENCY	FREQUENCY	2021 - 2019
Monmouth County	0.83	0.88	1.30	1.02
Burlington County Municipal JIF	0.86	1.19	1.25	1.13
Camden County	1.01	1.26	1.42	1.26
Professional Municipal Management	1.08	1.25	2.29	1.59
Bergen County	1.11	1.25	1.52	1.32
Morris County	1.13	1.27	1.59	1.35
Ocean County	1.19	1.51	1.83	1.55
Gloucester, Salem, Cumberland Counties Municipal JIF	1.25	1.56	1.80	1.57
Suburban Municipal	1.26	1.58	1.81	1.58
Central New Jersey	1.37	1.50	1.52	1.48
Suburban Metro	1.38	1.62	1.83	1.66
NJ Public Housing Authority	1.43	1.59	1.80	1.63
Atlantic County Municipal JIF	1.51	1.81	2.65	2.04
NJ Utility Authorities	1.55	2.29	2.62	2.22
South Bergen County	1.88	1.81	1.69	1.78
AVERAGE	1.26	1.49	1.80	1.55

Camden County JOINT INSURANCE FUND										
2021 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS										
DATA VALUED AS OF August 31, 2021										
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2021 LOST TIME	2020 LOST TIME	2019 LOST TIME	MEMBER	TOTAL RATE	2021 - 2019
		*	8/31/2021	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY			
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	2.31	
3	93 Brooklawn		0	0	0.00	2.02	0.00	3 Brooklawn	0.74	
4	94 Chesilhurst		0	0	0.00	0.00	3.28	4 Chesilhurst	1.30	
5	95 Clementon		0	0	0.00	0.00	1.77	5 Clementon	0.63	
6	97 Gibbsboro		0	0	0.00	2.78	2.63	6 Gibbsboro	2.08	
7	98 Gloucester City		0	0	0.00	0.00	1.26	7 Gloucester City	0.51	
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	1.52	
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	0.93	
12	105 Lindenwold		0	0	0.00	0.91	0.94	12 Lindenwold	0.69	
13	106 Magnolia		0	0	0.00	1.64	0.85	13 Magnolia	0.94	
14	107 Medford Lakes		0	0	0.00	1.65	0.00	14 Medford Lakes	0.63	
15	109 Mount Ephraim		0	0	0.00	1.74	0.00	15 Mount Ephraim	0.63	
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	0.75	
18	113 Somerdale		0	0	0.00	1.27	2.60	18 Somerdale	1.39	
19	116 Winslow Township Fire Distri		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	2.03	
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	96 Collingswood		0	1	0.75	0.00	0.51	23 Collingswood	0.38	
24	90 Bellmawr		0	1	0.93	2.25	2.73	24 Bellmawr	2.13	
25	564 Cherry Hill		0	3	0.95	0.62	1.23	25 Cherry Hill	0.95	
26	99 Haddon		0	1	1.11	0.71	2.06	26 Haddon	1.33	
27	115 Winslow		1	2	1.31	2.76	2.84	27 Winslow	2.41	
28	114 Voorhees		0	2	1.35	3.15	1.87	28 Voorhees	2.22	
29	91 Berlin Borough		0	1	1.48	0.93	0.00	29 Berlin Borough	0.73	
30	108 Merchantville		0	1	2.14	0.00	0.00	30 Merchantville	0.50	
31	104 Lawnsdale		0	1	2.21	1.49	0.00	31 Lawnsdale	1.17	
32	89 Barrington		0	2	2.60	0.93	1.79	32 Barrington	1.69	
33	111 Pine Hill		0	1	2.61	3.54	1.77	33 Pine Hill	2.64	
34	87 Audubon		0	2	3.59	1.20	1.20	34 Audubon	1.80	
35	584 Cherry Hill Fire District		1	4	3.60	0.57	1.65	35 Cherry Hill Fire District	1.71	
36	565 Camden Parking Authority		0	1	4.62	2.63	2.60	36 Camden Parking Autho	3.06	
37	692 Gloucester Township	**	0	0				37 Gloucester Township		
38	695 Camden City	**	0	0				38 Camden City		
Totals:				2	23	1.01	1.26	1.42		1.26

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund						
Data Valued As of :		September 21, 2021				
Total Participating Members		38	38			
Complaint		37				
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 DEPT	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
WOODLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

* Member does NOT participate in EPL coverage

**Camden JIF
2021 FUND COMMISSIONERS**

MEMBER	FUND COMMISSIONER	ALTERNATE COMMISSIONER
Audubon	David Taraschi	John Ward
Audubon Park	M. Larry Pennock	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard Wilkinson	Rick Miller
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden City	Sharon Eggleston	Jason Asuncion
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill	Erin Patterson Gill	Ari Messinger
Cherry Hill Fire District	John Foley	
Chesilhurst	M. Jamila Odom-Garnett	
Clementon	Jenai Johnson	
Collingswood	M. James Maley	Cassandra Duffey
Gibbsboro	Glenn Werner	Amy Troxel
Gloucester City	Patrick Keating	
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 September 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 September 21, 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
Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.				

RESOLUTION NO. 21-24

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – SEPTEMBER 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>
002633			
002633	COMPSERVICES, INC.	CHERRY HILL SERVICES 9/21	2,458.33
002633	COMPSERVICES, INC.	CLAIMS ADMINISTRATIVE FEE 9/21	37,273.67
002633	COMPSERVICES, INC.	GLOUCESTER TWP SERVICES 9/21	1,291.67
002633	COMPSERVICES, INC.	CLAIMS ADMINISTRATIVE FEE 8/21	37,273.67
002633	COMPSERVICES, INC.	CHERRY HILL SERVICES 8/21	2,458.33
002633	COMPSERVICES, INC.	GLOUCESTER TWP SERVICES 8/21	1,291.67
			82,047.34
002634			
002634	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 8/21	3,232.00
002634	INTERSTATE MOBILE CARE INC.	DOT TESTING CHERRY HILL & WINSLOW 8/21	132.00
002634	INTERSTATE MOBILE CARE INC.	DOT TESTING WINSLOW 8/21	132.00
			3,496.00
002635			
002635	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 9/21	15,676.42
			15,676.42
002636			
002636	PERMA RISK MANAGEMENT SERVICES	POSTAGE 8/21	22.16
002636	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 9/21	39,363.08
			39,385.24
002637			
002637	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 9/21	4,579.92
			4,579.92
002638			
002638	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 8/21	2,489.00
002638	BROWN & CONNERY, LLP	ATTORNEY FEES 8/21	2,074.00
002638	BROWN & CONNERY, LLP	ATTORNEY EXPENSES 8/21	53.01
			4,616.01
002639			
002639	BOWMAN & COMPANY, LLP	PROFESSIONAL SERVICES 9/21	12,114.00
			12,114.00
002640			
002640	ELIZABETH PIGLIACELLI	TREASURER FEE 9/21	2,030.17
			2,030.17
002641			
002641	DAVID TARASCHI	MTG ATTENDANCE 3RD QTR 2021	450.00
			450.00

