

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

APRIL 28, 2014
CHERRY HILL FIRE DISTRICT HEADQUARTERS
1100 MARLKRESS ROAD
CHERRY HILL, N J 08003
5:15 PM
AGENDA AND REPORTS

OPEN PUBLIC MEETINGS ACT - In accordance with the Open Public Meetings Act, notice of this meeting was provided by:

- I.** sending sufficient notice to the Courier Post
- II.** advance written notice of this meeting was filed with the Clerk/Administrator of each member municipalities and,
- III.** posting this notice on the Public Bulletin Board of all member municipalities

Please note: Commissioners are increasingly requesting email copies of agendas, notices, and mailings. If you wish to have such items sent electronically, please notify your account manager, Karen A. Read, by email at kread@permainc.com. Instruct us on whether you want only emails or emails and hardcopies. Thank you.

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: APRIL 28, 2014**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2014 EXECUTIVE COMMITTEE**
- WELCOME: CHERRY HILL FD**
- APPROVAL OF MINUTES:** March 24, 2014 Open Minutes **Appendix II**
March 24, 2014 Closed Minutes **To be distributed**

- CORRESPONDENCE – NONE**

REPORTS

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

- TREASURER - Richard Schwab**
April Vouchers - Resolution No. 14-13 and Monthly Report..... **Page 19**

- ATTORNEY – Joseph Nardi, Esquire**

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

- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
Monthly Certificate Holding Report..... **Page 37**

- MANAGED CARE – Consolidated Services Group**
Monthly Report..... **Page 40**

- CLAIMS SERVICE – Comp Services Inc.**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: Tuesday, May 27, 2014 – Gloucester City Community Center**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 16
Parsippany, NJ 07054

Date: April 28, 2014

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Employment Practices Liability 2014/2015 Program:** There are a number of areas members must address to maintain Program Compliance. Please visit the MEL webpage for complete details – www.njmel.org and work with your municipal attorney to complete the Attorney Certification form by the deadline of May 1, 2014. Several Managers & Supervisors and police sessions have been completed and one more Police Training has been scheduled in Gloucester City. **(Page 14)**

Personnel Manuals - Please visit the MEL webpage – njmel.org – for the updates to personnel policies & procedures manuals.

- ❑ **2013/2014 Public Officials/Elected On-Line Training Seminars:** As a reminder, to supplement live presentations of this year's Elected Officials seminar, the MEL placed an online version on NJMEL.ORG. To date, almost 400 MEL member officials have used this option. The deadline is May 1st. Enclosed are the access instructions for the program. **(Page 16).**
- ❑ **Risk Management Consultant Agreements** - Enclosed is a listing by member town of the risk management consultant agreements received in our office to date. When all agreements have been received, we will prepare a filing with the Departments of Insurance and Community Affairs. **(Page 17)**
- ❑ **Financial Disclosure Form:** The Division of Local Governmental Services has released a statement concerning 2014 Financial Disclosure filings. **(Page 18).** Local government officers are instructed to await further information from their municipal clerks, county clerks, or other agency representative as a new filing system is being developed. The Division has contacted the Fund office asking for the names of the Fund Commissioners for each JIF but we have not heard back yet with instructions for the on line filing.
- ❑ **2014 PRIMA Conference** - The Camden County Municipal JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. PRIMA's 2014 Annual Conference will be held June 8 – 12, 2014, in Long Beach, CA.

☐ **Due Diligence Reports:**

Financial Fast Track – as of 1/31/2014 & 2/28/2014	Page 3 & 4
Income Portfolio – as of 2/28/2014	Page 5
Loss Ratio Analysis – as of 3/31/14	Page 6
Claim Activity Report – as of 3/31/14	Page 7
Loss Time Accident Frequency – as of 3/31/14	Page 8 & 9
POL/EPL Compliance Report	Page 10
Fund Commissioners	Page 11
2014 Fund Year Regulatory Affairs Checklist	Page 12&13

**CAMDEN COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT**

AS OF January 31, 2014

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	991,904	991,904	168,300,790	169,292,694
2. CLAIM EXPENSES				
Paid Claims	435,797	435,797	76,140,425	76,576,223
Case Reserves	773,235	773,235	3,322,310	4,095,545
IBNR	(116,261)	(116,261)	5,464,143	5,347,882
Recoveries	-	-	(473,508)	(473,509)
TOTAL CLAIMS	1,092,771	1,092,771	84,453,370	85,546,141
3. EXPENSES				
Excess Premiums	303,036	303,036	44,128,408	44,431,444
Administrative	137,999	137,999	30,472,251	30,610,250
TOTAL EXPENSES	441,035	441,035	74,600,659	75,041,694
4. UNDERWRITING PROFIT (1-2-3)	(541,902)	(541,902)	9,246,761	8,704,859
5. INVESTMENT INCOME	13,444	13,444	10,015,083	10,028,527
6. DIVIDEND INCOME	0	0	3,172,870	3,172,870
7. STATUTORY PROFIT (4+5+6)	(528,458)	(528,458)	22,434,714	21,906,256
8. DIVIDEND	0	0	17,404,357	17,404,357
9. STATUTORY SURPLUS (7-8)	(528,458)	(528,458)	5,030,357	4,501,899
SURPLUS (DEFICITS) BY FUND YEAR				
Closed	1,580	1,580	1,550,579	1,552,159
2010	(127,770)	(127,770)	229,347	101,577
2011	(142,974)	(142,974)	695,234	552,260
2012	(294,097)	(294,097)	1,278,364	984,267
2013	5,416	5,416	1,276,833	1,282,249
2014	29,388	29,388		29,388
TOTAL SURPLUS (DEFICITS)	(528,458)	(528,458)	5,030,357	4,501,899
CLAIM ANALYSIS BY FUND YEAR				
TOTAL CLOSED YEAR CLAIMS	0	0	64,214,068	64,214,068
FUND YEAR 2010				
Paid Claims	232,980	232,980	4,605,021	4,838,001
Case Reserves	(86,610)	(86,610)	858,062	771,452
IBNR	(17,384)	(17,384)	207,058	189,674
Recoveries	0	0	(317,456)	(317,456)
TOTAL FY 2010 CLAIMS	128,986	128,986	5,352,685	5,481,671
FUND YEAR 2011				
Paid Claims	35,366	35,366	3,876,936	3,912,302
Case Reserves	146,825	146,825	874,781	1,021,606
IBNR	(37,304)	(37,304)	489,224	451,920
Recoveries	0	0	(87,260)	(87,260)
TOTAL FY 2011 CLAIMS	144,887	144,887	5,153,681	5,298,568
FUND YEAR 2012				
Paid Claims	43,937	43,937	2,414,665	2,458,602
Case Reserves	375,225	375,225	803,542	1,178,767
IBNR	(121,747)	(121,747)	1,479,424	1,357,677
Recoveries	0	0	(63,906)	(63,906)
TOTAL FY 2012 CLAIMS	297,416	297,416	4,633,725	4,931,141
FUND YEAR 2013				
Paid Claims	117,220	117,220	1,029,736	1,146,956
Case Reserves	276,964	276,964	785,925	1,062,889
IBNR	(394,184)	(394,184)	3,288,437	2,894,253
Recoveries	0	0	(4,887)	(4,887)
TOTAL FY 2013 CLAIMS	0	0	5,099,211	5,099,211
FUND YEAR 2014				
Paid Claims	6,294	6,294		6,294
Case Reserves	60,830	60,830		60,830
IBNR	454,357	454,357		454,357
Recoveries	0	0		0
TOTAL FY 2014 CLAIMS	521,481	521,481	0	521,481
COMBINED TOTAL CLAIMS	1,092,771	1,092,771	84,453,370	85,546,141

**CAMDEN COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT**

AS OF February 28, 2014

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	991,904	1,983,808	168,300,790	170,284,598
2. CLAIM EXPENSES				
Paid Claims	378,901	814,698	76,140,425	76,955,124
Case Reserves	172,877	946,111	3,322,310	4,268,421
IBNR	(17,806)	(134,067)	5,464,143	5,330,076
Recoveries	(3,392)	(3,392)	(473,508)	(476,901)
TOTAL CLAIMS	530,580	1,623,351	84,453,370	86,076,721
3. EXPENSES				
Excess Premiums	303,036	606,071	44,128,408	44,734,479
Administrative	144,511	282,510	30,472,251	30,754,761
TOTAL EXPENSES	447,546	888,581	74,600,659	75,489,240
4. UNDERWRITING PROFIT (1-2-3)	13,777	(528,124)	9,246,761	8,718,637
5. INVESTMENT INCOME	8,042	21,486	10,015,083	10,036,569
6. DIVIDEND INCOME	0	0	3,172,870	3,172,870
7. STATUTORY PROFIT (4+5+6)	21,819	(506,639)	22,434,714	21,928,075
8. DIVIDEND	0	0	17,404,357	17,404,357
9. STATUTORY SURPLUS (7-8)	21,819	(506,639)	5,030,357	4,523,718
SURPLUS (DEFICITS) BY FUND YEAR				
Closed	777	2,358	1,550,579	1,552,937
2010	(56,005)	(183,775)	229,347	45,572
2011	16,848	(126,126)	695,234	569,108
2012	33,082	(261,016)	1,278,364	1,017,348
2013	2,614	8,030	1,276,833	1,284,863
2014	24,502	53,890		53,890
TOTAL SURPLUS (DEFICITS)	21,819	(506,639)	5,030,357	4,523,718
CLAIM ANALYSIS BY FUND YEAR				
TOTAL CLOSED YEAR CLAIMS	0	0	64,214,068	64,214,068
FUND YEAR 2010				
Paid Claims	38,508	271,488	4,605,021	4,876,509
Case Reserves	34,272	(52,337)	858,062	805,725
IBNR	(16,288)	(33,672)	207,058	173,386
Recoveries	0	0	(317,456)	(317,456)
TOTAL FY 2010 CLAIMS	56,492	185,479	5,352,685	5,538,164
FUND YEAR 2011				
Paid Claims	20,745	56,112	3,876,936	3,933,048
Case Reserves	(1,121)	145,705	874,781	1,020,486
IBNR	(34,453)	(71,758)	489,224	417,466
Recoveries	(1,095)	(1,095)	(87,260)	(88,355)
TOTAL FY 2011 CLAIMS	(15,924)	128,963	5,153,681	5,282,644
FUND YEAR 2012				
Paid Claims	72,670	116,607	2,414,665	2,531,272
Case Reserves	7,441	382,666	803,542	1,186,208
IBNR	(109,285)	(231,031)	1,479,424	1,248,393
Recoveries	(2,297)	(2,297)	(63,906)	(66,203)
TOTAL FY 2012 CLAIMS	(31,470)	265,945	4,633,725	4,899,670
FUND YEAR 2013				
Paid Claims	210,827	328,047	1,029,736	1,357,783
Case Reserves	120,183	397,147	785,925	1,183,072
IBNR	(331,010)	(725,193)	3,288,437	2,563,244
Recoveries	0	0	(4,887)	(4,887)
TOTAL FY 2013 CLAIMS	0	0	5,099,211	5,099,211
FUND YEAR 2014				
Paid Claims	36,151	42,446		42,446
Case Reserves	12,101	72,931		72,931
IBNR	473,230	927,587		927,587
Recoveries	0	0		0
TOTAL FY 2014 CLAIMS	521,482	1,042,964	0	1,042,964
COMBINED TOTAL CLAIMS	530,580	1,623,351	84,453,370	86,076,721

CAMDEN JOINT INSURANCE FUND									
Fixed Income Portfolio Summary and Rate Comparison									
					For Month End	2/28/2014			
					2011	2012	2013	Last Month	This Month
CAMDEN JOINT INSURANCE FUND									
Total Cash Balance (millions)					11.94	12.21	13.39	16.25	16.71
Fixed Income Portfolio TD									
Investments (millions), Book Value					10.49	8.00	4.00	6.00	6.00
Avg maturity (years)					2.80	2.52	2.07	2.44	2.36
Unrealized gain/(loss) (%)					0.98	1.35	1.30	1.03	1.06
Purchase yield (%)					1.30	1.00	1.40	1.20	1.20
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Book Yield					2.28	2.35	2.70	2.23	2.26
M E L PORTFOLIO									
Total Cash Balance (millions)					80.73	73.43	64.22	65.14	63.45
Fixed Income Portfolio Wells Fargo 2013									
Investments (millions), Book Value					70.17	56.97	50.13	46.13	46.65
Avg maturity (years) ***					3.35	2.61	2.04	2.10	2.02
Unrealized gain/(loss) (%)					0.63	0.63	-0.30	-0.05	0.01
Purchase yield (%)					1.30	0.80	0.65	0.66	0.65
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Book Yield					1.93	1.43	0.35	0.61	0.66
COMPARATIVE RATES (%)									
Cash & Cash Equivalents									
NJ Cash Mgmt Fund *					0.11	0.06	0.06	0.06	0.06
TD Money Market					0.03	0.05	0.01	0.01	0.01
TD Bank Deposits					0.23	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Treasury Issues									
1 year bills					0.18	0.17	0.13	0.12	0.12
3 year notes					0.75	0.38	0.54	0.78	0.78
5 year notes					1.52	0.76	1.17	1.65	1.65
Merrill Lynch US Govt 1-3 years ^					1.55	0.51	0.37	1.91	1.91

