



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA NOVEMBER 22, 2021 – 5:15 PM

MEETING BEING HELD ELECTRONICALLY

<https://permainc.zoom.us/j/99124391172>

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: NOVEMBER 22, 2021**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2021 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: OCTOBER 25, 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. 21-29 November Bills..... **Page 21**
Treasurer’s Report **Page 23**
Monthly Reports **Page 24**

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Page 30**

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 33**
Cyber Risk Management Compliance – Grandfathered List to January 1, 2022 **Page 35**
Cyber Risk Management Compliance – Version 2 - As of October 28, 2021 **Page 36**

- MANAGED CARE – Medlogix**
Monthly Report..... **To be distributed**

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: January 24, 2022**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: November 22, 2021

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 2022 Budget** – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2022 in the amount of \$15,614,243 that represents a 3.69% increase over last year’s budget. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality/entity. **(Page 4)**
 - Motion to open the Public Hearing on the 2022 Budget**
 - Discussion of Budget & Assessments**
 - Motion to close the Public Hearing**
 - Motion to adopt the 2022 Budget & Certify Assessments**

- 2021 Dividend** – At last month’s meeting, the Board authorized a \$1,130,396.00 dividend, pending state approval. The Fund Office sent out a memorandum to all members entitled to a dividend, an option to receive a credit or a check. We have heard back from a majority of the members. Attached on **Pages 5 & 6** is the letter along with the dividend breakdown.

- Residual Claims Fund (RCF):** The public hearing on the RCF 2022 budget was held on October 20, 2021 at the Forsgate Country Club and the 2022 budget was adopted. A copy of Commissioner Wolk’s report is enclosed in Appendix II.

- Environmental JIF:** The public hearing on the EJIF 2022 budget was held on October 20, 2021 at the Forsgate Country Club and the 2022 budget was adopted. Enclosed is a copy of Commissioner Wolk’s report in Appendix II.

- MEL Report:** The MEL met on October 20, 2021 at the Forsgate Country Club and scheduled its public hearing at its next meeting at 12:30 on November 17, 2021 in the Steel Pier Room at the Sheraton Hotel, Atlantic City. Enclosed is a copy of Commissioner Wolk’s report.

- MEL, RCF & EJIF Representative** - The fund should elect its representative to the MEL, RCF & EJIF for the 2022 Fund Year.

- Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2022 representative to the Municipal Excess Liability Joint Insurance Fund.**
- Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2022 representative to the Residual Claims Fund Joint Insurance Fund.**
- Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2022 representative to the Environmental Joint Insurance Fund.**
- RCF 2017 Fund Year Rollover** – The Residual Claims Fund board adopted a resolution accepting the transfer of member JIF’s Fund Year 2017. Enclosed on **Page 7** is **Resolution 21-27** authorizing the transfer of the Camden JIF’s 2017 claim liabilities to the RCF.
 - Motion to Approve Resolution 21-27 Authorizing the Transfer of Fund Year 2017 to the RCF**
- 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 was 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 8** you will find a copy of a notice distributed to members on classes scheduled through December.

We are following up with members on Police Chief & Command Staff training. A number of towns have not yet met this requirement. We expect one more class to be scheduled.
- Membership Renewals:** The Camden JIF has seven members scheduled to renew fund membership; the Executive Director will provide an update.
- Safety Incentive Program – Optional Safety Award** – As a reminder the 2021 Optional Safety Award was sent to member entities. This is a \$1,000 reimbursable grant to members to purchase safety related items or training.

All paperwork and vouchers must be returned to the fund office by the end of the year. The notice appears on **Pages 9 & 10**.

- ❑ **League Magazine Ad:** Enclosed on **Page 11** is the latest in the series of “Power of Collaboration ads that will appear in the League of Municipalities magazine. The ad highlights the MEL Safety Institute Leadership Academy, which is a four-part course to review risk management and workplace challenges facing public sector managers. Enrollment in the MEL Safety Institute Leadership Academy will be available February 2022.

- ❑ **December Meeting** – For the past several years, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, **Resolution 21-28** authorizing this action is part of the agenda. **(Page 12)**

A special meeting may be called if we have to act on new membership.

- ❑ **Motion to Approve Resolution 21-28 Cancelling the December Meeting**

Due Diligence Reports:

Financial Fast Track	Page 13
Loss Ratio Analysis	Page 14
Loss Time Accident Frequency	Page 15 & 16
POL/EPL Compliance Report	Page 17
Fund Commissioners	Page 18
Regulatory Affairs Checklist	Page 19
RMC Agreements	Page 20

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				
	Projected Budget SIR	Annualized 2021	Projected 2022	\$	%	
I. Claims and Excess Insurance						
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 FFCP		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						
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 Management		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%
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%

Camden County Municipal Joint Insurance Fund
TRIAD1828 CENTRE
PO Box 99106
Camden, NJ 08101

Michael Mevoli, Chairman
M. James Maley, Secretary

Bradford C. Stokes, Executive Director

November 10, 2021

Memo To: Fund Commissioners, Member Municipalities
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

From: PERMA Risk Management Services

Re: 2021 Dividend

We are pleased to announce that the Camden County Municipal Joint Insurance Fund will be issuing a dividend in the amount of \$1,130,396.00 including the JIF's share of the Environmental Joint Insurance Fund. Please note the dividend is **pending approval from the Departments of Banking & Insurance and Community Affairs.**

Each municipality has the choice of receiving its dividend (see attachment for amount per member) in the form of a check or a credit. Each municipality may also elect to take part of the dividend as a check and part in the form of a credit towards next year's first assessment installment. Municipalities that elect to receive a credit towards next year's assessment and reduce their budget by the dividend amount are reminded that the dividend **should not be counted on in future fund years** and that they should budget accordingly. The Fund looks forward to continue working with its members on this very successful program.

Please indicate your municipality's choice below and execute with a signature and the name of your municipality. **Return this form to PERMA no later than November 22, 2021.** Please email your response to Karen Read - kread@permainc.com.

If we do not hear from you by that date, you will receive the entire amount of the dividend in the form of a check.

**CAMDEN COUNTY JIF AND EJIF
Combined Dividend**

\$ _____ Amount by Check

\$ _____ Amount applied to
1st 2022 Installment

Name (please print)

Signature

Municipality/Member

CAMDEN MUNICIPAL JOINT INSURANCE FUND			
2021 DIVIDENDS			
MEMBERS	CLOSED	EJIF	TOTAL
AUDUBON	\$ 26,860.00	\$ 9,787.00	\$ 36,647.00
AUDUBON PARK	\$ 1,724.00	\$ 1,102.00	\$ 2,826.00
BARRINGTON	\$ 21,831.00	\$ 6,848.00	\$ 28,679.00
BELLMAWR	\$ 42,696.00	\$ 16,234.00	\$ 58,930.00
BERLIN BOROUGH	\$ 27,713.00	\$ 8,168.00	\$ 35,881.00
BERLIN TOWNSHIP	\$ 24,813.00	\$ 7,697.00	\$ 32,510.00
BROOKLAWN	\$ 12,411.00	\$ 3,939.00	\$ 16,350.00
CHESILHURST	\$ 6,814.00	\$ 1,833.00	\$ 8,647.00
CLEMENTON	\$ 16,191.00	\$ 4,741.00	\$ 20,932.00
COLLINGSWOOD	\$ 51,407.00	\$ 15,075.00	\$ 66,482.00
GIBBSBORO	\$ 5,546.00	\$ 2,033.00	\$ 7,579.00
GLOUCESTER	\$ 61,998.00	\$ 18,599.00	\$ 80,597.00
HADDON	\$ 41,368.00	\$ 13,168.00	\$ 54,536.00
HADDON HEIGHTS	\$ 701.00	\$ 9,030.00	\$ 9,731.00
HADDONFIELD	\$ 42,813.00	\$ 16,035.00	\$ 58,848.00
HI-NELLA	\$ 3,059.00	\$ 1,144.00	\$ 4,203.00
LAUREL SPRINGS	\$ 8,143.00	\$ 2,815.00	\$ 10,958.00
LAWNSIDE	\$ 12,750.00	\$ 3,928.00	\$ 16,678.00
LINDENWOLD	\$ 41,561.00	\$ 16,910.00	\$ 58,471.00
MAGNOLIA	\$ 15,910.00	\$ 5,666.00	\$ 21,576.00
MEDFORD LAKES	\$ 14,127.00	\$ 5,933.00	\$ 20,060.00
MERCHANTVILLE	\$ 13,699.00	\$ 5,561.00	\$ 19,260.00
MOUNT EPHRAIM	\$ 15,595.00	\$ 5,294.00	\$ 20,889.00
OAKLYN	\$ 13,160.00	\$ 4,766.00	\$ 17,926.00
PINE HILL	\$ 18,046.00	\$ 6,047.00	\$ 24,093.00
RUNNEMEDE	\$ 23,667.00	\$ 6,987.00	\$ 30,654.00
SOMERDALE	\$ 16,320.00	\$ 4,967.00	\$ 21,287.00
VOORHEES	\$ 61,040.00	\$ 24,651.00	\$ 85,691.00
WINSLOW	\$ 80,783.00	\$ 30,943.00	\$ 111,726.00
WOODLYNNE	\$ 4,352.00	\$ 2,256.00	\$ 6,608.00
CAMDEN CITY	\$ -	\$ -	\$ -
CHERRY HILL	\$ 48,191.00	\$ 13,392.00	\$ 61,583.00
GLOUCESTER TWP	\$ -	\$ -	\$ -
PINE VALLEY	\$ 1,119.00	\$ 84.00	\$ 1,203.00
TAVISTOCK	\$ 882.00	\$ 162.00	\$ 1,044.00
CAMDEN PARKING AUTHORITY	\$ 16,955.00	\$ 1,858.00	\$ 18,813.00
CHERRY HILL FIRE DISTRICT	\$ 54,905.00	\$ 1,238.00	\$ 56,143.00
WINSLOW TOWNSHIP FIRE DISTRICT #1	\$ 698.00	\$ -	\$ 698.00
FORMER MEMBERS			
CAMDEN COUNTY IMPROVEMENT AUTH	\$ 152.00	\$ 1,505.00	\$ 1,657.00
	\$ 850,000.00	\$ 280,396.00	\$ 1,130,396.00

