



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA OCTOBER 25, 2021 – 5:15 PM

MEETING BEING HELD ELECTRONICALLY

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

ALSO TELEPHONICALLY AT:

1-929-205-6099

Meeting ID: 991 2439 1172

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: OCTOBER 25, 2021**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2021 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: SEPTEMBER 27, 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. 21-26 October 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 September 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: November 22, 2021**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: October 25, 2021

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 2022 Budget** – The proposed 2022 Budget appears on **Page 3**. The Executive Committee held a budget workshop Zoom meeting on October 20th to review the proposed budget, assessment strategy and available dividend. The Committee is recommending that the budget be introduced, totaling \$15,614,243 which represents a 3.69% increase over last year's budget.

The Committee also reviewed the available dividend calculation and is recommending the release of \$850,000 from Closed Years accounts. The EJIF is releasing a dividend to the Camden Fund in the amount of \$278,891. Enclosed is **Resolution 21-25** authorizing the release of a dividend representing a total of \$1,128,891. **(Page 4)**

- Motion to introduce the 2022 Budget for the Camden County Municipal Joint Insurance Fund and schedule a Public Hearing for November 22, 2021.**
- Motion to adopt Resolution 21-25 authorizing the release of a dividend in the amount of \$1,128,891 from the EJIF and Closed Years Account, subject to state approval.**
- Employment Practices Compliance Program:** Please visit the MEL webpage to review all the elements of the MEL's EPL Compliance Program. **Please note the deadline to complete the program requirements has been extended to November 1, 2021.** Please use the following link to view an outline of the MEL program and its model documents:

<https://njmel.org/insurance/public-officials/risk-management-program/>

This year, the Managers & Supervisors Training can be met by attending the Instructor-led webinar: "*Protecting Children From Abuse – Managers/Supervisors*". This course for Managers includes an Employment Practices component. Attached on **Page 6** you will find a copy of a notice distributed to members from J.A. Montgomery on classes scheduled through September.

Police Command Staff was conducted today at the Collingswood Sr. Community Center.

- ❑ **Voorhees Twp. Quasi Application** - The Fund has received the enclosed application on **Page 9** for the Voorhees Arts Council as a Class III Quasi Entity for coverage. The application and resolution are in order and has been signed off by the Underwriting Manager. It would be appropriate to make a motion to approve the request for coverage.
 - ❑ **Motion to Approve the Voorhees Arts Council as a Class III Quasi Entity**
- ❑ **2022 RFQ Process** – The fund office has advertised Request for Qualifications for certain Fund Professionals. Responses were due back on October 21st. A response report will be provided at the meeting. The Fund’s Contracts Committee will be meeting in the next few weeks to review the submissions and make a recommendation to the full board.
- ❑ **Membership Renewals:** The Camden JIF has seven members scheduled to renew fund membership; renewal documents were sent out last month.
- ❑ **Residual Claims Fund (RCF)** The public hearing on the RCF budget was held on October 20, 2021 , 10:30 a.m. Enclosed in Appendix II is a copy of the RCF’s 2022 Proposed Operating Budget. A review of that meeting will appear in next month’s agenda.
- ❑ **Environmental JIF-** The budget was introduced in September and a public hearing was held on October 20, 2021. Enclosed in Appendix II is a copy of the EJIF’s 2022 Proposed Budget, as introduced. A review of that meeting will appear in next month’s agenda.
- ❑ **MEL** - The MEL’s 2022 budget introduction was held on October 20, 2021. Enclosed in Appendix II is a copy of the proposed budget. A review of that meeting will appear in next month’s agenda.
- ❑ **League Magazine Ad:** Attached on **Page 7** is the latest in the series of “Power of Collaboration” ad that will appear in the November edition of League of Municipalities magazine. The ad highlights the MEL’s quick transition to online training during the pandemic and the value provided to its members through high quality accessible training.
- ❑ **MEL Cyber Task Force** - October is Cyber Security Awareness month, the task force distributed the attached memorandum included in the agenda on **Page 8**. This year’s overall theme is “**Do your Part. #BeCyberSmart.**”

Due Diligence Reports:

Financial Fast Track	Page 12
Loss Ratio Analysis	Page 13
Loss Time Accident Frequency	Page 14 & 15
POL/EPL Compliance Report	Page 16
Fund Commissioners	Page 17
Regulatory Affairs Checklist	Page 18
RMC Agreements	Page 19

CAMDEN MUNICIPAL JOINT INSURANCE FUND					
2022 PROPOSED BUDGET		Equalize at 0% over budget [Loss Ratio Surcharge on Loss Funds Option #1 : 10, 5, 2.5]			
APPROPRIATIONS		CHANGE			
L. Claims and Excess Insurance	Projected Budget SIR	Annualized 2021	Projected 2022	\$	%
Claims					
1 Property	100K	717,100	729,000	11,900	1.66%
2 Liability	300K	1,617,600	1,570,000	(47,600)	-2.94%
3 Auto	300K	448,400	519,000	70,600	15.74%
4 Workers' Comp.	300K	3,399,500	3,464,000	64,500	1.90%
5 Workers' Comp. Pension			343,000	343,000	100.00%
6 Contingency : S 477 and FCCP		200,449	0	(200,449)	-100.00%
7 Aggregate Excess LFC		265,895	0	(265,895)	-100.00%
8 Subtotal - Claims		6,648,944	6,625,000	(23,944)	-0.36%
9 Premiums					
10 Crime		16,579	16,275	(304)	-1.83%
11 Environmental Fund		429,869	434,097	4,228	0.98%
12 EJIF Dividend					
13 MEL		2,671,603	2,913,922	242,319	9.07%
14 MEL Property		876,805	1,089,617	212,812	24.27%
15 SubTotal Premiums		3,994,856	4,453,911	459,055	11.49%
16 Total Loss Fund		10,643,800	11,078,911	435,111	4.09%
17					
18 II. Expenses, Fees & Contingency					
19					
20 Claims Adjustment		497,071	507,012	9,941	2.00%
21 Managed Care		137,322	140,068	2,746	2.00%
22 Loss Fund Management		74,128	75,611	1,483	2.00%
23 Litigation Mangement		44,202	45,086	884	2.00%
24 Safety Director		170,985	174,405	3,420	2.00%
25 Law Enforcement Service		17,132	17,475	343	2.00%
26 Right to Know		43,290	44,156	866	2.00%
27 CDL Drug Testing Monitor		34,417	35,105	688	2.00%
28 Safety Incentive Program		43,709	44,583	874	2.00%
29 MEL Safety Institute		90,552	90,327	(225)	-0.25%
30 Administration		398,229	406,194	7,965	2.00%
31 Actuary		54,959	56,058	1,099	2.00%
32 Auditor		24,601	25,093	492	2.00%
33 Attorney		24,067	24,548	481	2.00%
34 Treasurer		24,362	24,849	487	2.00%
35 Payroll Auditor		17,825	18,182	357	2.00%
36 Internal Auditor Prop		0	0	0	
37 Underwriting Manager		13,786	14,062	276	2.00%
38 Police Accreditation		19,374	19,374	0	0.00%
39 Cyber Security Training		0	50,000	50,000	100.00%
40 Postage		3,112	3,112	0	0.00%
41 Printing		3,299	3,299	0	0.00%
42 Telephone		1,245	1,245	0	0.00%
43 Meeting Expenses		2,055	2,055	0	0.00%
44 Director's Fee		18,380	18,380	0	0.00%
45 Optional Safety Award		37,782	38,000	218	0.58%
46 Contingency		68,229	68,229	0	0.00%
47					
48 EPL Training		25,528	25,528	0	0.00%
49					
50 Total Fund Exp & Contingency		1,889,641	1,972,036	82,395	4.36%
51 Risk Managers		804,591	833,039	28,448	3.54%
52					
53 Total JIF Excl POL/EPL		13,338,032	13,883,986	545,954	4.09%
54 XL POL/EPL Premiums					
55 POL/EPL Premium		1,538,288	1,543,115	4,827	0.31%
56 Vol Directors & Officers		12,106	11,134	(972)	-8.03%
57 Land Use Liability		71,821	72,193	372	0.52%
58 RMC Fees		98,961	103,815	4,854	4.90%
59 Total POL/EPL Premiums		1,721,176	1,730,257	9,081	0.53%
60 Total JIF Incl POL/EPL		15,059,208	15,614,243	555,035	3.69%

RESOLUTION NO. 21-25

**RESOLUTION OF THE CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND
AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS SURPLUS**

WHEREAS, N.J.A.C. 11:15-2.21 provides that a FUND may seek approval from the Commissioner of Insurance for a refund of excess monies from any FUND year upon compliance with certain requirements; and

WHEREAS, the FUND has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations, and the financial integrity of the FUND; and

WHEREAS, the Executive Committee has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the Camden County Municipal Joint Insurance Fund, As Follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund, which has been completed for not less than twenty-four months. Based upon this requirement and the closure of old Fund Years, surplus monies in the Closed Year Accounts are eligible for refunds.