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

AS OF **March 31, 2014**

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	51	MONTH	50	MONTH	39	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-14		28-Feb-14		30-Mar-13	
PROPERTY	481,537	272,685	56.63%	100.00%	56.63%	100.00%	64.46%	100.00%
GEN LIABILITY	1,255,716	1,676,006	133.47%	96.38%	133.67%	96.23%	109.62%	91.95%
AUTO LIABILITY	410,966	369,036	89.80%	93.62%	89.80%	93.27%	38.67%	88.81%
WORKER'S COMP	3,258,103	3,047,700	93.54%	99.57%	93.41%	99.52%	94.09%	98.57%
TOTAL ALL LINES	5,406,322	5,365,427	99.24%	98.41%	99.21%	98.32%	90.85%	96.42%
NET PAYOUT %	\$4,591,292		84.92%					

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	39	MONTH	38	MONTH	27	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-14		28-Feb-14		30-Mar-13	
PROPERTY	493,199	446,124	90.46%	100.00%	92.00%	100.00%	99.23%	100.00%
GEN LIABILITY	1,300,364	648,842	49.90%	91.95%	48.39%	91.38%	46.06%	82.70%
AUTO LIABILITY	420,271	122,838	29.23%	88.81%	28.04%	88.30%	24.95%	80.03%
WORKER'S COMP	3,404,221	3,387,249	99.50%	98.57%	100.69%	98.43%	101.36%	95.33%
TOTAL ALL LINES	5,618,056	4,605,053	81.97%	96.43%	82.39%	96.18%	82.65%	91.67%
NET PAYOUT %	\$3,936,407		70.07%					

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	27	MONTH	26	MONTH	15	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-14		28-Feb-14		30-Mar-13	
PROPERTY	486,359	334,995	68.88%	100.00%	68.88%	100.00%	74.29%	96.43%
GEN LIABILITY	1,338,095	263,352	19.68%	82.70%	19.68%	81.65%	13.68%	66.07%
AUTO LIABILITY	388,406	259,001	66.68%	80.03%	66.68%	78.92%	26.97%	59.58%
WORKER'S COMP	3,528,729	2,812,502	79.70%	95.33%	79.10%	94.80%	71.31%	78.67%
TOTAL ALL LINES	5,741,588	3,669,849	63.92%	91.75%	63.54%	91.10%	55.13%	75.94%
NET PAYOUT %	\$2,533,252		44.12%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	15	MONTH	14	MONTH	3	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-14		28-Feb-14		30-Mar-13	
PROPERTY	535,713	460,201	85.90%	96.43%	84.15%	96.03%	8.80%	23.00%
GEN LIABILITY	1,423,316	153,670	10.80%	66.07%	10.06%	64.20%	2.09%	6.00%
AUTO LIABILITY	377,258	47,964	12.71%	59.58%	13.06%	56.96%	1.80%	6.00%
WORKER'S COMP	3,913,656	2,080,004	53.15%	78.67%	48.19%	74.88%	2.43%	3.00%
TOTAL ALL LINES	6,249,943	2,741,840	43.87%	76.17%	40.47%	73.18%	2.86%	5.58%
NET PAYOUT %	\$1,587,810		25.41%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	3	MONTH	2	MONTH	-9	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-14		28-Feb-14		30-Mar-13	
PROPERTY	591,500	74,975	12.68%	23.00%	10.09%	13.00%	N/A	N/A
GEN LIABILITY	1,405,625	6,700	0.48%	6.00%	0.32%	2.50%	N/A	N/A
AUTO LIABILITY	350,875	26,922	7.67%	6.00%	3.52%	2.50%	N/A	N/A
WORKER'S COMP	3,909,782	80,188	2.05%	3.00%	0.99%	2.00%	N/A	N/A
TOTAL ALL LINES	6,257,782	188,785	3.02%	5.73%	1.84%	3.18%	N/A	N/A
NET PAYOUT %	\$84,704		1.35%					

**Camden Joint Insurance Fund
CLAIM ACTIVITY REPORT**

March 31, 2014						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
February-14	57	41	8	38	6	150
March-14	57	41	8	34	10	150
NET CHGE	0	0	0	-4	4	0
Limited Reserves						\$1,172
Year	2010	2011	2012	2013	2014	TOTAL
February-14	\$4,695	\$7,214	\$18,340	\$174,710	\$27,300	\$232,260
March-14	\$4,695	\$7,214	\$18,340	\$104,272	\$41,300	\$175,822
NET CHGE	\$0	\$0	\$0	(\$70,438)	\$14,000	(\$56,438)
Ltd Incurred	\$272,685	\$489,579	\$334,995	\$460,201	\$74,975	\$1,632,436
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
February-14	104	109	29	50	5	297
March-14	103	111	29	51	9	303
NET CHGE	-1	2	0	1	4	6
Limited Reserves						\$2,627
Year	2010	2011	2012	2013	2014	TOTAL
February-14	\$374,205	\$209,512	\$127,589	\$104,431	\$4,500	\$820,238
March-14	\$346,565	\$209,632	\$118,131	\$114,931	\$6,700	\$795,959
NET CHGE	(\$27,640)	\$120	(\$9,458)	\$10,500	\$2,200	(\$24,278)
Ltd Incurred	\$1,676,006	\$883,271	\$263,352	\$153,670	\$6,700	\$2,982,999
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
February-14	35	19	7	10	6	77
March-14	35	19	7	5	13	79
NET CHGE	0	0	0	-5	7	2
Limited Reserves						\$3,273
Year	2010	2011	2012	2013	2014	TOTAL
February-14	\$24,657	\$30,082	\$171,335	\$12,350	\$10,500	\$248,924
March-14	\$24,657	\$33,243	\$171,335	\$8,700	\$20,600	\$258,535
NET CHGE	\$0	\$3,160	\$0	(\$3,650)	\$10,100	\$9,610
Ltd Incurred	\$369,036	\$122,838	\$259,001	\$47,964	\$26,922	\$825,760
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
February-14	24	42	38	46	17	167
March-14	22	41	35	64	32	194
NET CHGE	-2	-1	-3	18	15	27
Limited Reserves						\$14,647
Year	2010	2011	2012	2013	2014	TOTAL
February-14	\$402,168	\$773,676	\$868,944	\$891,580	\$30,631	\$2,967,000
March-14	\$398,217	\$652,985	\$828,792	\$926,126	\$35,480	\$2,841,601
NET CHGE	(\$3,951)	(\$120,691)	(\$40,152)	\$34,546	\$4,849	(\$125,399)
Ltd Incurred	\$3,047,700	\$3,387,249	\$2,812,502	\$2,080,004	\$80,188	\$11,407,641
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
February-14	220	211	82	144	34	691
March-14	217	212	79	154	64	726
NET CHGE	-3	1	-3	10	30	35
Limited Reserves						\$5,609
Year	2010	2011	2012	2013	2014	TOTAL
February-14	\$805,725	\$1,020,485	\$1,186,208	\$1,183,072	\$72,931	\$4,268,422
March-14	\$774,134	\$903,075	\$1,136,598	\$1,154,030	\$104,080	\$4,071,917
NET CHGE	(\$31,591)	(\$117,410)	(\$49,611)	(\$29,043)	\$31,149	(\$196,505)
Ltd Incurred	\$5,365,427	\$4,882,937	\$3,669,849	\$2,741,840	\$188,785	\$16,848,837

2014 LOST TIME ACCIDENT FREQUENCY ALL JIFs

March 31, 2014				
	2014	2013	2012	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2014 - 2012
TRI-COUNTY	0.89	1.89	2.16	1.90
BURLINGTON	1.14	1.59	1.88	1.66
CAMDEN	1.14	1.84	2.86	2.21
SUBURBAN ESSEX	1.28	2.45	2.28	2.24
MORRIS	1.29	1.48	1.71	1.56
CENTRAL	1.33	2.17	2.72	2.30
PROF MUN MGMT	1.35	2.77	1.71	2.13
ATLANTIC	1.55	2.50	2.68	2.48
OCEAN	1.69	2.22	2.85	2.44
SUBURBAN MUNICIPAL	1.70	1.80	1.74	1.76
NJ PUBLIC HOUSING	2.01	2.10	2.57	2.31
MONMOUTH	2.28	1.46	1.84	1.72
SOUTH BERGEN	2.56	2.59	2.47	2.53
BERGEN	2.75	1.91	2.02	2.05
N.J.U.A.	3.57	1.96	1.81	2.05
AVERAGE	1.77	2.05	2.22	2.09

Camden Joint Insurance Fund
2014 LOST TIME ACCIDENT FREQUENCY
DATA VALUED AS OF March 31, 2014

MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2014 LOST TIME FREQUENCY	2013 LOST TIME FREQUENCY	2012 LOST TIME FREQUENCY	MEMBER	TOTAL RATE
		*	3/31/2014	ACCIDENTS					2014 - 2012
1	87 AUDUBON		0	0	0.00	1.36	1.20	1 AUDUBON	1.14
2	88 AUDUBON PARK		0	0	0.00	0.00	0.00	2 AUDUBON PARK	0.00
3	89 BARRINGTON		0	0	0.00	0.94	1.02	3 BARRINGTON	0.85
4	91 BERLIN BOROUGH		0	0	0.00	0.00	2.05	4 BERLIN BOROUGH	0.87
5	93 BROOKLAWN		0	0	0.00	0.00	6.76	5 BROOKLAWN	3.25
6	94 CHESILHURST		0	0	0.00	0.00	0.00	6 CHESILHURST	0.00
7	95 CLEMENTON		0	0	0.00	1.59	7.14	7 CLEMENTON	3.71
8	96 COLLINGSWOOD		0	0	0.00	1.07	2.32	8 COLLINGSWOOD	1.41
9	97 GIBBSBORO		0	0	0.00	0.00	0.00	9 GIBBSBORO	0.00
10	98 GLOUCESTER		0	0	0.00	1.99	4.83	10 GLOUCESTER	2.99
11	99 HADDON		0	0	0.00	0.00	2.47	11 HADDON	1.06
12	101 HADDONFIELD		0	0	0.00	2.90	4.92	12 HADDONFIELD	3.58
13	102 HI-NELLA		0	0	0.00	3.28	0.00	13 HI-NELLA	1.49
14	103 LAUREL SPRINGS		0	0	0.00	0.00	1.94	14 LAUREL SPRINGS	0.93
15	104 LAWNSIDE		0	0	0.00	3.77	6.12	15 LAWNSIDE	4.33
16	106 MAGNOLIA		0	0	0.00	1.97	0.00	16 MAGNOLIA	0.93
17	107 MEDFORD LAKES		0	0	0.00	2.13	1.59	17 MEDFORD LAKES	1.61
18	108 MERCHANTVILLE		0	0	0.00	0.00	1.63	18 MERCHANTVILLE	0.70
19	109 MOUNT EPHRAIM		0	0	0.00	0.00	2.78	19 MOUNT EPHRAIM	1.25
20	111 PINE HILL		0	0	0.00	1.98	0.00	20 PINE HILL	0.79
21	112 RUNNEMEDE		0	0	0.00	0.91	0.00	21 RUNNEMEDE	0.46
22	114 VOORHEES		0	0	0.00	4.18	4.12	22 VOORHEES	3.69
23	117 WOODLYNNE		0	0	0.00	2.13	0.00	23 WOODLYNNE	1.04
24	451 TAVISTOCK		0	0	0.00	0.00	0.00	24 TAVISTOCK	0.00
25	457 PINE VALLEY		0	0	0.00	0.00	0.00	25 PINE VALLEY	0.00
26	564 CHERRY HILL	**	0	0	0.00	0.21	0.41	26 CHERRY HILL	0.27
27	565 CAMDEN PARKING AUTHO		0	0	0.00	7.41	12.35	27 CAMDEN PARKING AU	8.79
28	115 WINSLOW		0	1	1.79	1.83	3.05	28 WINSLOW	2.34
29	90 BELLMAWR		0	1	2.35	1.59	2.50	29 BELLMAWR	2.09
30	584 CHERRY HILL FIRE DISTRIC		1	1	2.38	3.23	1.08	30 CHERRY HILL FIRE DIS	2.18
31	92 BERLIN TOWNSHIP		0	1	5.19	2.56	0.00	31 BERLIN TOWNSHIP	1.60
32	110 OAKLYN		1	1	5.71	0.00	0.00	32 OAKLYN	0.68
33	113 SOMERDALE		0	1	5.76	1.44	2.45	33 SOMERDALE	2.38
34	105 LINDENWOLD		2	2	8.04	5.08	9.18	34 LINDENWOLD	7.23
Totals:			4	8	0.94	1.58	2.43		1.88