002642				
002642	M. JAMES MALEY	MTG ATTENDANCE 3RD QTR 2021	300.00	
			300.00	
002643				
002643	JOSEPH WOLK	MTG ATTENDANCE 3RD QTR 2021	450.00	
			450.00	
002644				
002644	MICHAEL MEVOLI	MTG ATTENDANCE 3RD QTR 2021	450.00	
			450.00	
002645				
002645	TERRY SHANNON	MTG ATTENDANCE 3RD QTR 2021	450.00	
			450.00	
002646				
002646	JOSEPH GALLAGHER	MTG ATTENDANCE 3RD QTR 2021	450.00	
			450.00	
002647				
002647	SHARON EGGLESTON	MTG ATTENDANCE 3RD QTR 2021	450.00	
			450.00	
002648				
002648	GARY PASSANANTE	MTG ATTENDANCE 3RD QTR 2021	450.00	
			450.00	
002649				
002649	ALLSTATE INFORMATION MANAGEMNT	ACCT #409 - ARC. AND STOR. - 8.31.21	96.56	
			96.56	
002650				
002650	MEDLOGIX LLC	WC MANAGED CARE SERVICES - CH HILL 9/21	1,083.00	
002650	MEDLOGIX LLC	WC MANAGED CARE SERVICES 9/21	10,360.50	
			11,443.50	
002651				
002651	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 9/21	1,148.83	
			1,148.83	
002652				
002652	LOUIS DIANGELO	MTG ATTENDANCE 3RD QTR 2021	450.00	
			450.00	
002653				
002653	LINDENWOLD BOROUGH	OPTIONAL SAFETY AWARD 2021	1,000.00	
			1,000.00	
002654				
002654	OAKLYN BOROUGH	OPTIONAL SAFETY AWARD 2021	982.75	
			982.75	
002655				
002655	WINSLOW TOWNSHIP	OPTIONAL SAFETY AWARD 2021	1,000.00	
			1,000.00	
		Total Payments FY 2021	183,516.74	
		TOTAL PAYMENTS ALL FUND YEARS	183,516.74	

Chairperson

Attest:

Dated: _____

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

Treasurer

September 27, 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 August 31, 2021 for Fund Years 2017, 2018, 2019 and 2020. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for August totaled \$21,306.34.

- **RECEIPT ACTIVITY FOR August:**

Cherry Hill Deductible	\$27,462.39
Recovery/Restitution	60,365.80
Assessments	635,660.00
Total Receipts	<u>\$723,488.19</u>

- **CLAIM ACTIVITY FOR August:**

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

Property Liability Claims	\$ 146,248.29
Workers Compensation Claims	195,333.77
Administration Expense	<u>301,973.51</u>
Total Claims/Expenses	<u>\$643,555.57</u>

- **CASH ACTIVITY FOR August:**

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$26,078,243.63 to a closing balance of \$26,139,174.19 showing an increase of \$60,930.56.

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: August										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	371,990.56	6,143,977.11	728,086.36	9,910,031.75	1,540,709.91	(145,791.45)	383,024.90	7,169,943.36	(23,728.95)	26,078,243.57
RECEIPTS										
Assessments	30,291.62	71,023.26	18,859.16	149,036.48	74,233.60	148,406.83	18,158.45	125,650.60	0.00	635,660.00
Refunds	34,444.09	0.00	0.00	25,921.71	0.00	0.00	0.00	0.00	27,462.39	87,828.19
Invest Pymnts	(548.61)	(3,660.04)	(668.75)	(5,903.54)	(950.95)	(419.22)	(234.82)	(4,984.10)	(2.56)	(17,372.59)
Invest Adj	2.83	18.86	3.45	30.43	4.90	2.17	1.22	25.69	0.01	89.56
Subtotal Invest	(545.78)	(3,641.18)	(665.30)	(5,873.11)	(946.05)	(417.05)	(233.60)	(4,958.41)	(2.55)	(17,283.03)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	64,189.93	67,382.08	18,193.86	169,085.08	73,287.55	147,989.78	17,924.85	120,692.19	27,459.84	706,205.16
EXPENSES										
Claims Transfers	37,930.58	100,605.18	7,712.53	176,312.30	0.00	0.00	0.00	0.00	19,021.47	341,582.06
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	301,973.51	0.00	301,973.51
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,719.00	0.00	1,719.00
TOTAL	37,930.58	100,605.18	7,712.53	176,312.30	0.00	0.00	0.00	303,692.51	19,021.47	645,274.57
END BALANCE	398,249.91	6,110,754.01	738,567.69	9,902,804.53	1,613,997.46	2,198.33	400,949.75	6,986,943.05	(15,290.58)	26,139,174.16

REPORT STATUS SECTION

Report Month: August

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	August						
CURRENT FUND YEAR	2021						
Description:	Investors Operating-58892	Investors Prop & Liab Claims-	Investors WC Claims-58905	Wilmington Trust - 5884	JCMI		
ID Number:							
Maturity (Yrs)							
Purchase Yield:							
TOTAL for All Accts & instruments							
Opening Cash & Investm	\$26,078,243.63	5,767,085.22	- 38,129.74	44,254.85	-	20,305,033.30	
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 - discot	\$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	\$89.53	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$89.53
5 Interest Paid - Cash Inst	\$21,306.34	\$2,164.73	\$56.25	\$41.88	\$0.00	\$19,043.48	
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$38,678.93	\$0.00	\$0.00	\$0.00	\$0.00	-\$38,678.93	
8 Net Investment Income	-\$17,283.06	\$2,164.73	\$56.25	\$41.88	\$0.00	-\$19,545.92	
9 Deposits - Purchases	\$1,065,070.25	\$723,488.19	\$146,248.29	\$195,333.77	\$0.00	\$0.00	
10 (Withdrawals - Sales)	-\$986,856.63	-\$643,555.57	-\$146,248.29	-\$195,333.77	\$0.00	-\$1,719.00	
Ending Cash & Investment	\$26,139,174.19	\$5,849,182.57	-\$38,073.49	\$44,296.73	\$0.00	\$20,283,768.38	
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$360,187.19	\$154,499.91	\$140,627.74	\$65,059.54	\$0.00	\$0.00	
(Less Deposits in Transit)	-\$45,838.92	-\$104,876.48	\$77,166.51	-\$18,128.95	\$0.00	\$0.00	
Balance per Bank	\$26,453,522.46	\$5,898,806.00	\$179,720.76	\$91,227.32	\$0.00	\$20,283,768.38	

AUGUST								
Item	Date	Check Run	Voids		Refunds	Adjustments	Totals	Comment
1	08/04/21	8,706.89					8,706.89	
2	08/04/21	11,235.80					11,235.80	
3	08/11/21	61,272.88					61,272.88	
4	08/11/21	76,434.36					76,434.36	
5	08/18/21	41,061.01					41,061.01	
6	08/25/21	57,835.68					57,835.68	
7	08/25/21	52,455.04					52,455.04	
8	08/31/21	26,457.31					26,457.31	
9	08/31/21	19,623.09	-	13,500.00			6,123.09	
10							-	
11							-	
12							-	
13							-	
14							-	
15							-	
16							-	
17							-	
18							-	
19							-	
20							-	
21							-	
22							-	
23							-	
24							-	
25							-	
26							-	
27							-	
28							-	
29							-	
30							-	
	Total	355,082.06	-	13,500.00	-	-	341,582.06	
	Monthly Rpt	341,582.06					341,582.06	
	Variance	13,500.00	-	13,500.00	-	-	0.00	

