

# CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

**TUESDAY – MAY 27, 2014**  
**GLOUCESTER CITY COMMUNITY CENTER**  
**232 NICHOLSON ROAD**  
**GLOUCESTER CITY, NJ 08030**  
**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](mailto: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: MAY 27, 2014**

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- 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:** April 28, 2014 Open Minutes ..... **Appendix I**  
April 28, 2014 Closed Minutes ..... **To be distributed**
  
- CORRESPONDENCE – Internal Revenue Service Letter.....Page 1**

**REPORTS**

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
Executive Director's Report ..... **Page 6**
  
- TREASURER - Richard Schwab**  
May Vouchers - Resolution No. 14-14..... **Page 27**  
Monthly Reports ..... **To be Distributed**
- ATTORNEY – Joseph Nardi, Esquire**
  
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report..... **Page 30**
  
- UNDERWRITING MANAGER – Conner Strong & Buckelew**  
Monthly Certificate Holding Report..... **Page 38**  
MEL Bulletin 14-03 Property/Equipment Program ..... **Appendix II**
  
- MANAGED CARE – Consolidated Services Group**  
Monthly Report..... **Page 40**
  
- CLAIMS SERVICE – Comp Services Inc.**

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- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - MEETING ADJOURNED**
  - NEXT MEETING: June 23, 2014 – Borough of Haddonfield**

**Internal Revenue Service**  
200 Sheffield Street  
Mountainside, NJ 07092

**Department of the Treasury**

Date: May 8, 2014

Camden County Municipal  
9 Campus Drive  
Parsippany, NJ 07054  
Attention: Bradford Stokes

**Taxpayer Identification Number:**  
22-2868937  
**Person to Contact:**  
Vincent Urciuoli  
**Badge Number:**  
0209633  
**Telephone Number to Contact:**  
908 301-2660  
**Referring to Compliance Check Letter**  
Dated: December 31, 2013  
**Tax Period(s) Ended:**  
2012

Dear Taxpayer,

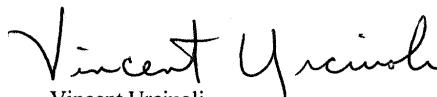
Thank you for your cooperation in responding to our questions during our recent compliance check. It has been determined that an employment tax examination will not be conducted at this time.

The enclosed Publication 15-A (Employer's Supplemental Tax Guide) may answer questions you have about your tax responsibilities as an employer, including information to help you determine whether an individual is an employee or an independent contractor. Please take some time to read this publication.

If we have discussed any procedural changes during this compliance check, a discrepancy report may be enclosed.

If you have any questions regarding Federal employment tax matters, you may call the person whose name and telephone number is listed above.

Sincerely,



Vincent Urciuoli  
FSLG Specialist

Enclosures:

Publication 15-A

Discrepancy report: 886-A

**Letter 3576 (Rev. 01-2003)**  
Catalog Number: 34414U

Form <b>886-A</b>	Department of the Treasury - Internal Revenue Service <b>Explanation of Items</b>	Schedule No. or Exhibit
<b>Name of Taxpayer</b> Camden County Municipal		<b>Year/Period Ended</b> 2012

The following items were discussed during the compliance check:

### **Employees versus Independent Contractor**

For employment tax purposes, an employee is defined as by Internal Revenue Code 3121(d)(2) as “any individual who, under the usual common law rules applicable in determining the employer-employee relationship, has the status of an employee”. **The common-law rule for determining whether a worker is an employee is whether the service recipient has the right to direct and control the worker as to the manner and means of the worker’s job performance.**

The facts to consider in deciding whether workers are independent contractors or employees are as follows:

1. Whether the entity has the right to control the behavior of the worker;
2. Whether the entity has financial control over the worker; and
3. The relationship of the parties.

### **Behavioral Control**

Under this category, facts show whether the entity has a right to direct and control how the worker performs the specific task for when he or she is engaged. If the entity has the right to do so, it is not necessary that it actually direct and control the manner in which the services are performed.

### **Financial Control**

This second category includes evidence of whether the entity controls the business and financial aspects of the workers’ activities. Employees do not generally have the risk of incurring a loss in the course of their work, because employees generally receive a salary as long as they work. An individual who is paid by the hour, week, or month is typically an employee.

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### Relationship of the Parties

The third category used to determine worker status is evidence of the relationship between the parties, including how they view their relationship. The relationship of the parties is generally evidenced by examining the parties' agreements and actions with respect to each other.

For example, a fact illustrative of how the parties perceive their relationship is the intent of the parties as expressed in a written contract. However, a contractual designation, in and of itself, is not sufficient evidence for determining worker status. The substance of the relationship, not the label, governs the worker's status. (Employment Tax Regulation §31.3121(d)-1(1)(3)).

### Independent Contractors versus Employees

- a. You were unaware what criteria to use to determine whether a worker is an employee or an independent contractor. Under common-law rules, anyone who performs services for you is your **employee if you have the right to control** what will be done and how it will be done. This is so even when you give the employee freedom of action. What matters is that you have the right to control the details of how the services are performed. If you have an employer-employee relationship, it makes no difference how it is labeled. The substance of the relationship, not the label, governs the worker's status. It does not matter whether the individual is employed full time or part time.
- b. Individuals such as ESL instructors, lawyers, technology consultants, school psychologists, speech therapists, contractors, and subcontractors who follow an independent trade, business, or profession in which they offer their services to the public, are generally not employees. However, whether such people are employees or independent contractors depends on the facts in each case. The general rule is that an individual is an independent contractor if you, the person for whom the services are performed, have the right to control or direct only the result of the work and not the means and methods of accomplishing the result.

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- c. We discussed using Form SS-8 Determination of Worker Status for Purposes of Federal Employment Taxes and Income Tax Withholding when an entity has difficulties determining if a service provider is an employee or an independent contractor. You agreed to review the treatment of the appointed Commissioners. Based on then facts and circumstances surrounding these Commissioners. It appears that the Commissioners are being compensated for attending meetings. If so, the payments made to the Commissioners constitutes compensation which would be considered wages and reported on Form W-2 not Form 1099.
- d. Internal Revenue Code Section 31.3401(c)-1 states the term employee includes every individual performing services if the relationship between him/her and the person for whom he/she performs such services is the legal relationship of employer and employee. The term includes officers and employees, whether elected or appointed, of the United States, a State, Territory, Puerto Rico, or any political subdivision thereof, or the District of Columbia, or any agency or instrumentality of any one or more of the foregoing.

### **Government Officials as Employees**

Generally, any individual who serves as a public officer is an employee of the government for whom he or she serves. Therefore, the government entity is responsible for withholding and paying Federal income tax, social security and Medicare taxes, and issues a Form W-2, Wage and Tax Statement , to the public official.

### **Public Officials and Public Officers**

Although there is no precise definition for the term "public official" or "public officer," the courts have generally held that anyone who exercises significant authority pursuant to public laws is a public officer. This includes any official who administers or enforces public laws, whether the individual is elected by the public or appointed to an office. Generally, if there is any provision in a public law which authorizes the employment of the individual, and the individual is hired or elected under this authority, the individual is considered an employee of the State or political subdivision to which the provision applies.

The following facts indicate that an office is a "public office":

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<b>Name of Taxpayer</b> Camden County Municipal		<b>Year/Period Ended</b> 2012

- The office was created by the constitution or through legislation, or by a municipality or other body with authority conferred by the legislature.
- The office was delegated a portion of the powers of government body.
- The powers conferred and the duties to be discharged are defined either directly or indirectly law or through legislative authority.
- The duties are to be performed independently and without control of a superior power other than the law.
- The office has some permanency and continuity, and the officer takes an official oath.

Examples of public officers are: the president and the vice president; a governor or mayor; the secretary of state; a member of a legislative body, such as a state legislature, county commission, city counsel, school board, utility or hospital district; a judge, a justice of the peace, a county or city attorney, a marshal, a sheriff, a constable and a registrar of deeds; tax collectors and assessors; and members of advisory boards and committees.

If there is not any authority in a public law to hire or elect someone, a determination must be made using common-law rules.

**Please ensure that your entity is treating its employees and independent contractors properly based on the aforementioned laws and regulations.**

The State Social Security Administrator for New Jersey is Mark Schwedes (609) 292-0791. Mark.Schwedes@treas.state.nj.us

## Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 16

Parsippany, NJ 07054

Date: May 27, 2014

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ❑ **Employment Practices Liability 2014/2015 Program:** In order to maintain current deductibles and co-payment provisions, members must update their EPL Programs and submit the checklist to the Fund office. XL Insurance has indicated any checklist submitted to the Fund office by the end of May will meet the deadline. A current listing of the EPL/POL compliance check list is provided within the Due Diligence Reports. (please note at the time of the distribution of the agenda, additional check lists may have been received but not shown within the report)

If you have not completed your program, please visit the MEL webpage for complete details – [www.njmel.org](http://www.njmel.org) and work with your municipal attorney to complete the Attorney Certification form by the end of May.