RESOLUTION NO. 21-27

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
TRANSFER 2017 FUND YEAR TO THE
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interest of the member local units and joined the Residual Claims Fund.

NOW, THEREFORE, BE IT RESOLVED that the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks.

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>Member Fund S.I.R.</u>
2017	WC/GL/AL & PROPERTY	Varies

BE IT FURTHER RESOLVED that the actual transfer of claim liabilities to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/31/21

Attest:

MICHAEL MEVOLI
Chairperson

M. JAMES MALEY, JR.
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

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
TRIAD1828 CENTRE
2 Cooper Street
Camden, NJ 08102

Michael Mevoli, Chairman
M. James Maley, Secretary

Bradford C. Stokes, Executive Director

Date: August 17, 2021

Memo to: Camden County Municipal JIF Fund Commissioners

Subject: 2021 Safety Incentive Program – Optional Safety Award

Dear Fund Commissioner:

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

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

Yours truly,

Michael Mevoli

Michael Mevoli, Chairman
Camden County Municipal Joint Insurance Fund

cc: Governing Body, Safety Coordinators and Risk Managers

Optional Safety Award

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

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

Inadmissible Reimbursements

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

Reimbursement Instructions

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

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

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

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

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



MEL SAFETY INSTITUTE LEADERSHIP ACADEMY

An Opportunity to Strengthen Management Skills

The MEL Safety Institute has developed the Leadership Academy to strengthen the management skills of public sector supervisors.

Available free to MEL members, the MSI Leadership Academy offers an extensive curriculum addressing the issues facing public sector managers. Enrollment will be available beginning in February, 2022.

Four mandatory courses reviewing risk management and workplace challenges, ethics and basic leadership skills are included in the curriculum.

Elective courses provide training on a broad range of subjects addressing operational issues.

Participants who complete the mandatory courses and four electives within two years will be honored as MSI Leadership Academy graduates and receive a plaque commemorating their achievement.

FOR MORE INFORMATION CONTACT THE MEL SAFETY INSTITUTE 732-735-5213.

“MSI staff conducted a thorough analysis of the managerial skills needed in today’s public sector workplace, and developed course offerings tailored to the challenges faced every day by MEL/JIF members.”

TOM MERCHEL

*MEL Chairperson
and Manager/CFO,
Moorestown*



THE POWER OF
COLLABORATION

njmel.org

RESOLUTION NO. 21-28

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION AUTHORIZING THE CANCELATION OF THE DECEMBER MEETING AND THE CONTINUANCE OF CONTRACTUAL PAYMENTS AND AUTHORIZATION FOR ALL PROFESSIONALS TO CONTINUE SERVICES UNTIL THE JANUARY 24, 2022 MEETING

WHEREAS, the Camden County Municipal JIF has, in recent years, canceled its regular meeting schedule for the month of December; and

WHEREAS, by way of this resolution, the December meeting is hereby canceled and the Treasurer is directed to continue to make, during the months of December and January, all contractual payments which customarily become due and the professionals are directed to continue to perform their services, with the understanding that any and all actions that they take shall be confirmed at the January 24, 2022 meeting, except in the case of emergency or a matter which would be deemed by General Counsel to be extraordinary, authorization shall be sought from the Chairman and/or Secretary of the Camden County Municipal JIF.

BE IT RESOLVED, by the Commissioners of the Camden County Municipal Joint Insurance Fund as follows:

The regular scheduled meeting for December is hereby cancelled.

The Treasurer is authorized to make payment for all contracted services for December as same are usually paid for notwithstanding that there will not be a meeting in December to confirm those payments.

All professionals are directed to proceed in the normal course to take any and all steps necessary to resolve cases which are outstanding for which the JIF will confirm their actions at the January meeting, the only exception being if there is an item which is deemed to be extraordinary by General Counsel, authorization shall be sought either by the Chairman or the Secretary of the Fund before that action is taken by the professional.

Camden County Municipal Joint Insurance Fund

MICHAEL MEVOLI, Chairman

M. JAMES MALEY, JR., Secretary

Date

**CAMDEN COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF September 30, 2021**

	<i>THIS MONTH</i>	<i>YTD</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	1,254,010	11,286,088	259,537,108	270,823,195
2. CLAIM EXPENSES				
Paid Claims	414,818	3,837,857	111,192,950	115,030,807
Case Reserves	(149,332)	469,719	7,244,485	7,714,205
IBNR	397,817	276,413	6,963,514	7,239,927
Recoveries	(46,496)	(114,635)	(835,234)	(949,869)
TOTAL CLAIMS	616,808	4,469,354	124,565,716	129,035,070
3. EXPENSES				
Excess Premiums	468,051	4,212,461	74,200,119	78,412,581
Administrative	229,283	2,010,244	46,098,520	48,108,763
TOTAL EXPENSES	697,334	6,222,705	120,298,639	126,521,344
4. UNDERWRITING PROFIT (1-2-3)	(60,132)	594,029	14,672,753	15,266,782
5. INVESTMENT INCOME	(100,594)	25,987	11,845,257	11,871,244
6. DIVIDEND INCOME	0	0	3,957,637	3,957,637
7. STATUTORY PROFIT (4+5+6)	(160,726)	620,015	30,475,647	31,095,662
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)	(160,726)	620,015	8,046,034	8,666,050

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(21,690)	7,168	4,855,839	4,863,007
Aggregate Excess LFC	17,907	201,272	994,812	1,196,083
2017	4,445	(19,025)	1,706,716	1,687,690
2018	90,507	173,081	1,105,131	1,278,212
2019	(398,561)	(101,994)	(718,006)	(820,000)
2020	296,895	(57,856)	101,544	43,688
2021	(150,229)	417,370		417,370
TOTAL SURPLUS (DEFICITS)	(160,726)	620,016	8,046,034	8,666,050
TOTAL CASH				25,454,683

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	100,045,289	100,045,289
FUND YEAR 2017				
Paid Claims	25,272	416,223	3,766,422	4,182,645
Case Reserves	(14,537)	132,180	722,761	854,940
IBNR	(25,799)	(470,498)	594,492	123,994
Recoveries	-	(56,066)	(186,400)	(242,466)
TOTAL FY 2017 CLAIMS	(15,064)	21,840	4,897,274	4,919,114
FUND YEAR 2018				
Paid Claims	45,216	522,467	3,122,177	3,644,644
Case Reserves	(98,972)	72,000	1,372,039	1,444,039
IBNR	(47,612)	(741,271)	1,136,396	395,125
Recoveries	-	(23,389)	(23,787)	(47,176)
TOTAL FY 2018 CLAIMS	(101,368)	(170,193)	5,606,825	5,436,632
FUND YEAR 2019				
Paid Claims	101,432	696,470	3,302,023	3,998,492
Case Reserves	204,963	(137,897)	2,436,327	2,298,430
IBNR	81,032	(435,910)	1,841,517	1,405,607
Recoveries	(570.00)	(17,195)	(59,992)	(77,186)
TOTAL FY 2019 CLAIMS	386,858	105,468	7,519,875	7,625,343
FUND YEAR 2020				
Paid Claims	55,430	1,428,573	1,482,656	2,911,229
Case Reserves	4,910	(519,939)	2,249,020	1,729,081
IBNR	(339,682)	(975,944)	3,200,984	2,225,040
Recoveries	(30,916)	40,023	(436,208)	(396,185)
TOTAL FY 2020 CLAIMS	(310,258)	(27,287)	6,496,453	6,469,166
FUND YEAR 2021				
Paid Claims	187,468	774,124		774,124
Case Reserves	(245,696)	923,376		923,376
IBNR	729,877	2,900,035		2,900,035
Recoveries	(15,009)	(58,009)		(58,009)
TOTAL FY 2021 CLAIMS	656,639	4,539,526		4,539,526
COMBINED TOTAL CLAIMS	616,808	4,469,354	124,565,716	129,035,070

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 \$476,988 and \$292,956 respectively for COVID 19 Workers Compensation claims.