2. The Fund Commissioners have balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. It is the conclusion of the Board of Fund Commissioners that the following amount can be refunded at this time:

Closed Year Account	\$850,000.00
EJIF Dividend	\$278,891.00
Total	\$1,128,891.00

3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Department of Insurance and the Department of Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the approval of Actuarial Advantage (Fund Actuary) expressed in its Actuarial Report valued as of December 31, 2020 and Auditor's Report of the Historical Operating Results as of December 31, 2020. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.

5. The FUND Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, provided, however, the FUND Treasurer shall deduct any outstanding balances without regard for

Fund year, upon receipt of written documentation of approval or acquiescence of these refunds from the Department of Insurance and the Department of Community Affairs.

Said refunds shall be made to the municipalities which were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Chairman

Secretary



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



SAFETY TRAINING REDUCES ACCIDENTS

16%↑ Safety training participation increased 16% in 2020 despite the pandemic.

19%↑ This year participation increased another 19%.

THE CHALLENGE:

When the pandemic closed down classroom safety training, the MEL transformed the courses to several online formats. The most successful are those in which employees can interact with instructors.

- Within two months, the 15 safety courses most in demand were available online – with CEU credit.
- Following the initial rollout, an additional 63 courses were also online – with CEU credit.
- A digital training platform called MSI NOW was added providing 24/7 computer access to over 220 essential safety subjects
- Developed the programs in-house so they can be conducted and adopted to meet MEL member needs at no additional cost

THE RESULTS:

- Over 62,000 employees registered for training in 2020 – a double digit increase from the prior year. Participation continues to increase at double digit rates in 2021.
- Class size more than doubled to 58 students from an average of 18 in classroom settings
- State mandated training regarding protection of children from abuse was made available as a webinar in the evenings to accommodate work schedules – over 4,500 employees have already participated.



Most importantly, the lost time accident frequency rate decreased below its pre-pandemic rate to its lowest level since the inception of the MEL. The reduction demonstrates the importance of high quality, accessible training – and the benefit it provides to MEL/JIF members.



MEL

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COLLABORATION

njmel.org

Memorandum

MEL Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

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/

**JOINT INSURANCE FUND
QUASI ENTITY - CLASS III AND IV
GENERAL APPLICATION
GENERAL LIABILITY AND NON-OWNED AUTO**

(Please Type or Print Legibly)

I. APPLICANT INFORMATION

Additional Named Insured: Voorhees Arts Council Class: 3
Address: 2400 Voorhees Town Center City: Voorhees
County: Camden State: NJ Zip Code: 08053
Federal Tax ID No.: 813586864 Year Established: 2018/2021
Current Insurer: NA Expiration Date: NA Policy #: NA
Contact Person: Larry Spellman Title: Township Administrator
Phone No.: 856-429-7174 Fax No.: 856-429-3766
Contact Person for Loss Control Inspection: Larry Spellman Phone No.: 856-429-7174
Name of Sponsor Member entity: Township of Voorhees
Name of Joint Insurance Fund: Camden County Municipal JIF
Name of Risk Management Consultant: Hardenbergh Insurance Group - Danielle Colaanni
Contact Person: Larry Spellman Phone No.: 856-429-7174 Fax No.: _____
Address: 2400 Voorhees Town Center City: Voorhees
County: Camden State: NJ Zip Code: 08043
Describe the Municipal Service Provided: Kids Art Camp, Kids and adults art classes, art shows, gallery exhibits and art sales, various crafts classes (jewelery making, soap making, candy making), knitting class
Additional Named Insured Is: Corporation Charitable Not for Profit Other (Explain)
Established as Quasi-entity via resolution on 9/20/2021; originally formed as extension of Sustainable Voorhees, which is an official subcommittee of Voorhees Environmental Commission.
Are Financial Statements available for this entity: Yes No
Resolution Provided by Governing Body of Sponsor Member entity:
Yes No If Yes, Please Attach a Copy
Total Number of Employees: 0 Volunteers: 12 active Participants: varies by event
40 who assist on an as-needed basis

**JOINT INSURANCE FUND
QUASI ENTITY - CLASS III AND IV
GENERAL APPLICATION
GENERAL LIABILITY AND NON-OWNED AUTO (cont'd)**

II. LOSS INFORMATION

**GENERAL LIABILITY/NON-OWNED AUTO LIABILITY
DESCRIBE CLAIMS/RESERVES FOR LAST THREE (3) YEARS**

YEAR	TYPE OF LOSS	CLAIM AMOUNT	VALUED AS OF	DESCRIPTION
NA	No losses to date			

III. ADDITIONAL INFORMATION

What percentage of your activity takes place off municipal premises? All activities take place at Voorhees Town Center

Does the entity enter into any hold harmless agreements with third parties: Yes No

If Yes, Explain: _____

Does entity engage in other activities other than described above? List of activities varies but all are based in art with the purpose to provide enrichment to participants and generate income for future VAC programs.

For each of the following, please indicate if there is a procedure in effect for obtaining certificates of insurance, the limits required for each, and whether the certificates list the Additional Named Insured, as will appear on the policy, as an Additional Insured.

	Certificates?	Limits?	Additional Insured?
Food Concessionaires	<u>NA</u>	_____	_____
Vendors	<u>No procedure in place</u>	_____	_____
Exhibitors	<u>No procedure in place</u>	_____	_____
Independent Contractors	<u>NA</u>	_____	_____
Service Organizations	<u>NA</u>	_____	_____
Fireworks	<u>NA</u>	_____	_____

I UNDERSTAND THIS/(THESE) APPLICATION(S) IS/(ARE) A REQUIREMENT FOR COVERAGE. IT IS UNDERSTOOD AND AGREED THAT THE COMPLETION OF THIS APPLICATION SHALL NOT BE BINDING EITHER TO THE PROPOSED ADDITIONAL NAMED INSURED OR TO THE JOINT INSURANCE FUND UNTIL ACCEPTED BY THE JIF OR IN WRITING.

9-29-21 [Signature] Township Administrator
 Date Signature Title

RESOLUTION NO. 214-21

CREATING THE VOORHEES ARTS COUNCIL AS A QUASI-GOVERNEMNTAL AGENCY OF THE TOWNSHIP OF VOORHEES

WHEREAS, the Township of Voorhees desires to create the Voorhees Arts Council (VAC) as a quasi-governmental agency to provide many diverse art programs and activities to the community and share its rich art diversity in the gallery with the community; and

WHEREAS, the Township Committee of the Township of Voorhees believes it to be in the best interest of the taxpayers and residents of the community to have the VAC as a quasi-governmental agency of the Township.

NOW THEREFORE BE IT RESOLVED by the Township Committee of the Township of Voorhees, County of Camden and State of New Jersey, that:

1. The provisions of the **WHEREAS** clauses set forth above are incorporated herein by reference and made a part hereof.
2. The Voorhees Act Council is hereby created as a quasi-governmental agency of the Township of Voorhees.