- ❑ **Audit and Actuarial Valuation Year-End Reports:** The financial audit for the period ending December 31, 2013 will be ready for review at this months meeting. Mr. James Miles from Bowman & Company will make a presentation of the draft report. Final approval and execution of the Group Affidavit will take place at the June meeting.
- ❑ **New E-JIF Emergency Reporting Posters** – Enclosed is a copy of the new E-JIF Emergency Reporting poster to be placed in every member municipality. T&M Associates and First Environment will be distributing these posters to the membership. To request additional posters, JIF members may contact T & M Associates at 732-671-6400. **(Page 18)**
- ❑ **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 19)**
- ❑ **2015 Renewal Applications – Online Underwriting Database:** As previously reported, the MEL contracted with Exigis to develop an online underwriting database for members and/or their risk managers to add/amend schedules online thereby eliminating the annual paper Renewal Application process. Currently, the MEL's underwriting data is being uploaded to the online database and will be reviewed for accuracy. Training webinars are being scheduled.



- ❑ **Financial Disclosure Form:** Enclosed on **Page 20** you will find a copy of a statement released from the Department of Community Affairs regarding the filing of the 2014 Financial Disclosure Form. The state is revising its on-line filing procedure again in 2014. The state has asked local public entities to distribute personal identification numbers (PINs) to their officials. They were emailed to Fund Commissioners on May 21<sup>st</sup>. The deadline for filing the form for public officials is June 13<sup>th</sup>.
  
- ❑ **Search & Seizure Program** - Enclosed please find information and registration form for a program geared towards law enforcement officers to review changing laws with respect to search and seizure.  
(Page 23)
  
- ❑ **EJIF Seminar** – The Environmental Joint Insurance Fund will be running a series of seminars entitled “Staying in Compliance”. The seminar will cover environmental regulations that are typically encountered by municipalities and utility authorities. (Page 26)
  
- ❑ **Due Diligence Reports:**

<b>Financial Fast Track</b> – as of 3/31/2014	<b>Page 8</b>
<b>Income Portfolio</b> – as of 3/31/2014	<b>Page 9</b>
<b>Loss Ratio Analysis</b> – as of 4/30/14	<b>Page 10</b>
<b>Claim Activity Report</b> – as of 4/30/14	<b>Page 11</b>
<b>Loss Time Accident Frequency</b> – as of 4/30/14	<b>Page 12&amp;13</b>
<b>POL/EPL Compliance Report</b>	<b>Page 14</b>
<b>Fund Commissioners</b>	<b>Page 15</b>
<b>2014 Fund Year Regulatory Affairs Checklist</b>	<b>Page 16&amp;17</b>

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	March 31, 2014		
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	986,055	2,969,863	168,300,790	171,270,653
2.	CLAIM EXPENSES				
	Paid Claims	481,995	1,296,693	76,140,425	77,437,119
	Case Reserves	(196,505)	749,606	3,322,310	4,071,916
	IBNR	192,688	58,621	5,464,143	5,522,764
	Aggregate Excess	-	-	-	-
	Recoveries	-	(3,392)	(473,508)	(476,901)
	<b>TOTAL CLAIMS</b>	<b>478,177</b>	<b>2,101,528</b>	<b>84,453,370</b>	<b>86,554,898</b>
3.	EXPENSES				
	Excess Premiums	297,538	903,609	44,128,408	45,032,017
	Administrative	148,417	430,927	30,472,251	30,903,178
	<b>TOTAL EXPENSES</b>	<b>445,955</b>	<b>1,334,536</b>	<b>74,600,659</b>	<b>75,935,195</b>
4.	UNDERWRITING PROFIT (1-2-3)	61,923	(466,201)	9,246,761	8,780,560
5.	INVESTMENT INCOME	(8,717)	12,768	10,015,083	10,027,851
6.	DIVIDEND INCOME	0	0	3,172,870	3,172,870
7.	STATUTORY PROFIT (4+5+6)	53,206	(453,433)	22,434,714	21,981,281
8.	DIVIDEND	0	0	17,404,357	17,404,357
9.	STATUTORY SURPLUS (7-8)	53,206	(453,433)	5,030,357	4,576,924
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	Closed	(798)	1,559	1,550,579	1,552,138
	2010	(36,535)	(220,310)	229,347	9,037
	2011	1,718	(124,408)	695,234	570,826
	2012	46,777	(214,239)	1,278,364	1,064,125
	2013	(28,651)	(20,621)	1,276,833	1,256,212
	2014	70,696	124,586		124,586
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>53,206</b>	<b>(453,433)</b>	<b>5,030,357</b>	<b>4,576,924</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>0</b>	<b>64,214,068</b>	<b>64,214,068</b>
	<b>FUND YEAR 2010</b>				
	Paid Claims	33,249	304,737	4,605,021	4,909,758
	Case Reserves	(31,591)	(83,928)	858,062	774,134
	IBNR	34,372	700	207,058	207,758
	Aggregate Excess	0	0	0	0
	Recoveries	0	0	(317,456)	(317,456)
	<b>TOTAL FY 2010 CLAIMS</b>	<b>36,030</b>	<b>221,508</b>	<b>5,352,685</b>	<b>5,574,193</b>
	<b>FUND YEAR 2011</b>				
	Paid Claims	105,546	161,657	3,876,936	4,038,593
	Case Reserves	(117,410)	28,294	874,781	903,075
	IBNR	9,176	(62,582)	489,224	426,642
	Aggregate Excess	0	0	0	0
	Recoveries	0	(1,095)	(87,260)	(88,355)
	<b>TOTAL FY 2011 CLAIMS</b>	<b>(2,689)</b>	<b>126,274</b>	<b>5,153,681</b>	<b>5,279,955</b>
	<b>FUND YEAR 2012</b>				
	Paid Claims	70,840	187,447	2,414,665	2,602,112
	Case Reserves	(49,611)	333,056	803,542	1,136,598
	IBNR	(69,681)	(300,712)	1,479,424	1,178,712
	Aggregate Excess	0	0	0	0
	Recoveries	0	(2,297)	(63,906)	(66,203)
	<b>TOTAL FY 2012 CLAIMS</b>	<b>(48,451)</b>	<b>217,494</b>	<b>4,633,725</b>	<b>4,851,219</b>
	<b>FUND YEAR 2013</b>				
	Paid Claims	230,101	558,148	1,029,736	1,587,884
	Case Reserves	(29,043)	368,104	785,925	1,154,029
	IBNR	(175,083)	(900,276)	3,288,437	2,388,161
	Aggregate Excess	0	0	0	0
	Recoveries	0	0	(4,887)	(4,887)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>25,976</b>	<b>25,976</b>	<b>5,099,211</b>	<b>5,125,187</b>
	<b>FUND YEAR 2014</b>				
	Paid Claims	42,259	84,704		84,704
	Case Reserves	31,149	104,080		104,080
	IBNR	393,904	1,321,491		1,321,491
	Aggregate Excess	0	0		0
	Recoveries	0	0		0
	<b>TOTAL FY 2014 CLAIMS</b>	<b>467,312</b>	<b>1,510,276</b>	<b>0</b>	<b>1,510,276</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>478,177</b>	<b>2,101,528</b>	<b>84,453,370</b>	<b>86,554,898</b>

<b>CAMDEN JOINT INSURANCE FUND</b>									
<b>Fixed Income Portfolio Summary and Rate Comparison</b>									
					For Month End	3/31/2014			
					2011	2012	2013	Last Month	This Month
<b>CAMDEN JOINT INSURANCE FUND</b>									
Total Cash Balance (millions)		11.94	12.21	13.39	16.71	15.63			
<b>Fixed Income Portfolio TD</b>									
Investments (millions), Book Value		10.49	8.00	4.00	6.00	5.00			
Avg maturity (years)		2.80	2.52	2.07	2.36	2.28			
Unrealized gain/(loss) (%)		0.98	1.35	1.30	1.06	0.98			
Purchase yield (%)		1.30	1.00	1.40	1.20	1.30			
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00			
Total Book Yield		2.28	2.35	2.70	2.26	2.28			
<b>M E L PORTFOLIO</b>									
Total Cash Balance (millions)		80.73	73.43	64.22	63.45	64.00			
<b>Fixed Income Portfolio Wells Fargo 2013</b>									
Investments (millions), Book Value		70.17	56.97	50.13	46.65	43.59			
Avg maturity (years) ***		3.35	2.61	2.04	2.02	2.05			
Unrealized gain/(loss) (%)		0.63	0.63	-0.30	0.01	-0.27			
Purchase yield (%)		1.30	0.80	0.65	0.65	0.67			
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00			
Total Book Yield		1.93	1.43	0.35	0.66	0.40			
<b>COMPARATIVE RATES (%)</b>									
<b>Cash &amp; Cash Equivalents</b>									
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 **			
<b>Treasury Issues</b>									
1 year bills		0.18	0.17	0.13	0.12	0.13			
3 year notes		0.75	0.38	0.54	0.69	0.82			
5 year notes		1.52	0.76	1.17	1.52	1.64			
Merrill Lynch US Govt 1-3 years ^		1.55	0.51	0.37	1.08	-1.30			