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND												
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund												
Data Valued As of : April 22, 2014												
Total Participating Members		34										
Complaint		34										
Percent Compliant		100.00%										
				01/01/14		2014						
										Co-Insurance		
Member Name		*	2014 Checklist Submitted	2013 Compliant	EPL Deductible	POL Deductible	Amended Deductible Date	Revised EPL Deductible	Revised POL Deductible	01/01/14	Amended Date	Amended Co-Insurance
AUDUBON		No	Yes	\$ 2,500	\$ 2,500					0%		
AUDUBON PARK		No	Yes	\$ 2,500	\$ 2,500					0%		
BARRINGTON		No	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
BELLMAWR		No	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
BERLIN BOROUGH		No	Yes	\$ 20,000	\$ 20,000					20% of 1st 100K		
BERLIN TOWNSHIP		No	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
BROOKLAWN		No	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
CAMDEN PARKING AUTHORITY		No	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
CHERRY HILL		No	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
CHERRY HILL FIRE DISTRICT		No	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
CHESILHURST		No	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
CLEMENTON		Yes	Yes	\$ 75,000	\$ 75,000					20% of 1st 250K		
COLLINGSWOOD		No	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
GIBBSBORO		No	Yes	\$ 5,000	\$ 5,000					20% of 1st 100K		
GLOUCESTER		No	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
HADDON		No	Yes	\$ 10,000	\$ 10,000					20% of 1st 100K		
HADDONFIELD		No	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
HI-NELLA		No	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
LAUREL SPRINGS		No	Yes	\$ 20,000	\$ 20,000	02/20/14	\$ 20,000	\$ 20,000		20% of 1st 250K	2/20/2014	0%
LAWNSIDE		Yes	Yes	\$ 75,000	\$ 75,000					20% of 1st 250K		
LINDENWOLD		No	Yes	\$ 15,000	\$ 15,000					0%		
MAGNOLIA		No	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
MEDFORD LAKES		No	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
MERCHANTVILLE		Yes	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
MOUNT EPHRAIM		No	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
OAKLYN		No	Yes	\$ 20,000	\$ 20,000	02/20/14	\$ 2,500	\$ 2,500		20% of 1st 250K	2/20/2014	0%
PINE HILL		Yes	Yes	\$ 75,000	\$ 75,000					20% of 1st 250K		
PINE VALLEY		No	Yes	\$ 2,500	\$ 2,500					0%		
RUNNEMEDE		No	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
SOMERDALE		No	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
TAVISTOCK		No	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
VOORHEES		No	Yes	\$ 7,500	\$ 7,500					20% of 1st 100K		
WINSLOW		No	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		
WOODLYNNE		No	Yes	\$ 20,000	\$ 20,000					20% of 1st 250K		

Camden JIF		
2014 FUND COMMISSIONERS		
MEMBER	FUND COMMISSIONER	ALTERNATE FUND COMMISSIONER
Audubon	David Taraschi	Bill Gannon
Audubon Park	Sandy Hook	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard Wilkinson	Gary Knight
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
		Emeshe Arzon
Cherry Hill	Lenore Rosner	Ari Messinger
Cherry Hill Fire District	John Foley	
Chesilhurst	Michael Blunt	
Clementon	Lorraine Boyer	Jenai Johnson
Collingswood	M. James Maley	Keith Hastings
Gibbsboro	Mike MacFerren	Anne Levy
Gloucester	Jack Lipsett	William P. James
Haddon Twp	John Foley	
Haddonfield	Neal Rochford	Sharon McCullough
Hi-Nella	Phyllis Twisler	
Laurel Springs	Tom Barbera	Ken Cheeseman
Lawnside	Tyrone Wakefield	
Lindenwold	Robert Lodovici	Dawn Thompson
Magnolia	Richard Michielli	
Medford Lakes	Julie Keizer	
Merchantville	Edward Brennan	
Mt. Ephraim	M. Joseph Wolk	
Oaklyn	Ron Aron	
Pine Hill	Patricia Hendricks	
Pine Valley	Robert Mather	
Runnemede	Eleanore Kelly	Nick Kappatos
Somerdale	M. Gary Passante	
Tavistock	Teresa Lappe	
Voorhees	Lawrence Spellman	Mario DiNatile
Winslow	Joseph Gallagher	
Woodlynne	Jerald Fuentes	

Camden County Municipal Joint Insurance Fund
Monthly Regulatory Filing Check List
Year 2014 as of April 1, 2014

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Unaudited Financials	Filed 3/6
<input type="checkbox"/> Annual Audit	July Filing
<input type="checkbox"/> State Comptroller Audit Filing	June Filing
<input type="checkbox"/> Ethics Filings	June Filing
<input type="checkbox"/> Budget Changes	None
<input type="checkbox"/> Transfers	None
<input type="checkbox"/> Dividends	November Filing
<input type="checkbox"/> Additional Assessments or Credits	Billed on 2 nd installment
<input type="checkbox"/> Professional Changes	None
<input type="checkbox"/> Officer Changes	None
<input type="checkbox"/> Risk Management Plan Changes	None
<input type="checkbox"/> Bylaw Amendments	None
<input type="checkbox"/> New Members (list)	None
<input type="checkbox"/> Withdrawals	None

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2014 as of April 1, 2014

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed 3/7
<input type="checkbox"/> Assessments	Filed 3/7
<input type="checkbox"/> Actuarial Certification	To be Filed
<input type="checkbox"/> Reinsurance Policies	June Filing
<input type="checkbox"/> Fund Commissioners	Filed 3/7
<input type="checkbox"/> Fund Officers	Filed 3/7
<input type="checkbox"/> 2014 Fund Year membership Renewal Resolutions Indemnity & Trust Agreements	November Filing
<input type="checkbox"/> 2014 Withdrawals	None
<input type="checkbox"/> 2014 Risk Management Plan	To be Filed
<input type="checkbox"/> 2014 Risk Manager Contracts	In Process of Collection
<input type="checkbox"/> 2014 Certification of Professional Contracts	Filed 3/7

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**

40 Lake Center Executive Park
401 Route 73 North
Marlton, NJ 08053
Telephone (856) 552-4712 Fax (856) 552-4713

MEMO

TO: Honorable Mayor & Council
FROM: PERMA Risk Management Services
DATE: April 14, 2014
RE: Police Chief, Captains and Lieutenants Training – **NEW SESSION ADDED**

As a follow up to our correspondence outlining the 2014/2015 Employment Practices Liability (EPL) Compliance Program, we have scheduled one more training session for Police Chiefs, Captains and Lieutenants for members of the Camden County & PMM Joint Insurance Funds.

Police Departments are involved in a high percentage of employment related litigation, and the training offered is one of the required elements for the incentive under this program. Police Chiefs and at least one other command officer must complete the MEL's Police Agencies Training Program. We encourage the participation of as many command officers as possible.

The following session has been scheduled:

April 30, 2014	1:00 pm	Gloucester City Municipal Building 512 Monmouth Street Gloucester City, NJ 08030
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We ask that you please complete the attached registration sheet and return it to the Fund office at your earliest convenience. Should you have any questions, feel free to contact the Fund office.

Thank you.

cc: Fund Commissioners & Risk Management Consultants

**2014 POLICE TRAINING
REGISTRATION FORM**
Please Print

April 30, 2014 Gloucester City 1 PM

Name: _____

Title: _____

Municipality: _____

Contact: _____

Phone Number: _____

Fax: _____

E-Mail: _____

Forward the completed form to Karen Read at:
kread@permaninc.com or Fax: 856-552-4713

or

Karen Read
PERMA Risk Management Services
40 Lake Center Executive Park
401 Route 73 N
Marlton, NJ 08053



Online Training Courses Access Instructions

Please follow the steps below to access the MSI's Online Training Courses.

Step 1: Go to the MEL's website <http://njmel.org/>

Step 2: On the MEL homepage, click on the MSI logo at the top to access the MSI page.

Step 3: On the MSI page, click "MSI Login" to access the login page.

Step 4: Login to access the Welcome Page.

If you've ever taken an MSI class you already have a username and password. If you do not know your username and password please check with your Training Administrator or call the MSI Helpline at (866) 661-5120. If you do not have a username and password, click "I am a new user" and complete the fields shown. Fields with an * (asterisk) are required. You will receive a confirmation email with your username and password.

Step 5: On the Welcome Page, click on "MSI Online Training Courses" on the lower right to access the course selection page.

Step 6: The course selection page will open. Click the name of the course you would like to complete. Then click "enroll" in the center of the page.

Step 7: The program will now thank you for enrolling. Hit "Click here" to go to your authorized course list.

Step 8: On your authorized course list, click the program name to launch the course.

Step 9: When the course appears, click the start button in the middle of the screen to begin the course.

Step 10: Upon completion of the course and questions, you will be instructed to navigate to the 'Student Center' tab to access and print your Certificate of Completion. Your learning transcripts will automatically be updated in the MSI Learning Management System to reflect that you have completed the course.

If you need additional assistance please call the

MSI help line at (866) 661-5120

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2013 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF April 1, 2014				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	02/07/14	02/07/14	12/31/14
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	5/28/2013	5/28/2013	12/31/13
BARRINGTON	CONNER STRONG & BUCKELEW		2/1/2014	12/31/14
BELLMAWR	CONNER STRONG & BUCKELEW	1/24/2014	1/24/2014	12/31/14
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	02/03/14	02/03/14	12/31/14
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	2/7/2014	02/07/14	12/31/14
BROOKLAWN	CONNER STRONG & BUCKELEW	2/4/2014	02/04/14	12/31/14
CHERRY HILL	CONNER STRONG & BUCKELEW	1/8/2014	1/27/2014	12/31/14
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	6/3/2013	6/3/2013	12/31/13
CHESILHURST	EDGEWOOD ASSOCIATES	1/9/2014	1/9/2014	12/31/14
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	10/14/13	10/14/13	12/31/14
CLEMENTON	HARDENBERGH INSURANCE GROUP	02/07/14	02/07/14	12/31/14
COLLINGSWOOD	CONNER STRONG & BUCKELEW		02/01/14	12/31/14
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	02/28/14	02/28/14	12/31/14
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	2/1/2013	1/19/2014	12/31/14
HADDON	WAYPOINT INSURANCE SERVICES	2/20/2014	2/20/2014	12/31/14
HADDONFIELD	HENRY BEAN & SONS	01/07/13	01/07/13	12/31/13
HI-NELLA	CONNER STRONG & BUCKELEW	-	02/04/14	12/31/16
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	02/03/14	02/03/14	12/31/14
LAWNSIDE	M&C INSURANCE AGENCY	02/10/14	02/10/14	02/05/15
LINDENWOLD	HARDENBERGH INSURANCE GROUP	02/03/14	02/03/14	12/31/14
MAGNOLIA	CONNER STRONG & BUCKELEW	03/01/14	03/01/13	12/31/13
MEDFORD LAKES	CONNER STRONG & BUCKELEW	03/01/14	3/1/2013	12/31/13
MERCHANTVILLE	CONNER STRONG & BUCKELEW		2/1/2014	12/31/14
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW			05/15/13
OAKLYN	HARDENBERGH INSURANCE GROUP	2/7/2014	2/7/2014	12/31/14
PINE HILL	CONNER STRONG & BUCKELEW	3/17/2014	2/1/2014	12/31/14
PINE VALLEY	HENRY BEAN & SONS	2/7/2014	2/7/2014	12/31/14
RUNNEMEDE	CONNER STRONG & BUCKELEW		2/1/2014	12/31/14
SOMERDALE	CONNER STRONG & BUCKELEW	-	2/4/2014	12/31/14
TAVISTOCK	CONNER STRONG & BUCKELEW	1/8/2013	1/8/2013	12/31/13
VOORHEES	HARDENBERGH INSURANCE GROUP	01/30/14	1/30/2014	12/31/14
WINSLOW	CONNER STRONG & BUCKELEW	1/31/2014	2/24/2014	12/31/14
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	5/28/2013	5/28/2013	12/31/13

Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.