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **October 31, 2021**

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	58	MONTH	57	MONTH	46	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-21		30-Sep-21		31-Oct-20	
PROPERTY	566,229	427,203	75.45%	100.00%	75.45%	100.00%	75.80%	100.00%
GEN LIABILITY	1,464,528	923,033	63.03%	97.02%	64.55%	96.96%	52.01%	95.07%
AUTO LIABILITY	324,847	855,968	263.50%	95.69%	261.50%	95.43%	192.14%	91.84%
WORKER'S COMP	3,837,435	2,511,754	65.45%	99.83%	66.60%	99.80%	65.32%	99.28%
TOTAL ALL LINES	6,193,040	4,717,957	76.18%	98.96%	77.15%	98.92%	69.78%	97.96%
NET PAYOUT %	\$3,936,342		63.56%					

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	46	MONTH	45	MONTH	34	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-21		30-Sep-21		31-Oct-20	
PROPERTY	600,000	350,779	58.46%	100.00%	58.46%	100.00%	61.26%	100.00%
GEN LIABILITY	1,506,000	1,093,957	72.64%	95.07%	72.59%	94.71%	33.30%	88.77%
AUTO LIABILITY	334,000	252,392	75.57%	91.84%	75.37%	91.45%	42.94%	85.94%
WORKER'S COMP	3,840,000	3,362,200	87.56%	99.28%	87.12%	99.20%	89.00%	97.68%
TOTAL ALL LINES	6,280,000	5,059,327	80.56%	97.94%	80.27%	97.78%	70.55%	95.14%
NET PAYOUT %	\$3,647,531		58.08%					

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	34	MONTH	33	MONTH	22	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-21		30-Sep-21		31-Oct-20	
PROPERTY	722,242	1,241,457	171.89%	100.00%	171.89%	100.00%	177.34%	98.69%
GEN LIABILITY	1,674,299	1,477,633	88.25%	88.77%	76.42%	88.03%	23.23%	76.91%
AUTO LIABILITY	387,682	103,225	26.63%	85.94%	26.52%	85.26%	29.46%	73.57%
WORKER'S COMP	3,672,619	3,525,339	95.99%	97.68%	97.83%	97.46%	101.38%	91.80%
TOTAL ALL LINES	6,456,842	6,347,654	98.31%	94.93%	96.28%	94.56%	85.29%	87.61%
NET PAYOUT %	\$3,963,826		61.39%					

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	22	MONTH	21	MONTH	10	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-21		30-Sep-21		31-Oct-20	
PROPERTY	710,000	819,449	115.42%	98.69%	115.45%	98.04%	70.81%	76.00%
GEN LIABILITY	1,692,081	417,161	24.65%	76.91%	25.09%	75.57%	6.94%	42.00%
AUTO LIABILITY	397,295	537,526	135.30%	73.57%	135.75%	71.98%	90.58%	40.00%
WORKER'S COMP	3,527,720	2,466,451	69.92%	91.80%	69.72%	90.74%	52.32%	42.00%
TOTAL ALL LINES	6,327,096	4,240,588	67.02%	87.45%	67.06%	86.33%	44.66%	45.69%
NET PAYOUT %	\$2,564,602		40.53%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	10	MONTH	9	MONTH	-2	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-21		30-Sep-21		31-Oct-20	
PROPERTY	717,100	545,011	76.00%	76.00%	65.40%	68.00%	N/A	N/A
GEN LIABILITY	1,681,349	83,851	4.99%	42.00%	4.36%	36.00%	N/A	N/A
AUTO LIABILITY	446,457	54,881	12.29%	40.00%	9.58%	35.00%	N/A	N/A
WORKER'S COMP	3,528,173	1,304,717	36.98%	42.00%	30.53%	33.00%	N/A	N/A
TOTAL ALL LINES	6,373,079	1,988,459	31.20%	45.69%	26.08%	37.87%	N/A	N/A

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

			October 31, 2021	
	2021	2020	2019	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2021 - 2019
Monmouth County	0.85	0.88	1.28	1.01
Burlington County Municipal	0.90	1.19	1.25	1.13
Camden County	0.95	1.26	1.42	1.23
Professional Municipal Man	1.11	1.25	2.40	1.61
Morris County	1.12	1.28	1.57	1.34
Bergen County	1.17	1.25	1.52	1.32
Suburban Municipal	1.21	1.58	1.81	1.55
Central New Jersey	1.29	1.50	1.52	1.44
NJ Public Housing Authority	1.33	1.59	1.80	1.59
Ocean County	1.37	1.51	1.88	1.60
Suburban Metro	1.41	1.73	1.83	1.70
Gloucester, Salem, Cumbe	1.43	1.56	1.80	1.61
NJ Utility Authorities	1.52	2.29	2.57	2.16
Atlantic County Municipal J	1.67	1.84	2.65	2.07
South Bergen County	1.96	1.81	1.69	1.81
AVERAGE	1.29	1.50	1.80	1.54
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Camden County JOINT INSURANCE FUND									
2021 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF October 31, 2021									
MEMBER_ID	MEMBER	**	# CLAIMS FOR 10/31/2021	Y.T.D. LOST TIME ACCIDENTS	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2021 - 2019
1	88 Audubon Park		0	0	0.00	0.00	0.00	1 Audubon Park	0.00
2	92 Berlin Township		0	0	0.00	1.22	4.82	2 Berlin Township	2.18
3	93 Brooklawn		0	0	0.00	2.02	0.00	3 Brooklawn	0.70
4	94 Chesilhurst		0	0	0.00	0.00	3.28	4 Chesilhurst	1.23
5	95 Clementon		0	0	0.00	0.00	1.77	5 Clementon	0.59
6	97 Gibbsboro		0	0	0.00	2.78	2.63	6 Gibbsboro	1.97
7	98 Gloucester City		0	0	0.00	0.00	1.26	7 Gloucester City	0.48
8	99 Haddon		0	0	0.00	0.71	2.06	8 Haddon	1.00
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	1.44
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	0.87
13	105 Lindenwold		0	0	0.00	0.91	0.94	13 Lindenwold	0.65
14	106 Magnolia		0	0	0.00	1.64	0.85	14 Magnolia	0.88
15	109 Mount Ephraim		0	0	0.00	1.74	0.00	15 Mount Ephraim	0.60
16	110 Oaklyn		0	0	0.00	0.00	0.00	16 Oaklyn	0.00
17	112 Runnemede		0	0	0.00	1.03	0.97	17 Runnemede	0.71
18	113 Somerdale		0	0	0.00	1.27	2.60	18 Somerdale	1.30
19	116 Winslow Township Fire Distri		0	0	0.00	0.00	0.00	19 Winslow Township Fire	0.00
20	117 Woodlynnne		0	0	0.00	5.13	0.00	20 Woodlynnne	1.93
21	451 Tavistock		0	0	0.00	0.00	0.00	21 Tavistock	0.00
22	457 Pine Valley		0	0	0.00	0.00	0.00	22 Pine Valley	0.00
23	564 Cherry Hill		-1	1	0.25	0.62	1.23	23 Cherry Hill	0.76
24	96 Collingswood		0	1	0.60	0.00	0.51	24 Collingswood	0.36
25	90 Bellmawr		0	1	0.74	2.25	2.73	25 Bellmawr	2.02
26	91 Berlin Borough		0	1	1.18	0.93	0.00	26 Berlin Borough	0.69
27	115 Winslow		0	3	1.57	2.76	2.84	27 Winslow	2.42
28	108 Merchantville		0	1	1.71	0.00	0.00	28 Merchantville	0.47
29	104 Lawnside		0	1	1.76	1.49	0.00	29 Lawnside	1.10
30	111 Pine Hill		0	1	2.09	3.54	1.77	30 Pine Hill	2.49
31	107 Medford Lakes		1	1	2.11	1.65	0.00	31 Medford Lakes	1.19
32	114 Voorhees		1	5	2.70	3.15	1.87	32 Voorhees	2.57
33	87 Audubon		0	2	2.87	1.20	1.20	33 Audubon	1.69
34	89 Barrington		1	3	3.12	0.93	1.79	34 Barrington	1.90
35	584 Cherry Hill Fire District		0	5	3.60	0.57	1.65	35 Cherry Hill Fire District	1.81
36	565 Camden Parking Authority		0	1	3.69	2.63	2.60	36 Camden Parking Autho	2.90
37	632 Gloucester Township	**	0	0				37 Gloucester Township	
38	635 Camden City	**	0	0				38 Camden City	
Totals:			2	27	0.95	1.26	1.42		1.23
Frequency = (Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2020 Loss Time Accident Frequency as of October 31, 2020 1.24									