DATED: SEPTEMBER 20, 2021

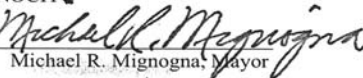
MOTION: MR. RAVITZ

AYES: ALL

SECONDED: MS. NOCITO

NAYS: NONE

APPROVED BY:


Michael R. Mignogna, Mayor

I, Dee Ober, Municipal Clerk of the Township of Voorhees hereby certify the foregoing to be a true and correct copy of a resolution adopted by the Mayor and Township Committee of the Township of Voorhees at their meeting of September 20, 2021 held in the Municipal Building, 2400 Voorhees Town Center, Voorhees, NJ 08043


Dee Ober, RMC
Township Clerk

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

	<i>THIS MONTH</i>	<i>YTD</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	1,254,010	10,032,078	259,537,108	269,569,186
2. CLAIM EXPENSES				
Paid Claims	306,741	3,423,038	111,192,950	114,615,989
Case Reserves	81,006	619,051	7,244,485	7,863,537
IBNR	178,515	(121,404)	6,963,514	6,842,110
Recoveries	(70,201)	(68,139)	(835,234)	(903,373)
TOTAL CLAIMS	496,061	3,852,546	124,565,716	128,418,262
3. EXPENSES				
Excess Premiums	468,051	3,744,410	74,200,119	77,944,529
Administrative	209,683	1,780,961	46,098,520	47,879,480
TOTAL EXPENSES	677,734	5,525,371	120,298,639	125,824,010
4. UNDERWRITING PROFIT (1-2-3)	80,215	654,161	14,672,753	15,326,914
5. INVESTMENT INCOME	(17,283)	126,581	11,845,257	11,971,838
6. DIVIDEND INCOME	0	0	3,957,637	3,957,637
7. STATUTORY PROFIT (4+5+6)	62,932	780,742	30,475,647	31,256,389
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)	62,932	780,742	8,046,034	8,826,776

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(3,758)	28,858	4,855,839	4,884,697
Aggregate Excess LFC	21,428	183,365	994,812	1,178,177
2017	(1,881)	(23,470)	1,706,716	1,683,245
2018	(1,900)	82,574	1,105,131	1,187,705
2019	(2,053)	296,567	(718,006)	(421,439)
2020	(2,339)	(354,751)	101,544	(253,207)
2021	53,434	567,599		567,599
TOTAL SURPLUS (DEFICITS)	62,932	780,742	8,046,034	8,826,776
TOTAL CASH				26,139,173

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	100,045,289	100,045,289
FUND YEAR 2017				
Paid Claims	74,679	390,951	3,766,422	4,157,373
Case Reserves	(75,284)	146,716	722,761	869,477
IBNR	605	(444,699)	594,492	149,794
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	40,644	477,251	3,122,177	3,599,428
Case Reserves	27,331	170,972	1,372,039	1,543,011
IBNR	(58,641)	(693,660)	1,136,396	442,736
Recoveries	(9,333)	(23,389)	(23,787)	(47,176)
TOTAL FY 2018 CLAIMS	0	(68,825)	5,606,825	5,538,000
FUND YEAR 2019				
Paid Claims	59,504	595,037	3,302,023	3,897,060
Case Reserves	16,680	(342,861)	2,436,327	2,093,467
IBNR	(59,596)	(516,942)	1,841,517	1,324,575
Recoveries	(16,589)	(16,625)	(59,992)	(76,616)
TOTAL FY 2019 CLAIMS	0	(281,390)	7,519,875	7,238,485
FUND YEAR 2020				
Paid Claims	39,502	1,373,143	1,482,656	2,855,799
Case Reserves	34,781	(524,849)	2,249,020	1,724,172
IBNR	(38,336)	(636,262)	3,200,984	2,564,722
Recoveries	(35,947)	70,939	(436,208)	(365,269)
TOTAL FY 2020 CLAIMS	0	282,971	6,496,453	6,779,424
FUND YEAR 2021				
Paid Claims	92,411	586,656		586,656
Case Reserves	77,498	1,169,072		1,169,072
IBNR	334,484	2,170,158		2,170,158
Recoveries	(8,332)	(43,000)		(43,000)
TOTAL FY 2021 CLAIMS	496,061	3,882,887		3,882,887
COMBINED TOTAL CLAIMS	496,061	3,852,546	124,565,716	128,418,262

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 \$408,853 and \$252,778 respectively for COVID 19 Workers Compensation claims.

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **September 30, 2021**

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	57 Actual	MONTH TARGETED	56 Actual	MONTH TARGETED	45 Actual	MONTH TARGETED
			30-Sep-21		31-Aug-21		30-Sep-20	
PROPERTY	566,229	427,203	75.45%	100.00%	75.45%	100.00%	75.80%	100.00%
GEN LIABILITY	1,464,528	945,382	64.55%	96.96%	64.55%	96.90%	48.73%	94.71%
AUTO LIABILITY	324,847	849,468	261.50%	95.43%	261.50%	95.15%	191.25%	91.45%
WORKER'S COMP	3,837,435	2,555,665	66.60%	99.80%	66.76%	99.77%	65.32%	99.20%
TOTAL ALL LINES	6,193,040	4,777,717	77.15%	98.92%	77.25%	98.87%	68.96%	97.80%
NET PAYOUT %	\$3,922,776		63.34%					

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	45 Actual	MONTH TARGETED	44 Actual	MONTH TARGETED	33 Actual	MONTH TARGETED
			30-Sep-21		31-Aug-21		30-Sep-20	
PROPERTY	600,000	350,780	58.46%	100.00%	58.46%	100.00%	61.26%	100.00%
GEN LIABILITY	1,506,000	1,093,208	72.59%	94.71%	75.41%	94.32%	38.74%	88.03%
AUTO LIABILITY	334,000	251,742	75.37%	91.45%	75.37%	91.05%	42.94%	85.26%
WORKER'S COMP	3,840,000	3,345,277	87.12%	99.20%	87.42%	99.12%	88.74%	97.46%
TOTAL ALL LINES	6,280,000	5,041,006	80.27%	97.78%	81.13%	97.62%	71.69%	94.79%
NET PAYOUT %	\$3,596,967		57.28%					

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	33 Actual	MONTH TARGETED	32 Actual	MONTH TARGETED	21 Actual	MONTH TARGETED
			30-Sep-21		31-Aug-21		30-Sep-20	
PROPERTY	722,242	1,241,457	171.89%	100.00%	171.95%	100.00%	179.05%	98.04%
GEN LIABILITY	1,674,299	1,279,499	76.42%	88.03%	57.83%	87.24%	21.82%	75.57%
AUTO LIABILITY	387,682	102,807	26.52%	85.26%	26.50%	84.53%	30.37%	71.98%
WORKER'S COMP	3,672,619	3,592,778	97.83%	97.46%	97.98%	97.19%	98.63%	90.74%
TOTAL ALL LINES	6,456,842	6,216,542	96.28%	94.56%	91.55%	94.17%	83.61%	86.50%
NET PAYOUT %	\$3,918,112		60.68%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	21 Actual	MONTH TARGETED	20 Actual	MONTH TARGETED	9 Actual	MONTH TARGETED
			30-Sep-21		31-Aug-21		30-Sep-20	
PROPERTY	710,000	819,666	115.45%	98.04%	118.73%	97.72%	69.67%	68.00%
GEN LIABILITY	1,692,081	424,588	25.09%	75.57%	24.94%	74.17%	6.36%	36.00%
AUTO LIABILITY	397,295	539,336	135.75%	71.98%	134.60%	70.26%	91.24%	35.00%
WORKER'S COMP	3,527,720	2,459,632	69.72%	90.74%	68.45%	89.50%	40.98%	33.00%
TOTAL ALL LINES	6,327,096	4,243,223	67.06%	86.33%	66.61%	85.12%	38.10%	37.86%
NET PAYOUT %	\$2,514,142		39.74%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	9 Actual	MONTH TARGETED	8 Actual	MONTH TARGETED	-3 Actual	MONTH TARGETED
			30-Sep-21		31-Aug-21		30-Sep-20	
PROPERTY	717,100	468,966	65.40%	68.00%	53.40%	61.00%	N/A	N/A
GEN LIABILITY	1,681,349	73,302	4.36%	36.00%	3.67%	30.00%	N/A	N/A
AUTO LIABILITY	446,457	42,766	9.58%	35.00%	8.93%	30.00%	N/A	N/A
WORKER'S COMP	3,528,173	1,077,056	30.53%	33.00%	35.34%	26.00%	N/A	N/A
TOTAL ALL LINES	6,373,079	1,662,089	26.08%	37.87%	27.17%	31.27%	N/A	N/A