2014 Financial Disclosure Statement Update from DLGS

Dear Municipal Clerks, County Clerks, and representatives of independent authorities:

The Division of Local Government Services continues to work with an outside vendor to develop an online filing system that will replace last year's financial disclosure statement PDF form. A specific roll-out date is unknown at this point in time, but we anticipate releasing more specific information within the next few weeks. In light of the delay, an extension of the filing deadline will be announced soon.

If you are attending the Municipal Clerk's Association of NJ Conference on March 26, 2014, an on-screen demonstration of the new filing process will be led by Assistant Division Director, Christopher J. Vaz, during the 1:30 p.m. session. In addition, the Division is in the process of developing a webinar training schedule that will be hosted by the vendor. If you are familiar with Artemis (Records Retention and Disposition Management System) the new web based filing process will be familiar to you as it is built on essentially the same structure as Artemis.

We ask that you please advise your agency's local government officers, as well as representatives of local government agencies serving your town or county (e.g., fire districts, ethics boards, joint insurance funds, joint meetings) NOT to submit a financial disclosure statement for 2014 until further direction is provided by the Division.

We also ask that you take time to carefully review your roster with your municipal attorney and ensure that the roster only identifies municipal officers and employees who correctly satisfy the definition of "local government officer." Once you create the initial roster you will be able to manage the roster electronically from year to year. Completing the roster online will be one of the first steps of the new filing process rather than the last step as in previous years. The roster will play a critical role in authenticating local government officers who log on to file their financial disclosure statements.

Lastly, as we mentioned in a previous notice, if you receive a request in the meantime from the public for a financial disclosure statement of a newly elected or appointed local government officer, we recommend the local government officer be given an opportunity to fill out an old 2012 FDS form and make it available to share with the requestor. Such forms shall not be filed with the Local Finance Board and they will not replace the officer's obligation to complete an official financial disclosure statement once the online filing process is available. However, responding in such a manner to requests from the public will obviate disputes while the 2014 process is being finalized and it will help further public confidence in their officials.

Kind regards,

*Christopher J. Vaz
Assistant Division Director
Department of Community Affairs/Division of Local Government Services
101 South Broad Street
Trenton, N.J. 08625*

609.633.3610
christopher.vaz@dca.state.nj.us

RESOLUTION NO. 14-13

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – APRIL 2014**

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.

FUND YEAR 2013

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
007229			
007229	LAUREL SPRINGS BOROUGH	2013 SAFETY INCENTIVE AWARD	900.00
			900.00
007230			
007230	J.A. MONTGOMERY RISK CONTROL	2014 AWARD BREAKFAST - 4/7/14	3,538.06
			3,538.06
007231			
007231	VOORHEES TOWNSHIP	2013 SIP - SPECIAL RECOGNITION AWARD	500.00
007231	VOORHEES TOWNSHIP	2013 SAFETY INCENTIVE AWARD	1,000.00
			1,500.00
007232			
007232	CAMDEN PARKING AUTHORITY	2013 SAFETY INCENTIVE AWARD	900.00
			900.00
007233			
007233	CLEMENTON BOROUGH	2013 SAFETY INCENTIVE AWARD	900.00
			900.00
007234			
007234	BERLIN BOROUGH	2013 SAFETY INCENTIVE AWARD	900.00
			900.00
007235			
007235	MOUNT EPHRAIM BOROUGH	2013 SAFETY INCENTIVE AWARD	900.00
			900.00
007236			
007236	MAGNOLIA BOROUGH	2013 SAFETY INCENTIVE AWARD	900.00
			900.00
007237			
007237	COLLINGSWOOD BOROUGH	2013 SAFETY INCENTIVE AWARD	1,000.00
			1,000.00
007238			
007238	HADDON TOWNSHIP	2013 SIP - SPECIAL RECOGNITION AWARD	500.00
007238	HADDON TOWNSHIP	2013 SAFETY INCENTIVE AWARD	1,000.00
			1,500.00
007239			
007239	HADDONFIELD BOROUGH	2013 SAFETY INCENTIVE AWARD	1,000.00
			1,000.00

007240				
007240	BERLIN TOWNSHIP	2013 SAFETY INCENTIVE AWARD	900.00	900.00
007241				
007241	BELLMAWR BOROUGH	2013 SAFETY INCENTIVE AWARD	1,000.00	1,000.00
007242				
007242	CHESILHURST BOROUGH	2013 SAFETY INCENTIVE AWARD	900.00	900.00
007243				
007243	CHERRY HILL FIRE DISTRICT	2013 SAFETY INCENTIVE AWARD	1,000.00	1,000.00
007244				
007244	GLOUCESTER CITY	2013 SAFETY INCENTIVE AWARD	1,000.00	1,000.00
007245				
007245	MERCHANTVILLE BOROUGH	2013 SAFETY INCENTIVE AWARD	900.00	900.00
007246				
007246	MEDFORD LAKES BOROUGH	2013 SAFETY INCENTIVE AWARD	900.00	900.00
007247				
007247	LINDENWOLD BOROUGH	2013 SAFETY INCENTIVE AWARD	900.00	900.00
007248				
007248	WOODLYNNE BOROUGH	2013 SAFETY INCENTIVE AWARD	900.00	900.00
007249				
007249	BROOKLAWN BOROUGH	2013 SAFETY INCENTIVE AWARD	900.00	900.00
007250				
007250	AUDUBON BOROUGH	2013 SAFETY INCENTIVE AWARD	900.00	900.00
007251				
007251	AUDUBON PARK BOROUGH	2013 SAFETY INCENTIVE AWARD	900.00	900.00
007252				
007252	BARRINGTON BOROUGH	2013 SAFETY INCENTIVE AWARD	900.00	900.00
007253				
007253	OAKLYN BOROUGH	2013 SAFETY INCENTIVE AWARD	900.00	900.00
007254				
007254	GIBBSBORO BOROUGH	2013 SAFETY INCENTIVE AWARD	900.00	900.00
007255				
007255	PINE HILL BOROUGH	2013 SAFETY INCENTIVE AWARD	900.00	900.00
007256				
007256	RUNNEMEDE BOROUGH	2013 SAFETY INCENTIVE AWARD	900.00	900.00

007257				
007257	HI-NELLA BOROUGH	2013 SAFETY INCENTIVE AWARD	900.00	900.00
007258				
007258	LAWNSIDE BOROUGH	2013 SAFETY INCENTIVE AWARD	900.00	900.00
007259				
007259	SOMERDALE BOROUGH	2013 SAFETY INCENTIVE AWARD	900.00	900.00
007260				
007260	WINSLOW TOWNSHIP	2013 SAFETY INCENTIVE AWARD	1,000.00	1,000.00
007261				
007261	PINE VALLEY BOROUGH	2013 SAFETY INCENTIVE AWARD	900.00	900.00
TOTAL PAYMENTS FY 2013			34,138.06	

FUND YEAR 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
007262			
007262	APEX INSURANCE SRVS c/o XL INS	TECHNOLOGY ERRORS&OMISSIONS 2ND 2014	11,900.00
007262	APEX INSURANCE SRVS c/o XL INS	POL/EPL 2ND 2014	421,124.50
007262	APEX INSURANCE SRVS c/o XL INS	VOLUNT EMERG SRVCS DIR&OFFCRS 2ND 2014	3,439.50
			436,464.00
007263			
007263	COMPSERVICES, INC.	CLAIMS ADMIN - 04/2014	21,632.00
			21,632.00
007264			
007264	INTERSTATE MOBILE CARE INC.	DRUG TESTING - 03/2014	2,128.00
007264	INTERSTATE MOBILE CARE INC.	FOLLOWUP TESTING - 03/12/2014	105.00
			2,233.00
007265			
007265	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 04/2014	10,451.08
			10,451.08
007266			
007266	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 03/2014	22.82
007266	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR - 04/2014	23,120.83
			23,143.65
007267			
007267	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 04/2014	3,632.83
			3,632.83
007268			
007268	BROWN & CONNERY, LLP	ATTORNEY EXPENSE - 03/2014	92.41
007268	BROWN & CONNERY, LLP	ATTORNEY FEE 03/2014	1,622.25
007268	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 03/2014	2,260.50
			3,975.16
007269			
007269	RICHARD B. SCHWAB	TREASURER FEE 04/2014	1,989.33
			1,989.33
007270			
007270	JOSEPH WOLK	PRIMA EXPENSE - 03/2014	1,565.78
			1,565.78

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

Month		March							
Current Fund Year		2014							
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid March	Monthly Recoveries March	Calc. Net Paid Thru March	TPA Net Paid Thru March	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2014	Prop	32,406.81	1,268.42	0.00	33,675.23	33,675.23	0.00	0.00	0.00
	Liab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	1,844.75	4,477.00	0.00	6,321.75	6,321.75	0.00	0.00	0.00
	WC	8,194.01	36,513.26	0.00	44,707.27	44,707.27	0.00	0.00	0.00
	Total	42,445.57	42,258.68	0.00	84,704.25	84,704.25	0.00	0.00	0.00
2013	Prop	288,111.90	79,835.46	12,018.42	355,928.94	355,928.94	0.00	12,018.42	(12,018.42)
	Liab	36,533.28	0.00	0.00	36,533.28	38,739.24	(2,205.96)	(2,205.96)	0.00
	Auto	36,918.03	2,846.21	0.00	39,764.24	39,264.24	500.00	0.00	500.00
	WC	991,332.02	159,438.10	0.00	1,150,770.12	1,153,877.62	(3,107.50)	(3,107.50)	0.00
	Total	1,352,895.23	242,119.77	12,018.42	1,582,996.58	1,587,810.04	(4,813.46)	6,704.96	(11,518.42)
2012	Prop	320,692.61	0.00	0.00	320,692.61	321,092.61	(400.00)	(400.00)	0.00
	Liab	135,612.24	9,458.49	0.00	145,070.73	145,220.73	(150.00)	(150.00)	(0.00)
	Auto	87,665.89	0.00	0.00	87,665.89	87,665.89	0.00	0.00	0.00
	WC	1,925,536.24	61,604.95	223.46	1,986,917.73	1,983,709.69	3,208.04	3,431.50	(223.46)
	Total	2,469,506.98	71,063.44	223.46	2,540,346.96	2,537,688.92	2,658.04	2,881.50	(223.46)
2011	Prop	489,996.24	0.00	43,454.86	446,541.38	482,364.67	(35,823.29)	0.00	(35,823.29)
	Liab	656,255.81	23,780.54	0.00	680,036.35	673,638.80	6,397.55	2,128.51	4,269.04
	Auto	87,755.45	1,839.65	0.00	89,595.10	89,595.10	(0.00)	0.00	(0.00)
	WC	2,654,139.42	80,124.06	198.65	2,734,064.83	2,734,263.48	(198.65)	(0.00)	(198.65)
	Total	3,888,146.92	105,744.25	43,653.51	3,950,237.66	3,979,862.05	(29,624.39)	2,128.51	(31,752.90)
2010	Prop	304,702.63	0.00	0.00	304,702.63	304,702.93	(0.30)	(0.30)	0.00
	Liab	1,305,310.14	25,139.96	0.00	1,330,450.10	1,329,440.91	1,009.19	1,009.19	0.00
	Auto	344,378.74	0.00	0.00	344,378.74	344,378.74	0.00	0.00	0.00
	WC	2,641,373.22	8,109.09	0.00	2,649,482.31	2,649,482.31	0.00	0.00	0.00
	Total	4,595,764.73	33,249.05	0.00	4,629,013.78	4,628,004.89	1,008.89	1,008.89	0.00
TOTAL		12,348,759.43	494,435.19	55,895.39	12,787,299.23	12,818,070.15	(30,770.92)	12,723.86	(43,494.78)

MARCH							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	3/6/2014	68,435.42				68,435.42	
2	3/6/2014	98,892.84				98,892.84	
3	3/14/2014	21,228.68				21,228.68	
4	3/14/2014	106,167.25				106,167.25	
5	3/24/2014	53,575.38				53,575.38	
6	3/24/2014	70,229.54				70,229.54	
7	4/2/2014	5,406.25				5,406.25	
8	4/2/2014	70,499.83				70,499.83	
9	3/3/2014			(100,026.01)		(100,026.01)	
10	3/27/2014			(672.11)		(672.11)	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	494,435.19	-	(100,698.12)	-	393,737.07	Treas. Report
	Monthly Rpt	493,935.19				493,935.19	TPA Report
	Variance	500.00	-	(100,698.12)	-	(100,198.12)	Difference