Members With 2022 EPL Checklist Submitted				
MEL ID	JIF	Name	Checklist Received	Date Received
87	CAM	Audubon	Y	11/5/2021
88	CAM	Audubon Park	Y	11/1/2021
89	CAM	Barrington		
90	CAM	Bellmawr		
91	CAM	Berlin Borough		
92	CAM	Berlin Township	Y	10/27/2021
93	CAM	Brooklawn	Y	10/28/2021
695	CAM	Camden City		
565	CAM	Camden Parking Authority		
564	CAM	Cherry Hill	Y	9/24/2021
584	CAM	Cherry Hill Fire District	Y	11/2/2021
94	CAM	Chesilhurst	Y	11/1/2021
95	CAM	Clementon		
96	CAM	Collingswood		
97	CAM	Gibbsboro		
98	CAM	Gloucester City	Y	10/26/2021
692	CAM	Gloucester Township		
99	CAM	Haddon	Y	11/1/2021
100	CAM	Haddon Heights Borough	Y	10/25/2021
101	CAM	Haddonfield	Y	11/2/2021
102	CAM	Hi-Nella		
103	CAM	Laurel Springs	Y	10/28/2021
104	CAM	Lawnside		
105	CAM	Lindenwold	Y	11/5/2021
106	CAM	Magnolia	Y	11/8/2021
107	CAM	Medford Lakes		
108	CAM	Merchantville	Y	6/9/2021
109	CAM	Mount Ephraim	Y	11/1/2021
110	CAM	Oaklyn	Y	08/06/2021
111	CAM	Pine Hill	Y	10/27/2021
457	CAM	Pine Valley	Y	11/8/2021
112	CAM	Runnemede	Y	11/8/2021
113	CAM	Somerdale		
451	CAM	Tavistock	Y	11/8/2021
114	CAM	Voorhees		
115	CAM	Winslow	Y	10/13/2021
116	CAM	Winslow Township Fire District #1 Fire District	Y	11/5/2021
117	CAM	Woodlynne		

**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 City 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 November 1, 2021

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed
<input type="checkbox"/> Assessments	Filed
<input type="checkbox"/> Actuarial Certification	Filed
<input type="checkbox"/> Reinsurance Policies	UW Manager Filing
<input type="checkbox"/> Fund Commissioners	Filed
<input type="checkbox"/> Fund Officers	Filed
<input type="checkbox"/> Renewal Resolutions	Filed
<input type="checkbox"/> New Members	Haddon Heights
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2021 Risk Management Plan	Filed
<input type="checkbox"/> 2021 Cash Management Plan	Filed
<input type="checkbox"/> 2021 Risk Manager Contracts	In process of collecting
<input type="checkbox"/> 2021 Certification of Professional Contracts	Filed
<input type="checkbox"/> Unaudited Financials	Filed
<input type="checkbox"/> Annual Audit	Filed
<input type="checkbox"/> State Comptroller Audit Filing	Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2021 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF 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. 21-29

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – NOVEMBER 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 CLOSED</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002670			
002670	PINE VALLEY BOROUGH	2021 DIVIDEND	1,203.00
			1,203.00
		Total Payments FY CLOSED	1,203.00
<u>FUND YEAR 2021</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002671			
002671	COMPSERVICES, INC.	GLOUCESTER TWP SERVICES 11/21	1,291.67
002671	COMPSERVICES, INC.	CLAIMS ADMIN FEE 11/21	37,273.67
002671	COMPSERVICES, INC.	CHERRY HILL SERVICES 11/21	2,458.33
			41,023.67
002672			
002672	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 10/21	3,290.00
			3,290.00
002673			
002673	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 11/21	15,676.42
			15,676.42
002674			
002674	PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/21	24.83
002674	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 11/21	39,363.08
			39,387.91
002675			
002675	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 11/21	4,579.92
			4,579.92
002676			
002676	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 10/21	2,641.00
002676	BROWN & CONNERY, LLP	ATTORNEY FEES 10/21	2,074.00
002676	BROWN & CONNERY, LLP	ATTORNEY EXPENSES 10/21	222.17
			4,937.17
002677			
002677	ELIZABETH PIGLIACELLI	TREASURER FEE 11/21	2,030.17
			2,030.17
002678			
002678	BOROUGH OF COLLINGSWOOD	2021 OPTIONAL SAFETY AWARD	1,000.00
			1,000.00
002679			
002679	DAVID TARASCHI	MTG ATTENDANCE 4TH QTR 2021	450.00
			450.00
002680			
002680	M. JAMES MALEY	MTG ATTENDANCE 4TH QTR 2021	450.00
			450.00

002681				
002681	JOSEPH WOLK	MTG ATTENDANCE 4TH QTR 2021	450.00	
			450.00	
002682				
002682	MICHAEL MEVOLI	MTG ATTENDANCE 4TH QTR 2021	450.00	
			450.00	
002683				
002683	TERRY SHANNON	MTG ATTENDANCE 4TH QTR 2021	450.00	
			450.00	
002684				
002684	JOSEPH GALLAGHER	MTG ATTENDANCE 4TH QTR 2021	450.00	
			450.00	
002685				
002685	SHARON EGGLESTON	MTG ATTENDANCE 4TH QTR 2021	450.00	
			450.00	
002686				
002686	GARY PASSANANTE	MTG ATTENDANCE 4TH QTR 2021	300.00	
			300.00	
002687				
002687	COURIER POST	ACCT #CHL-083028 - NOTICE - 11.3.21	55.52	
002687	COURIER POST	ACCT #CHL-083028 - NOTICE - 10.15.21	64.20	
			119.72	
002688				
002688	CITY OF GLOUCESTER	2021 OPTIONAL SAFETY AWARD	1,000.00	
			1,000.00	
002689				
002689	MEDLOGIX LLC	WC MANAGED CARE SERVICES - CH HILL 11/21	1,083.00	
002689	MEDLOGIX LLC	WC MANAGED CARE SERVICES 11/21	10,360.50	
			11,443.50	
002690				
002690	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 11/21	1,148.83	
			1,148.83	
002691				
002691	ACCESS	ACCT #409 - ARC. AND STOR. - 10.31.21	191.91	
			191.91	
002692				
002692	M & C INSURANCE AGENCY, INC.	BOROUGH OF LAWNESIDE - 2ND RMC FEE 2021	5,806.00	
002692	M & C INSURANCE AGENCY, INC.	CAM. CITY PARK AUTH. - 2ND RMC FEE 2021	8,105.00	
			13,911.00	
002693				
002693	LOUIS DiANGELO	MTG ATTENDANCE 4TH QTR 2021	450.00	
			450.00	
002694				
002694	BOROUGH OF WOODLYNNE	2021 OPTIONAL SAFETY AWARD	1,000.00	
			1,000.00	
		Total Payments FY 2021	144,640.22	
		TOTAL PAYMENTS ALL FUND YEARS	145,843.22	

Chairperson

Attest:

Dated: _____

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

Treasurer

November 22, 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 October 31, 2021 for Fund Years 2017, 2018, 2019 and 2020. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for October totaled \$20,171.00.