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

		September 30, 2021			
	2021	2020	2019	TOTAL	
	LOST TIME	LOST TIME	LOST TIME	RATE *	
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2021 - 2019	
Burlington County Municipa	0.89	1.19	1.25	1.13	
Monmouth County	0.89	0.88	1.28	1.03	
Camden County	0.97	1.26	1.42	1.24	
Bergen County	1.01	1.25	1.52	1.28	
Professional Municipal Man	1.09	1.25	2.29	1.58	
Morris County	1.15	1.28	1.57	1.35	
Gloucester, Salem, Cumbe	1.22	1.56	1.80	1.56	
Ocean County	1.26	1.51	1.88	1.58	
Central New Jersey	1.34	1.50	1.52	1.46	
Suburban Municipal	1.34	1.58	1.81	1.59	
NJ Public Housing Authority	1.41	1.59	1.80	1.62	
Suburban Metro	1.43	1.69	1.83	1.69	
Atlantic County Municipal J	1.49	1.82	2.65	2.02	
NJ Utility Authorities	1.62	2.29	2.62	2.22	
South Bergen County	1.91	1.81	1.69	1.79	
AVERAGE	1.27	1.50	1.80	1.54	

Camden County JOINT INSURANCE FUND									
2021 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF September 30, 2021									
		**	# CLAIMS FOR	Y. T. D. LOST TIME	2021 LOST TIME	2020 LOST TIME	2019 LOST TIME		TOTAL RATE
MEMBER_ID	MEMBER	*	9/30/2021	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2021 - 2019
1	88 Audubon Park		0	0	0.00	0.00	0.00	1 Audubon Park	0.00
2	92 Berlin Township		0	0	0.00	1.22	4.82	2 Berlin Township	2.24
3	93 Brooklawn		0	0	0.00	2.02	0.00	3 Brooklawn	0.72
4	94 Chesilhurst		0	0	0.00	0.00	3.28	4 Chesilhurst	1.26
5	95 Clementon		0	0	0.00	0.00	1.77	5 Clementon	0.61
6	97 Gibbsboro		0	0	0.00	2.78	2.63	6 Gibbsboro	2.03
7	98 Gloucester City		0	0	0.00	0.00	1.26	7 Gloucester City	0.49
8	99 Haddon		-1	0	0.00	0.71	2.06	8 Haddon	1.03
9	100 Haddon Heights Borough		0	0	0.00	***	***	9 Haddon Heights Borou	0.00
10	101 Haddonfield		0	0	0.00	2.50	1.53	10 Haddonfield	1.48
11	102 Hi-Nella		0	0	0.00	0.00	0.00	11 Hi-Nella	0.00
12	103 Laurel Springs		0	0	0.00	0.00	2.67	12 Laurel Springs	0.90
13	105 Lindenwold		0	0	0.00	0.91	0.94	13 Lindenwold	0.67
14	106 Magnolia		0	0	0.00	1.64	0.85	14 Magnolia	0.91
15	107 Medford Lakes		0	0	0.00	1.65	0.00	15 Medford Lakes	0.61
16	109 Mount Ephraim		0	0	0.00	1.74	0.00	16 Mount Ephraim	0.61
17	110 Oaklyn		0	0	0.00	0.00	0.00	17 Oaklyn	0.00
18	112 Runnemede		0	0	0.00	1.03	0.97	18 Runnemede	0.73
19	113 Somerdale		0	0	0.00	1.27	2.60	19 Somerdale	1.34
20	116 Winslow Township Fire Distri		0	0	0.00	0.00	0.00	20 Winslow Township Fire	0.00
21	117 Woodlynne		0	0	0.00	5.13	0.00	21 Woodlynne	1.98
22	451 Tavistock		0	0	0.00	0.00	0.00	22 Tavistock	0.00
23	457 Pine Valley		0	0	0.00	0.00	0.00	23 Pine Valley	0.00
24	564 Cherry Hill		-1	2	0.56	0.62	1.23	24 Cherry Hill	0.85
25	96 Collingswood		0	1	0.66	0.00	0.51	25 Collingswood	0.37
26	90 Bellmawr		0	1	0.82	2.25	2.73	26 Bellmawr	2.07
27	91 Berlin Borough		0	1	1.31	0.93	0.00	27 Berlin Borough	0.71
28	115 Winslow		1	3	1.75	2.76	2.84	28 Winslow	2.50
29	108 Merchantville		0	1	1.90	0.00	0.00	29 Merchantville	0.48
30	104 Lawnside		0	1	1.96	1.49	0.00	30 Lawnside	1.13
31	89 Barrington		0	2	2.31	0.93	1.79	31 Barrington	1.64
32	111 Pine Hill		0	1	2.32	3.54	1.77	32 Pine Hill	2.56
33	114 Voorhees		2	4	2.40	3.15	1.87	33 Voorhees	2.49
34	87 Audubon		0	2	3.19	1.20	1.20	34 Audubon	1.74
35	584 Cherry Hill Fire District		1	5	4.00	0.57	1.65	35 Cherry Hill Fire District	1.86
36	565 Camden Parking Authority		0	1	4.10	2.63	2.60	36 Camden Parking Autho	2.97
37	692 Gloucester Township	**	0	0				37 Gloucester Township	
38	695 Camden City	**	0	0				38 Camden City	
Totals:			2	25	0.97	1.26	1.42		1.24

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund						
Data Valued As of :		October 20, 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 DISTRICT	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
WOODLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

* Member does NOT participate in EPL coverage

**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 October 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 MUNICIPAL JOINT INSURANCE FUND				
2021 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF October 1, 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	09/24/21	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. 21-26

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – OCTOBER 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>
002656			
002656	COMPSERVICES, INC.	GLOUCESTER TWP SERVICES 10/21	1,291.67
002656	COMPSERVICES, INC.	CLAIMS ADMIN FEE 10/21	37,273.67
002656	COMPSERVICES, INC.	CHERRY HILL SERVICES 10/21	2,458.33
			41,023.67
002657			
002657	INTERSTATE MOBILE CARE INC.	DOT DRUG TEST LINDENWOLD 9/21	66.00
002657	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 9/21	3,248.00
			3,314.00
002658			
002658	LAUREL SPRINGS BOROUGH	OPTIONAL SAFETY AWARD 2021	1,000.00
			1,000.00
002659			
002659	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 10/21	15,676.42
			15,676.42
002660			
002660	PERMA RISK MANAGEMENT SERVICES	POSTAGE 9/21	30.75
002660	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 10/21	39,363.08
			39,393.83
002661			
002661	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 10/21	4,579.92
			4,579.92
002662			
002662	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 9/21	3,762.00
002662	BROWN & CONNERY, LLP	ATTORNEY FEES 9/21	2,074.00
002662	BROWN & CONNERY, LLP	ATTORNEY EXPENSES 9/21	109.32
			5,945.32
002663			
002663	ELIZABETH PIGLIACELLI	TREASURER FEE 10/21	2,030.17
			2,030.17
002664			
002664	BERLIN TOWNSHIP	OPTIONAL SAFETY AWARD 2021	1,000.00
			1,000.00
002665			
002665	COURIER POST	ACCT #CHL-083028 - NOTICE - 10.1.21	78.72
			78.72
002666			
002666	MEDLOGIX LLC	WC MANAGED CARE SERVICES - CH HILL 10/21	1,083.00
002666	MEDLOGIX LLC	WC MANAGED CARE SERVICES 10/21	10,360.50
			11,443.50
002667			
002667	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 10/21	1,148.83
			1,148.83

002668			
002668	DANA T. LERMAN, MD	COVID-19 RISK MITIGATION WEBINAR #2 9/21	325.00
			325.00
002669			
002669	ACCESS	ACCT #409 - ARC. AND STOR. - 9.30.21	96.56
			96.56
		Total Payments FY 2021	127,055.94
		TOTAL PAYMENTS ALL FUND YEARS	127,055.94

Chairperson

Attest:

Dated: _____

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

Treasurer

October 25, 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 September 30, 2021 for Fund Years 2017, 2018, 2019 and 2020. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for September totaled \$20,942.92.