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

Month		August							
Current Fund Year		2021							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2021	Property	141,846.34	37,930.58	15,820.09	163,956.83	163,956.83	0.00	0.00	0.00
	Liability	11,086.47	1,397.56	0.00	12,484.03	12,484.03	(0.00)	0.00	(0.00)
	Auto	14,198.45	1,989.90	0.00	16,188.35	16,188.35	0.00	0.00	0.00
	Workers Comp	327,113.41	66,913.34	0.00	394,026.75	394,026.75	0.00	0.00	(0.00)
	Cherry Hill	26,912.34	18,527.97	26,912.39	18,527.92	18,527.92	0.00	(0.00)	0.00
	Total	521,157.01	126,759.35	42,732.48	605,183.88	605,183.88	(0.00)	0.00	(0.00)
2020	Property	727,691.08	0.00	18,624.00	709,067.08	709,067.08	0.00	0.00	0.00
	Liability	253,468.86	3,808.30	0.00	257,277.16	257,277.16	0.00	0.00	(0.00)
	Auto	82,012.60	0.00	0.00	82,012.60	82,012.60	0.00	0.00	0.00
	Workers Comp	1,723,967.18	35,693.96	0.00	1,759,661.14	1,759,661.14	0.00	0.00	0.00
	Cherry Hill	550.00	0.00	550.00	0.00	0.00	0.00	0.00	0.00
	Total	2,787,689.72	39,502.26	19,174.00	2,808,017.98	2,808,017.98	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	423,152.61	8,688.52	0.00	431,841.13	431,841.13	(0.00)	(0.00)	0.00
	Auto	74,310.74	323.00	0.00	74,633.74	74,633.74	(0.00)	(0.00)	0.00
	Workers Comp	2,051,202.10	50,492.73	16,588.50	2,085,106.33	2,085,342.83	(236.50)	(236.50)	0.00
	Cherry Hill	(3,000.00)	0.00	0.00	(3,000.00)	(3,000.00)	0.00	0.00	0.00
	Total	3,774,527.73	59,504.25	16,588.50	3,817,443.48	3,817,679.98	(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	455,010.97	28,907.07	0.00	483,918.04	483,918.04	(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	2,463,616.67	11,736.77	9,333.21	2,466,020.23	2,465,519.22	501.01	501.01	0.00
	Cherry Hill	(206.50)	493.50	0.00	287.00	287.00	0.00	0.00	0.00
	Total	3,520,941.55	41,137.34	9,333.21	3,552,745.68	3,552,244.67	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	757,915.16	57,803.73	0.00	815,718.89	815,718.89	0.00	0.00	0.00
	Auto	727,658.90	5,399.63	0.00	733,058.53	733,058.53	(0.00)	(0.00)	0.00
	Workers Comp	1,927,451.50	11,475.50	0.00	1,938,927.00	1,937,947.80	979.20	979.20	0.00
	Cherry Hill	574.64	0.00	0.00	574.64	574.64	(0.00)	(0.00)	0.00
	Total	3,840,802.73	74,678.86	0.00	3,915,481.59	3,914,502.39	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	(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	(1,088.35)	0.00	0.00	(1,088.35)	0.00	(1,088.35)	(1,088.35)	0.00
	Total	(1,699.15)	0.00	0.00	(1,699.15)	0.00	(1,699.15)	(1,699.15)	0.00
	TOTAL	14,443,419.59	341,582.06	87,828.19	14,697,173.46	14,697,628.90	(455.44)	(455.44)	(0.00)



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

08/31/2021

Shares/Par Security ID	Description Link Ref	Price Local/Base	Cost Local/Base	Net Income Receivable Local/Base	Market Value Local/Base	Percent Of Total	Net Unrealized Gain/Loss Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCM ACCOUNT	10.1014	20,283,768.38	0.00	20,283,768.38		0.00
99VVB5Y75		10.1014	20,283,768.38	0.00	20,283,768.38	100.00	0.00



MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets
Market Value

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

	08/31/2021		Fiscal Year To Date	
	Current Period		01/01/2021	08/31/2021
	08/01/2021	08/31/2021		
NET ASSETS - BEGINNING OF PERIOD		20,305,033.30		20,193,931.63
		<u>20,305,033.30</u>		<u>20,193,931.63</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	19,043.48		158,304.16	
REALIZED GAIN/LOSS	10.08		10.08	
UNREALIZED GAIN/LOSS-INVESTMENT	-38,689.01		-57,130.74	
ACCRETION/AMORTIZATION	89.53		6,190.85	
TOTAL INVESTMENT INCOME		<u>-19,545.92</u>		<u>107,374.35</u>
TOTAL RECEIPTS		<u>-19,545.92</u>		<u>107,374.35</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	28.49		4,068.50	
INVESTMENT ADVISORY FEES	1,183.36		9,428.33	
CONSULTING	507.15		4,040.77	
TOTAL ADMINISTRATIVE EXPENSES		<u>1,719.00</u>		<u>17,537.60</u>
TOTAL DISBURSEMENTS		<u>1,719.00</u>		<u>17,537.60</u>
NET ASSETS - END OF PERIOD		<u><u>20,283,768.38</u></u>		<u><u>20,283,768.38</u></u>

SAFETY DIRECTOR REPORT

Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: September 9, 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 Czarniecki Risk Control Consultant jczarniecki@jamontgomery.com Office: 856-446-9205</p>	<p>Melissa Meccariello Administrative Assistant mmeccariello@jamontgomery.com Office: 856-479-2070</p>

LOSS CONTROL SURVEYS

- Township of Voorhees on August 3, 2021
- City of Gloucester on August 5, 2021
- Borough of Bellmawr on August 10, 2021
- Borough of Oaklyn on August 11, 2021
- Township of Haddon Heights on August 12, 2021
- Borough of Barrington on August 13, 2021
- Township of Winslow on August 19, 2021
- Borough of Medford Lakes on August 23, 2021
- Borough of Magnolia on August 25, 2021
- Township of Winslow on August 27, 2021
- Borough of Brooklawn on August 30, 2021
- Borough of Lawnside on August 31, 2021
- City of Camden on August 31, 2021

- **LAW ENFORCEMENT LOSS CONTROL SURVEYS**

- No Law Enforcement Loss Control Surveys were conducted in August

MEETING ATTENDED

- Safety Committee Meeting on August 18, 2021
- Claims Meeting on August 20, 2021
- Executive Committee Meeting on August 23, 2021

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
September 24, 2021	Claims Meeting	Virtual – Zoom
September 27, 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://nimel.org/mel-safety-institute/bulletins/> or NJ MEL App.

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

- August 3 – MSI Bulletin – Daniel's Law
- August 4 – LE Bulletin 2021-06 – COVID-19 Delta Variant Considerations for Law Enforcement
- August 10 – MSI Bulletin – Tornado Safety
- August 11 – New Service – Video Briefs for Law Enforcement
- August 12 – MSI Bulletin – Chainsaw Safety
- August 20 – Crown Act – MSI SD Message
- August 25 – Did You Know? – Camden JIF
- August 27 – Camden County Police Chiefs - Regional Training - COVID-19 – What Do We Know; What Do We Need to Know
- August 30 – Safe Passage Bill – MSI LE Bulletin

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
Laurel Springs	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.nimel.org or email the video library at melvideolibrary@jamontgomery.com.

MSI DVD	
Municipality	Number of Videos
Bellmawr	3
Camden City	5
Cherry Hill	11
Collingswood	5
Gloucester Township	4
Somerdale	6
Winslow	3

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 7/22/2021 To 8/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - County of Camden Division of I - Borough of Haddon Heights	Environmental Affairs 1301 Park Blvd Cherry Hill, NJ 08002	Evidence of insurance with respects to a grant for Heights Grows.	7/22/2021 #2971781	GL AU EX WC
H - City of Gloucester I - City of Gloucester City	512 Monmouth Street Gloucester City, NJ 08030	RE: 57 foot schooner Evidence of insurance as respects to Coverage on the hull of Gloucester Citys 57 foot schooner effective 5/24/2021. First party property damage for the 57 schooner is being provided the lesser of agreed value of \$275,000 or replacement cost, and coverage is restricted to Property Damage only, not Time Element. Also, any damage to the schooner will be its own occurrence regardless of the same cause(s) of loss causing damage to other covered property. The City of Gloucester purchases \$5m of Liability limits, this will be the maximum liability coverage available to the schooner regardless of what the City chooses to purchase for the rest of its operations.	7/28/2021 #2989193	GL AU EX WC OTH
H - City of Gloucester I - City of Camden		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: 57 foot schooner Evidence of insurance as respects to Gloucester Citys 57 foot schooner that is in the Delaware during the current policy period.	7/28/2021 #2981706	GL AU EX WC OTH
H - Toshiba Financial Services I - Borough of Hi-Nella	PO Box 790448 Saint Louis, MO 63179	RE: (2) Toshiba Copiers Evidence of insurance with respects to the lease of two (2) Toshiba Copiers, Equipment #EA22921 and EA22922, Model #ES3015AC.	7/29/2021 #2991719	GL AU EX WC OTH
H - Medford Lakes School District I - Borough of Medford Lakes	44 Neeta Trail Medford, NJ 08055	RE: National Night Out Evidence of insurance with respects to the use of Neeta School Field for the Medford Lakes Police Departments National Night Out event.	8/3/2021 #3003610	GL AU EX WC
H - Gloucester City Middle School I - City of Gloucester City	500 Market Street Gloucester City, NJ 08030	RE: Kids Wellness Camp Evidence of insurance with respects to the use of property for the Citys Kids Wellness Camp.	8/3/2021 #3003514	GL AU EX WC