- **RECEIPT ACTIVITY FOR October:**

Cherry Hill Deductible	\$23,867.77
Recovery/Restitution	1,950.00
Total Receipts	<u>\$25,817.77</u>

- **CLAIM ACTIVITY FOR October:**

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

Property Liability Claims	\$ 94,021.61
Workers Compensation Claims	314,708.92
Administration Expense	<u>127,055.94</u>
Total Claims/Expenses	<u>\$535,786.47</u>

- **CASH ACTIVITY FOR October:**

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$25,454,684.72 to a closing balance of \$24,850,487.45 showing a decrease of \$604,197.27.

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: October		Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE		294,596.12	5,986,488.73	725,602.13	9,688,276.24	1,608,283.05	(716.78)	399,539.26	6,772,582.83	(19,966.90)	25,454,684.69
RECEIPTS											
Assessments		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds		1,950.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23,867.77	25,817.77
Invest Pymnts		(2,624.01)	(18,991.80)	(3,570.64)	(30,735.52)	(5,278.58)	(2,692.77)	(1,302.91)	(26,471.60)	(11.61)	(91,679.44)
Invest Adj		(10.69)	(77.37)	(14.56)	(125.21)	(21.50)	(10.97)	(5.31)	(107.83)	(0.04)	(373.48)
Subtotal Invest		(2,634.70)	(19,069.17)	(3,585.20)	(30,860.73)	(5,300.08)	(2,703.74)	(1,308.22)	(26,579.43)	(11.65)	(92,052.92)
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		(684.70)	(19,069.17)	(3,585.20)	(30,860.73)	(5,300.08)	(2,703.74)	(1,308.22)	(26,579.43)	23,856.12	(66,235.15)
EXPENSES											
Claims Transfers		31,841.56	46,278.92	15,901.13	289,453.94	0.00	0.00	0.00	0.00	25,254.98	408,730.53
Expenses		0.00	0.00	0.00	0.00	0.00	0.00	0.00	127,055.94	0.00	127,055.94
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,175.68	0.00	2,175.68
TOTAL		31,841.56	46,278.92	15,901.13	289,453.94	0.00	0.00	0.00	129,231.62	25,254.98	537,962.15
END BALANCE		262,069.86	5,921,140.64	706,115.80	9,367,961.57	1,602,982.97	(3,420.52)	398,231.04	6,616,771.78	(21,365.76)	24,850,487.39
REPORT STATUS SECTION											
Report Month: October											
Balance Differences											
Opening Balances:		Opening Balances are equal									\$0.00
Imprest Transfers:		Imprest Totals are equal									\$0.00
Investment Balances:		Investment Payment Balances are equal									\$0.00
		Investment Adjustment Balances are equal									\$0.00
Ending Balances:		Ending Balances are equal									\$0.00
Accrual Balances:		Accrual Balances are equal									\$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	October						
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	\$25,454,684.72	5,268,855.21	- 37,530.10	44,335.51	-	20,179,024.10	
Opening Interest Accrua	\$0.00	-	-	-	-	-	
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discou	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$373.48	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$373.48
5 Interest Paid - Cash Inst	\$20,171.00	\$1,736.96	\$50.77	\$23.22	\$0.00	\$18,360.05	
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$111,850.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$111,850.41
8 Net Investment Income	-\$92,052.89	\$1,736.96	\$50.77	\$23.22	\$0.00	-\$93,863.84	
9 Deposits - Purchases	\$434,548.30	\$25,817.77	\$94,021.61	\$314,708.92	\$0.00	\$0.00	
10 (Withdrawals - Sales)	-\$946,692.68	-\$535,786.47	-\$94,021.61	-\$314,708.92	\$0.00	-\$2,175.68	
Ending Cash & Investment	\$24,850,487.45	\$4,760,623.47	-\$37,479.33	\$44,358.73	\$0.00	\$20,082,984.58	
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$406,112.58	\$192,625.81	\$98,239.69	\$115,247.08	\$0.00	\$0.00	
(Less Deposits in Transit)	-\$40,012.95	-\$8,557.15	\$95,090.44	-\$126,546.24	\$0.00	\$0.00	
Balance per Bank	\$25,216,587.08	\$4,944,692.13	\$155,850.80	\$33,059.57	\$0.00	\$20,082,984.58	

OCTOBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	10/06/2021	9,127.27				9,127.27	
2	10/06/2021	115,655.15				115,655.15	
3	10/13/2021	81,437.82				81,437.82	
4	10/13/2021	22,991.48				22,991.48	
5	10/14/2021	2,567.91				2,567.91	
6	10/20/2021	52,258.86				52,258.86	
7	10/20/2021	4,605.21				4,605.21	
8	10/27/2021	37,733.91				37,733.91	
9	10/27/2021	42,098.49				42,098.49	
10	10/31/2021	25,055.27				25,055.27	
11	10/31/2021	15,199.16				15,199.16	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	408,730.53	-	-	-	408,730.53	
	Monthly Rpt	408,730.53				408,730.53	
	Variance	- 0.00	-	-	-	- 0.00	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES										
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND										
Month		October								
Current Fund Year		2021								
		1.	2.	3.	4.	5.	6.	7.	8.	
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid October	Monthly Recoveries October	Calc. Net Paid Thru October	TPA Net Paid Thru October	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month	
2021	Property	262,211.93	31,709.05	1,600.00	292,320.98	292,320.78	0.20	0.20	(0.00)	
	Liability	14,478.03	14,794.97	0.00	29,273.00	29,273.00	0.00	(0.00)	0.00	
	Auto	20,115.74	6,075.41	0.00	26,191.15	26,191.15	0.00	0.00	0.00	
	Workers Comp	477,317.92	149,184.44	0.00	626,502.36	626,502.36	0.00	0.00	(0.00)	
	Cherry Hill	22,598.21	24,461.88	22,598.26	24,461.83	24,461.83	(0.00)	(0.00)	0.00	
	Total	796,721.83	226,225.75	24,198.26	998,749.32	998,749.12	0.20	0.20	(0.00)	
2020	Property	706,194.83	132.51	350.00	705,977.34	705,977.34	0.00	0.00	0.00	
	Liability	262,465.55	7,887.94	0.00	270,353.49	270,353.49	0.00	0.00	0.00	
	Auto	85,691.17	1,220.00	0.00	86,911.17	86,911.17	0.00	0.00	0.00	
	Workers Comp	1,788,378.20	61,423.28	0.00	1,849,801.48	1,849,801.48	0.00	0.00	0.00	
	Cherry Hill	452.01	793.10	452.01	793.10	793.10	0.00	0.00	0.00	
	Total	2,843,181.76	71,456.83	802.01	2,913,836.58	2,913,836.58	0.00	0.00	0.00	
2019	Property	1,233,955.13	0.00	0.00	1,233,955.13	1,233,955.13	0.00	0.00	0.00	
	Liability	494,959.20	7,969.67	0.00	502,928.87	502,928.87	(0.00)	(570.00)	570.00	
	Auto	76,096.74	741.00	0.00	76,837.74	76,837.74	(0.00)	(0.00)	0.00	
	Workers Comp	2,116,294.81	38,207.14	0.00	2,154,501.95	2,154,738.45	(236.50)	(236.50)	0.00	
	Cherry Hill	(2,366.50)	0.00	633.50	(3,000.00)	(3,000.00)	0.00	0.00	0.00	
	Total	3,918,939.38	46,917.81	633.50	3,965,223.69	3,965,460.19	(236.50)	(806.50)	570.00	
2018	Property	350,778.55	0.00	0.00	350,778.55	350,778.55	(0.00)	(0.00)	0.00	
	Liability	514,040.57	13,392.34	0.00	527,432.91	527,432.91	(0.00)	(0.00)	(0.00)	
	Auto	251,741.86	650.00	0.00	252,391.86	252,391.86	0.00	0.00	0.00	
	Workers Comp	2,481,113.38	36,521.94	0.00	2,517,635.32	2,517,134.31	501.01	501.01	0.00	
	Cherry Hill	(206.50)	0.00	0.00	(206.50)	(206.50)	0.00	0.00	0.00	
	Total	3,597,467.86	50,564.28	0.00	3,648,032.14	3,647,531.13	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	818,646.39	2,234.00	0.00	820,880.39	820,880.39	0.00	0.00	0.00	
	Auto	733,058.53	7,214.72	0.00	740,273.25	740,273.25	(0.00)	(0.00)	0.00	
	Workers Comp	1,961,271.88	4,117.14	0.00	1,965,389.02	1,964,409.82	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	3,940,753.97	13,565.86	0.00	3,954,319.83	3,953,340.63	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	0.00	0.00	
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Cherry Hill	(1,088.35)	0.00	184.00	(1,272.35)	0.00	(1,272.35)	(1,088.35)	(184.00)	
	Total	(1,088.35)	0.00	184.00	(1,272.35)	0.00	(1,272.35)	(1,088.35)	(184.00)	
TOTAL		15,095,976.45	408,730.53	25,817.77	15,478,889.21	15,478,917.65	(28.44)	(414.44)	386.00	