- **RECEIPT ACTIVITY FOR September:**

Cherry Hill Deductible	\$19,021.47
Recovery/Restitution	40,403.46
Total Receipts	<u>\$59,424.93</u>

- **CLAIM ACTIVITY FOR September:**

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

Property Liability Claims	\$ 253,784.91
Workers Compensation Claims	204,318.51
Administration Expense	<u>183,516.74</u>
Total Claims/Expenses	<u>\$641,620.16</u>

- **CASH ACTIVITY FOR September:**

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$26,139,174.19 to a closing balance of \$25,454,684.72 showing a decrease of \$684,489.40.

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: September										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN 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
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	39,833.46	0.00	570.00	0.00	0.00	0.00	0.00	0.00	19,021.47	59,424.93
Invest Pymnts	(3,171.23)	(20,869.63)	(3,888.18)	(33,820.36)	(5,702.06)	(2,908.81)	(1,407.45)	(28,595.33)	(13.99)	(100,377.04)
Invest Adj	(6.86)	(45.16)	(8.42)	(73.19)	(12.35)	(6.30)	(3.04)	(61.90)	(0.03)	(217.25)
Subtotal Invest	(3,178.09)	(20,914.79)	(3,896.60)	(33,893.55)	(5,714.41)	(2,915.11)	(1,410.49)	(28,657.23)	(14.02)	(100,594.29)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	36,655.37	(20,914.79)	(3,326.60)	(33,893.55)	(5,714.41)	(2,915.11)	(1,410.49)	(28,657.23)	19,007.45	(41,169.36)
EXPENSES										
Claims Transfers	140,309.16	103,920.49	9,068.96	180,634.74	0.00	0.00	0.00	0.00	23,683.77	457,617.12
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	183,516.74	0.00	183,516.74
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,186.25	0.00	2,186.25
TOTAL	140,309.16	103,920.49	9,068.96	180,634.74	0.00	0.00	0.00	185,702.99	23,683.77	643,320.11
END BALANCE	294,596.12	5,985,918.73	726,172.13	9,688,276.24	1,608,283.05	(716.78)	399,539.26	6,772,582.83	(19,966.90)	25,454,684.69

REPORT STATUS SECTION

Report Month: September

Balance Differences

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	September					
CURRENT FUND YEAR	2021					
Description:	Investors Operating-58892	Investors Prop & Liab Claims- 58910	Investors WC Claims-58905	Wilmington Trust - 5884	JCMI	
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investm	\$26,139,174.19	5,849,182.57	- 38,073.49	44,296.73	-	20,283,768.38
Opening Interest Accrua	\$0.00	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discor	\$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
4 Accretion	-\$217.25	\$0.00	\$0.00	\$0.00	\$0.00	-\$217.25
5 Interest Paid - Cash Inst	\$20,942.92	\$1,867.87	\$57.09	\$38.78	\$0.00	\$18,979.18
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$121,319.96	\$0.00	\$0.00	\$0.00	\$0.00	-\$121,319.96
8 Net Investment Income	-\$100,594.29	\$1,867.87	\$57.09	\$38.78	\$0.00	-\$102,558.03
9 Deposits - Purchases	\$517,528.35	\$59,424.93	\$253,784.91	\$204,318.51	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$1,101,423.53	-\$641,620.16	-\$253,298.61	-\$204,318.51	\$0.00	-\$2,186.25
Ending Cash & Investment	\$25,454,684.72	\$5,268,855.21	-\$37,530.10	\$44,335.51	\$0.00	\$20,179,024.10
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$607,449.58	\$309,154.20	\$198,764.53	\$99,530.85	\$0.00	\$0.00
(Less Deposits in Transit)	-\$84,757.56	-\$104,876.48	\$36,034.68	-\$15,915.76	\$0.00	\$0.00
Balance per Bank	\$25,977,376.74	\$5,473,132.93	\$197,269.11	\$127,950.60	\$0.00	\$20,179,024.10

SEPTEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	09/08/2021	56,644.45				56,644.45	
2	09/08/2021	25,192.64				25,192.64	
3	09/15/2021	23,312.89				23,312.89	
4	09/15/2021	33,538.96				33,538.96	
5	09/22/2021	60,602.73				60,602.73	
6	09/22/2021	44,434.89				44,434.89	
7	09/23/2021	17,899.99				17,899.99	
8	09/29/2021	37,782.17				37,782.17	
9	09/29/2021	73,695.66				73,695.66	
10	09/30/2021	24,244.12				24,244.12	
11	09/30/2021	60,754.92	3,259.68			64,014.60	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	458,103.42	3,259.68	-	-	461,363.10	
	Monthly Rpt	461,363.10				461,363.10	
	Variance	- 3,259.68	3,259.68	-	-	-	

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

Month		September							
Current Fund Year		2021							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2021	Property	163,956.83	117,369.96	19,114.86	262,211.93	262,211.73	0.20	0.00	0.20
	Liability	12,484.03	1,994.00	0.00	14,478.03	14,478.03	(0.00)	(0.00)	0.00
	Auto	16,188.35	3,927.39	0.00	20,115.74	20,115.74	0.00	0.00	0.00
	Workers Comp	394,026.75	83,291.17	0.00	477,317.92	477,317.92	0.00	0.00	0.00
	Cherry Hill	18,527.92	22,598.26	18,527.97	22,598.21	22,598.21	(0.00)	0.00	(0.00)
	Total	605,183.88	229,180.78	37,642.83	796,721.83	796,721.63	0.20	(0.00)	0.20
2020	Property	709,067.08	17,846.35	20,718.60	706,194.83	706,194.83	0.00	0.00	0.00
	Liability	257,277.16	5,188.39	0.00	262,465.55	262,465.55	0.00	0.00	0.00
	Auto	82,012.60	3,678.57	0.00	85,691.17	85,691.17	0.00	0.00	0.00
	Workers Comp	1,759,661.14	28,717.06	0.00	1,788,378.20	1,788,378.20	0.00	0.00	0.00
	Cherry Hill	0.00	452.01	0.00	452.01	452.01	0.00	0.00	0.00
	Total	2,808,017.98	55,882.38	20,718.60	2,843,181.76	2,843,181.76	0.00	0.00	0.00
2019	Property	1,228,862.28	5,092.85	0.00	1,233,955.13	1,233,955.13	0.00	(0.00)	0.00
	Liability	431,841.13	63,688.07	0.00	495,529.20	495,529.20	(0.00)	(0.00)	0.00
	Auto	74,633.74	1,463.00	570.00	75,526.74	76,096.74	(570.00)	(0.00)	(570.00)
	Workers Comp	2,085,106.33	31,188.48	0.00	2,116,294.81	2,116,531.31	(236.50)	(236.50)	0.00
	Cherry Hill	(3,000.00)	633.50	0.00	(2,366.50)	(2,366.50)	0.00	0.00	0.00
	Total	3,817,443.48	102,065.90	570.00	3,918,939.38	3,919,745.88	(806.50)	(236.50)	(570.00)
2018	Property	350,778.55	0.00	0.00	350,778.55	350,778.55	(0.00)	(0.00)	0.00
	Liability	483,918.04	30,122.53	0.00	514,040.57	514,040.57	(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	2,466,020.23	15,093.15	0.00	2,481,113.38	2,480,612.37	501.01	501.01	0.00
	Cherry Hill	287.00	0.00	493.50	(206.50)	(206.50)	0.00	0.00	0.00
	Total	3,552,745.68	45,215.68	493.50	3,597,467.86	3,596,966.85	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	815,718.89	2,927.50	0.00	818,646.39	818,646.39	0.00	0.00	0.00
	Auto	733,058.53	0.00	0.00	733,058.53	733,058.53	(0.00)	(0.00)	0.00
	Workers Comp	1,938,927.00	22,344.88	0.00	1,961,271.88	1,960,292.68	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	3,915,481.59	25,272.38	0.00	3,940,753.97	3,939,774.77	979.20	979.20	(0.00)
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	(390.80)	390.80
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	(220.00)	220.00
	Cherry Hill	(1,088.35)	0.00	0.00	(1,088.35)	0.00	(1,088.35)	(1,088.35)	0.00
	Total	(1,088.35)	0.00	0.00	(1,088.35)	0.00	(1,088.35)	(1,699.15)	610.80
TOTAL		14,697,784.26	457,617.12	59,424.93	15,095,976.45	15,096,390.89	(414.44)	(455.44)	41.00