08/23/2021

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 7/22/2021 To 8/22/2021

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.	8/4/2021 #3005537	GL AU EX WC OTH
H - To Whom it May Concern I - City of Camden		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	8/4/2021 #3005557	GL AU EX WC OTH
H - To Whom it May Concern I - City of Camden		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	8/4/2021 #3005560	GL AU EX WC OTH
H - To Whom it May Concern I - City of Camden	Camden, NJ 08101	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	8/4/2021 #3005551	OTH
H - KS State Bank and/or Its Assigns I - Borough of Bellmawr	1010 Westloop, PO Box 69 Manhattan, KS 66505	RE: 2021 Chevy Tahoe, vin #1GNSKLED9MR357993 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 respects to the lease of a 2021 Chevy Tahoe, vin #1GNSKLED9MR357993, valued at \$49,010.	8/5/2021 #3007794	GL AU EX WC OTH
H - PSE&G I - Township of Gloucester	80 Park Place Newark, NJ 07102	RE: use of property at 8 and 10 Maple Ave - police training The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of property at 8 and 10 Maple Ave, Gloucester Twp, NJ 08012, by the Gloucester Township Police Department for training.	8/10/2021 #3009871	GL AU EX WC
H - PSE&G I - Township of Gloucester	80 Park Place Newark, NJ 07102	Camden JIF and MEL JIF limits are in excess of the Township of Gloucester's \$500,000 SIR on WC. RE: use of property at 8 and 10 Maple Ave - police training The Certificate Holder is an Additional	8/10/2021 #3009872	GL AU EX WC OTH

08/23/2021

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 7/22/2021 To 8/22/2021

		Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of property at 8 and 10 Maple Ave, Gloucester Twp, NJ 08012, by the Gloucester Township Police Department for training.		
H - Lease Servicing Center, Inc. I - Township of Haddon	dba NCL Government Capital 220 22nd Ave E., Ste 106 Alexandria, MN 56308	RE: 2021 Ford Explorer Interceptor Evidence of nsurance as respects to The Haddon Township Police Department leasing a 2021 Ford Explorer Interceptor. The vehicle value, including equipment, is \$45,000. VIN# 1FM5K8ABXMGA07965	8/11/2021 #3009948	GL AU EX WC OTH
H - Lease Servicing Center, Inc. I - Township of Haddon	dba NCL Government Capital ISAOA ATIMA 220 22nd Ave E., Ste 106 Alexandria, MN 56308	RE: 2021 Ford Explorer Interceptor Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to The Haddon Township Police Department leasing a 2021 Ford Explorer Interceptor. The vehicle value, including equipment, is \$45,000. VIN# 1FM5K8ABXMGA07965	8/12/2021 #3010213	GL AU EX WC OTH
H - Borough of Collingswood I - Borough of Collingswood	678 Haddon Avenue Collingswood, NJ 08108	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 as respects to Statutory Bond Coverage for William Giordano - Utility/ Tax Collector Eff. 7/1/2021; Mary Johnson - Library Treasurer Eff. 01/01/2018	8/13/2021 #3010389	OTH
H - Borough of Collingswood I - Borough of Collingswood	678 Haddon Avenue Collingswood, NJ 08108	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 as respects to Statutory Bond Coverage for William Giordano - Tax Collector Eff. 7/1/2021; Mary Johnson - Library Treasurer Eff. 01/01/2018	8/13/2021 #3010374	OTH
H - Camden County Board of I - Township of Cherry Hill	Commissioners County of Camden 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: Book It 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 use of property for the Townships Book It 5K event.	8/16/2021 #3010457	GL AU EX WC OTH

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 7/22/2021 To 8/22/2021

H - Haddon Township Board of Fire I - Borough of Mt. Ephraim	Commissioners Fire District #1 120 Haddon Avenue Westmont, NJ 08108	RE: loaning a truck 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 loaning a truck to the Mount Ephraim Fire Company.	8/16/2021 #3010464	GL AU EX WC
H - Toshiba Financial Services I - Borough of Collingswood	and/or its Assigns 1310 Madrid Street Marshall, MN 56258	RE: Contract #500-0642386-000 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of a Lexmark XC4143 Copier, for the Collingswood Public Library Association. Asset location: 771 Haddon Ave, Collingswood, NJ 08108. Contract #500-0642386-000.	8/16/2021 #3010573	GL AU EX WC OTH
H - SealMaster I - Borough of Mt. Ephraim	6853 Ruppsville Road Allentown, PA 18106	RE: rental of a SealMaster TR-575/TR-300 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of a SealMaster TR-575/TR-300, with a total value of \$65,000.	8/18/2021 #3010882	GL AU EX WC OTH
H - Eastern Camden County Regional I - Township of Voorhees	School District Laurel Oak Road, Box 2500 Voorhees, NJ 08043	RE: use of facilities for Fire Prevention Night Evidence of Insurance as respects to use of facilities for Fire Prevention Night during the current calendar year.	8/18/2021 #3010942	GL AU EX WC
Total # of Holders: 22				

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

JIF	Member	Approval Status - Tier 1	Approval Status - Tier 2	Approval Status - Tier 3
Camden County	Audubon			
Camden County	Audubon Park		Pending	Pending
Camden County	Barrington			
Camden County	Bellmawr			
Camden County	Berlin Borough			
Camden County	Berlin Township			
Camden County	Brooklawn			
Camden County	Camden City			
Camden County	Camden Parking Authority			
Camden County	Cherry Hill			
Camden County	Cherry Hill Fire District			
Camden County	Chesilhurst			
Camden County	Clementon			
Camden County	Collingswood			
Camden County	Gibbsboro			
Camden County	Gloucester City			
Camden County	Gloucester Township			
Camden County	Haddon		Pending	Pending
Camden County	Haddon Heights Borough		Approved	Approved
Camden County	Haddonfield			Incomplete
Camden County	Hi-Nella			
Camden County	Laurel Springs			
Camden County	Lawnside			
Camden County	Lindenwold			
Camden County	Magnolia			
Camden County	Medford Lakes			
Camden County	Merchantville			
Camden County	Mount Ephraim			
Camden County	Oaklyn			
Camden County	Pine Hill			
Camden County	Pine Valley		Pending	Pending
Camden County	Runnemede			
Camden County	Somerdale			
Camden County	Tavistock			
Camden County	Voorhees			
Camden County	Winslow			
Camden County	Winslow Township Fire District #1 Fire District		Pending	Pending
Camden County	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%
August	\$181,439.78	\$88,875.37	\$92,564.41	51.02%
TOTAL 2021	\$1,648,367.06	\$888,018.25	\$760,348.81	46.13%

Monthly & YTD Summary:

PPO Statistics	August	YTD
Bills	146	1,462
PPO Bills	134	1,347
PPO Bill Penetration	91.78%	92.13%
PPO Charges	\$171,459.53	\$1,516,167.82
Charge Penetration	94.50%	91.98%