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD

MX6F92185102 - CAMDEN CO JIF

10/31/2021

Status: FINAL

Shares/Par Security ID	Description Link Ref	Price Local/Base	Cost Local/Base	Net Income Receivable Local/Base	Market Value Local/Base	Percent Of Total	Net Unrealized Gain/Loss Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCM ACCOUNT	10.0014	20,082,984.58	0.00	20,082,984.58		0.00
99VV/B5Y75		10.0014	20,082,984.58	0.00	20,082,984.58	100.00	0.00

Statement of Change in Net Assets
Market Value
 10/31/2021

Report ID: IGLS0002
 Base Currency: USD
 Status: FINAL

	Current Period		Fiscal Year To Date	
	10/01/2021	10/31/2021	01/01/2021	10/31/2021
NET ASSETS - BEGINNING OF PERIOD		20,179,024.10		20,193,931.63
		<u>20,179,024.10</u>		<u>20,193,931.63</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	18,360.05		195,643.39	
REALIZED GAIN/LOSS	0.00		10.08	
UNREALIZED GAIN/LOSS-INVESTMENT	-111,850.41		-290,301.11	
ACCRETION/AMORTIZATION	-373.48		5,600.12	
TOTAL INVESTMENT INCOME		<u>-93,863.84</u>		<u>-89,047.52</u>
TOTAL RECEIPTS		<u>-93,863.84</u>		<u>-89,047.52</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	502.08		5,075.10	
INVESTMENT ADVISORY FEES	1,171.52		11,777.06	
CONSULTING	502.08		5,047.37	
TOTAL ADMINISTRATIVE EXPENSES		<u>2,175.68</u>		<u>21,899.53</u>
TOTAL DISBURSEMENTS		<u>2,175.68</u>		<u>21,899.53</u>
NET ASSETS - END OF PERIOD		<u><u>20,082,984.58</u></u>		<u><u>20,082,984.58</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: November 2, 2021

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

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

LOSS CONTROL SURVEYS

- Borough of Lindenwold on October 6, 2021
- City of Camden on October 28, 2021

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Township of Haddon Heights on October 27, 2021
- Township of Winslow on October 28, 2021

MEETINGS ATTENDED

- Claims Committee Meeting on October 22, 2021
- Executive Committee Meeting on October 25, 2021

MEL SAFETY INSTITUTE (MSI)

All MSI communications will be distributed exclusively through the NJ MEL app, and an MSI Newsletter will be emailed to summarize the communications sent through the app.

If you wish to continue to receive communications as soon as they are released, please be sure to download the [NJ MEL App](#) and select "Role Content" to receive communications related only to your operations and responsibilities.

MSI SAFETY DIRECTOR

- MSI Special Announcement
- Cathy's Law – Guidance and Best Practices
- Lightning Detection
- Leaf Collection Best Practices

MSI LAW ENFORCEMENT

- Domestic Violence Involving Police Officers

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
Bellmawr	6
Berlin Township	31
Camden City	10
Cherry Hill	6
Collingswood	2
Gloucester City	1
Haddonfield	3
Medford Lakes	7

[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 you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD.

MSI DVD	
Municipality	Number of Videos
Haddon Township	2

MSI LIVE

[MSI LIVE](#) features real-time, instructor-led in-person, 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. Please register early, under-attended classes will be canceled.

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

For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency the student also participated in polls, quizzes, and question & answer activities during the class. 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 Helpdesk at 866-661-5120.

NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions, or you need to appoint a new Training Administrator, please advise Andrea Felip at afelip@iamontgomery.com.

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 9/22/2021 To 10/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Borough of Mt. Ephraim I - Borough of Mt. Ephraim	121 S. Black Horse Pike Mt. Ephraim, NJ 08059	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 with respects to Statutory Bond Coverage for Kimberly Beebe - Tax Collector, Eff: 7/1/2021	9/22/2021 #3040808	OTH
H - Mount Ephraim Public Schools I - Borough of Mt. Ephraim	125 S. Black Horse Pike Mount Ephraim, NJ 08059	RE: Boroughs Boos and Brews event Evidence of insurance with respects to the use of school property for the Boroughs Boos and Brews event.	10/8/2021 #3069272	GL AU EX WC
H - Camden County Regional Emergency I - Borough of Laurel Springs	Training Center 420 Woodbury-Turnersville Rd. Blackwood, NJ 08012	RE: emergency response training Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to use of premises for emergency response training. Training dates are 10/12 and 10/19	10/8/2021 #3069280	GL AU EX WC
H - Cherry Hill Public Schools I - Township of Cherry Hill	500 Kresson Road 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: Townships Harvest Festival The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of parking lot at Johnson School for the Townships Harvest Festival	10/12/2021 #3070030	GL AU EX WC OTH
H - Bancroft I - Township of Cherry Hill	1255 Caldwell Road 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: Townships Harvest Festival The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of parking lot for the Townships Harvest Festival	10/12/2021 #3070031	GL AU EX WC OTH
H - Masso's Event Rentals I - Township of Cherry Hill	210 South Delsea Drive Glassboro, NJ 08028	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: Townships Harvest Festival 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 rental of tables and chairs	10/12/2021 #3070032	GL AU EX WC OTH

10/26/2021

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 9/22/2021 To 10/22/2021

		for the Townships Harvest Festival.		
H - CTOS Rentals, LLC and its I - Borough of Runnemede	subsidiaries and affiliates 7701 Independence Ave Kansas City, MO 64125	RE: rental of a 40 bucket truck Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of a 40 bucket truck	10/18/2021 #3076445	GL AU EX WC OTH
H - CTOS Rentals, LLC and its I - Borough of Runnemede	subsidiaries and affiliates 7701 Independence Ave Kansas City, MO 64125	RE: rental of a 40 bucket truck CTOS Rentals, LLC and its subsidiaries and affiliates are an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy as respects to the rental of a 40 bucket truck. Leased and rented equipment is included under the Property Policy.	10/19/2021 #3078780	GL AU EX WC OTH
H - Clementon Park Holdings, LLC. I - Borough of Clementon	144 Berlin Road Clementon, NJ 08021	RE: Trunk or Treat 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 for Trunk or Treat event taking place during the current policy period.	10/19/2021 #3081857	GL AU EX WC
H - Haddonfield Board of Education I - Borough of Haddonfield	1 Lincoln Ave Haddonfield, NJ 08033	RE: Movie Night The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of Scout Field for outdoor movie night taking place during the current calendar year.	10/20/2021 #3082071	GL AU EX WC
Total # of Holders: 10				

10/26/2021

1 of 1

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 as of October 28, 2021

JIF	Tier 1			Tier 2			Tier 3		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Camden County	9	9	20	6	12	20	3	15	20

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	Incomplete	Incomplete	Incomplete
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	Approved	Incomplete	Incomplete
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	Woodlynne			

APPENDIX I – MINUTES

October 25, 2021 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – OCTOBER 25, 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
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
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew Jonathan Tavares

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Kevin Roche, Haddonfield
Lawrence Spellman, Voorhees
Lorraine Azzarano, Winslow Twp Fire Dist.
John Foley, Cherry Hill Fire District

FUND PROFESSIONALS RISK MANAGEMENT CONSULTANTS PRESENT:

Katie Walters	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Peter DiGambattista	Associated Insurance Partners
John McCrudden	Hardenbergh Insurance
Duane Myers	M&C Insurance
Mark von der Tann	Insurance Agencies Inc.
Robyn Walcoff	PERMA

APPROVAL OF MINUTES: OPEN SESSION OF SEPTEMBER 27, 2021

MOTION TO APPROVE THE OPEN MINUTES OF SEPTEMBER 27, 2021

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

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. Executive Director Stokes reviewed the budget briefly and said on the auto loss funds were up over 15% which had to do with bad claims the JIF had affecting those loss funds. There is a new workers comp pension contingency fund that has been added due to the recent Department of Labor decision that will increase workers comp payments on many accidental disability claims which used to be paid by the pension plan before the change. The actuary provided the number \$343,000 in the event these claims start to materialize. On line 6 the funding for legislative loss fund contingency has been cut which was the funding for the sexual molestation and firefighter presumption claims that have not materialized so the MEL felt confident to cut that funding to offset the workers comp pension contingency. Overall loss funds are up 4.09%. On the premium side the Environmental JIF only had a 0.98% increase which is very helpful. On the expense side there is a 2% increase for professional contract and on line 39 there is the Cyber Security training in the amount of \$50,000. Moving down to the POL EPL premium there is 0.31% increase, which continues to do well. The JIF wide average is 3% so we are doing very good on that coverage and that is a compliment to Mr. Nardi and the attorneys that works on that line. Overall the JIF is at 3.69% increase which is obviously a little bit more than we usually

like but we were really hit hard from the MEL this time due to the big increase on the MEL side for a total budget on \$15,614,243.