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

Current Fund Year: 2014 Month Ending: March										
	Prop	Liab	Auto	WC	POL/EPL	MEL	EJIF	Cont	Admin	TOTAL
OPEN BALANCE	264,135.99	3,957,007.81	1,236,668.63	7,971,512.82	(38,283.28)	1,313,741.63	45,762.45	(42.86)	1,960,612.07	16,711,115.26
RECEIPTS										
Assessments	(4,884.69)	(668.18)	(654.97)	(2,728.02)	(3,350.35)	(17,540.64)	(3,092.52)	0.00	54,940.98	22,021.61
Refunds	100,026.01	0.00	0.00	672.11	0.00	0.00	0.00	0.00	0.00	100,698.12
Invest Pymnts	6.95	1,073.14	562.12	2,127.88	(2.29)	161.47	(3.32)	0.00	1,556.36	5,482.31
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	6.95	1,073.14	562.12	2,127.88	(2.29)	161.47	(3.32)	0.00	1,556.36	5,482.31
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23,435.41	23,435.41
TOTAL	95,148.27	404.96	(92.85)	71.97	(3,352.64)	(17,379.17)	(3,095.84)	0.00	79,932.75	151,637.45
EXPENSES										
Claims Transfers	81,103.88	58,378.99	9,162.86	345,789.46	0.00	0.00	0.00	0.00	0.00	494,435.19
Expenses	138,980.95	0.00	0.00	0.00	0.00	474,717.89	0.00	0.00	120,133.10	733,831.94
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	220,084.83	58,378.99	9,162.86	345,789.46	0.00	474,717.89	0.00	0.00	120,133.10	1,228,267.13
END BALANCE	139,199.43	3,899,033.78	1,227,412.92	7,625,795.33	(41,635.92)	821,644.57	42,666.61	(42.86)	1,920,411.72	15,634,485.58

Report Month: March

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	March							
CURRENT FUND YEAR	2014							
Description:	#1- NJCM	#2-Investnts	#3-Treasuries	#4-Clearing	#5-Exp.	#6-WC Claims	Instr #7-PR C	
ID Number:	74136	571-202-535	147-097	641-007-280	641-006-594	425-9982572	425-9983546	
Maturity (Yrs)	0	0	0	0	0	0	0	
Purchase Yield:	0	0	0	0	0	0	0	
TOTAL for All Accts & instruments								
Opening Cash & Investment Balance	\$16,711,115.25	\$ 58.98	\$ 5,740,250.35	\$ 6,058,750.53	\$ 4,912,613.96	\$ 1,500.00	\$ (2,188.51)	129.94
Opening Interest Accrual Balance	\$21,956.96	\$ -	\$ 463.09	\$ 21,493.87	\$ -	\$ -	\$ -	0
1 Interest Accrued and/or Interest Cost	\$5,822.78	\$0.00	\$0.00	\$5,822.78	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$20,022.31	\$0.00	(\$277.69)	\$20,300.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	(\$14,540.00)	\$0.00	\$0.00	(\$14,540.00)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	(\$8,717.22)	\$0.00	\$0.00	(\$8,717.22)	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$2,394,722.27	\$0.00	\$1,020,300.00	\$0.00	\$146,155.14	\$733,831.94	\$345,789.46	\$148,645.73
10 (Withdrawals - Sales)	(\$3,476,834.26)	\$0.00	\$0.00	(\$1,020,300.00)	(\$1,228,267.13)	(\$733,831.94)	(\$345,789.46)	(\$148,645.73)
Ending Cash & Investment Balance	\$15,634,485.57	\$58.98	\$6,760,272.66	\$5,044,210.53	\$3,830,501.97	\$1,500.00	(\$2,188.51)	\$129.94
Ending Interest Accrual Balance	\$7,757.43	\$0.00	\$740.78	\$7,016.65	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$873,475.65	\$0.00	\$0.00	\$0.00	\$75,856.08	\$662,702.13	\$100,885.57	\$34,031.87
(Less Deposits in Transit)	(\$75,906.08)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$70,499.83)	(\$5,406.25)
Balance per Bank	\$16,432,055.14	\$58.98	\$6,760,272.66	\$5,044,210.53	\$3,906,358.05	\$664,202.13	\$28,197.23	\$28,755.56
						\$664,199.73	\$28,100.58	\$28,580.02
						\$2.40	\$96.65	\$175.54

PORTFOLIO APPRAISAL
AS OF 03/31/14

PAGE 4

ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT
INSURANCE FUND
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
CASH & EQUIVALENTS							
CASH							
0	INCOME CASH	.00	.00	.00	.000 .00		
0	PRINCIPAL CASH	.00	.00	.00	.000 .00		
	TOTAL CASH	.00	.00	.00	.00	.00	0.0
	TOTAL CASH & EQUIVALENTS	.00	.00	.00	.00	.00	0.0
DEBT OBLIGATIONS							
1 - 2 YEARS							
2,000,000	3136FP-DY-0 FED NATL MTG ASSN 1.875% 09/09/2015 DTD 09/09/10 CALLABLE 03/09/2011	2,291.66	2,042,880.00 1,995,000.00	47,880.00	102.144 1,998,480.00	40.50	1.9
	TOTAL 1 - 2 YEARS	2,291.66	2,042,880.00 1,995,000.00	47,880.00	1,998,480.00	40.50	1.9
GREATER THAN 2 YEARS							
1,000,000	3134G4-TE-8 FHLMC .7% 07/28/2016 DTD 01/28/2014 CALLABLE 07/28/2014	1,224.99	1,000,330.00 1,000,000.00	330.00	100.033 1,000,000.00	19.83	.7
2,000,000	3134G4-SZ-2 FHLMC 1% 04/28/2017 DTD 01/28/2014 CALLABLE 01/28/2016	3,500.00	2,001,000.00 2,000,000.00	1,000.00	100.050 2,000,000.00	39.67	1.0

PORTFOLIO APPRAISAL
AS OF 03/31/14

PAGE 5

ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT
INSURANCE FUND
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
	TOTAL GREATER THAN 2 YEARS	4,724.99	3,001,330.00 3,000,000.00	1,330.00	3,000,000.00	59.50	0.9
	TOTAL DEBT OBLIGATIONS	7,016.65	5,044,210.00 4,995,000.00	49,210.00	4,998,480.00	100.00	1.3
	NET ASSETS	7,016.65	5,044,210.00 4,995,000.00	49,210.00	4,998,480.00	100.00	1.3
	TOTAL SECURITIES CURRENTLY HELD		5,051,226.65				

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
 SAFETY DIRECTOR'S REPORT**

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: April 1, 2014

Service Team:

Joanne Hall, Safety Director jhall@jamontgomery.com Office: 732-736-5286 Cell: 908-278-2792	Melissa Wade, Administrative Assistant mwade@jamontgomery.com Office: 856-552-6850 Fax: 856-552-6851
John Saville, Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092	Tim Sheehan, Consultant tsheehan@jamontgomery.com Office: 856-552-6862 Cell: 609-352-6378
Mailing Address: 40 Lake Center Executive Park, 401 Route 73 North P. O. Box 177, Marlton, New Jersey 08053 Toll Free: 877-398-3046	

MARCH 2014 ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Audubon Park – Conducted a Loss Control Survey – March 14
- Borough of Gibbsboro – Conducted a Loss Control Survey – March 13
- Borough of Oaklyn – Attended a Safety Committee Meeting – March 24

JIF MEETINGS ATTENDED

- Camden JIF – Executive Safety Committee Meeting – March 13
- Camden JIF – Claims Meeting in Haddonfield – March 21
- Camden JIF – Annual Safety Incentive Awards & Safety Kickoff Meeting – March 25

UPCOMING JIF MEETINGS

- Camden JIF – Police Ad-Hoc Committee Meeting - April 25, 2014?
- Regional Training, “Back to Basics,” May 20, Clementon

- Executive Safety Committee – June, Date to be determined

SAFETY DIRECTORS BULLETINS & SAFETY ANNOUNCEMENTS

- Camden JIF – Managing of Special Events– March 10
- Camden JIF – Soliciting Donations on Roadways– March 24

MEL VIDEO LIBRARY

The following members utilized the MEL Video Library during March.

<u>Municipality</u>	<u># of Videos</u>
Berlin Borough	3
Berlin Township	5
Brooklawn Borough	3
Cherry Hill Township	5
Haddonfield Borough	3
Magnolia Borough	1
Voorhees Township	4

The new MEL Video Catalog is now available on line. Please visit www.njmel.org or email the video library at melvideolibrary@jamontgomery.com. The new MEL Video Library phone number is 856-552-4900.

Listed below are upcoming MSI training programs scheduled for April, May, & June 2014. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time. ***Members are reminded to log on to the www.njmel.org website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.***

If you need assistance using the MSI Learning Management System, please call the MSI helpline at 866-661-5120.

Date	Terr.	Location	Topic	Time
4/2/14	5	Borough of Pitman	Leaf Collection Safety	1:00 - 2:30 pm
4/4/14	5	Township of Willingboro #2	Ladder Safety / Walking & Working Surfaces	1:00 - 3:00 pm
4/4/14	5	Township of Delran	CMVO	8:00 - 12:00 pm
4/7/14	5	Borough of Clementon #2	PPE	8:00 - 10:00 am
4/7/14	5	Borough of Clementon #2	Hearing Conservation	10:15 - 11:15 am
4/7/14	5	Township of Voorhees #3	Playground Safety Inspections	1:00 - 3:00 pm
4/9/14	5	Pennsauken SA #2	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
4/10/14	5	Township of Tabernacle #1	Landscape Safety	8:00 - 11:00 am
4/10/14	5	Township of Tabernacle #1	Fire Safety	11:15 - 12:15 pm
4/11/14	5	Township of Westampton	CDL-Drivers Safety Regulations	8:30 - 10:30 am
4/14/14	5	Township of Voorhees #3	PPE	1:00 - 3:00 pm
4/15/14	5	Township of Delran	PPE	8:00 - 10:00 am
4/15/14	5	Township of Delran	Employee Conduct & Violence Prevention	10:15 - 11:45 am
4/16/14	5	Township of Burlington #3	LOTO	8:00 - 10:00 am
4/16/14	5	City of Burlington #2	Playground Safety Inspections	11:00 - 1:00 pm
4/21/14	5	Borough of Magnolia	Ladder Safety / Walking & Working Surfaces	10:00 - 12:00 pm

Date	Terr.	Location	Topic	Time
4/21/14	5	Borough of Magnolia	Back Safety / Material Handling	12:15 - 1:15 pm
4/23/14	5	Township of Willingboro #2	BBP	1:00 - 2:00 pm
4/23/14	5	Township of Willingboro #2	Fire Safety	2:00 - 3:00 pm
4/25/14	5	Township of Monroe #3	Flagger / Work Zone Safety	8:30 - 12:30 pm
4/28/14	5	Township of Bordentown	Excavation/Trenching/Shoring	8:00 - 12:00 pm
4/28/14	5	Township of Voorhees #3	Shop & Tool Safety	2:00 - 3:00 pm
4/29/14	5	Township of Waterford	Back Safety / Material Handling	8:00 - 9:00 am
4/29/14	5	Borough of Glassboro #1	Fall Protection Awareness	12:45 - 2:45 pm
4/30/14	5	City of Burlington #2	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
5/2/14	5	Township of Bordentown	HazMat Awareness w/HazCom GHS	12:30 - 3:30 pm
5/5/14	5	Borough of Clementon #2	Management of Special Events	8:00 - 10:00 am
5/6/14	5	Borough of Newfield	Fire Extinguisher	12:00 - 1:00 pm
5/7/14	5	Borough of Collingswood	Playground Safety Inspections	8:00 - 10:00 am
5/7/14	5	Borough of Collingswood	Fall Protection Awareness	10:15 - 12:15 pm
5/8/14	5	Township of Cherry Hill #4	Employee Conduct & Violence in the Workplace	9:30 - 11:00 am
5/8/14	5	Township of Cherry Hill #5	Employee Conduct & Violence in the Workplace	12:30 - 2:00 pm
5/9/14	5	Borough of Medford Lakes #1	Jetter Safety Awareness	8:00 - 10:00 am
5/9/14	5	Borough of Medford Lakes #1	CDL-Drivers Safety Regulations	10:15 - 12:15 pm
5/12/14	5	Township of Evesham #4	Flagger / Work Zone Safety	8:00 - 12:00 pm
5/14/14	5	Township of Florence	CSE-Permit Required w/Classroom Demo Traffic Control for Emergency Responders- Evening	8:30 - 12:30 pm
5/15/14	5	Township of Tabernacle #1 (F.D.)		7:00 - 9:00 pm
5/16/14	5	Township of Willingboro #2	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
5/19/14	5	Township of Tabernacle #1	BBP	8:30 - 9:30 am
5/19/14	5	Township of Tabernacle #1	Fire Extinguisher	9:45 - 10:45 am
5/20/14	5	Borough of Collingswood	CDL-Drivers Safety Regulations	8:00 - 10:00 am
5/20/14	5	Borough of Collingswood	Fire Safety	10:15 - 11:15 am
5/20/14	5	Borough of Collingswood	Fire Extinguisher	11:30 - 12:30 pm
5/21/14	5	Borough of Pitman	PPE	12:30 - 2:30 pm
5/22/14	5	City of Burlington #2	Flagger / Work Zone Safety	8:00 - 12:00 pm
5/30/14	5	Township of Monroe #3	Landcape Safety	8:00 - 11:00 am
5/30/14	5	Township of Monroe #3	Hearing Conservation	11:15 - 12:15 pm
6/2/14	5	Borough of Magnolia	Playground Safety Inspections	10:00 - 12:00 pm
6/5/14	5	Township of Willingboro #2	Hoists, Cranes & Rigging Safety	1:00 - 3:00 pm
6/6/14	5	Township of Bordentown	Heavy Equipment Safety	12:30 - 3:30 pm
6/9/14	5	Township of Deptford	Management of Special Events	8:30 - 10:30 am
6/10/14	5	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/13/14	5	Township of Monroe #3	DDC-6	8:30 - 3:00 pm w/lunch brk
6/20/14	5	Borough of Collingswood	Jetter Safety Awareness	8:00 - 10:00 am
6/20/14	5	Borough of Collingswood	Ladder Safety / Walking & Working Surfaces	10:15 - 12:15 pm
6/23/14	5	Township of Evesham #4	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
6/23/14	5	Township of Evesham #4	BBP	11:15 - 12:15 pm
6/25/14	5	Township of Burlington #3	Summer (Summer) Employee Orientation	8:00 - 12:00 pm
6/26/14	5	City of Burlington #2	Landscape Safety	8:00 - 11:00 am