Savings History:

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

APPENDIX I – MINUTES

August 23, 2021 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – AUGUST 23, 2021
MEETING HELD ELECTRONICALLY AT 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF 2021 EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. James Maley, Secretary	Borough of Collingswood	Absent
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
Joseph Wolk	Borough of Mount Ephraim	Present
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 Bradford Stokes Karen Read
Auditor	Bowman & Company
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Denise Hall, Cheryl Little
Safety Director	J.A. Montgomery Risk Control John Saville, Harry Earle
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew Ed Cooney

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Kevin Roche, Haddonfield
Cassandra Duffy, Collingswood
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:

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
Terry Mason	M&C Insurance
Walter Eife	Waypoint Insurance
Robyn Walcoff	PERMA
Karen Kamprath	PERMA

APPROVAL OF MINUTES: OPEN SESSION OF JULY 26, 2021

MOTION TO APPROVE THE OPEN MINUTES OF JULY 26, 2021

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

Employment Practices Compliance Program: Please visit the MEL webpage to review all the elements of the MEL’s EPL Compliance Program. **Please note the deadline to complete the program requirements has been extended to November 1, 2021.** 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. Executive Director said there will be another session scheduled for October 25th at

the Collingswood Senior Community Center. A notice will be sent out next week to all members.

Membership Renewals: The Camden JIF has seven members scheduled to renew fund membership; renewal documents were sent out a few weeks ago. Executive Director asked the renewing members to complete the documents and send back to the Fund Office.

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 1st completion date. Executive Director said if any member needs assistance completing the worksheets to contact their risk managers or Karen Read of the Fund Office.

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

Motion:	Commissioner DiAngelo
Second:	Commissioner Shannon
Vote:	Unanimous

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** there 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/>

Executive Director asked Underwriting Manager Edward Cooney to review Version 2 of the Cyber Risk Management Program. Mr. Cooney said Version 2 is part of the 2022 renewal application, but also if members want to comply and receive the lower deductible reimbursement up to \$25,000, they need to work on completing Version 2 of the program. Even if members have complied with Tier 1 and 2 in the past, they will still have to revisit the program and fill out all three questionnaires. Under Version 2 the deductible reimbursements will be \$10,000 for Tier 1, \$20,000 for Tier 2 and \$25,000 for Tier 3. Mr. Cooney reviewed the Grandfathered Compliance list, which is for members that were in compliance for Tier 1 or Tier 2 and will remain in effect until January 1, 2022. All members should start working on the Version 2 questionnaires. Executive Director said if any members have questions they can contact the Fund Office for assistance.

Executive Director reported the Financial Fast Track as June 30, 2021 stands at \$8.5 million, which is a \$18,000 gain over the prior month. The Expected Loss Ratio Analysis for July reflects the actuary targeted 25% and the JIF is at 28.5%, which is pretty much right on target with the actuary's projections. This time last year the Camden JIF was at 35% so we are trending favorably. The Lost Time Accident Frequency for July 2021 report shows the Camden JIF at 1.05. The Fund did pick up five new lost time accidents in July. 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: Executive Director reviewed the Treasurer reports included in the agenda.

Approving Payment of Resolution 21-22 August 2021 Vouchers

TOTAL 2021	\$301,973.51
TOTAL	\$301,973.51

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

Closed	0.00
2017	11,790.30
2018	50,982.54
2019	93,027.87
2020	55,986.30
2021	154,575.54
TOTAL	366,362.55

MOTION TO APPROVE THE AUGUST 2021 VOUCHERS RESOLUTION 21-22

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

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

Motion: Commissioner DiAngelo
 Second: Commissioner Gallagher
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi suggested members start to make sure that employees are logging into the available training sessions and that weekly reminders are sent to employees so that the necessary training is completed now while sessions are readily available rather than waiting to the last minute. Attorney Nardi discussed protocol changes in respect to Covid 19 since the Pfizer Vaccine was just fully approved by the FDA. There are many issues that come up for the

municipalities, recreation centers, civic associations and other activities so the governing body, department heads and municipal attorneys should be reviewing any changes and be ready to implement what is appropriate for the town.

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 said if anyone has ideas on how to improve the safety incentive program please send suggestions to the Safety Director's office. The next Executive Safety Committee meeting is scheduled for November 9th and a save the date notice will be sent to members. 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 06/22/21 to 07/22/21 was included in the agenda showing 13 certificates issued. Underwriting Manager Edward Cooney asked members to review the renewal email that was sent by the Underwriting team. Underwriting Manager Edward Cooney said the market is at an all-time peak, which is what they call a hard market and is the worst since the 1980's which caused the formation of the JIFs. Fortunately, the MEL has been doing all the right things all along and are better prepared where some other JIFs outside of the MEL are having a significant trouble around time. The property trends seen in the news everyday about global incidents and natural disasters, eventually effects the global market and has been a long trend with property, but it is finally starting to level off. Liability has been most problematic portion of the marketplace, but we feel we are going to have a very strong renewal this year. Mr. Cooney said workers comp is a difficult area to predict because of Covid 19 and there is a staggering bill for this, as everyone knows. Mr. Cooney said workers comp has done very well over the years and hopefully our partners will continue to perform well. Finally, the only other noteworthy section is cyber. The claims are piling up and the severity with dollars for these claims getting worse. The attackers have big business and they are becoming very good at it and are finding new ways to get paid, so this is something the MEL is taking very serious look at due to the increasing cost for this risk area.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for July 2021 where there was a savings of 42.23% 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 Gallagher
Second:	Commissioner Wolk

Roll Call Vote:

8 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

Chairman Mevoli said the next JIF meeting will be held on September 27th at 5:15 pm via Zoom.

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 5:37 PM

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

APPENDIX II –RCF, EJIF & MEL



Municipal Excess Liability Residual Claims Fund

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

September 1, 2021

Memo to: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: RCF September Meeting

2020 Budget Amendment: Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2020 Budget, which reflected the transfer of the Fund Year 2016 claims from the local JIFs as of 12/31/20. Enclosed as part of this report is the Amended 2020 Budget.

2022 Budget: The Board of Fund Commissioners reviewed the proposed 2022 Budget. Under the conditions of the Fund, the 2022 expenses cannot be directly charged to an expense line established in the 2021 budget. Executive Director recommended a dividend be released from Closed Year Account in the amount of \$671,000. The Board of Fund Commissioners adopted a resolution returning surplus from the Closed Year Account. In addition, the Board of Fund Commissioners voted to introduce on first reading of the 2022 Budget and to schedule the Public Hearing on October 20, 2021, 10:30 a.m., meeting to be held either at Forsgate Country Club or telephonically. Enclosed as part of this report is the Proposed 2022 Budget.

Membership Renewals: Executive Director reported that membership renewal documents have been reviewed by the Fund Attorney and are being distributed to the local JIFs to renew their membership with the RCF on January 1, 2022. Enclosed as part of this report are the renewal Resolution and Indemnity & Trust Agreement.

2021 Fiscal Management Plan Amendment: The Fund Office has been notified that Georganne Jussel will be retiring from CB Claims LLC on October 15, 2021; Laura Sable will join the firm and serve the RCF as of September 27, 2021. The Board of Fund Commissioners accepted the recommendation to amend the Fiscal Management Plan to reflect these changes to the authorized signatory list.

2020 Audit Filing. The RCF 2020 audit was filed with the New Jersey Department of Banking and Insurance (DOBI) and the New Jersey Department of Community Affairs (DCA) on June 30, 2021.