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:	Commissioner Shannon
Second:	Commissioner Gallagher
Roll Call Vote:	9 Ayes, 0 Nays

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.

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Roll Call Vote:	9 Ayes, 0 Nays

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. Executive Director said there were over 60 in attendance at the training.

In response to Commissioner Shannon, Executive Director said the EPL checklist is separate from the MEL Cyber Risk Management Program certification that is in three different tiers and part one of that aspect is the training portion that will be taken care of by Camden JIF starting next year.

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

Motion: Commissioner Gallagher
Second: Commissioner Passanante
Vote: Unanimous

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. Executive Director Stokes said the responses came back for Fund Attorney, Auditor, Payroll Auditor, Treasurer and CDL Drug and Alcohol Monitor. All the responses submitted were all incumbents there was no opposition for those positions. Defense Attorney submissions were reviewed by Mr. Nardi and everyone that was on the defense panel submitted this year so everything is in order for defense panel. Executive Director said there is no need for a contracts committee this year.

Membership Renewals: The Camden JIF has seven members scheduled to renew fund membership; renewal documents were sent out last month. Executive Director said the JIF has received renewal documents from Clementon, Hi-Nella, Laurel Springs and Pine Hill and waiting on the other three towns that are in the pipeline. Executive Director said the JIF may also be getting an application from Pennsauken Township to join the JIF. We will keep members posted as the information comes in over the next few weeks.

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.**”

Executive Director reported the Financial Fast Track as August 31, 2021 stands at \$8.8 million, which is a \$63,000 gain over the prior month and a couple of the years are in the negative but that is being offset by some solid years earlier. The Expected Loss Ratio Analysis for August reflects the actuary targeted 37% and the JIF is at 26%, so the Camden JIF is trending good. This time last year we were at 38%. The Lost Time Accident Frequency for September 2021 report shows the Camden JIF in very good shape at 0.97 and we had just two lost time accidents for the month. Executive Director mentioned the compliance checklist will be updated in the next month. 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 21-26 October 2021 Vouchers

TOTAL 2021	\$127,055.94
TOTAL	\$127,055.94

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

Closed	0.00
2017	25,272.38
2018	45,215.68
2019	102,065.90
2020	55,882.38
2021	229,180.78
TOTAL	457,617.12

MOTION TO APPROVE THE OCTOBER 2021 VOUCHERS RESOLUTION 21-26

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

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

Motion: Commissioner Maley
Second: Commissioner Wolk
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said he felt it was important to acknowledge the retirement of Georgeann Jessell who handled claims for the MEL and worked very closely with the third party claims administrators, defense attorneys and our JIF for over the past 23 years. Mr. Nardis said he wanted to acknowledge the success rate of some of our difficult cases were really attributed to the great working relationship that the TPA and defense counsel established with her. Executive Director thanked Attorney Nardi, and said Laura Sable will be taking over Georgeann Jessell's position and is very experienced, so it should be a smooth transition.

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. Safety Director we are getting more and more participation with certain topics that require practical training, they can be arranged through the MEL website. Please contact the Safety Director's office can make arrangements for those classes that require in person training.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: The Certificate Report for the period 08/22/21 to 09/22/21 was included in the agenda showing 22 certificates issued. Underwriting Manager Jonathan Travares said if members are in compliance with version one of the MEL cyber risk management program grandfather status will end January 1, 2022. Please continue your efforts towards getting into compliance with version two and let us know if you have any questions. October is cybersecurity awareness month, so there no better time than now to take a closer look at your processes and controls.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for September 2021 where there was a savings of 50.77% for the month and 46.42% savings year to date. Ms. Goldstein reviewed the Workers Compensation Summary for the 3rd quarter. Ms. Goldstein said as of December 1 they will be moving to a new suite within the same office complex, since everyone is working from home, there is not a need for the office space. that we have to we're actually moving to a new suite so we're moving from Suite 170 to 220. New ID cards will be printed and distributed.

Monthly Activity Report Part of Minutes.

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

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion:	Commissioner Gallagher
Second:	Commissioner 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 November 22nd at 5:15 pm via Zoom and a job well done on the budget this year with all the professionals.

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Passanante
Vote:	Unanimous

MEETING ADJOURNED: 5:44 PM

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

APPENDIX II
RCF, EJIF & MEL BUDGETS



Municipal Excess Liability Residual Claims Fund

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

October 20, 2021

Memo to: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: RCF October Meeting

2022 Budget: A Public Hearing was held and the enclosed 2022 operating budget was reviewed and adopted by the Board of Fund Commissioners.

2017 Claim Transfers: A motion was passed asking all members of the RCF Fund to adopt the attached resolution at their October / November meeting to transfer their 2017 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of December 31, 2021.

Nomination Committee: The recommendations for the 2022 – 2023 RCF Officers for the two-year term are for John Clarke to assume the Chair position and nominate Meghan Champney as Secretary. The slate will be presented for approval at the reorganizational meeting. All other Commissioner appointments will be determined by local Joint Insurance Funds.

Claims Committee: The Claims Review Committee met on September 1st and also the morning of the Oct. 20th Commissioner's meeting; minutes of the September meeting were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is the 2022 Reorganization scheduled for **Thursday January 6, 2022** at 10:30AM. The January meeting is moved to Thursday to accommodate the holidays.

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

RESOLUTION NO. _____
 OF THE
 _____ JOINT INSURANCE FUND
 TO TRANSFER TO
 MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND

WHEREAS, the **Municipal Excess Liability Residual Claims Fund** was organized pursuant to **N.J.S.A. 40A:10-36, et seq.**, to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the **Board of Fund Commissioners of the _____ Joint Insurance Fund** determined that membership in the **Residual Claims Fund** is in the best interest of the member local units and joined the **Residual Claims Fund**.

NOW, THEREFORE, BE IT RESOLVED that the **Board of Fund Commissioners of the _____ Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks.

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>Member Fund S.I.R.</u>
2017	WC/GL/AL & PROPERTY	Varies

BE IT FURTHER RESOLVED that the actual transfer of claim liabilities to the **Municipal Excess Liability Residual Claims Fund** shall be based upon the following formula:

Case Reserves and IBNR as of 12/31/21

_____ JOINT INSURANCE FUND

Chairperson _____
Date

Secretary _____
Date



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: October 20, 2021
TO: Fund Commissioners
Camden County Municipal Joint Insurance Fund
FROM: Commissioner Joseph Wolk
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2022 BUDGET - At the September Executive Committee meeting, the Fund introduced a budget for fund year 2022. In accordance with the regulations, the budget was advertised in the Fund's official newspaper and sent to each member. The Public Hearing for the budget was held at this meeting. For reference, a copy of the budget, as introduced, follows this report.

A motion to adopt a budget for the New Jersey Municipal Environmental Risk Management Fund Joint Insurance Fund as presented for fund year 2022 and to certify annual assessments, based upon the adopted 2022 budget for member Joint Insurance Funds was approved.

EJIF DIVIDEND - The request for approval of the EJIF's \$3,100,000 dividend was filed with the State on October 4, 2021. We await their approval. Once approval is received, checks will be issued.

FUND QPA CONTRACT RENEWAL – The Executive Committee authorized the renewal of The Canning Group's professional services contract, without competitive bidding, to serve as the Fund's Qualified Purchasing Agent in 2022 for a fee not to exceed \$5,000.