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

**AS OF April 30, 2014**

**FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	52	MONTH	51	MONTH	40	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-14		31-Mar-14		29-Apr-13	
PROPERTY	481,537	272,685	56.63%	100.00%	56.63%	100.00%	64.46%	100.00%
GEN LIABILITY	1,255,716	1,951,006	155.37%	96.51%	133.47%	96.38%	109.32%	92.48%
AUTO LIABILITY	410,966	367,867	89.51%	93.94%	89.80%	93.62%	38.67%	89.30%
WORKER'S COMP	3,258,103	3,042,699	93.39%	99.62%	93.54%	99.57%	94.59%	98.70%
TOTAL ALL LINES	5,406,322	5,634,257	104.22%	98.50%	99.24%	98.41%	91.08%	96.66%
NET PAYOUT %	\$4,628,330		85.61%					

**FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	40	MONTH	39	MONTH	28	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-14		31-Mar-14		29-Apr-13	
PROPERTY	493,199	458,025	92.87%	100.00%	99.27%	100.00%	99.23%	100.00%
GEN LIABILITY	1,300,364	1,111,614	85.48%	92.48%	67.92%	91.95%	46.44%	83.56%
AUTO LIABILITY	420,271	122,838	29.23%	89.30%	29.23%	88.81%	24.95%	81.06%
WORKER'S COMP	3,404,221	3,385,567	99.45%	98.70%	99.50%	98.57%	100.59%	95.79%
TOTAL ALL LINES	5,618,056	5,078,044	90.39%	96.67%	86.92%	96.43%	82.28%	92.23%
NET PAYOUT %	\$3,989,914		71.02%					

**FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	28	MONTH	27	MONTH	16	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-14		31-Mar-14		29-Apr-13	
PROPERTY	486,359	334,995	68.88%	100.00%	68.88%	100.00%	74.18%	96.65%
GEN LIABILITY	1,338,095	287,641	21.50%	83.56%	19.68%	82.70%	13.10%	67.85%
AUTO LIABILITY	388,406	288,001	74.15%	81.06%	66.68%	80.03%	28.21%	62.03%
WORKER'S COMP	3,528,729	2,815,011	79.77%	95.79%	79.70%	95.33%	71.73%	81.73%
TOTAL ALL LINES	5,741,588	3,725,648	64.89%	92.30%	63.92%	91.75%	55.33%	78.42%
NET PAYOUT %	\$2,577,012		44.88%					

**FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	16	MONTH	15	MONTH	4	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-14		31-Mar-14		29-Apr-13	
PROPERTY	535,713	444,317	82.94%	96.65%	85.90%	96.43%	12.88%	30.00%
GEN LIABILITY	1,423,316	156,670	11.01%	67.85%	10.80%	66.07%	3.28%	10.00%
AUTO LIABILITY	377,258	48,964	12.98%	62.03%	12.71%	59.58%	3.42%	10.00%
WORKER'S COMP	3,913,656	2,081,603	53.19%	81.73%	53.15%	78.67%	3.64%	6.00%
TOTAL ALL LINES	6,249,943	2,731,555	43.71%	78.66%	43.87%	76.17%	4.33%	9.21%
NET PAYOUT %	\$1,652,926		26.45%					

**FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	4	MONTH	3	MONTH	-8	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-14		31-Mar-14		29-Apr-13	
PROPERTY	591,500	101,595	17.18%	30.00%	12.68%	23.00%	N/A	N/A
GEN LIABILITY	1,405,625	15,773	1.12%	10.00%	0.48%	6.00%	N/A	N/A
AUTO LIABILITY	350,875	39,590	11.28%	10.00%	7.67%	6.00%	N/A	N/A
WORKER'S COMP	3,909,782	126,207	3.23%	6.00%	2.05%	3.00%	N/A	N/A
TOTAL ALL LINES	6,257,782	283,164	4.52%	9.39%	3.02%	5.73%	N/A	N/A
NET PAYOUT %	\$146,931		2.35%					

**Camden Joint Insurance Fund  
CLAIM ACTIVITY REPORT**

April 30, 2014						
<b>COVERAGE LINE - PROPERTY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>TOTAL</b>
March-14	57	41	8	34	10	150
April-14	57	41	8	28	12	146
<b>NET CHGE</b>	0	0	0	-6	2	-4
Limited Reserves						<b>\$1,149</b>
<b>Year</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>TOTAL</b>
March-14	\$4,695	\$7,214	\$18,340	\$104,272	\$41,300	\$175,822
April-14	\$4,695	\$7,214	\$18,340	\$80,572	\$57,000	\$169,822
<b>NET CHGE</b>	\$0	\$0	\$0	(\$23,700)	\$15,700	(\$8,000)
<b>Ltd Incurred</b>	\$272,685	\$458,025	\$334,995	\$444,317	\$101,595	\$1,611,618
<b>COVERAGE LINE - GENERAL LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>TOTAL</b>
March-14	103	111	29	51	9	303
April-14	103	111	30	52	14	310
<b>NET CHGE</b>	0	0	1	1	5	7
Limited Reserves						<b>\$4,063</b>
<b>Year</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>TOTAL</b>
March-14	\$346,565	\$209,632	\$118,131	\$114,931	\$6,700	\$795,959
April-14	\$588,851	\$425,119	\$112,434	\$117,931	\$15,075	\$1,259,410
<b>NET CHGE</b>	\$242,286	\$215,486	(\$5,697)	\$3,000	\$8,375	\$463,450
<b>Ltd Incurred</b>	\$1,951,006	\$1,111,614	\$287,641	\$156,670	\$15,773	\$3,522,705
<b>COVERAGE LINE - AUTO LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>TOTAL</b>
March-14	35	19	7	5	13	79
April-14	35	19	7	5	11	77
<b>NET CHGE</b>	0	0	0	0	-2	-2
Limited Reserves						<b>\$3,793</b>
<b>Year</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>TOTAL</b>
March-14	\$24,657	\$33,243	\$171,335	\$8,700	\$20,600	\$258,535
April-14	\$24,657	\$33,243	\$200,335	\$9,700	\$24,100	\$292,035
<b>NET CHGE</b>	\$0	\$0	\$29,000	\$1,000	\$3,500	\$33,500
<b>Ltd Incurred</b>	\$367,867	\$122,838	\$288,001	\$48,964	\$39,590	\$867,260
<b>COVERAGE LINE - WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>TOTAL</b>
March-14	22	41	35	64	32	194
April-14	21	35	32	35	27	150
<b>NET CHGE</b>	-1	-6	-3	-29	-5	-44
Limited Reserves						<b>\$18,255</b>
<b>Year</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>TOTAL</b>
March-14	\$398,217	\$652,985	\$828,792	\$926,126	\$35,480	\$2,841,601
April-14	\$387,724	\$622,554	\$817,528	\$870,426	\$40,058	\$2,738,289
<b>NET CHGE</b>	(\$10,493)	(\$30,431)	(\$11,264)	(\$55,700)	\$4,578	(\$103,311)
<b>Ltd Incurred</b>	\$3,042,699	\$3,385,567	\$2,815,011	\$2,081,603	\$126,207	\$11,451,086
<b>TOTAL ALL LINES COMBINED</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>TOTAL</b>
March-14	217	212	79	154	64	726
April-14	216	206	77	120	64	683
<b>NET CHGE</b>	-1	-6	-2	-34	0	-43
Limited Reserves						<b>\$6,526</b>
<b>Year</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>TOTAL</b>
March-14	\$774,134	\$903,075	\$1,136,598	\$1,154,030	\$104,080	\$4,071,917
April-14	\$1,005,927	\$1,088,130	\$1,148,636	\$1,078,629	\$136,233	\$4,457,555
<b>NET CHGE</b>	\$231,792	\$185,055	\$12,039	(\$75,400)	\$32,153	\$385,639
<b>Ltd Incurred</b>	\$5,634,257	\$5,078,044	\$3,725,648	\$2,731,555	\$283,164	\$17,452,689