Claims Committee: The Claims Review Committee met on June 2 and July 7, 2021 and also met the morning of the Commissioner's meeting. Minutes of the meetings were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is scheduled for October 20, 2021 at 10:30AM, to be determined if this meeting will be held via teleconference or at the Forsgate Country Club.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2022 PROPOSED BUDGET				
	2021 ANNUALIZED	2022 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
Run-in Claim Receivable	15,000	15,000	0	0%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	15,000	15,000	0	0%
EXPENSES				
ADMINISTRATOR	209,959	214,158	4,199	2%
DEPUTY ADMINISTRATOR	71,421	72,849	1,428	2%
ATTORNEY	43,467	44,336	869	2%
CLAIMS SUPERVISION & AUDIT	62,835	64,092	1,257	2%
TREASURER	40,810	41,626	816	2%
AUDITOR	24,107	24,589	482	2%
ACTUARY	43,038	43,899	861	2%
MISCELLANEOUS	25,294	25,800	506	2%
SUBTOTAL	520,931	531,349	10,418	2%
EXPENSE CONTINGENCY	136,639	139,651	3,012	2%
TOTAL BUDGET	657,570	671,000	13,430	2%

RESOLUTION NO. 21-23

**RESOLUTION TO RENEW MEMBERSHIP
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund (“RCF”), 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 residual risk management to its member Joint Insurance Funds (“JIF”); and

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

WHEREAS, the purchase of such coverage by the RCF 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 RCF, if necessary, shall obtain coverage and fund approved claims 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 RCF to obtain the benefits of joint public entity membership may do so by adopting a resolution; and

WHEREAS, the Executive Committee of the **Camden County Municipal Joint Insurance Fund** has determined that renewing their membership in the Residual Claims Fund is in the best interests of the member local units.

NOW, THEREFORE, BE IT RESOLVED that the Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** does hereby resolve and agree to renew its membership in the Residual Claims Fund for a period of three (3) years, the commencement of which shall be January 1, 2022. For the purpose of determining the term, any portion of the Fund year shall be considered a full year; and

BE IT FURTHER RESOLVED that the **Camden County Municipal Joint Insurance Fund** hereby adopted the Bylaws of the Residual Claims Fund. Coverage will be provided in accordance with the terms, conditions and limitations as contained in the Residual Claim Fund's Commercial Excess Insurance or Reinsurance, and Bylaws; and,

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 Residual Claims Fund 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 Residual Claims Fund 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**

Michael Mevoli, Chairman

Attest

Date: _____

**MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
INDEMNITY and TRUST AGREEMENT**

THIS AGREEMENT made this ____ day of _____, 20__, in the County of _____ by and between the Municipal Excess Liability Residual Claims Fund, hereinafter referred to as the "Residual Claims Fund", and the **Camden County Municipal Joint Insurance Fund**, hereinafter referred to as the "FUND".

WITNESSETH:

WHEREAS, several local governmental units have formed a residual claims 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 Residual Claims Fund and to share in the obligations and benefits flowing from such membership with other members of the Residual Claims Fund in accordance with and to the extent provided for in the Bylaws of the Residual Claims Fund, and in consideration of such obligations and benefits to be shared by the membership of the Residual Claims Fund.

NOW, THEREFORE, be it agreed as follows:

- 1.) The FUND accepts the Residual Claims Fund'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 Residual Claims Fund with respect to the Fund years and types of insurance listed in the FUND's Resolution to Join.
- 3.) The FUND agrees to become a member of the Residual Claims Fund for an initial period not to exceed three (3) years, the commencement of which shall commence effective January 1, 2022.
- 4.) The FUND certifies that it has not defaulted on any claims if self-insured and has not been cancelled 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 Residual Claims Fund, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the Residual Claims Fund, all of whom as a condition of membership in the Residual Claims Fund 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 sum which shall become due to the Residual Claims Fund in accordance with the Bylaws thereof, this agreement, the Residual Claims Fund's Risk Management Plan, or any applicable statute.
- 6.) If the Residual Claims Fund 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 Residual Claims Fund for all such reasonable expenses, fees, and costs on demand.

- 7.) The FUND and the Residual Claims Fund agree that the Residual Claims Fund shall hold all monies paid by the FUND to the Residual Claims Fund as fiduciaries for the benefit of Residual Claims Fund claimants, all in accordance with administrative regulations.
- 8.) The Residual Claims Fund shall establish a Trust Account entitled "Claims or Loss Retention Fund". The Residual Claims Fund 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 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 Residual Claims Fund shall be obligated to execute this agreement.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND

BY: _____

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

_____ Dated: _____
Michael Mevoli, Chairman

Attest:
_____ Dated: _____



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: September 1, 2021
TO: Fund Commissioners
Camden County Municipal Insurance Fund
FROM: Commissioner Joseph Wolk
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

REGULATORY AFFAIRS - PERMA filed the 2020 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

2022 BUDGET PROCESS – Attached to this report, is the 2022 draft budget. The Finance Committee met on August 20, 2021 and recommended the 2022 budget as presented. The budget was introduced and will be adopted at the Public Hearing scheduled for October 20, 2021.

2021 DIVIDEND - The Finance Committee is recommending a 2021 dividend of \$3,100,000. Resolution #26-21 authorizing a total return dividend of \$3,100,000 was adopted by the Executive Board.

NOVEMBER MEETING - An informal vote was taken of the Fund Commissioners to move the meeting to November 10th at 9:30 am via zoom. The tally of the votes was 6-5 in favor of moving the meeting with 2 commissioners not voting. The Executive Board passed a motion approving the rescheduling of the November 17, 2021 meeting to be held on November 10th at 9:30 am via Zoom.

NEXT MEETING- The next meeting of the EJIF is scheduled for October 20, 2021- *Time and Location to be Determined.*

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2022 PROPOSED BUDGET BASED ON 2010 CENSUS					
8/16/2021 15:41					
	2021	2,022			
	TOTAL	TOTAL	CHANGE	CHANGE	
I. Claims and Excess Insurance			\$	%	
Claims					
1 Third Party (Non-Site Specific)	418,373	417,023	(1,350)	-0.3%	
2 On Site Cleanup (Site Specific)	236,857	229,926	(6,931)	-2.9%	
3 PO Pollution Liability	159,379	153,284	(6,095)	-3.8%	
4 Tank Systems	214,719	214,146	(573)	-0.3%	
5 DMA Waste Sites (Superfund Buyout)	1,184,281	1,205,116	20,835	1.8%	
6 LFC	29,002	20,739	(8,263)	-28.5%	
7 Total Loss Fund	2,242,611	2,240,234	(2,377)	-0.1%	
8					
9 II. Expenses, Fees & Contingency					
10 Professional Services					
11 Actuary	62,500	62,500	-	0.0%	
12 Attorney	87,974	89,733	1,759	2.0%	
13 Auditor	16,936	17,275	339	2.0%	
14 Executive Director	324,812	331,308	6,496	2.0%	
15 Treasurer	20,887	21,305	418	2.0%	
16 Legislative Agent	45,000	45,000	-	0.0%	
17 Underwriting Managers	257,265	262,410	5,145	2.0%	
18 Environmental Services	460,098	469,300	9,202	2.0%	
19 Claims Administration	30,407	31,015	608	2.0%	
20					
21 Subtotal - Contracted Prof Svcs	1,305,879	1,329,846	23,967	1.8%	
22					
23 Non-Contracted Services					
24 Expenses contingency	27,989	27,989	-	0.0%	
25 Member Testing	8,326	8,326	-	0.0%	
26					
27 Subtotal - Non-contracted svcs	36,315	36,315	-	0.0%	
28					
29 Subtotal-Contracted/Non-contracted s	1,342,194	1,366,161	23,967	1.8%	
30					
31 Excess Aggregate Insurance	508,143	533,550	25,407	5.0%	
32					
33 General Contingency	225,137	225,137	-	0.0%	
34					
35 Total Exp, Fees & Contingency	2,075,474	2,124,848	49,374	2.4%	
36					
37 TOTAL JIF APPROPRIATIONS	4,318,085	4,365,082	46,997	1.1%	