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD

MX6F92185102 - CAMDEN CO JIF

09/30/2021

Status: REVISED

Shares/Par Security ID	Description Link Ref	Price Local/Base	Cost Local/Base	Net Income Receivable Local/Base	Market Value Local/Base	Percent Of Total	Net Unrealized Gain/Loss Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCFI ACCOUNT	10.0492	20,179,024.10	0.00	20,179,024.10		0.00
99VVB5Y75		10.0492	20,179,024.10	0.00	20,179,024.10	100.00	0.00

Statement of Change in Net Assets
Market Value

Report ID: IGLS0002
 Base Currency: USD
 Status: REVISED

	Current Period		Fiscal Year To Date	
	09/01/2021	09/30/2021	01/01/2021	09/30/2021
NET ASSETS - BEGINNING OF PERIOD		20,283,768.38		20,193,931.63
		<u>20,283,768.38</u>		<u>20,193,931.63</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	18,979.18		177,283.34	
REALIZED GAIN/LOSS	0.00		10.08	
UNREALIZED GAIN/LOSS-INVESTMENT	-121,319.96		-178,450.70	
ACCRETION/AMORTIZATION	-217.25		5,973.60	
		<u>TOTAL INVESTMENT INCOME</u>		<u>4,816.32</u>
		<u>TOTAL RECEIPTS</u>		<u>4,816.32</u>
		<u>-102,558.03</u>		<u>-102,558.03</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	504.52		4,573.02	
INVESTMENT ADVISORY FEES	1,177.21		10,605.54	
CONSULTING	504.52		4,545.29	
		<u>TOTAL ADMINISTRATIVE EXPENSES</u>		<u>19,723.85</u>
		<u>TOTAL DISBURSEMENTS</u>		<u>19,723.85</u>
		<u>2,186.25</u>		<u>2,186.25</u>
NET ASSETS - END OF PERIOD		<u><u>20,179,024.10</u></u>		<u><u>20,179,024.10</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: October 4, 2021

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

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

LOSS CONTROL SURVEYS

- Borough of Lindenwold on September 7, 2021
- Township of Voorhees on September 7, 2021
- Township of Haddon Heights on September 13, 2021
- Borough of Audubon on September 15, 2021
- Borough of Mount Ephraim on September 15, 2021
- City of Gloucester on September 16, 2021
- Park of Audubon on September 20, 2021
- Township of Cherry Hill Fire Department on September 23, 2021

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys were conducted in September.

MEETINGS ATTENDED

- Safety Committee Meeting on September 15, 2021
- Claims Meeting on September 24, 2021
- Executive Committee Meeting on September 27, 2021

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
October 15, 2021	Claims Meeting	Zoom – Virtual
October 20, 2021	Safety Committee Meeting	Zoom – Virtual
October 25, 2021	Fund Committee Meeting	Zoom – Virtual

MSI SAFETY DIRECTOR'S BULLETINS AND MESSAGES

MSI Safety Director Bulletins and Messages are distributed by email to Fund Commissioners, Safety Coordinators, and Risk Consultants. They can be viewed at <https://njmel.org/mel-safety-institute/bulletins/> or NJ MEL App.

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

- September 1 – LE Suicide Awareness Day – MSI LE Bulletin
- September 7 – Designated Employer Representative – MSI Training Announcement
- September 8 – MSI Law Enforcement Message – 9/11 – 20th Anniversary
- September 9 – Recall Notice: Fall Protection Self-Retracting Lifelines – MSI SD Message
- September 21 – COVID-19 Guidance as of Sept. 17, 2021– MSI SD Bulletin
- September 22 – MSI – Did You Know?
- September 23 – Safety Recall Notice - Ford Police Interceptor UTL – MSI LE Alert
- September 24 – Force Recall Notice 2013-2017 Police Interceptor UTL
- September 28 – PEOSH Inspections Resume – MSI SD Message
- September 29 – Recreational Cannabis Regulatory Update – MSI SD Bulletin
- September 30 – Post-Storm Clean-up and Recovery – MSI SD 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
-0-	-0-

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

MSI DVD	
Municipality	Number of Videos
Bellmawr	1
Cherry Hill	3
Gloucester Township	1
Laurel Springs	1
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 8/22/2021 To 9/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Barclay Walk I - Township of Cherry Hill	704 Barclay Walk Cherry Hill, NJ 08034	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: ARHAT Unit #704 and #708 Evidence of insurance with respects to ARHAT Unit #704 and #708 owned by the Township	8/24/2021 #3017074	GL AU EX WC OTH
H - Miller Farms I - Winslow Township	134 N. Grove Street Berlin, NJ 08009	RE: Fall Festival event Evidence of insurance with respects to the use of property for the Townships Fall Festival event during the current calendar year.	8/24/2021 #3017160	GL AU EX WC
H - Cherry Hill Fire District I - Borough of Collingswood	1100 Marlgress Road Cherry Hill, NJ 08003	RE: training Evidence of insurance with respects to training for the Collingswood Fire Department	8/26/2021 #3018959	GL AU EX WC
H - County of Camden I - City of Camden	Department of Parks 1301 Park Blvd Cherry Hill, NJ 08002	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: Hispanic Heritage Celebration The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of property at Von Nieda Park for the Citys Hispanic Heritage Celebration event.	8/26/2021 #3019879	GL AU EX WC OTH
H - Camden County Regional Emergency I - Borough of Collingswood	Training Center 420 Woodbury-Turnersville Rd Blackwood, NJ 08012	RE: training by the Collingswood Fire Department Evidence of insurance with respects to the use of facilities for training by the Collingswood Fire Department.	8/27/2021 #3019930	GL AU EX WC
H - Camden City School District I - City of Camden	1033 Cambridge Street Camden, NJ 08105	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: Camden Peace Mission Games Evidence of insurance with respects to the use of facilities at the Creative Arts Gym, located at 990 Morgan Blvd, Camden, NJ for the Citys Camden Peace Mission Games event.	8/27/2021 #3020099	GL AU EX WC OTH
H - Namdar Realty Group, LLC, NAMCO I - Township of Voorhees	Realty LLC Voorhees Center Realty LLC 150 Great Neck Rd, Suite 304 Great Neck, NY 11021	RE: leased property located at 2120 Voorhees Town Place *Additional Certificates Holders: Voorhees Nassim LLC & Voorhees CH LLC NAMCO Realty LLC, Namdar Realty Group LLC, Voorhees Center Realty LLC. Voorhees Nassim LLC and Voorhees CH LLC are	9/1/2021 #3022093	GL AU EX WC