**Camden Joint Insurance Fund**  
**2014 LOST TIME ACCIDENT FREQUENCY**  
**DATA VALUED AS OF April 30, 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
		*	4/30/2014	ACCIDENTS					2014 - 2012
1	87 AUDUBON			0	0	0.00	1.36	1.20	1 AUDUBON 1.10
2	88 AUDUBON PARK			0	0	0.00	0.00	0.00	2 AUDUBON PARK 0.00
3	91 BERLIN BOROUGH			0	0	0.00	0.00	2.05	3 BERLIN BOROUGH 0.84
4	93 BROOKLAWN			0	0	0.00	0.00	6.76	4 BROOKLAWN 3.14
5	94 CHESILHURST			0	0	0.00	0.00	0.00	5 CHESILHURST 0.00
6	95 CLEMENTON			0	0	0.00	1.59	7.14	6 CLEMENTON 3.57
7	96 COLLINGSWOOD			0	0	0.00	1.07	2.32	7 COLLINGSWOOD 1.36
8	97 GIBBSBORO			0	0	0.00	0.00	0.00	8 GIBBSBORO 0.00
9	98 GLOUCESTER			0	0	0.00	1.99	4.83	9 GLOUCESTER 2.88
10	99 HADDON			0	0	0.00	0.00	2.47	10 HADDON 1.02
11	101 HADDONFIELD			0	0	0.00	2.90	4.92	11 HADDONFIELD 3.47
12	102 HI-NELLA			0	0	0.00	3.28	0.00	12 HI-NELLA 1.44
13	103 LAUREL SPRINGS			0	0	0.00	0.00	1.94	13 LAUREL SPRINGS 0.90
14	104 LAWNSIDE			0	0	0.00	3.77	6.12	14 LAWNSIDE 4.17
15	106 MAGNOLIA			0	0	0.00	1.97	0.00	15 MAGNOLIA 0.90
16	107 MEDFORD LAKES			0	0	0.00	2.13	1.59	16 MEDFORD LAKES 1.55
17	108 MERCHANTVILLE			0	0	0.00	0.00	1.63	17 MERCHANTVILLE 0.68
18	109 MOUNT EPHRAIM			0	0	0.00	0.00	2.78	18 MOUNT EPHRAIM 1.21
19	111 PINE HILL			0	0	0.00	1.98	0.00	19 PINE HILL 0.76
20	114 VOORHEES			0	0	0.00	4.18	4.12	20 VOORHEES 3.56
21	117 WOODLYNNE			0	0	0.00	4.26	0.00	21 WOODLYNNE 2.00
22	451 TAVISTOCK			0	0	0.00	0.00	0.00	22 TAVISTOCK 0.00
23	457 PINE VALLEY			0	0	0.00	0.00	0.00	23 PINE VALLEY 0.00
24	564 CHERRY HILL	**		0	0	0.00	0.21	0.41	24 CHERRY HILL 0.26
25	565 CAMDEN PARKING AUTHORITY			0	0	0.00	7.41	12.35	25 CAMDEN PARKING AU 8.48
26	115 WINSLOW			0	1	1.35	1.83	3.05	26 WINSLOW 2.25
27	584 CHERRY HILL FIRE DISTRICT			0	1	1.79	3.23	1.08	27 CHERRY HILL FIRE DIS 2.11
28	89 BARRINGTON			1	1	2.45	0.94	1.02	28 BARRINGTON 1.22
29	112 RUNNEMEDE			1	1	2.79	0.91	0.00	29 RUNNEMEDE 0.88
30	90 BELLMAWR			1	2	3.52	1.59	2.50	30 BELLMAWR 2.25
31	110 OAKLYN			0	1	4.29	0.00	0.00	31 OAKLYN 0.66
32	113 SOMERDALE			0	1	4.32	1.44	2.45	32 SOMERDALE 2.30
33	105 LINDENWOLD			0	2	6.03	5.08	9.18	33 LINDENWOLD 6.97
34	92 BERLIN TOWNSHIP			1	2	7.79	2.56	0.00	34 BERLIN TOWNSHIP 2.07
<b>Totals:</b>				<b>4</b>	<b>12</b>	<b>1.06</b>	<b>1.61</b>	<b>2.43</b>	<b>1.87</b>

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**  
**EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund**  
 Data Valued As of : **May 19, 2014**

<b>Total Participating Members</b>	<b>34</b>
Complaint	<b>34</b>
Percent Compliant	<b>100.00%</b>

Member Name	*	2014 Checklist Submitted	2013 Compliant	01/01/14 2014		Amended Deductible Date	Revised EPL Deductible	Revised POL Deductible	Co-Insurance		
				EPL Deductible	POL Deductible				01/01/14	Amended Date	Amended Co-Insurance
				AUDUBON	Yes				Yes	\$ 2,500	\$ 2,500
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	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 100K			
BERLIN TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
BROOKLAWN	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
CAMDEN PARKING AUTHORITY	No	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
CHERRY HILL	Yes	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	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
GIBBSBORO	No	Yes	\$ 5,000	\$ 5,000				20% of 1st 100K			
GLOUCESTER	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
HADDON	No	Yes	\$ 10,000	\$ 10,000				20% of 1st 100K			
HADDONFIELD	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
HI-NELLA	No	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
LAUREL SPRINGS	Yes	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	Yes	Yes	\$ 15,000	\$ 15,000				0%			
MAGNOLIA	Yes	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	Yes	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	Yes	Yes	\$ 2,500	\$ 2,500				0%			
RUNNEMEDE	Yes	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	Yes	Yes	\$ 7,500	\$ 7,500				20% of 1st 100K			
WINSLOW	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			
WOODLYNNE	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K			



<b>Camden JIF</b>		
<b>2014 FUND COMMISSIONERS</b>		
<b>MEMBER</b>	<b>FUND COMMISSIONER</b>	<b>ALTERNATE FUND COMMISSIONER</b>
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 May 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 <sup>nd</sup> 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 May 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



## Environmental Emergency Information



### LOCAL HAZMAT RESPONDERS

Telephone: \_\_\_\_\_

Contact: \_\_\_\_\_

Address: \_\_\_\_\_



### EJIF EMERGENCY HOTLINE

**1-800-289-6681**

NOTE: 24 hours/7day per week, leave message and call will be returned shortly.

NJDEP 24 HOUR TOLL-FREE HOTLINE  
FOR ENVIRONMENTAL INCIDENTS

**1-877-WARNDEP**

(1-877-927-6337)

**CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND  
2013 RISK MANAGEMENT CONSULTANTS AGREEMENTS  
AS OF May 15, 2014**

<b>MUNICIPALITY</b>	<b>RISK MANAGEMENT CONSULTANT</b>	<b>Resolution Received</b>	<b>Agreement Received</b>	<b>Contract Term date</b>
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	4/28/2014	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	4/23/2014	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	04/28/14	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	4/23/2014	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	04/23/14	02/04/14	12/31/16
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	02/03/14	02/03/14	12/31/14
LAWN SIDE	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	04/23/14	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	04/23/14	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.**

**LFN 2014-7**

**May 2, 2014**

# Local Finance Notice

Chris Christie  
 Governor

Kim Guadagno  
 Lt. Governor

Richard E. Constable, III  
 Commissioner

Thomas H. Neff  
 Director

**Contact Information**

**Director's Office**  
 V. 609.292.6613  
 F. 609.292.9073

**Local Government Research**  
 V. 609.292.6110  
 F. 609.292.9073

**Financial Regulation and Assistance**  
 V. 609.292.4806  
 F. 609.984.7388

**Local Finance Board**  
 V. 609.292.0479  
 F. 609.633.6243

**Local Management Services**  
 V. 609.292.7842  
 F. 609.633.6243

**Authority Regulation**  
 V. 609.984.0132  
 F. 609.984.7388

**Mail and Delivery**  
 101 South Broad St.  
 PO Box 803  
 Trenton, New Jersey  
 08625-0803

**Web:**  
[www.nj.gov/dca/divisions/dlgs/](http://www.nj.gov/dca/divisions/dlgs/)  
**E-mail:** [dlgs@dca.state.nj.us](mailto:dlgs@dca.state.nj.us)

**Distribution**

Municipal and County Clerks  
 Local Ethics Boards  
 County Colleges  
 Joint Meetings  
 Regional Authorities  
 Joint Insurance Funds

**Local Government Ethics Law  
 2014 Financial Disclosure Statements  
 Filing Information for Local Government Officers**

**Introduction**

Your local government entity has determined that you are a "local government officer" for purposes of the statutory requirement to annually file a financial disclosure statement in accordance with the Local Government Ethics Law. The financial disclosure statement is part of the legislative design for assuring that standards of ethical conduct and financial disclosure requirements for local government officers are clear, consistent, uniform in application, and enforceable on a statewide basis.

The Local Finance Board commends you for accepting the opportunity to serve the public. For most local government officers your public service will be a gratifying personal experience, and you will no doubt be exposed to various types of public policy and fiscal challenges facing your community. However, public office and employment are a public trust. The annual filing requirement serves as an important reminder to local government officers that the citizens of New Jersey hold you to a high standard of ethical conduct.

This Local Finance Notice outlines new filing procedures that are designed to facilitate efficiency and enhance transparency by using available technology to capture and report the financial disclosure statements we collect. This notice was written for local government officers with the goal of being concise yet informative, and contains specific step-by-step instructions for successfully filing the financial disclosure statement using the new online process.