NEXT MEETING- The next meeting of the EJIF is scheduled for November 10, 2021 at 9:30am via Zoom.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2022 ADOPTED BUDGET BASED ON 2010 CENSUS					
10/21/2021 10:05					
	2021	2022			
	TOTAL	TOTAL	CHANGE	CHANGE	
I. Claims and Excess Insurance			\$	%	
Claims					
1 Third Party (Non-Site Specific)	418,373	417,023	(1,350)	-0.3%	
2 On Site Cleanup (Site Specific)	236,857	229,926	(6,931)	-2.9%	
3 PO Pollution Liability	159,379	153,284	(6,095)	-3.8%	
4 Tank Systems	214,719	214,146	(573)	-0.3%	
5 DMA Waste Sites (Superfund Buyout)	1,184,281	1,205,116	20,835	1.8%	
6 LFC	29,002	20,739	(8,263)	-28.5%	
7 Total Loss Fund	2,242,611	2,240,234	(2,377)	-0.1%	
8					
9 II. Expenses, Fees & Contingency					
10 Professional Services					
11 Actuary	62,500	62,500	-	0.0%	
12 Attorney	87,974	89,733	1,759	2.0%	
13 Auditor	16,936	17,275	339	2.0%	
14 Executive Director	324,812	331,308	6,496	2.0%	
15 Treasurer	20,887	21,305	418	2.0%	
16 Legislative Agent	45,000	45,000	-	0.0%	
17 Underwriting Managers	257,265	262,410	5,145	2.0%	
18 Environmental Services	460,098	469,300	9,202	2.0%	
19 Claims Administration	30,407	31,015	608	2.0%	
20					
21 Subtotal - Contracted Prof Svcs	1,305,879	1,329,846	23,967	1.8%	
22					
23 Non-Contracted Services					
24 Expenses contingency	27,989	27,989	-	0.0%	
25 Member Testing	8,326	8,326	-	0.0%	
26					
27 Subtotal - Non-contracted svcs	36,315	36,315	-	0.0%	
28					
29 Subtotal-Contracted/Non-contracted s	1,342,194	1,366,161	23,967	1.8%	
30					
31 Excess Aggregate Insurance	508,143	533,550	25,407	5.0%	
32					
33 General Contingency	225,137	225,137	-	0.0%	
34					
35 Total Exp, Fees & Contingency	2,075,474	2,124,848	49,374	2.4%	
36					
37 TOTAL JIF APPROPRIATIONS	4,318,085	4,365,082	46,997	1.1%	



Municipal Excess Liability Joint Insurance Fund

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

Date: October 20, 2021
To: Fund Commissioners
Camden County Municipal Joint Insurance Fund
From: Commissioner Joseph Wolk
Subject: October MEL Report

Board of Fund Commissioners – Morris JIF & Special Commissioner: Commissioner Jon Rheinhardt left Wharton-Morris JIF to pursue a new opportunity. We wish him all best. Executive Director introduced Morris JIF's new alternate Commissioner Adam Brewer. In addition, Executive Director introduced the Special Commissioner, appointed by the Morris JIF, Carolyn Rinaldi. With the addition of Middlesex JIF as the MEL's the 20th member of the MEL, the Bylaws call for the appointment of a Special Commissioners when there is a tie, which is rotated alphabetically. For 2021, that appointment falls to the Morris JIF

Mr. Rheinhardt served as Committee Chair on the MEL Audit & Investment Committees; Chairman Merchel has volunteered to fill the committee vacancies for the remainder of the year.

Management Committee: Committee met on October 7th to discuss the following items and made the noted recommendations.

2022 Rate Table & Budget – Board of Fund Commissioners introduced a 2022 Rate Table and Budget - reflecting an overall increase 9.9% when applying the 2021 exposures and limits against the 2022 rate table to provide a comparison.

Executive Director reviewed the issues driving the increase: the impact of global, national and state disasters such as hurricanes, excess heat, fires and flood. The impact of the erosion of Title 59 in New Jersey's courts and recent amendment in the sexual molestation statute of limitations - which will increase total liability costs by an estimated 6% (although the MEL was able to restructure its program in 2021 by increasing its retention to offset premium increases). The impact of a recent Department of Labor decision that increase workers' compensation by 11% by directing governmental entities to pay workers' compensation on many accidental disability claims that were paid by the pension plans before the change. The significant increase in cyber loss experience, although a smaller percentage of the JIF and

MEL losses, premiums are doubling each year. At the rate of increasing and costly loss experience, Executive Director there may come a time where the MEL may not even be able to purchase this coverage.

Public Hearing scheduled for Wednesday, November 17, 2021 at 12:30 pm in the Steel Pier Room in the Sheraton Hotel, Atlantic City, NJ.

Retrospective Premium: In 2016, the MEL implemented a retrospective premium program where each member's liability and workers' compensation claims fund assessment is discounted, but subject to an additional assessment if a JIF member's claims exceed the amount collected. The problem is that the MEL's claims often take years (or longer) to develop, requiring local JIFs to maintain a substantial contingency. Committee reviewed the matter and recommends the eliminating the program.

2022 Meeting Dates and Times: Board accepted the recommendation of the Management Committee to scheduled three of the MEL meetings on Thursday in order to avoid conflicts with holidays. Below is the proposed schedule for 2022.

Thursday January 6, 2022 - Reorganization

March 25, 2022 – *Meeting & Retreat*

Thursday June 2, 2022 – Year-End Audit

Thursday September 8, 2022

October 19, 2022– *Budget/Rate Table Introduction*

November 16, 2022 – *Budget/Rate Table Adoption*

Co-op Purchasing Group: The Cyber Task Force prepared a Request for Proposal for Cyber Training - they were hoping to release that would follow the process we put in place for Emergency Restoration Vendors – which was to identify companies qualified to perform restoration services for public contracts & to put pricing in place. Members are able to select these vendors and enter into contract during an emergency. The MEL's QPA has indicated that the Cyber Training is not an emergency and members could not select vendors using that process for non-emergencies. The QPA then suggested the MEL consider establishing a Cooperative Purchasing Group. Committee authorized the Fund Office to review next steps with MEL QPA to establish a Cooperative Purchasing Group.

Middlesex JIF: Management Committee recommended the MEL issue a conditional notice of non-renewal should Middlesex JIF fail to meet underwriting conditions by year-end.

Coverage Committee: Committee will be scheduling a meeting in late October or early November.

Marketing Committee: Committee met September 28th. Committee met and reviewed marketing opportunities. Minutes of the meeting distributed for information.

Legislative Committee: Committee met on August 26th; Minutes of the meeting distributed for information.

Safety & Education Committee: Committee met on October 1st; enclosed are the minutes for information. Commissioner Tozzi expressed appreciation for the "Protecting Our Children" instructor led webinar adding that it was informative.

RCF Report: The public hearing on the RCF 2022 budget will be held on October 20, 2021 at 10:30AM in the Forsgate Country Club. A copy of Commissioner Clarke's report on the RCF's September meeting submitted along with the 2022 Proposed Operating Budget. RCF adopted the budget earlier in the day.

RCF Membership Renewal: The Board adopted Resolution 30-21 renewing the Fund's membership in the Residual Claims Fund for the period of January 1, 2022 through December 31, 2024.

Power of Collaboration: Enclosed is the latest in the series of "Power of Collaboration ad that will appear in the League of Municipalities magazine. The ad highlights the MEL's quick transition to online training during the pandemic and the value provided to its members through high quality accessible training. Mr. Botta, Liability Claims Administrator, said the Power of Collaboration is also the sharing of knowledge and resources amongst the various members of defense panels & provided a recent example to the board.

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

Police Chief & Command Staff: A make-up session was held Thursday September 23, 2021 from 8:30 AM - 11:45 AM in Lyndhurst. An additional training has been scheduled for November 1, 2021 at Montville Senior House from 8:30AM – 11:45AM. Enclosed in the agenda is the training flyer.

Cyber Task Force: On March 8th, the MEL Cyber Task Force released the updated MEL Cyber Risk Management Program. Members in compliance with the 1st version will have "grandfathered status" as compliance until January 1, 2022. The updated program can be found on the MEL website: <https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/>

Claims Committee: The Claims Review Committee met on September 1, 2021; minutes of that meeting are sent to the full MEL Board separately from the agenda. The Claims Review Committee is scheduled to meet after this meeting.

Underwriting Manager: Underwriting Manager submitted and reviewed his marketing report and said the property and liability markets are still difficult. The frequency and severity of property losses has significantly increased over the last 40 years and the impact of social inflation has caused liability settlements to increase 3 x over the last seven years.

America Cares Act. Executive Director said the JIFs and the MEL are looking into the possibility of recovering any of the payments made for 2020 covid claims through filings with counties. Board also had a discussion of the factors determining whether employees exposed to or contracting the virus are compensable.



Municipal Excess Liability Joint Insurance Fund

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

To: Board of Fund Commissioners

Date: August 25, 2021

Re: Projected 2022 MEL budget

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

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

¹ Property includes budget lines 5 and 17

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

³ Workers' Compensation includes budget lines 4 and 16

⁴ Cyber includes budget lines 7 and 15

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

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

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

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

⁶ Loss Fund Contingency is budget line 19

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

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

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