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom Refresher	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Back Safety / Material Handling	1 / T	Hazard Identification/Making Your Observations Count	1 / T,M
Bloodborne Pathogens Training (Initial)	2 / G	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training (Refresher)	1 / G	Heavy Equipment Safety w/ Optional Modules	1 / G - 2 / T
Bloodborne Pathogens Train- the- Trainer	1 / T	Housing Authority Safety Awareness	3 / T
BOE Safety Awareness	3 / T	Jetter Safety	2 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Landscape Safety w/ Optional Modules	2 / T
CDL - Controlled Substances and Safety Regulations	1 / G	Leaf Vac Safety Awareness	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Lockout Tagout	2 / T
Confined Space Entry – Permit Required	3.5 / T	Management of Special Events	2 / M
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Effective Safety Committees	2 / M	Playground Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Respiratory Protection	1 / T
Excavation Trenching & Shoring	2 / T,M	Respiratory Protection for Law Enforcement	1 / T
Fast Track to Safety - Fall	4 / T	Sanitation and Recycling Safety	2 / T
Fast Track to Safety -Spring	4 / T	Shop and Tool Safety	1 / T
Flagger / Workzone Safety	2 / T,M	Seasonal Public Works Operations	3 / T
HazCom / RTK (Initial)	2 / T	Toolbox Talks	1 / M
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Effective Safety Committees	2 / P
Bloodborne Pathogens Training (Refresher)	1 / P	Hazard Identification - Making your Observations Count	2 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Management of Special Events	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	HazCom / RTK (Refresher)	1 / S
Advanced Safety Leadership	10 / S	HazCom with Globally Harmonized System	2 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Hazardous Materials Awareness w/ HazCom Refresher	3 / S
Back Safety / Material Handling	1 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Bloodborne Pathogens Training (Initial)	2 / S	Heavy Equipment Safety w/ Optional Modules	3 / S
Bloodborne Pathogens Training (Refresher)	1 / S	Housing Authority Safety Awareness	3 / S
Bloodborne Pathogens Train- the- Trainer	2.5 / S	Hazard Identification - Making your Observations Count	1.5 / S
BOE Safety Awareness	3 / S	Hearing Conservation	1 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Jetter Safety	2 / S
CDL - Controlled Substances and Safety Regulations	1 / S	Ladder Safety/Walking Working Surfaces	2 / S
Confined Space Awareness	1 / S	Landscape Safety w/ Optional Modules	2 / S
Confined Space Entry - Permit Required	3.5 / S	Leaf Vac Safety	2 / S
Defensive Driving-6-Hour	5.5 / S	Lockout Tagout	2 / S
Effective Safety Committees	1.5 / S	Shop and Tool Safety	1 / S
Excavation Trenching & Shoring	4 / S	Management of Special Events	2 / S
Fall Protection Awareness	2 / S	Office Safety	2 / S
Fast Track to Safety - Fall	5 / S	Personal Protective Equipment (PPE)	2 / S
Fast Track to Safety -Spring	5 / S	Respiratory Protection	1 / S
Fire Extinguisher	1 / S	Seasonal Public Works Operations	3 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Toolbox Talks	1 / S
HazCom / RTK (Initial)	2 / S		
***Category			
E- Ethics			
T- Technical			
G- Governmental			
S- Safety			
P- Professional Development			
M- Management			

Fast Track to Safety

2014 "Fast Track to Safety" Training Scheduled Dates & Open Enrollment Available On-Line

Registration is now available to all individuals who would like to attend one of the scheduled 2014 "Fast Track to Safety" venues listed below. The MEL Safety Institute encourages you taking advantage of one of these full days of regulatory training. To attend one of the scheduled dates, log onto NJMEL.org and access the Learning Management System by clicking on the MSI Logo followed by MSI Login to enroll your employees. If assistance is needed, contact the MSI Help Line at 866-661-5120.

Full Day Sessions Includes:

- ❖ Hazard Communication w/GHS
- ❖ Bloodborne Pathogens
 - ❖ Fire Safety
- ❖ Lock Out / Tag Out
- ❖ Injury Prevention Strategies

Venues & Dates

8:30 – 2:30 pm w/hour lunch break

Check website for times & locations

January

- ❖ Pitman (TRICO) – 1/17/14
- ❖ Elmwood Park (S. Bergen) – 1/23/14

February

- ❖ Mt. Olive (Morris) – 2/3/14
- ❖ Stone Harbor (Atlantic) – 2/12/14
- ❖ Cherry Hill (Camden) – 2/25/14
- ❖ Mahwah (Bergen) – 2/28/14

March

- ❖ Barnegat (Ocean) – 3/4/14
- ❖ Robbinsville (Mid-Jersey) – 3/5/14
- ❖ Washington Twp. (TRICO) – 3/6/14
- ❖ Passaic Housing Authority (NJPHA) – 3/12/14

April

- ❖ Sussex County Community College (SAIF) – 4/8/14
- ❖ Marlboro (Monmouth) – 4/21/14
- ❖ City of Burlington (NJSI) – 4/30/14

May

- ❖ Beachwood (Ocean) – 5/13/14
- ❖ Township of Nutley (Suburban Essex) – 5/15/14

June

- ❖ Old Bridge (Central) – 6/5/14
- ❖ Middletown (Monmouth) – 6/11/14
- ❖ Middle Twp. (Atlantic) – 6/19/14

August

- ❖ Clementon (Camden) – 8/25/14

September

- ❖ Bethlehem Twp. (PAIC) – 9/9/14
- ❖ Wharton (Morris) – 9/12/14
- ❖ Fairview (S. Bergen) – 9/17/14
- ❖ East Brunswick (Mid-Jersey) – 9/26/14

October

- ❖ City of Wildwood (Atlantic) – 10/1/14
- ❖ Toms River (Ocean) – 10/24/14

November

- ❖ Old Bridge (Central) – 11/6/14
- ❖ Millville (Atlantic) – 11/13/14
- ❖ Montville (Morris) – 11/19/14



Managing Special Events

Many municipalities host at least one special event each year and others are discovering that such events are an excellent way to promote community spirit. Generally, a special event is defined as any organized assembly or activity conducted by an individual or organization for a common purpose. Special events include parades, circuses, fairs, concerts, and sporting events, such as marathons, bicycle tours, and youth football or baseball games. Even if an event is not organized by a town, the municipality may have responsibilities if the event involves the use of public facilities such as parks or fire stations, or public services such as law enforcement or trash pick-up.



Controlling exposures from special events requires the participation and consideration of several different departments. For example, the police chief may develop a traffic control plan focused on keeping traffic moving into and around the event, but may not take into consideration the access needs of larger fire and EMS vehicles. Ambulances and fire apparatus will also need to be able to quickly exit the event area.

Attention to the following areas can minimize the risks and hazards of special events:

BUILDING AND FACILITIES

Inspect all permanent structures such as bleachers, grandstands or stages. Ensure the proper permits are filed for temporary structures that will be erected. Also inspect the walkways and parking lots that will be used for the event. Inspect athletic fields with the event organizer. All inspections should be well documented.

Supplemental lighting may be needed for night events. Sanitary concerns will be a significant consideration for large crowds and if food will be served. Portable toilets may be necessary. Health departments generally recommend one toilet for every 250 people, based on a maximum expected attendance.

FIRE & LIFE SAFETY

The fire inspector should review the projected occupancy of all enclosures, use of tents or other temporary structures. Fire permits may be needed for the handling of vehicle fuel, cooking facilities and use of an open flame or fireworks. All electrical wiring installed for the event should also be inspected.

Include the local fire and first aid departments in planning. The event may require additional first aid and fire crews to handle the excess call volume that can be expected. Standby crews may need to be scheduled to monitor specific operations, such as fireworks. Mutual aid from neighboring towns should be considered.

LAW ENFORCEMENT AND SAFETY

Make sure there are enough police officers, lifeguards and other emergency personnel are assigned to the event to ensure the safety of all participants, while still maintaining routine services to the community. If private groups will employ off-duty police officers, have a policy which addresses this practice.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

TRAFFIC CONTROL

Map out parking areas and travel routes to and from an event site to avoid traffic problems, both for event attendees and non-participants who must travel through the area. Coordinate with local Traffic Safety Officers for the placement of barriers, cones and warning signs. The Manual on Uniform Traffic Control Devices provides guidance on traffic control for special events.

It is especially important to keep emergency routes open for ambulances, fire trucks and other emergency vehicles. You may not want to hold a specific event in a place that is normally over-crowded, such as on a beach during a holiday weekend.

FOOD AND BEVERAGES

If food will be served or sold at the event, verify food handling, preparation, and distribution complies with county health department food safety guidelines. Coordinate with the local health department to schedule inspections.

If alcohol is served, take steps to control its distribution and consumption. The availability of alcohol may necessitate additional law enforcement or emergency medical personnel. Including alcohol as a part of a special event requires close communications with your risk manager.

CLEAN UP PLAN

Groups using public facilities should have a plan for cleaning up equipment, premises or streets after an event. They should be notified in writing that if they do not clean up satisfactorily or if they damage public property, they will be financially responsible for cleanups or repairs.

SPECIAL EVENTS / FACILITY USE PERMITS

Public entities should require that all groups complete an application for a special event. Designate a staff person to administer the Special Event / Facility Use Permit process. There should be an appeals process available to applicants. The decisions of the person reviewing the appeal should be final.

Municipalities should have a Special Event Planning Organization that meets to plan and discuss every event. Some events will be simple and routine. Other events will be complicated and require careful planning. The Permit Administrator should coordinate the event requirements with other departments as needed, e.g. police, fire department, first aid unit, parks, roads, etc. The Incident Command System provides a useful framework for the Special Event Planning Organization.

INSURANCE & LIABILITY CONCERNS

Consult with Risk Management Consultants regarding insurance requirements and options. The municipal and Joint Insurance Fund attorneys should be consulted for new or unusual situations. Some issues to consider discussing with Risk Managers and Solicitors include:

- Facility Use Agreements
- Hold Harmless and Indemnification Agreements
- Individual Participant Forms
- Minimum levels of insurance coverage
- Specific notices to MEL for fireworks and amusement rides, including inflatables.

Special events have many benefits to the municipality and its residents. They also present many challenges to the community. Overcoming these challenges starts with a good plan and organization. Involve all stakeholders early to minimize surprises. Your Joint Insurance Fund Administration, Safety Director, and Risk Manager are ready to help.



March 2014

Soliciting Donations on Roadways – Coin Tosses

Many charitable or non-profit agencies solicit donations from motorists on public roadways. These go by several names (coin toss, boot drop, etc.) and may be conducted by various organizations (civic groups, scouting, athletic teams, unions, and volunteer emergency responders). Certain steps should be taken to ensure the safety of the collectors and motoring public, and to minimize the liability exposure of the municipality.