A separate Local Finance Notice has been issued to municipal clerks, county clerks, and other local government entity representatives who have administrative responsibilities under the Local Government Ethics Law pertaining to financial disclosure statements. If you desire a more comprehensive explanation of the financial disclosure statement filing requirements you should read Local Finance Notice No. 2014-6 and other materials that are posted on the Division's web site. [www.fds.nj.gov](http://www.fds.nj.gov).



### Online Filing Procedure

Beginning with the 2013 filing year, online filing of FDS forms became mandatory for all local government officers (LGOs). Paper FDS forms will not be accepted by the LFB. The new filing process uses a web based system and is similar to online banking or purchasing goods from a company that has an online ordering system.

In order to file your FDS electronically, you will first need to obtain your validation name and PIN# from your local government entity representative (e.g., municipal clerk or county clerk). If you are identified as an LGO by multiple local government entities (e.g., you serve as a business administrator for a municipality and also serve as a commissioner for the entity's joint insurance fund), you will receive a separate validation name and PIN# from each entity. You will link both PIN#s to a single LGO user account by using the Manage Positions feature once you validate the PIN#s. More detailed instructions are provided at [www.fds.nj.gov](http://www.fds.nj.gov).

On the other hand, if you hold multiple positions within the same local government entity (e.g., municipal governing body member also serving on the local planning board), you will only be assigned one validation name and PIN#.

### Step-By-Step Instructions

- STEP 1: Carefully review this Local Finance Notice.
- STEP 2: Read the instructions available at [www.fds.nj.gov](http://www.fds.nj.gov) and/or watch the webinar training video.
- STEP 3: Obtain your validation names and PIN#s from your local government entity representative.
- STEP 4: Click the tab for the login page available at [www.fds.nj.gov](http://www.fds.nj.gov).
- STEP 5: First time users must click the "New Registration (Local Government Officer)" link at the bottom of the login screen. Validation names cannot be used as the login ID.
- STEP 6: Register and validate your PIN# (the first and last name entered for validation must match the name entered on the roster and provided by your local government representative).
- STEP 7: Create a username (must be a valid e-mail address) and password.
- STEP 8: Login to the system as a registered LGO and complete your financial disclosure statement.
- STEP 9: You can start your FDS and save the information to be submitted at a later time, or you can file your FDS right away. NOTE: Once you submit your FDS you will not be able to amend, change, or modify the FDS at any time.
- STEP 10: Print a copy of your FDS for your own records. It is unnecessary for you to file a paper copy of your FDS with the Local Finance Board or your local government entity. Once you submit your FDS online it is immediately available through the public search feature.

### Filing Deadline

Ordinarily, financial disclosure statements must be filed on or before April 30<sup>th</sup> each year. In light of the new online filing process, LGOs have additional time to complete and electronically file their statements without penalty. Therefore, FDS forms filed on or before June 13, 2013, will be considered timely filed for purposes of 2014 compliance. The additional time also will provide DLGS staff the opportunity to resolve any technical problems that may arise. Thank you for your patience.

### Compliance

Upon receipt of a complaint against an LGO alleging non-filing of an FDS or insufficient disclosure on a filed FDS, LFB staff will initiate an investigation. The LFB may also periodically conduct audits for compliance and initiate investigations on its own. In such cases, the LGO will be given an opportunity to file the FDS and to provide an explanation. The LFB will then review the explanation and determine whether the LGO has established good cause for the lack of a timely and complete filing. In cases where the LGO does not establish good cause, the LFB will assess against the LGO an appropriate fine that is not less than \$100 nor more than \$500 pursuant to N.J.S.A. 40A:9-22.10.

Ignorance of the requirement to file the FDS is not considered "good cause." It is expected that LGOs will take time to understand their responsibilities under the Local Government Ethics Law and will consider the annual filing requirement an important duty to be fulfilled as part of their public service.

We know that the new process discussed herein will require the use of enhanced technology, and we appreciate your help in making this less expensive, more effective disclosure process a reality. It is our hope that in the end, taxpayer resources will be saved, the past bureaucracy associated with paper filings will be eliminated, and the public will be better served with enhanced transparency.

### Help

Numerous help resources have been created to assist you through this process, including a step-by-step help guide, recorded webinar presentations, and a specially prepared LGO video tutorial. However, if you need assistance after consulting those resources please contact Local Finance Board staff using the following contact information:

For general FDS information:

LFB staff: 609.292.4537    LFB e-mail: [lfb\\_fds@dca.state.nj.us](mailto:lfb_fds@dca.state.nj.us)

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Approved: Thomas H. Neff, Director





**CENTER FOR  
PUBLIC SAFETY & SECURITY**  
THE RICHARD STOCKTON COLLEGE OF NEW JERSEY

## **2014 SEARCH AND SEIZURE IN-SERVICE**

**Presented by: Guy Ryan, Esq.**

Our program was carefully designed for the veteran law enforcement officer to review the ever-changing law in New Jersey and concepts such as:

- Police-citizen street encounters
- Exceptions to the warrant requirement
- Anonymous tips and emergency aid by police
- Community caretaking doctrine
- Motor vehicle searches

**RICHARD STOCKTON COLLEGE OF NEW JERSEY – Classroom G138  
WEDNESDAY, JUNE 11, 2014 – 8:30 a.m. to 4:30 p.m.**

### **SEMINAR INFORMATION:**

This **8 Hour** training program is aggressively priced at \$119.00 per person and is offered by the Richard Stockton College Center for Public Safety. **TO REGISTER, please visit the link below;**

<http://intraweb.stockton.edu/eyos/hshs/content/docs/Registration%20Form%20Online.pdf>

Or fill out Page 3 of this brochure and fax it to 609-626-6050.

See page 2 for information about our instructor, Guy Ryan, Esq. For detailed information about additional programs offered by the Stockton CPSS please visit; [www.stockton.edu/cpss](http://www.stockton.edu/cpss)

Questions? – Call us at (609)652-4342, or reach us by email at [Vance.Mattis@stockton.edu](mailto:Vance.Mattis@stockton.edu)



*One Team, One Mission : Committed to Public Safety Professionalism.*



**CENTER FOR  
PUBLIC SAFETY & SECURITY**  
THE RICHARD STOCKTON COLLEGE OF NEW JERSEY

**INSTRUCTOR BIOGRAPHY**

Guy P. Ryan, Esq. is an adjunct professor of criminal justice, and is certified by the Police Training Commissioner as an academy instructor. He has extensive teaching experience to both new and veteran officers throughout New Jersey in the fields of criminal law, arrest, search and seizure, internal affairs and disciplinary matters. Mr. Ryan is also certified by the Supreme Court of New Jersey, Board on Attorney Certification, as a civil trial attorney. For the past 24 years, he has devoted his law practice to defending police agencies and police officers, as well as other public entities and employees, in civil rights, employment and disciplinary matters. Mr. Ryan has tried numerous cases involving claims against police officers and agencies under 42 U.S.C. §1983 (Civil Action for Deprivation of Rights) alleging excessive force, false arrest, illegal searches and seizures and failure of the agency to properly monitor, train, investigate, and supervise officers. Website: [www.guyryanlaw.com](http://www.guyryanlaw.com)

**LODGING**

Special rates are available for course attendees at the Stockton Seaview Resort located minutes away from the training site, please click on: <http://www.stocktonseaview.com/> If you require lodging please contact the hotel at 609-652-1800 and request the discounted rate for attending this program.

# SCHOOL OF GRADUATE & CONTINUING STUDIES

THE RICHARD STOCKTON COLLEGE OF NEW JERSEY

## Center for Public Safety and Security

### Course Registration Form

**Please provide the following:**

Course Title  Course Date

Name

Title  Date of Birth

Police Department

Address

City  State  Zip

Phone Number  Extension

Email

How did you hear about the program?

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### **Payment Instructions**

Please send Purchase Order paper work to the following address for processing:

The Richard Stockton College of New Jersey  
ATTN: Continuing Studies  
101 Vera King Farris Drive  
Galloway, NJ 08205-9441

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### **Form Instructions**

Please send form via the following options:

1. Mail form, along with Purchase Order paper work to the address above.
2. Fax the form to the Office of Continuing Studies at 609-626-6050.
3. Scan the form and email the form to [CPSS@stockton.edu](mailto:CPSS@stockton.edu).

Signature



2014 EJIF SEMINAR

# Staying in Compliance



## DEAR ENVIRONMENTAL JOINT INSURANCE FUND MEMBER:

The Environmental Joint Insurance Fund (EJIF) wishes to extend an invitation to you and other members of your Municipality or Utility Authority to attend an upcoming workshop to discuss staying in compliance with new, changing and problematic rules at your facility. Administrators, Clerks, Plant Operators and DPW Directors are urged to attend.

This year's seminar will cover a series of environmental regulations that are typically encountered by municipalities and utility authorities. Topics will include NJDEP air regulations, NJPDES stormwater permitting, USEPA's oil pollution prevention program, underground storage tank regulations, and details of recent changes to EJIF policies regarding unregulated heating oil tanks and underground piping associated with aboveground tanks. Time will be allotted at the end of each seminar to discuss questions by seminar attendees.