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 8/22/2021 To 9/22/2021

		Additional Insureds on a primary/non-contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respect to leased property located at 2120 Voorhees Town Center, Voorhees Township, Camden County, NJ 08043. Waiver of Subrogation applies on the above-referenced Commercial General Liability, Auto Liability and Workers' Compensation Policies if required by written contract and permitted by law. 30 Days Notice of Cancellation.		
H - Simon Preit Gloucester I - Township of Gloucester	Development, LLC Gloucester Township Premium Outlets 100 Premium Outlets Drive Blackwood, NJ 08012	Camden JIF and MEL JIF limits are in excess of the Township of Gloucester's \$500,000 SIR on WC. RE: Touch-A-Truck event Simon/PREIT Gloucester Development, LLC, Simon Management Associates II, LLC, Simon Property Group, Inc., Simon Property Group, L.P. and their respective officers, directors, shareholders, members, partners, parents, subsidiaries and any other affiliated entities, agents, servants, employees, and independent contractors of these persons or entities are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to the Townships Touch-A-Truck event.	9/1/2021 #3022163	GL AU EX WC OTH
H - NJ Dept of the Treasury, Div. of Purchase & Prop. I - Parking Authority of the City of Camden	Contract Comp. and Audit Unit 33 West State St., 9th Floor Trenton, NJ 08625	RE: Use of 12 parking spaces located at 101 Haddon Ave Camden NJ 08103 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Use of 12 parking spaces located at 101 Haddon Ave Camden NJ 08103	9/2/2021 #3023006	GL AU EX WC
H - NJ Juvenile Justice Commission, I - Parking Authority of the City of Camden	Dept. of Law & Public Safety 1001 Spruce Street, Suite 202 Trenton, NJ 08625	RE: Use of 12 parking spaces located at 101 Haddon Ave Camden NJ 08103 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Use of 12 parking spaces located at 101 Haddon Ave Camden NJ 08103	9/2/2021 #3023007	GL AU EX WC
H - SealMaster I - Borough of Bellmawr	6853 Ruppsville Road Allentown, PA 18106	RE: 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 the following equipment: SealMaster TR-575/TR-300, with a total value of \$55,000	9/8/2021 #3023647	GL AU EX WC OTH
H - Parking Authority of the City of I - Parking Authority of the City of Camden	Camden 10 Delaware Avenue Camden, NJ 08102	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	9/9/2021 #3024023	OTH

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 8/22/2021 To 9/22/2021

		of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Charles Holmes - Treasurer, EFF: 03/29/2021.		
H - KS StateBank AOIA I - Winslow Township	1010 Westloop PO Box 69 Manhattan, KS 66505	RE: 2020 Dodge Durango vin ##1C4RDJFG3MC724467 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 2021 Dodge Durango, vin #1C4RDJFG3MC724467, valued at \$32,245 for the Winslow Police Department.	9/13/2021 #3025627	GL AU EX WC OTH
H - Camden County Educational I - Borough of Clementon	Services Commission 225 White Horse Avenue Lindenwold, NJ 08021	RE: Fire Prevention 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 facilities by the Clementon Fire Department for Fire Prevention event during the current calendar year.	9/15/2021 #3026611	GL AU EX WC
H - NJ Department of Health, Office I - Borough of Magnolia	of EMS PO Box 360 Trenton, NJ 08625	RE: Magnolia Ambulance Corps Evidence of insurance with respects to Magnolia Ambulance Corps.	9/16/2021 #3026780	GL AU WC
H - Black Horse Pike Regional School I - Township of Gloucester	District BOE 580 Erial Road Blackwood, NJ 08012	Camden JIF and MEL JIF limits are in excess of the Township of Gloucester's \$500,000 SIR on WC. Re: Beer/Food Truck Festival Certificate holder is Additional Insured on the Commercial General Liability and Commercial Excess Liability policies as respect to use of parking lot for the Townships Beer/Food Truck Festival.	9/16/2021 #3027102	GL AU EX WC OTH
H - Black Horse Pike Regional School I - Township of Gloucester	District BOE 580 Erial Road Blackwood, NJ 08012	Camden JIF and MEL JIF limits are in excess of the Township of Gloucester's \$500,000 SIR on WC. Re: Beer/Food Truck Festival Certificate holder is Additional Insured on the Commercial General Liability and Commercial Excess Liability policies as respect to use of parking lot for the Townships Beer/Food Truck Festival.	9/16/2021 #3027137	GL AU EX WC OTH
H - Gloucester Township Public I - Township of Gloucester	Schools Board of Education 17 Erial Road Blackwood, NJ 08012	Camden JIF and MEL JIF limits are in excess of the Township of Gloucester's \$500,000 SIR on WC. Re: Beer/Food Truck Festival Certificate holder is Additional Insured on the Commercial General Liability and Commercial Excess Liability policies as respect to use of parking lot for the Townships Beer/Food Truck Festival.	9/16/2021 #3027138	GL AU EX WC OTH
H - Iron Peak Sports and Events, LLC I - Township of Hillsborough	137 Mountainview Road Hillsborough, NJ 08844	RE: Vaccine Clinic Certificate holder, Iron Peak Land Associates, LLC, Iron Peak Sports and Events Holdco, LLC, MVP SFM, LLC and Sports Facilities Management, LLC are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability	9/16/2021 #3027157	GL AU EX WC

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 8/22/2021 To 9/22/2021

		Policies if required by written contract as respect to use of facilities for the Townships COVID vaccine clinic.		
H - Township of Gloucester I - Township of Gloucester	1261 Chews Landing/Clementon Road Blackwood, NJ 08012	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 Christie Ehret - Treasurer/CFO, EFF: 08/11/2020 and Sandra Ferguson - Tax Collector, EFF: 01/01/2021	9/20/2021 #3029573	OTH
H - Borough of Haddon Heights I - Borough of Haddon Heights	625 Station Avenue Haddon Heights, NJ 08035	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 Debra DiMattia - CFO/Treasurer, Effective: 04/01/2021, Eric Fitzgerald - Tax Collector, Effective 01/01/21 and David Sommerville - Library Treasurer, Effective 01/01/2021	9/20/2021 #3029361	OTH
H - NJ Dept of Health & Senior I - Barrington Ambulance Association, Inc.	Services Office of EMS PO Box 360 Trenton, NJ 08625	Evidence of Insurance for the Barrington Ambulance Association covered under the Borough of Barrington.	9/21/2021 #3030892	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	8	8	22	6	10	22	3	13	22

JIF	Member	Approval Status - Tier 1	Approval Status - Tier 2	Approval Status - Tier 3
Camden County	Audubon	Incomplete	Incomplete	Incomplete
Camden County	Audubon Park	Approved	Incomplete	Incomplete
Camden County	Barrington			
Camden County	Bellmawr			
Camden County	Berlin Borough	Approved	Approved	Approved
Camden County	Berlin Township			
Camden County	Brooklawn			
Camden County	Camden City			
Camden County	Camden Parking Authority	Approved	Approved	Approved
Camden County	Cherry Hill			
Camden County	Cherry Hill Fire District			
Camden County	Chesilhurst	Incomplete	Incomplete	Incomplete
Camden County	Clementon	Incomplete	Incomplete	Incomplete
Camden County	Collingswood			
Camden County	Gibbsboro	Incomplete	Incomplete	Incomplete
Camden County	Gloucester City			
Camden County	Gloucester Township			
Camden County	Haddon	Approved	Incomplete	Incomplete
Camden County	Haddon Heights Borough	Approved	Approved	Incomplete
Camden County	Haddonfield	Incomplete	Incomplete	Incomplete
Camden County	Hi-Nella			
Camden County	Laurel Springs	Incomplete	Incomplete	Incomplete
Camden County	Lawnside	Approved	Approved	Approved
Camden County	Lindenwold	Approved	Approved	Incomplete
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	Incomplete	Incomplete	Incomplete
Camden County	Runnemede			
Camden County	Somerdale			
Camden County	Tavistock			
Camden County	Voorhees	Approved	Approved	Incomplete
Camden County	Winslow			
Camden County	Winslow Township Fire District #1 Fire District	Incomplete	Incomplete	Incomplete
Camden County	Woodlynn			



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%
September	\$109,353.22	\$53,837.27	\$55,515.95	50.77%
TOTAL 2021	\$1,757,720.28	\$941,855.52	\$815,864.76	46.42%

Monthly & YTD Summary:

PPO Statistics	September	YTD
Bills	152	1,614
PPO Bills	145	1,492
PPO Bill Penetration	95.39%	92.44%
PPO Charges	\$101,579.22	\$1,617,747.04
Charge Penetration	92.89%	92.04%

Savings History:

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



Camden County Municipal JIF

3rd Quarter 2021 - Workers' Comp Injury Review

Claims Reported:

2021

Report Only
Medical Treatment
Total FROI's

1 st Quarter	2 nd Quarter	3 rd Quarter	4 th Quarter	Total 2021
40	24	36		100
107	44	112		263
147	68	148		363