Municipal Excess Liability Joint Insurance Fund

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

Date: September 1, 2021
To: Fund Commissioners
Camden County Municipal Joint Insurance Fund
From: Commissioner Joseph Wolk
Subject: MEL September Report

- Moment of Silence:** The Board began the meeting with a Moment of Silence for Russell F. Bent, the MEL's first Lobbyist, who passed away on June 15, 2021 at the age of 90. During his long tenure, he was instrumental in securing legislative approval to create the Utility Authorities JIF and the E-JIF.
- Joseph Zanga, Borough of South River:** Oath of Office administered to the newest member of the MEL Board of Fund Commissioners, representing the Middlesex JIF.
- 2022 Budget:** Executive Director reviewed attached preliminary 2022 budget, projecting a 9.9% increase based on 2021 exposures. Memorandum outlined the various factors impacting property, liability and workers' compensation claims and insurance premiums.
- Retrospective Premium:** In 2016, the MEL implemented a retrospective premium program where each member's liability and workers' compensation claims fund assessment is discounted, but subject to an additional assessment if a members claims exceed the amount collected. The problem is that the MEL's claims often take years (or longer) to develop, requiring local JIFs to maintain a substantial contingency. The Management Committee will meet to consider the recommendation to eliminate the MEL's retrospective premium program be eliminated.
- Middlesex County JIF:** On August 4, 2021, the Management Committee accepted the Ad-hoc Committee's recommendation to appoint Landolfi & Associates as a Monitor on the JIF's compliance with the MEL's 13 membership conditions for an hourly rate of \$150 not to exceed \$44,000. Mr. Landolfi has met several times with the Assistant Administrator for the Middlesex County JIF to review compliance requirements and set forth deadlines.

Two of MEL's condition for Middlesex JIF membership is an independent claims audit and a second actuarial opinion; the current MEL contracts allows Baker Tilly (Internal Auditor) to be compensated for additional services requested by the board. The Board accepted the recommendation that Baker Tilly be asked to provide both the claims audit and second actuarial review through the MEL's contract and bill back the Middlesex JIF.

- Special Counsel COVID-19 Related WC Matters:** Last year, at the onset of Covid, the MEL formed a sub-committee to handle COVID-19 matters & awarded a professional service agreement not to exceed \$5,000 to Jim Pietras, Esq. to provide guidance to the MEL and the TPAs on handling these claims. The board agreed to renew these services, not to exceed \$5,000 for 2021.
- Covid-19 Vaccinations:** In January, a bulletin was issued to provide guidance on legal considerations relating to vaccinations (https://njmel.org/wp-content/uploads/2021/01/MEL-Letter_Mandatory-

[COVID-Vaccinations.pdf](#)). Enclosed is an updated memorandum issued by the Fund Attorney.

- ❑ **Legislative Committee:** Committee met on May 27th; minutes of the meeting are enclosed. The committee also met on August 26th ; Committee Chairman noted the legislature will not be in session until November
- ❑ **Safety & Education Committee:** Committee met on July 16th and submitted minutes of its meeting.
- ❑ **Coverage Committee:** Committee will be scheduling a meeting in October.
- ❑ **Marketing Committee:** Committee is scheduling a meeting for September to review marketing materials (mobile app & website) and discuss potential membership opportunities for 2022.
- ❑ **Excess Property Claims Administrator:** In March, a contract was awarded to Qual-Lynx to serve as Property Claims Administrator for the contract period of July 1, 2021 to December 31, 2023; however, the contract period was amended to August 31, 2021 to allow for an orderly claims data transition from the prior service provider.
- ❑ **Excess Liability Claim Administrator:** The Board expressed its appreciation for Georganne Jussel, who is retiring from CB Claims LLC on October 15, 2021. Georganne has been part of the JIF and MEL team since the 1990's and has been an integral part of its successes. Laura Sable, who has many years of liability adjusting experience with Qual-lynx, will join the firm as of September 27, 2021.
- ❑ **Risk Management Plan:** Based on the recommendation of the Fund Underwriting Manager, the cyber coverage limits should be removed from the Risk Management Plan. This document is posted to the fund's website and could be an incentive for cyber hacker attacks should limits of coverage be known.
- ❑ **RCF:** Enclosed is a copy of Commissioner Clarke's report of the RCF June meeting. The RCF Board also meets on September 1st where they will adopt amendments to the 2020 budget and introduce their 2022 budget.
- ❑ **Power of Collaboration:** Enclosed is the latest in the series of "Power of Collaboration ad that will appear in the League of Municipalities magazine. The ad highlights \$3.4 billion in savings to taxpayers and \$322 million in dividends paid to members since its inception, as well as, the purchase of debt securities.
- ❑ **Membership Renewals:** Atlantic, Burlington, Trico, Mid-Jersey, NJSI and PAIC JIFs are set to renew their three-year memberships with MEL as of January 1, 2022. Membership renewal documents have been sent.
- ❑ **Employment Practices Program:** The deadline for EPL Compliance has been extended to November 1st to provide MEL members' additional time to complete the program requirements. Based on member requests, an abbreviated handbook was developed for volunteers as an optional policy. This policy – and all other model policies – and the checklist to be submitted can be found on the MEL website at <https://njmel.org/insurance/public-officials/risk-management-program/>
- ❑ **Cyber Task Force:** On March 8th, the MEL Cyber Task Force released the updated MEL Cyber Risk Management Program. Members in compliance with the 1st version will have "grandfathered status" as compliance until January 1, 2022. The updated program can be found on the MEL website: <https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/>
- ❑ **Claims Committee:** The Claims Review Committee met on June 2nd and July 7th; minutes of these meetings are sent to the full MEL Board separately from the agenda. The Claims Review Committee is scheduled to meet after this meeting.
- ❑ **Meeting Dates and Times:** We will schedule discussion of 2022 meeting dates and times on the Management Committee's next meeting agenda.

❑ **Fund Attorney** – The MEL authorized the submission of an Amicus Brief on the matter of Gonzales vs Richter vs Jersey City Board of Education. Fund Attorney said it is the best interest of members of the MEL that New Jersey Law Against Discrimination (LAD) claims be subject to the exclusive remedy provision of Workers’ Compensation and whether employees makings such LAD claims must prove an intentional wrong pursuant to the Workers’ Compensation Claims Act. Supreme Court has decided that the Appellate Court needed to do more fact finding

OPRA – Fund Attorney also reported that the MEL team handles more than 100 requests a year. Mr. Stokes noted majority are from the press.



Municipal Excess Liability Joint Insurance Fund

David N. Grubb
Executive Director
9 Campus Drive, Suite 216
Parsippany, New Jersey 07054-4412
Cell: 201 404 0212
daveg@permainc.com

To: Board of Fund Commissioners

Date: August 25, 2021

Re: Projected 2022 MEL budget

Attached is the preliminary 2022 budget which projects a 9.9% increase in rates before changes in exposures. The market for excess and reinsurance is increasing at a more rapid pace than at any time since the MEL was created. This is compounded by recent court decisions, legislation, and administrative actions from Trenton that are causing a serious increase in claims.