The following Credits have been applied for:

- **PUBLIC WORKS MANAGERS: 2 TECHNICAL**

Please feel free to use the other half of this document to reserve your place. The program is being offered at various times and places throughout New Jersey. You may sign up for the session most convenient to you. There is **no charge for attending**. If you have any questions, please feel free to contact **Kristi Butkowski of T&M at 732-865-9504 or kbutkowski@tandmassociates.com**.

## PROGRAM WORKSHOP SCHEDULE

### JUNE 10, 2014 | 10 to Noon:

Westwood Borough Hall, 101 Washington Ave., Westwood, NJ

### JUNE 12, 2014 | 10 to Noon:

Woodbridge Town Hall, 1 Main Street, Woodbridge, NJ

### JUNE 13, 2014 | 10 to Noon:

Haddonfield Municipal Building, 242 E. Kings Hwy., Haddonfield, NJ

### JUNE 16, 2014 | 10 to Noon:

Lacey Municipal Building, 818 Lacey Road, Forked River, NJ

## MEMBERS ARE WELCOME TO ATTEND ANY OF THE WORKSHOPS LISTED ABOVE.

Please email or fax this page to: **Kristi Butkowski**  
**T&M Associates, 11 Tindall Road, Middletown, NJ 07748**  
**P (732) 865-9504 | F (732) 671-7365**  
**Email: kbutkowski@tandmassociates.com**

MUNICIPALITY/AUTHORITY: \_\_\_\_\_

NUMBER ATTENDING \_\_\_\_\_ DATE ATTENDING \_\_\_\_\_

NAME(S): \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**RESOLUTION NO. 14-14**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
BILLS LIST – MAY 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>
<b>007280</b>			
007280	BOWMAN & COMPANY, LLP	AUDITOR FEE 04/23/2014	6,500.00
			<b>6,500.00</b>
<b>007281</b>			
007281	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2013 - BALANCE - VOORHEES	595.10
007281	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2013 - BALANCE - AUDUBON	425.65
007281	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2013 - BALANCE - LINDENWOLD	520.43
			<b>1,541.18</b>
TOTAL PAYMENTS FY 2013			8,041.18

**FUND YEAR 2014**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>007282</b>			
007282	APEX INSURANCE SRVS c/o XL INS	POL & EPL - 4/17/14 - ADD'L PREMIUM	4,791.00
007282	APEX INSURANCE SRVS c/o XL INS	POL & EPL - 4/17/14 - ADD'L	1,120.00
007282	APEX INSURANCE SRVS c/o XL INS	POL & EPL RETURN PREMIUM - 4/14 1619269	-100.00
007282	APEX INSURANCE SRVS c/o XL INS	POL & EPL RETURN PREMIUM - 4/14 -1619269	-100.00
			<b>5,711.00</b>
<b>007283</b>			
007283	COMP SERVICES, INC.	CLAIMS ADMIN - 05/2014	21,632.00
			<b>21,632.00</b>
<b>007284</b>			
007284	INTERSTATE MOBILE CARE INC.	DRUG TESTING - 04/30/2014	2,168.00
007284	INTERSTATE MOBILE CARE INC.	DOT DRUG TESTING - 04/30/2014	165.00
			<b>2,333.00</b>
<b>007285</b>			
007285	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 05/2014	10,451.08
			<b>10,451.08</b>
<b>007286</b>			
007286	ALL INDUSTRIAL SAFETY PRODUCT	ATLAS FIT 300 GLOVES FOR DPW - 4/17/14	59.38
			<b>59.38</b>
<b>007287</b>			
007287	CLEMENTON BOROUGH	2014 OPTIONAL SAFETY (VEST)	500.00
			<b>500.00</b>

<b>007288</b>			
007288	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 04/2014	40.58
007288	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR - 05/2014	23,120.83
			<b>23,161.41</b>
<b>007289</b>			
007289	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 05/2014	3,632.83
			<b>3,632.83</b>
<b>007290</b>			
007290	BROWN & CONNERY, LLP	ATTORNEY EXPENSE - 04/2014	27.74
007290	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 04/2014	1,518.00
007290	BROWN & CONNERY, LLP	TRAINING SEMINAR - EPL - 04/2014	1,378.00
007290	BROWN & CONNERY, LLP	ATTORNEY FEE 04/2014	1,622.25
			<b>4,545.99</b>
<b>007291</b>			
007291	RICHARD B. SCHWAB	TREASURER FEE 05/2014	1,989.33
			<b>1,989.33</b>
<b>007292</b>			
007292	JOHN LIPSETT	PRIMA REGIST, AIRFARE, ADVANCE - 5/5/14	1,823.00
			<b>1,823.00</b>
<b>007293</b>			
007293	JOSEPH WOLK	PRIMA ADVANCE - 5/16/14	500.00
			<b>500.00</b>
<b>007294</b>			
007294	PARACLYTE TRAINING CONSULTANTS	EPL TRAINING - 5/12/14	1,950.00
			<b>1,950.00</b>
<b>007295</b>			
007295	SPARK CREATIVE GROUP	WEBSITE HOSTING & MANGMNT 05/5/14	350.00
			<b>350.00</b>
<b>007296</b>			
007296	ALLSTATE INFORMATION MANAGEMNT	DEPT: 409 - ACT & STOR - 04/30/2014	50.80
			<b>50.80</b>
<b>007297</b>			
007297	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 05/2014	8,629.00
			<b>8,629.00</b>
<b>007298</b>			
007298	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 05/2014	902.00
007298	CONNER STRONG & BUCKELEW	POSITION BOND - 2014	2,540.00
			<b>3,442.00</b>
<b>007299</b>			
007299	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2014 - OAKLYN BORO	5,349.26
007299	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2014 - LINDENWOLD BORO	17,292.01
007299	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2014 - VOORHEES TWP	26,299.50
007299	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2014 - AUDUBON BORO	10,421.59
007299	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2014 - CLEMENTON	6,617.73
007299	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2014 - LAUREL SPRINGS	3,417.69
			<b>69,397.78</b>
<b>007300</b>			
007300	EDGEWOOD ASSOCIATES INC.	RMC FEE 2ND 2014 - CHESILHURST	2,862.14
007300	EDGEWOOD ASSOCIATES INC.	RMC FEE 2ND 2014 - BERLIN BORO	11,218.93
			<b>14,081.07</b>
		TOTAL PAYMENTS FY 2014	174,239.67



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

**TO:** Municipal Fund Commissioners  
**FROM:** J. A. Montgomery Risk Control, JIF Safety Director  
**DATE:** May 5, 2014

**Service Team:**

Joanne Hall, Safety Director <a href="mailto:jhall@jamontgomery.com">jhall@jamontgomery.com</a> Office: 732-736-5286 Cell: 908-278-2792	Melissa Wade, Administrative Assistant <a href="mailto:mwade@jamontgomery.com">mwade@jamontgomery.com</a> Office: 856-552-6850 Fax: 856-552-6851
John Saville, Consultant <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-736-5009 Cell: 609-330-4092	Tim Sheehan, Consultant <a href="mailto:tsheehan@jamontgomery.com">tsheehan@jamontgomery.com</a> 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	

**APRIL 2014 ACTIVITIES**

**LOSS CONTROL SERVICES**

- Borough of Audubon – Conducted a Loss Control Survey – April 10
- Borough of Barrington – Conducted a Police Loss Control Visit – April 9
- Borough of Brooklawn – Conducted a Police Loss Control Visit – April 8
- Township of Berlin – Conducted a Loss Control Survey – April 17
- Borough of Haddonfield – Attended a Safety Committee Meeting – April 16
- Borough of Mt. Ephraim – Conducted a Loss Control Survey – April 24
- Borough of Runnemede – Conducted a Loss Control Survey – April 21
- Borough of Somerdale – Conducted a Loss Control Survey – April 29
- Township of Winslow – Conducted a Loss Control Survey – April 11

**JIF MEETINGS ATTENDED**

- Camden JIF – Fund Commissioner Meeting – April 28
- Camden JIF – Claims Meeting in Haddonfield – April 24



## **UPCOMING JIF MEETINGS**

- Camden JIF – Regional Training – Back to the Basics – Investigation Sprains/Strains, Clementon Fire Hall at 8:30 a.m. – May 20

## **SAFETY DIRECTORS BULLETINS & SAFETY ANNOUNCEMENTS**

- TBT - Safely Exiting Work Trucks – April 7
- Comprehensive Playground Inspection Program – April 14
- National Worker Memorial Day – April 28

## **MEL VIDEO LIBRARY**

The following members utilized the MEL Video Library during April.

<b><u>Municipality</u></b>	<b><u># of Videos</u></b>
Berlin Borough	4
Brooklawn Borough	4
Lawnside Borough	3
Pine Hill Borough	1
Voorhees Township	3

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

Listed below are upcoming MSI training programs scheduled for May, June & July 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](http://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.