1. Municipalities should first enact an ordinance that regulates or prohibits the practice. N.J.A.C. Title 16:40 sets forth the requirements for soliciting donations on state roadways and can serve as a model if the town allows the activity. A county permit is required for county roads.
2. Municipalities should develop a permit application and review process. Include the police department in the review process. The municipality may also wish to require a resolution be passed to recognize each approved solicitation event. Notify the day's police commanders of the event and provide them with a copy of the permit, special provisions, and contact numbers. Make sure there are redundant contact numbers, including cell phones, for primary and secondary representatives. These events often take place on holidays and weekends when office / work phones may not be covered.
3. The application form must clearly define permitted and prohibited actions for organizations during the solicitation. The following, at a minimum, should be considered:
 - a. Solicitation should only be permitted at signalized intersections during daylight hours. Solicitation at difficult intersections, traffic circles, etc. should be prohibited.
 - b. Solicitation may not stop or impede the flow of traffic. Traffic must be stopped before solicitation can begin, and cease when traffic resumes movement. A flagman is not permitted.
 - c. Signs and traffic control devices must be in accordance with the latest edition of the Manual on Uniform Traffic Control Devices. Signs advertising the solicitation may be placed about 500 feet in advance. Signs must be temporary, break-away, and a maximum of 16 square feet. They may not create a distraction to drivers.
 - d. Only adults over the age of 18 shall be allowed in the roadway. Adults soliciting in the roadway, or within 15 feet of the roadway, must wear properly sized, ANSI 107-2004 (or later) Class 2 or 3 high visibility apparel. Wearing non-ANSI approved apparel will be reason for immediate cessation of the event. Children may be present but must be at a safe distance and location from the street. Decisions of the local police official will be final in determining the safe location.
 - e. Workers must be trained on the provisions of safely working in traffic and special provisions of the solicitation permit. Solicitors may not harass the motorists or public. Solicitors shall not consume or be under the influence of alcohol or drugs.
 - f. The organization will be responsible for clearing any debris from the solicitation site.

Consult with your solicitor and risk manager for additional and specific advice on protecting the municipality against civil actions for claims of property damage or personal injury arising out of the activity.

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CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
Certificate of Insurance Monthly Report

From 2/21/2014 To 3/24/2014

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>CAMDEN JIF</u>					
H- USDA Rural Development I- Borough of Chesilhurst	51 Cheney Rd., Ste. 2 Woodstown, NJ 08098 Municipal Building 201 Grant Avenue Chesilhurst, NJ 08089	529	Evidence of insurance as respects to sewer loan.	2/25/2014	ALL
H- New Jersey Motor Vehicle Commission I- Township of Cherry Hill	225 East State Street Trenton, NJ 08625 820 Mercer Street Cherry Hill, NJ 08002	1811	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry Hill's \$50,000 SIR on WC. Evidence of insurance.	3/14/2014	Exception
H- To Whom It May Concern I- Township of Cherry Hill	820 Mercer Street Cherry Hill, NJ 08002	2697	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry Hill's \$50,000 SIR on WC. Evidence of insurance with respects to the Cherry Hill Township Library, whose coverage is provided under the Township of Cherry Hill.	3/7/2014	Exception
H- Jack Doherty Companies, Inc. I- Borough of Somerdale	PO Box 609 Northville, MI 48167 105 Kennedy Blvd Somerdale, NJ 08083	4965	Certificate holder is included as "additional insured", ATIMA for General, Auto Liability & Excess Liability pursuant to the terms, conditions, limitations, & exclusions of the JIF Casualty Insurance Policy & as loss payee (but only as respects to the sole negligence of the Insured) with respects to the lease of a 2009 IBAK BK3.5 camera, serial #236611, valued at \$85,000, per the rental agreement with the Borough of Somerdale.	3/21/2014	GLXSALWCPRPO
H- New Jersey Motor Vehicle Commission I- Borough of Runnemede	225 East State St., PO Box 175 Trenton, NJ 08666 24 North Black Horse Pike Runnemede, NJ 08078	5623	Evidence of insurance with respects to the Borough supplying an officer at the Motor Vehicle Commission office located in Runnemede, NJ. CLD	3/16/2014	GL EX AU WC
H- Oaklyn Board of Education I- Borough of Oaklyn	C/O Collingswood BOE 200 Lees Avenue Collingswood, 500 White Horse Pike Oaklyn, NJ 08107	14290	Certificate holder is included as "additional insured", as their interest may appear, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) as respects to use of fields during 2014 at Kendell Blvd, Oaklyn, NJ 08107 CLD	3/18/2014	GI EX

H- High Meadow at Chanticleer I- Township of Cherry Hill	1000 Chanticleer Dr. Cherry Hill, NJ 17971 820 Mercer Street Cherry Hill, NJ 08002	17971	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry 2/28/2014 Exception Hill's \$50,000 SIR on WC. Evidence of Insurance with respects to the Township's ownership of units 520,501 & 825.
H- Salem County Improvement Authority I- Borough of Runnemede	199 East Broadway Salem, NJ 08079 24 North Black Horse Pike Runnemede, NJ 08078	19905	Evidence of insurance with respects to SCIA to provide solid waste3/10/2014 GL EX AU WC disposal services to the Borough.
H- Salem County Improvement Authority I- Borough of Mount Ephraim	199 East Broadway Salem, NJ 08079 121 South Black Horse Mt. Ephraim, NJ 08059	19905	Certificate holder is included as "additional insured", ATIMA, for 3/24/2014 GL EX AU WC General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) SCIA to provide solid waste disposal services to the Borough.
H- Salem County Improvement Authority I- Borough of Barrington	199 East Broadway Salem, NJ 08079 229 Trenton Avenue Barrington, NJ 08007	19905	Certificate holder is included as "additional insured", ATIMA, for 3/24/2014 GL EX AU WC General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) SCIA to provide solid waste disposal services to the Borough.
H- Tavistock I- Township of Cherry Hill	100 Tavistock Road Cherry Hill, NJ 08034 820 Mercer Street Cherry Hill, NJ 08002	20585	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry 2/28/2014 Exception Hill's \$50,000 SIR on WC. Evidence of insurance with respects to the following Tavistock ARHAT units that are owned by the Township – Units – 216,218,250,268,278,358,359,370,371,372,373,382,384,394,395,396,408,420.
H- Commons at Chanticleer I- Township of Cherry Hill	1000 Chanticleer Drive Cherry Hill, NJ 08003 820 Mercer Street Cherry Hill, NJ 08002	20586	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry 2/28/2014 Exception Hill's \$50,000 SIR on WC. Evidence of insurance with respects to the following Chanticleer ARHAT units that are owned by the Township – Units 711,715,731,1115,1135,1141,1151,1311,1315,1343,1344.

H- The Woods II I- Township of Cherry Hill	c/o Target Property Management 2215 Old Marlton Pike East Marlton, NJ 08053 820 Mercer Street Cherry Hill, NJ 08002	20587	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry Hill's \$50,000 SIR on WC. Evidence of insurance with respects to the following Woods II ARHAT unit that is owned by the Township – Unit 1965.
H- Domaine at Chanticleer I- Township of Cherry Hill	c/o Target Property Management 2215 Old Marlton Pike East Marlton, NJ 08053 820 Mercer Street Cherry Hill, NJ 08002	20588	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry Hill's \$50,000 SIR on WC. Evidence of insurance with respects to the following Chanticleer ARHAT unit that is owned by the Township located at 1000 Chanticleer Drive, Cherry Hill, NJ 08003 – Unit 1202.
H- Centura Cotswolds I- Township of Cherry Hill	Condominium Association c/o Target Property Management 2215 Old Marlton Pike East Marlton, NJ 08053 820 Mercer Street Cherry Hill, NJ 08002	20589	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry Hill's \$50,000 SIR on WC. Evidence of insurance with respects to the following Centura ARHAT units that are owned by the Township located on Sherbrooke Court – Units 223,231.
H- The Port of Authority of NY and NJ I- Township of Voorhees	Attn: WTC Artifacts 225 Park Avenue, 12th Floor New York, NJ 10003 2400 Voorhees Town Center Voorhees, NJ 08043	20663	Certificate holder is included as "additional insured", as their interest may appear, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) as respects to agreement 2013-08-06-002. "The insurer(s) shall not, without obtaining the express advance written permission from the General Counsel of the Port Authority, raise any defense involving in any way the jurisdiction of the Tribunal over the person of the Port Authority, the immunity of the Port Authority, its Commissioners, officers, agents or employees, the governmental nature of the Port Authority, or the provisions of any statues respecting suits against the Port Authority."

Total # of Holders = 16



consolidated services group, inc.

CSG BILL REVIEW SERVICES

CAMDEN JIF

WC Medical Savings By Month

2014

<u>Reviewed Date</u>	<u>Provider Billed Amt</u>	<u>CSG Repriced Amt</u>	<u>Savings</u>	<u>% of Savings</u>
January 2014	\$313,842.58	\$173,763.93	\$140,078.65	44.63%
February 2014	\$301,354.89	\$147,300.87	\$154,054.02	51.12%
March 2014	\$139,693.09	\$64,352.28	\$75,340.81	53.93%
April 2014				
May 2014				
June 2014				
July 2014				
August 2014				
September 2014				
October 2014				
November 2014				
December 2014				
TOTAL 2014	\$754,890.56	\$385,417.08	\$ 369,473.48	48.94%

<u>Monthly PPO Statistics</u>		<u>YTD PPO Statistics</u>	
Bills	156	Bills	487
PPO Bills	138	PPO Bills	439
PPO Penetration	88.46%	PPO Penetration	90.14%

2013				
Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January 2013	\$247,161.80	\$87,881.50	\$159,280.30	64.44%
February 2013	\$336,963.34	\$141,472.27	\$195,491.07	58.02%
March 2013	\$359,916.37	\$160,352.23	\$199,564.14	55.45%
April 2013	\$193,138.43	\$79,885.35	\$113,253.08	58.64%
May 2013	\$133,654.01	\$63,389.76	\$70,264.25	52.57%
June 2013	\$154,142.01	\$70,085.37	\$84,056.64	54.53%
July 2013	\$105,088.56	\$57,841.33	\$47,247.23	44.96%
August 2013	\$139,677.91	\$60,875.44	\$78,802.47	56.42%
September 2013	\$159,485.68	\$85,034.32	\$74,451.36	46.68%
October 2013	\$202,981.17	\$88,948.90	\$114,032.27	56.18%
November 2013	\$198,027.91	\$88,352.28	\$109,675.63	55.38%
December 2013	\$120,397.50	\$62,236.41	\$58,161.09	48.31%
TOTAL 2013	\$2,350,634.69	\$1,046,355.16	\$1,304,279.53	55.49%
2012				
Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January 2012	\$327,432.29	\$123,601.52	\$203,830.77	62.25%
February 2012	\$321,490.83	\$102,427.74	\$219,063.09	68.14%
March 2012	\$463,116.94	\$258,351.85	\$204,765.09	44.21%
April 2012	\$495,580.87	\$252,390.87	\$243,190.00	49.07%
May 2012	\$367,200.13	\$144,996.75	\$222,203.38	60.51%
June 2012	\$166,311.10	\$72,784.55	\$93,526.54	56.24%
July 2012	\$152,688.61	\$69,169.12	\$83,519.49	54.70%
August 2012	\$255,865.17	\$128,069.44	\$127,795.73	49.95%
September 2012	\$157,038.27	\$89,055.18	\$67,983.09	43.29%
October 2012	\$251,986.43	\$117,081.04	\$134,905.39	53.54%
November 2012	\$209,957.68	\$80,016.77	\$129,940.91	61.89%
December 2012	\$323,520.62	\$113,296.64	\$210,223.98	64.98%
TOTAL 2012	\$3,492,188.94	\$1,551,241.48	\$1,940,947.46	55.58%
2011				
Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January 2011	\$78,650.79	\$41,053.27	\$37,597.52	47.80%
February 2011	\$427,447.15	\$184,454.08	\$242,993.07	56.85%
March 2011	\$237,548.88	\$114,811.02	\$122,737.86	51.67%
April 2011	\$209,173.73	\$88,028.29	\$121,145.44	57.92%
May 2011	\$271,601.90	\$102,272.41	\$169,329.49	62.34%
June 2011	\$232,296.51	\$120,252.55	\$112,043.96	48.23%
July 2011	\$197,650.64	\$88,028.92	\$109,621.72	55.46%
August 2011	\$177,835.40	\$74,966.94	\$102,868.46	57.84%
September 2011	\$222,738.08	\$154,411.73	\$68,326.35	30.68%
October 2011	\$391,937.75	\$196,230.53	\$195,707.22	49.93%
November 2011	\$244,793.02	\$103,865.44	\$140,927.58	57.57%
December 2011	\$310,110.66	\$115,160.43	\$194,950.23	62.86%
TOTAL 2011	\$3,001,784.51	\$1,383,535.61	\$1,618,248.90	53.91%