2020

Report Only
Medical Treatment
Total FROI's

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

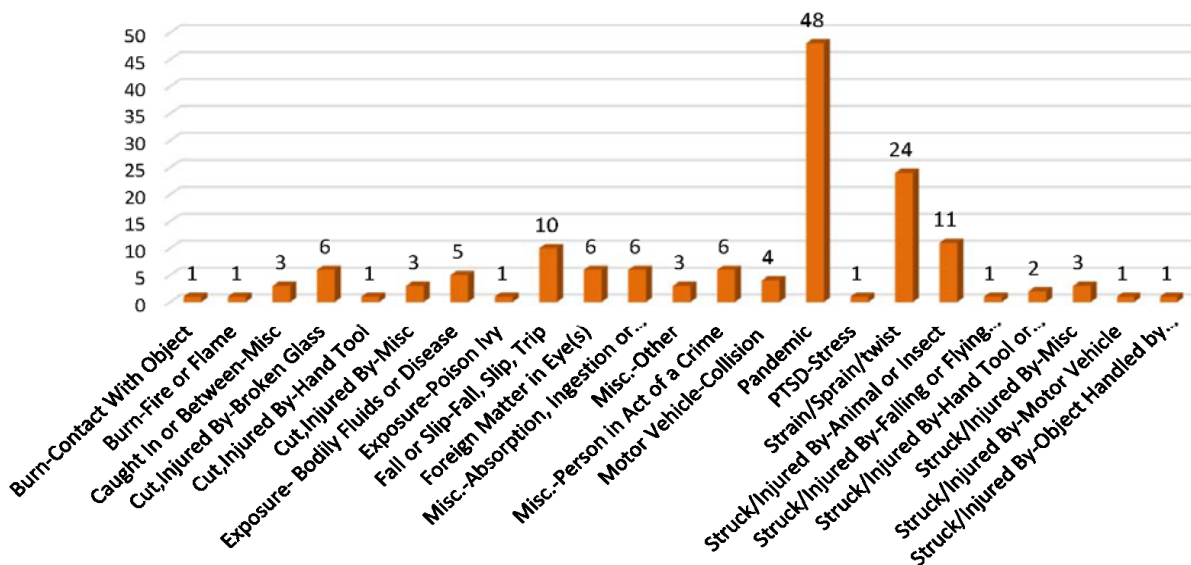
Claim Statistics:

- 32 Open and actively treating; 3 remain out-of-work; 7 Released to TD/ 2 Accommodated; 20 RTW FD
- 12 Employees had Lost Time (more than 7 days out of work)

COVID-19 Claims:

- 48 Reported during the quarter, representing 32% of total injuries; increase from 15% in 2nd quarter

Cause of Injury



APPENDIX I – MINUTES

September 27, 2021 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – SEPTEMBER 27, 2021
MEETING HELD ELECTRONICALLY AT 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF 2021 EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

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

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes Karen Read, Rachel Chwastek
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

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Kevin Roche, Haddonfield
Cassandra Duffy, Collingswood
Edward Hill, Lawnside
Bonnie Taft, Oaklyn Borough
Jason Asuncion, Camden City
Patrick Keating, Gloucester City
Lorraine Azzarano, Winslow Twp Fire Dist.
John Foley, Cherry Hill Fire District

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
John McCrudden	Hardenbergh Insurance
Mark von der Tann	Insurance Agencies Inc.
Robyn Walcoff	PERMA
Karen Kamprath	PERMA

APPROVAL OF MINUTES: OPEN SESSION OF AUGUST 23, 2021

MOTION TO APPROVE THE OPEN MINUTES OF AUGUST 23, 2021

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

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

MOTION TO APPROVE ADVERTISEMENT OF REQUESTS FOR QUALIFICATIONS FOR FUND PROFESSIONALS

Motion: Commissioner Passanante
Second: Commissioner Gallagher
Vote: Unanimous

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, September 1, 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.

Motion: Commissioner DiAngelo
Second: Commissioner Shannon
Vote: Unanimous

EJIF – The EJIF met on Wednesday, September 1, 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. Executive Director discussed a memo prepared by David Grubb that was emailed that explains a projected 9.9% increase in the MEL everything from property, liability, cyber and workers comp is going through the roof and it is going to have an effect on the local JIF budget. Executive Director encouraged members to read the memo at their leisure and said the JIF is working hard to

keep the local budget down. The underwriting team will help with placing the coverage. More information will be coming in October relating to the budget.

Membership Renewals: The Camden JIF has seven members scheduled to renew fund membership; renewal documents were sent out last month. Executive Director said the fund has received renewal documents back from Clementon and Laurel Springs and thanked the members for returning the documents. The JIF is waiting to receive documents from Pine Hill and Winslow Fire District.

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.** Executive Director said nine members of the Camden JIF participate in the SEM. If any towns would like to participate and save money please contact the fund office.

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. Executive Director said later in the month would work best to coincide with the MEL

budget. Most likely a week before the regular Camden JIF meeting. An email will be sent shortly with available dates for the budget meeting.

Executive Director reported the Financial Fast Track as July 31, 2021 stands at \$8.7 million, which is a \$200,000 gain over the prior month with some reserve changes in the JIFs favor. The Expected Loss Ratio Analysis for August reflects the actuary targeted 31.27% and the JIF is at 31.13%, which is right on target with the actuary's projections. The Lost Time Accident Frequency for August 2021 report shows the Camden JIF at 1.01 with the MEL average at 1.26. 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 21-24 September 2021 Vouchers

TOTAL 2021	\$183,516.74
TOTAL	\$183,516.74

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

Closed	0.00
2017	74,678.86
2018	41,137.34
2019	59,504.25
2020	39,502.26
2021	126,759.35
TOTAL	341,582.06

MOTION TO APPROVE THE SEPTEMBER 2021 VOUCHERS RESOLUTION 21-24

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

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

Motion: Commissioner Maley
Second: Commissioner Shannon
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said the POL EPL requirements discussed over the past year is now heading into the final stretch and the deadline of November 1st is quickly approaching. In addition

to the policies and procedures that have to be adopted in advance of November 1st, the whistleblower notice has to be distributed to all personnel, adopt a civil rights resolution – the model resolution can be found on the MEL website, train managerial staff and personnel that can be done online and be sure to keep records of attendance. Mr. Nardi said do not forget volunteer committees, the head of the recreation, planning and zoning boards, and other commissions such as libraries, chief of police, command staff and superior officers. One thing often overlooked is the required anti-harassment training that should be offered to all other personnel. The easiest way to provide the anti-harassment training is to include a notice in all employee paychecks when the training will be available and how they can request it. Members also have to confirm registration again with the NJ MEL Helpline. A resolution is required appointing an employment attorney, if the town does not already have one, which could also be your municipal attorney. Attorney Nardi said if for some reason a town misses the November 1 deadline and is not fully compliant, do not let it sit, because in the event a town is non-compliant and is hit with a lawsuit, there is a possibility there will not be coverage provided. If the requirements are completed and adopted late please send the checklist to the Fund Office as soon as possible in order become compliant. The fund office will assist to accommodate just be sure all items are completed.

Attorney Nardi discussed a new Appellate Division case decided today. As you may be aware of the Executive Order issued by the mayor of Newark back on August 10th which was then challenged by the Newark Police Superior Officers Association and then followed by other unions was upheld by the appellate division today, which included mandatory vaccination at the local level. The injunction with a temporary restraining order that was imposed has been lifted or reversed by the Appellate Division. So the requirements under that Executive Order have been upheld, very similar to what the governor has done with the teachers. This Appellate Division decision now gives the authority to require vaccinations and testing.

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, or safety coordinators please send updated information to the Safety Director's office. Mr. Saville 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 has been 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 07/22/21 to 08/22/21 was included in the agenda showing 22 certificates issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for August 2021 where there was a savings of 51.02% for the month and 46.13% savings year to date.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Chairman Mevoli said the Claims Committee held a meeting on Friday where all claims were reviewed and discussed. All members of the Committee received the

PARs and Minutes that would normally be reviewed in Executive Session. A motion was requested to accept the committee's recommendation on the claims as discussed and reviewed.

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

Chairman Mevoli said the next JIF meeting will be held on October 25th at 5:15 pm via Zoom.

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 5:51 PM

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

APPENDIX II
RCF, EJIF & MEL BUDGETS

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%

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 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%
	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%
	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%
	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%
	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%

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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.