<b>Date</b>	<b>Terr.</b>	<b>Location</b>	<b>Topic</b>	<b>Time</b>
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

<b>Date</b>	<b>Terr.</b>	<b>Location</b>	<b>Topic</b>	<b>Time</b>
6/26/14	5	City of Burlington #2	Landscape Safety	8:00 - 11:00 am
7/8/14	5	Cherry Hill Twp BOE	BBP	8:00 - 9:00 am
7/8/14	5	Cherry Hill Twp BOE	Asbestos, Lead & Silica Health Overview	9:00 - 10:00 am
7/8/14	5	Cherry Hill Twp BOE	Fire Extinguisher	10:15 - 11:15 am
7/8/14	5	Cherry Hill Twp BOE	Hearing Conservation	11:15 - 12:15 pm
7/8/14	5	Cherry Hill Twp BOE	BBP	12:30 - 1:30 pm
7/8/14	5	Cherry Hill Twp BOE	Asbestos, Lead & Silica Health Overview	1:30 - 2:30 pm
7/8/14	5	Cherry Hill Twp BOE	Fire Extinguisher	2:45 - 3:45 pm
7/8/14	5	Cherry Hill Twp BOE	Hearing Conservation	3:45 - 4:45 pm
7/11/14	5	Township of Bordentown	PPE	1:00 - 3:00 pm
7/18/14	5	Township of Monroe #3	Sanitation / Recycling Safety	8:00 - 10:00 am
7/18/14	5	Township of Monroe #3	Back Safety / Material Handling	10:15 - 11:15 am
7/18/14	5	Township of Monroe #3	Confined Space Awareness	11:30 - 12:30 pm
7/25/14	5	Borough of Medford Lakes #1	Flagger / Work Zone Safety	8:30 - 12:30 pm
7/28/14	5	Borough of Magnolia	Sanitation / Recycling Safety	10:00 - 12:00 pm
7/28/14	5	Township of Winslow	Fall Protection Awareness	1:15 - 3:15 pm

<b>CEU's for Certified Public Works Managers</b>			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2/M	HasCom with Safety Harmonized System	1/G
Advanced Safety Leadership	10/M	Hazardous Materials Awareness w/HasCom Refresher	3/T
Asbestos, Lead & Silica Industrial Health Overview	1/G	Hazardous Materials Awareness w/HasCom & OHS	3/T
Back Safety/Manual Handling	1/T	Hazard Identification - Making Your Observations Count	1/G
Boehmke Fallharness Training (Trailer)	2/G	Hearing Conservation	1/G
Boehmke Fallharness Training (Refresher)	1/G	Home Environment Safety w/ Ocular Medicine	1/G-3/T
Boehmke Fallharness Train-the-Trainer	1/T	Housing Authority Safety Awareness	3/T
CO2 Safety Awareness	3/T	Jailer Safety	2/T
CO2 - Supervisors Reasonable Suspicion	2/M	Landscape Safety w/ Ocular Medicine	2/T
CO2 - Controlled Substances and Safety Regulations	1/G	Lead You Safety Awareness	2/T
Combining the Motorcycles Vehicle Operator	2/T,M	Locks & Tags	2/T
Confined Space Entry - Permit Required	3/G,T	Management of Special Events	2/M
Confined Space Awareness	1/G	Personal Protection Equipment (PPE)	2/T
Effective Safety Committees	2/M	Permit to Work	2/T
Employee Conduct and Violence in the Work Place	1/G/B	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	Shim and Tool Safety	1/T
Hoover / Workzone Safety	2/T,M	Seasonal Public Works Operations	3/T
HasCom / RTK (Initial)	2/T	Toolbox Talks	1/M
<b>CEU's for Registered Municipal Clerks</b>			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1/P	Effective Safety Committees	2/P
Boehmke Fallharness Training (Refresher)	1/P	Hazard Identification - Making your Observations Count	2/P
Employee Conduct and Violence in the Work Place	1/G/B	Management of Special Events	2/P
<b>TCH's For Water/Wastewater</b>			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1/G/B	HasCom / RTK (Refresher)	1/B
Advanced Safety Leadership	10/B	HasCom with Safety Harmonized System	2/B
Asbestos, Lead & Silica Industrial Health Overview	1/B	Hazardous Materials Awareness w/HasCom Refresher	3/B
Back Safety/Manual Handling	1/B	Hazardous Materials Awareness w/HasCom & OHS	3/B
Boehmke Fallharness Training (Trailer)	2/B	Home Environment Safety w/ Ocular Medicine	3/B
Boehmke Fallharness Training (Refresher)	1/B	Housing Authority Safety Awareness	3/B
Boehmke Fallharness Train-the-Trainer	2/G/B	Hazard Identification - Making your Observations Count	1/G/B
CO2 Safety Awareness	3/B	Hearing Conservation	1/B
CO2 - Supervisors Reasonable Suspicion	1/G/B	Jailer Safety	2/B
CO2 - Controlled Substances and Safety Regulations	1/B	Ladder Safety/Working Working Surfaces	2/B
Confined Space Awareness	1/B	Landscape Safety w/ Ocular Medicine	2/B
Confined Space Entry - Permit Required	3/G/B	Lead You Safety	2/B
Controlled Substances	3/G/B	Locks & Tags	2/B
Effective Safety Committees	1/G/B	Shim and Tool Safety	1/B
Excavation Trenching & Shoring	4/B	Management of Special Events	2/B
Fall Protection Awareness	2/B	Office Safety	2/B
Fast Track to Safety - Fall	4/B	Personal Protection Equipment (PPE)	2/B
Fast Track to Safety - Spring	4/B	Respiratory Protection	1/B
Fire Refresher	1/B	Seasonal Public Works Operations	3/B
Fire Safety	1/B	Shim Flow Safety	2/B
Hoover / Workzone Safety	2/B	Toolbox Talks	1/B
HasCom / RTK (Initial)	2/B		
<b>***Category</b>			
<b>G- Green</b>			
<b>T- Technical</b>			
<b>B- Business</b>			
<b>S- Safety</b>			
<b>P- Professional Development</b>			
<b>M- Management</b>			

# 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

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### 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







### **Comprehensive Playground Inspection Programs**

Early spring is a great time to give all playgrounds a full inspection and to review the agency's Playground Maintenance Program. A complete Playground Maintenance Program consists of visual inspections at three basic frequencies.

#### **Annual Audit**

A comprehensive risk management program for playgrounds starts with an annual audit. The audit should consist of inventorying and examining each piece of playground and ancillary equipment, the park grounds and structures, and perimeter streets. It is recommended that pictures be taken to document the number and condition of each piece of playground equipment.

#### **Periodic (weekly to monthly) Inspections**

Spring is the time to ramp-up the inspection program's frequency rate. The frequency of a playground's inspection is determined by several factors; season, how many children use it, harsh environments, neighborhood demographics, age of equipment, history of damage, and more. Owners of playground equipment should have a written policy that defines inspection frequency.

Use a checklist. A sample checklist is on the MEL website ([www.njmel.org](http://www.njmel.org)). A checklist offers the advantage of documenting what was inspected and found to be in satisfactory condition. Only reporting deficiencies leaves the worker who completed the report open to questions of what things were or were not inspected (months or years later). Remember the rule of documentation, "If it is not written down, it did not happen".

#### **Daily Inspections**

Workers are in the parks almost every day; cutting grass, picking up trash, or even just driving by on way to other assignments. Workers must be trained to visually check the playground equipment and grounds for obvious problems such as broken equipment, graffiti, etc. This quick check does not require paperwork, unless a deficiency is found. Workers should also be instructed to immediately correct conditions that can be fixed or report conditions as soon as possible. Playground owners should also have a written policy on how workers are to document their corrective actions or reports.

Playgrounds will of course require maintenance and repairs from time to time. Even routine maintenance activities such as replenishing mulch or closing the gaps on S-hooks should be documented. Playground owners should have a 'paper trail' of work performed by employees. Repairs to playground equipment will also need to be documented. Repairs should be with manufacturer's parts. Hardware should be tamper-resistant.

Spring is also a good time to review your policies with employees who will be in and around playgrounds. Hold a Toolbox Talk to remind them how to record actions they took to immediately correct a deficient condition and how to report conditions that will need to be repaired by others. A Toolbox Talk is included to assist with educating employees.

*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.*



## Recording / Reporting Playground Deficiencies

### Toolbox Talk Lesson Plan

The conditions of our playgrounds and parks are important to the residents of our community. Let's take a moment to discuss the policies and procedures we have in place.

Our playgrounds are inspected **[INSERT FREQUENCY]** by **[INSERT DEPARTMENT OR NAME OF INDIVIDUAL]**. But we are in or driving past playgrounds and parks almost every day. We can have a bigger impact on the appearance of our parks and playgrounds than any one else. I want to review this department's policies if you see problems in our parks. This includes:

- Damaged playground equipment
- Broken glass
- Graffiti
- [ARE THEIR LOCAL CONCERNS?]