APPENDIX I – MINUTES

March 24, 2014 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MARCH 24, 2014
LINDENWOLD BOROUGH 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. James Maley, Secretary	Borough of Collingswood	Absent
Richard Michielli	Borough of Magnolia	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
M. Joseph Wolk	Borough of Mount Ephraim	Present
Neal Rochford	Borough of Haddonfield	Present

EXECUTIVE COMMITTEE ALTERNATES:

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Denise Hall, Cheryl Little
Safety Director	J.A. Montgomery Risk Control John Saville
Treasurer	
Managed Care	Consolidated Services Group Stephen McNamara
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Lawrence Spellman, Voorhees Township
Ari Messinger, Cherry Hill Township Alternate
Millard Wilkinson, Berlin Borough
David Taraschi, Audubon Borough
Eleanor Kelly, Runnemede Borough
Thomas Barbera, Laurel Springs Borough

RISK MANAGEMENT CONSULTANTS PRESENT:

Michael Avalone	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Peter DiGiambattista	Associated Insurance Partners LLC
Rick Bean	Henry D. Bean & Sons Insurance
Walt Eife	Waypoint Insurance
Mark von der Tann	Edgewood Associates, Inc.
Terry Mason	M&C Insurance

WELCOME: Chairman Mevoli welcomed everyone to the Borough of Lindenwold.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF FEBRUARY 24, 2014.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF FEBRUARY 24, 2014:

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE:

EXECUTIVE DIRECTOR:

Employment Practices Liability 2014/2015 Program – There are a number of areas members must address to maintain Program Compliance. Please visit the MEL webpage for complete details – www.njmel.org and work with your municipal attorney to complete the Attorney Certification form by the deadline of May 1, 2014. We are scheduling several Managers & Supervisors sessions and have also included a listing of Police Training scheduled in the area a listing was include don page 12 of the agenda.

Personnel Manuals – Please visit the MEL webpage – njmel.org – for the updates to personnel policies & procedures manuals.

Executive Director said we have just scheduled another Police Training at Winslow Township on April 8th and we are working on scheduling a date for Bellmawr. We have had a very good response so far for the various sessions and if need be we can add a few more sessions.

Executive Director said in regards to Managers & Supervisors training a few of the Risk Mangers are taking care of their towns but Mr. Nardi and the Fund Office will be scheduling a few sessions. One session will be scheduled in Collingwood in a few weeks and a few more in member towns.

2013/2014 Public Officials/Elected On-Line Training Seminars – Executive Director said as a reminder, to supplement live presentations of this year’s Elected Officials seminar, the MEL placed an online version on www.njmel.org. To date, 135 MEL member officials have already used this option. The deadline is May 1st. Enclosed on page 14 of the agenda are the access instructions for the program.

Executive Director said we have already completed five or six training sessions and if anyone still needs to complete this training the online version is still available on the MEL website www.njmel.org. If any members feel we need to schedule another session please contact the Fund Office. We have had a good response on the online Elected Officials training. Of course all of this training leads up to the EPL Checklist that needs to be finalized by the town attorney and submitted to the Fund Office by May 1, 2014. If anyone needs assistance please contact Brad Stokes or Karen Read and we will help you along.

2014 MEL & MR HIF Educational Seminar – Executive Director said the 4th annual seminar is scheduled for Friday, April 11th, beginning at 9:00 am at the Crowne Plaza, 390 Forsgate Drive, Monroe NJ 08831, Turnpike Exit 8A. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIR and HIFs. The enrollment form was included on page 15 of the agenda. Pre-registration is required for this Seminar so if you are interested in attending please return the registration form in the agenda.

RCF Meeting – Executive Director said the RCF met on Wednesday, March 5, 2014 at 10:30 am. Enclosed in Appendix II is Chairperson Wolk’s report on the meeting. The board adopted a resolution authorizing the MEL to participate in a pooled investment program with other MEL JIFs. Executive Director said we will be hearing a little more on the pooled investment program and they are going to reach out to all of the Treasurers of the funds. If you recall they tried to do a joint venture before and the State had some issues with the regulations and the way they were looking into doing it but we should hear some more about pooling our funds and moving away from TD Bank and they are discussing things with Wells Fargo. We will be hearing more information on this as we move along.

EJIF Meeting - Executive Director said the EJIF met on Wednesday, March 5, 2014 at 10:50 am. Enclosed in Appendix II is Chairperson Wolk’s report on the meeting. Commissioner Wolk said a copy of the final EJIF Bulletin was distributed to members concerning the discontinuation of coverage for non-regulated underground storage tanks that are twenty years or older effective January 1, 2014. The board also adopted a resolution authorizing the MEL to participate in a pooled investment program with other MEL JIFs. Information will be mailed to member JIFs shortly.

MEL Meeting – Executive Director said the MEL met on Wednesday, March 5, 2014 at 11:15 am. Enclosed in Appendix II is Chairperson Wolk’s report on the meeting. Commissioner Wolk said the MEL approved an agreement with Rutgers for the Cyber Liability study to research and develop Best Practices. Another highlight of the meeting is we awarded a contract for online database renewals. The board also

adopted a resolution authorizing the MEL to participate in a pooled investment program with other MEL JIFs.

Executive Director said on the online database this is for the JIF renewals every spring you receive the packet to complete your renewals and we are looking at a process now to do this online electronically. This program has been around and the Southern JIFs have been using it. The program is called Exigis. The MEL is going to purchase the program and each JIF will be asked to sign on to it. Executive Director said everyone will find it very easy to use. It will also be good for tracking your inventory such as vehicles, property and you may be able to find multiple uses for it.

Online Underwriting Database: The MEL released RFQs for an Online Exposure Database and based on interviews and evaluations appointed Exigis. An online exposure database would allow members to add/amend schedules online thereby eliminating the annual paper renewal application process. Each affiliated JIF will be presented the opportunity to participate in the contract. We will be rolling this out in the next few months and we think everyone will like this new process.

Risk Management Consultant Agreements – Executive Director said enclosed is a listing by member town of the risk management consultant agreements received in our office to date. We have received about 20 to date. We ask Risk Managers to continue to work on forwarding the agreements to the Fund office. When all agreements have been received, we will prepare a filing with the Departments of Insurance and Community Affairs.

Financial Disclosure Form – Executive Director said The Division of Local Governmental Services has released a statement concerning 2014 Financial Disclosure filings. Local government officers are instructed to await further information from their municipal clerks, county clerks, or other agency representatives as a new filing system is being developed. We should hopefully be receiving more information in the next few weeks and we will forward on to members as soon as the information is received.

Cyber Liability Study – Executive Director said enclosed in the agenda is a memorandum outlining the Research Project just approved by the MEL Board. This project is to conduct a Cyber Liability study to research and develop “Best Practices” that can be employed by New Jersey local government unit officials to identify and manage risks related to the use of “technology” in local government activities. Members will be contacted by the MEL’s Advisory Focus Group. Executive Director said Marc Pfeiffer has moved on from DCA and will be spearheading this project to come up with policies and procedures that municipalities should put in place. This project will be a several month process and the information will be made available to all MEL members in the coming months.

2014 PRIMA Conference - Executive Director said The Camden County Municipal JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. PRIMA’s 2014 Annual Conference will be held June 8 – 12, 2013 in Long Beach, California. If you are interested in attending please send your information to the Fund Office.

DUE DILIGENCE REPORTS – Included in the agenda were due diligence reports as follows: the Pure Loss Ratio Report, Claims Analysis by Fund Year, Claims Activity Report, Lost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report. Executive Director said we do not have a Financial Fast Track this month due to the fact that the PERMA offices are dealing with the auditors and we will have this report for you at the next meeting. Executive Director said on the Claims Analysis Report we are showing the actuary’s projection for the loss ratio at 3.18% and we are currently at 1.84% which means we are off to another good start this year. All in all we fared very well

this year with the weather that we experienced. Executive Director said our Lost Time Accident Frequency of .86 also shows what a good start we have had well below the state average of 1.51 JIF wide.

In response to Commissioner Shannon, Executive Director said the Cyber Liability Best Practices will provide recommendations such as security procedures you would want to put in place not necessarily requirements. They are looking to provide a guide to help municipalities protect themselves. In response to Commissioner Shannon Executive, Director the cost will be approximately \$30,000. Risk Manager Michael Avalone said XL is going to contribute to the cost at a 50% factor.

Executive Director's Report Made Part of Minutes.

TREASURER:

Report summarizing cash and investments as of February 2014 were included in the agenda.

Approving Payment of Resolution 14-11 March 2014 Vouchers

TOTAL 2013	\$6,500.00
TOTAL 2014	\$706,639.10
TOTAL	\$713,139.10

Approving Payment of Resolution 14-12 March 2014 Supplemental Vouchers

TOTAL 2014	\$20,692.84
TOTAL	\$20,692.84

Confirmation of February 2014 Claims Payments/Certification of Claims Transfers:

2010	\$38,507.96
2011	\$20,745.32
2012	\$72,669.79
2013	\$216,596.44
2014	\$36,151.26
TOTAL	\$384,670.77

MOTION TO APPROVE RESOLUTION 14-11 AND RESOLUTION 14-12 VOUCHER PAYMENTS FOR MARCH 2014:

Motion: Commissioner Lipsett
 Second: Commissioner DiAngelo
 Roll Call Vote: 8 Ayes – 0 Nays

Executive Director said there were a few variances that Treasurer Schwab was working on with Denise Hall from Comp Services. Ms. Hall said these have been resolved and it was just a matter of timing in getting information included before the report is generated.

Executive Director said the Treasurer reported last month that the Fund did not receive 1st installment assessment payments from Somerdale, Runnemede, Woodlynne and Chesilhurst. We have since received payment from Runnemede and Somerdale. Executive Director said he spoke to Mr. Schwab before he went away and was advised the Woodlynne and Chesilhurst payments were still outstanding. As soon as the Treasurer returns we will update members if payments were made. Executive Director said we can discuss a late penalty assessment at the next meeting. Chairman Mevoli said the policy is in place regarding late assessments penalty and we will follow the current policy that is in place.

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF JANUARY 2014 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion:	Commissioner Michielli
Second:	Commissioner Lipsett
Vote:	Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Mr. Nardi said regarding EPL coverage Police Training will begin this week and everyone is aware of the sessions that have been scheduled. This is the same program that everyone has seen at the Elected Officials and Managers & Supervisor training, but it is supplemented with additional material that is specific to law enforcement and is only open to Chiefs, Captains and Lieutenants. Not every town is able to all of their superior officers so we have to keep in mind that those sergeants and or lieutenants that are not attending the Police Training sessions as managers and supervisors by definition still have to attend Managers & Supervisor training. Mr. Nardi said we do not want to end up some type of harassment suit within the police department and have a manager or supervisor named as one of the defendants, where the question will be asked - did all your managers and supervisor attend the sessions that are required by law. In response to Commissioner Shannon, Executive Director said a notice will be sent to all members to clarify the training required.

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. Mr. Saville said the annual JIF Safety Breakfast will be on Tuesday, March 25, 2014 at the Collingswood Scottish Rite, which would be followed by a Safety Coordinators Roundtable immediately after the breakfast. Safety Directory said we have 125 registered for the Breakfast.

Mr. Saville said the upcoming MSI training is listed and this is a good time to have your people registered for these classes. The Fast Track schedule is included in the agenda which is a good opportunity to get a lot of your training completed in one day.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director said the holding report for the period 1/20/14 to 2/20/14 is included in the agenda.

List of Certificates Made Part of Minutes.

MANAGED CARE:

Managed Care Provider reviewed the enclosed report and said that as of February 2014, there was a savings of 51% for the month and a total of 48 % for the year. Stephen McNamara reviewed the Year to Date Workers' Comp Injury Snapshot report from January 1, 2014 through March 14, 2014. Mr. McNamara said the weather did directly impact the Fund this year. Of the eight lost time claims year to

date - six of those were a direct of result of slip and fall on ice, as you can see the weather did impact the workers' comp this year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

**RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES:
PERSONNEL - SAFETY & PROPERTY OF PUBLIC LITIGATION:**

Motion: Commissioner Michielli
Second: Commissioner Shannon
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner DiAngelo
Second: Commissioner Michielli
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Michielli
Second: Commissioner DiAngelo
Roll Call Vote: 8 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Michielli
Second:	Commissioner Wolk
Vote:	Unanimous

MEETING ADJOURNED: 5:49PM

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