- Property: \$15,786,823¹ – Coverage for fire, flood, and etc. is increasing 17.8% or \$2,385,343 because of the frequency of natural disasters over the past few years. This has caused a serious increase in prices charged by both the national and international property insurance markets.
- Liability: \$15,207,239² - Liability claims are increasing at a rate of 5% to 10% per year because of the erosion of Title 59 in New Jersey's courts. The recent amendment in the Sexual Molestation statute of limitations will increase total liability costs by an estimated 6%. In some cases, towns are being hit with lawsuits based on allegations going back 40 years. However, these increases are being offset by the MEL's decision last fall to self-insure the \$3 million ex \$2 million layer saving \$1,432,378 (46.2%). As a result, the total liability appropriation is a reduction of \$91,780 (0.6%).
- Workers' Compensation: \$11,820,762³ - A recent Department of Labor decision will increase workers' compensation by 11% by directing governmental entities to pay workers' compensation on many accidental disability claims that were paid by the pension plans before the change. This is on top of continuing increases in Worker's Compensation medical costs and indemnity rates. As a result, the MEL's budget for Workers' Compensation is increasing \$1,317,871 (12.5%).
- Cyber: \$2,815,798⁴ - Claims and excess premiums are increasing \$1,342,671 (91.1%) in response to increased cyberattacks on municipal government. The MEL Cyber Task

¹ Property includes budget lines 5 and 17

² Liability includes budget lines 1, 2, 3, 6, 13 and 14

³ Workers' Compensation includes budget lines 4 and 16

⁴ Cyber includes budget lines 7 and 15

Force is currently studying additional measures to control this cost.

- Other Coverages: \$525,285⁵ - The budgets for the Faithful Performance bonds, surety bonds and the aggregate loss fund account are unchanged.
- Loss Fund Contingency: \$216,126⁶ - This is reduced \$368,381 to keep the overall budget increase under 10%.
- Expenses and MEL Safety Institute: 5,407,676⁷ – These items are budgeted at a 2% increase and will be reviewed by the MEL Management and Budget Committee before the budget is introduced in October.

Fortunately, the MEL has been able to contain budget increases because several years ago the Commissioners approved an automatic surplus contribution plan that maintains the MEL's surplus in the event claims prove higher than expected. Currently, the MEL and the member JIFs have a combined surplus of almost \$200 million to help smooth increases. This will also allow the MEL to eliminate the retrospective rating plan for the 2022 budget.

The next step is for the Management and Budget Committee to review the draft budget and recommend a budget for introduction at the October 20 meeting.

⁵ Other coverages include budget lines 8, 9, and 10.

⁶ Loss Fund Contingency is budget line 19

⁷ Expenses and the MEL Safety Institute are budget lines 24 through 46

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE F		Annualized Retro Option (1 = Retro, 2=No Retro)			2
2022 BUDGET FOR RATE DEVELOPMENT					
MUNICIPALITIES ONLY - CURRENT DATA					
		A	B	B-A	B-A
		BUDGET	BUDGET		
APPROPRIATIONS		2021 RATES	2022 RATES	\$	%
I. CLAIMS AND EXCESS INSURANCE PREMIUMS		MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
		No Retro			
CLAIMS					
Excess Liability:					
1	To 500K	2,582,424	2,933,915	351,491	13.6%
2	1.5MIL Ex 500K	4,484,672	5,220,818	736,146	16.4%
3	3MIL ex 2MIL	3,097,744	1,665,366	(1,432,378)	-46.2%
4	Excess WC	7,526,082	8,546,286	1,020,204	13.6%
5	Excess Property Claims	3,097,744	4,193,280	1,095,536	35.4%
6	POL/EPL Land Use	1,052,276	1,052,276	-	0.0%
7	Cyber Liability	417,246	709,365	292,119	70.0%
8	Aggregate Excess LFC	13,957	13,957	-	0.0%
9	JIF Faithful Performance Bond	201,104	201,104	-	0.0%
10	Surety Bond	310,224	310,224	-	0.0%
11	Sub Total	22,783,473	24,846,591	2,063,118	9.1%
12	PREMIUMS				
13	Optional Excess Liability	2,443,521	2,614,563	171,042	7.0%
14	Optional Excess POL/EPL	1,638,382	1,720,301	81,919	5.0%
15	Cyber Excess Liability	1,055,881	2,106,433	1,050,552	99.5%
16	Excess WC	2,976,809	3,274,476	297,667	10.0%
17	Excess Property	10,285,732	11,575,543	1,289,811	12.5%
18					
19	Loss Fund Contingency	584,507	216,126	(368,381)	-63.0%
20	Sub Total	18,984,832	21,507,442	2,522,610	13.3%
21	Total Claims & Premiums	41,768,305	46,354,033	4,585,728	11.0%
22					
23	II. EXPENSES				
24	Claims Adjustment	1,072,065	1,093,506	21,441	2.0%
25	Property Adjustment	173,189	176,653	3,464	2.0%
26	Administration	1,223,772	1,248,247	24,475	2.0%
27	Loss Fund Management	138,319	141,085	2,766	2.0%
28	Actuary	52,140	53,183	1,043	2.0%
29	Attorney	46,925	47,864	939	2.0%
30	Deputy Attorney	1,566	1,597	31	2.0%
31	Attorney-OPRA	17,665	18,018	353	2.0%
32	Auditor	29,902	30,500	598	2.0%
33	Treasurer	26,437	26,966	529	2.0%
34	Underwriting Manager	550,387	561,395	11,008	2.0%
35	Reinsurance Manager	317,826	324,183	6,357	2.0%
36	Safety and Education Committee	106,166	108,289	2,123	2.0%
37	Computer Services	146,457	149,386	2,929	2.0%
38	Legislative Committee	28,026	28,587	561	2.0%
39	Internal Audit Committee	61,397	62,625	1,228	2.0%
40	Strategic Planning Committee	30,699	31,313	614	2.0%
41	Coverage Committee	40,663	41,476	813	2.0%
42	Communications Committee	126,368	128,895	2,527	2.0%
43	Expense Contingency	41,202	41,202	-	0.0%
44	Subtotal	4,231,171	4,314,970	83,799	2.0%
45					
46	MEL Safety Institute	1,176,505	1,200,152	23,647	2.0%
47	Total Appropriations	47,175,981	51,869,155	4,693,174	9.9%
48					
49	RMC FEES	214,062	229,397	15,335	7.2%
50	Grand Total	47,390,043	52,098,553	4,708,510	9.9%

8/25/20219:00 AM



Municipal Excess Liability Joint Insurance Fund

Office of the Fund Attorney
714 Main Street
P.O. Box 228
Boonton, New Jersey 07005
Tel (973) 334-1900
fsemrau@dorseysemrau.com

BULLETIN – URGENT

TO: All Members

FROM: Fred Semrau, Fund Attorney

DATED: August 25, 2021

RE: Important Information on Vaccination Policy for Employers

Recently in the news there have been several public agencies and private employers that have adopted a form of mandatory vaccination policy. Adopting such policy involves a myriad of legal issues. Some of those issues were set forth in the legal memorandum we circulated in January of 2021. Our labor expert, Matthew Giacobbe, Esquire, has reviewed the memorandum and has informed us that the analysis remains the same. [Here is a link to the memorandum.](#) None of the recent decisions you may have seen in the news impact the analysis in the memorandum. In fact, the opinions that have been in the news recently are preliminary and subject to a final decision, which may include exceptions or modifications to those policies that have been challenged.

As has been commonly reported in the press, employers are taking a variety of steps in lieu of mandatory vaccination policies to protect its workforce and the public from the spread of COVID-19 which include (1) adoption of safety protocols in the workforce that require unvaccinated employees to wear masks at all times; and/or (2) adoption of regular testing protocols of unvaccinated employees. If you consider the latter, you should consult with your benefits consultant as a health plan may not cover surveillance testing.

We recognize that these are challenging times, so to assist you, the NJ MEL continues to post all COVID-19 helpful tools at <https://njmel.org/covid-19-updates/>.

Accordingly, from the perspective of our members, it is important that as you consider whether or not to adopt a mandatory vaccination policy and/or or take employment action against an employee for violation of such policy, we strongly urge you to consult with your labor counsel at every step of the way.

The MEL will continue to monitor legislative and legal developments and provide you with updated information as it becomes available.