If you are in a park, cutting grass or collecting trash, etc., and see a condition that you can correct such as:

- Mulch around playground equipment that has been significantly kicked out such as under swings
- Broken glass
- Swings over the top of the swing set
- A loose or broken component that can be quickly fixed, tightened, etc.

Our policy is to take care of it right then and record it **[HOW - write it down where, call it in to who, etc.]**. If you take 5 minutes to rake mulch back under the swings or sweep up broken glass, which is better than leaving it and having a child injured. The department wants you to take that 5 minutes, but we need to document it.

If you see a condition that will require lengthy repairs, or will need to order parts, such as:

- Broken railings
- Damaged tables

A condition that can be expected to cause injury to a child should be called in immediately to **[WHO]**. If the condition is severe enough stay there until we can make it safe. If it is not an imminent hazard, and you have a cone or CAUTION tape, we would expect you to secure the scene as best you can.

If you see conditions such as:

- Arson
- Intentional damage
- Significant graffiti
- Any other criminal activity

Call **[WHO - department and / or the police on their non-emergency number]**.

Do you have any questions?

*This lesson plan is intended for general information purposes. 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.*

**Below are the MSI Online Attendance Totals  
by JIF and Course for January 1<sup>st</sup>, 2014 – April 30<sup>th</sup>, 2014**

Joint Insurance Fund	2013 Online Course Attendance Total (June- Dec)	2014 Online Course Attendance 1/1 to 4/30/14
ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND	150	253
BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND	516	548
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND	31	48
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND	66	131
CENTRAL JERSEY JOINT INSURANCE FUND	31	5
GLOUCESTER SALEM CUMBERLAND COUNTIES MUNICIPAL JIF	64	56
MID JERSEY MUNICIPAL JOINT INSURANCE FUND	31	110
MONMOUTH MUNICIPAL JOINT INSURANCE FUND	114	74
MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND	316	329
NEW JERSEY FIRST RESPONDERS JOINT INSURANCE FUND	8	71
NEW JERSEY MUNICIPAL SELF INSURERS JOINT INSURANCE FUND	29	9
NJ PUBLIC HOUSING AUTHORITY JOINT INSURANCE FUND	29	34
NJ UTILITY AUTHORITIES JOINT INSURANCE FUND	145	293
OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND	355	143
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND	57	4
PUBLIC ALLIANCE INSURANCE COVERAGE	70	95
School Alliance Joint Insurance Fund	13	138
SOUTH BERGEN MUNICIPAL JOINT INSURANCE FUND	364	319
SUBURBAN MUNICIPAL JOINT INSURANCE FUND	43	61
SUBURBAN-ESSEX JOINT INSURANCE FUND	168	37
<b>Total</b>	<b>2600</b>	<b>2763</b>

Course Title - Attendance 1/1/14 to 4/30/14	Individual	Group	Total Usage per Course
Avoiding Back Pain	63		63
Basic Risk Management for Local Government Officials	1		1
Bloodborne Pathogens	509	144	653
Crossing Guard Training	27		27
Crush Zone	41		41
Ethics in Local Government	452		452
Fire Safety	93	26	119
Hazard Communication / GHS	387	109	496
New Employee Safety Orientation	670	41	711
New Employee Safety Orientation, Part 2	114	7	121
Office Safety	40		40
Survival Driving, Emergencies & Disasters	16	6	22
Survival Driving, Urban Driving	14	3	17
<b>Total</b>	<b>2427</b>	<b>336</b>	<b>2763</b>

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**Certificate of Insurance Monthly Report**

From 3/25/2014 To 4/21/2014

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<b><u>CAMDEN JIF</u></b>					
H- Borough of Pine Hill I- Borough of Pine Hill	45 W. Seventh Ave. Pine Hill, NJ 08021 45 W. Seventh Avenue Pine Hill, NJ 08021	1750	Evidence of insurance as respects to Statutory Bond Coverage for 4/10/2014 Kathryn Merkh - Tax Collector, effective 04/09/14.		BOND
H- To Whom It May Concern I- Borough of Berlin	59 S. White Horse Pike Berlin, NJ 08009	1837	Evidence of insurance as respects to Rehabilitation on Borough Hall, 59 White Horse Pike, Berlin, NJ 08009. value \$4,000,000.	4/1/2014 PR	
H- NJ Department of Transportation I- Borough of Berlin	Division of Support Services Att: Raymond Carbone 1035 Parkway Avenue Ewing Twp. NJ 08625  59 S. White Horse Pike Berlin, NJ 08009	3303	Evidence of insurance with respects water/sewer service contract.	4/4/2014 GL EX AU WC	
H- CIT Finance LLC I- City of Gloucester City	10201 Centurion Parkway North Ste 100 Jacksonville, 4063 FL 32256 Lease #X259642 Attn: Rachel Wallin  512 Monmouth St Gloucester City, NJ 08030 - 1793		Certificate holder is included as "additional insured", ATIMA, for General and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy and as loss payee/ lender (but only as respects to the sole negligence of the Insured) lease of an IP Office (IP500) Telephone System, valued at \$65,085. Lease #X259642, Schedule #00020.	4/3/2014 GL EX PR	
H- Sterling High School District I- Borough of Magnolia	801 Preston Ave. Suite B Somerdale, NJ 08083 Attn: Kristin Coco 438 W. Evesham Avenue Magnolia, NJ 08049	4783	Certificate holder is included as "additional insured", ATIMA, 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) use of facilities for the Miss Magnolia Pageant on April 24, 2014 and April 26, 2014.	4/1/2014 GL EX AU WC	
H- Borough of Laurel Springs I- Borough of Laurel Springs	138 Broadway Laurel Springs, NJ 08021 135 Broadway Laurel Springs, NJ 08021-2006	8894	Evidence of insurance as respects to Statutory Bond coverage for Jennifer Dukelow, Tax Collector, effective 4/1/14.	4/10/2014	BOND



H- State of New Jersey I- Borough of Berlin	Dept. of the Treasury Contract Compliance & Audit Unit 18191 33 W. State St., 9th Fl. 33 W. State St., PO Box 236, Trenton, NJ 08625-0236 59 S. White Horse Pike Berlin, NJ 08009		Evidence of insurance.	4/4/2014 GL EX AU WC
H- Susquehanna Commercial Finance, Inc. I- Borough of HiNella	Documentation Department PO Box 979130 Miami, FL 19751 33197 100 Wykagyl Raod HiNella, NJ 08083		Certificate holder is included as "additional insured", ATIMA, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy and as loss payee (but only as respects to the sole negligence of the Insured) lease of a 2014 Dodge Charger, vin #2C3CDXAG5EH204838, valued at \$33,583 for the Hi-Nella Police Department.	4/8/2014 GL EX AU OTH
H- Collingswood Board of Education I- Borough of Collingswood	200 Lees Ave Collingswood, NJ 08108 678 Haddon Avenue Collingswood, NJ 08108	20239	Certificate holder is included as "additional insured", ATIMA, 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) use of a 2011 Ford Transit Van, valued at \$20,000, by the Borough of Collingswood on April 12, 2014.	4/9/2014 GL EX AU OTH
H- Fasolino Contracting I- Borough of Berlin	22 Ferro Dr. Sewell, NJ 08080 59 S. White Horse Pike Berlin, NJ 08009	20688	Evidence of insurance as respects to New Construction / Remodeling. Bolier and Machinery Coverage Included.	4/4/2014 GL AU PH EX WC
H- CJ Schmidt & Sons I- Borough of Berlin	2535 Haddonfield Rd. Pennsauken, NJ 08110 59 S. White Horse Pike Berlin, NJ 08009	20698	Evidence of insurance as respects to New Construction / Remodeling. Bolier and Machinery Coverage Included.	4/4/2014 GL AU PH EX WC
H- Driscoll Mechanical I- Borough of Berlin	109 Main St. Mt. Ephraim, NJ 08059 59 S. White Horse Pike Berlin, NJ 08009	20699	Evidence of insurance as respects to New Construction / Remodeling. Bolier and Machinery Coverage Included.	4/4/2014 GL AU PH EX WC
H- MJF Electrical I- Borough of Berlin	4800 Baston Ave. Treiose, PA 19053 59 S. White Horse Pike Berlin, NJ 08009	20700	Evidence of insurance as respects to New Construction / Remodeling. Bolier and Machinery Coverage Included.	4/4/2014 GL AU PH EX WC
H- Alan Blair & Associates, LLC I- Borough of Berlin	Alan H. Blair 211 Cross Keys Rf. Berlin, NJ 08009 59 S. White Horse Pike Berlin, NJ 08009	20701	Evidence of insurance as respects to New Construction / Remodeling. Bolier and Machinery Coverage Included.	4/4/2014 GL AU PH EX WC

**Total # of Holders =** 14



**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	\$120,314.37	\$48,082.20	\$72,232.17	60.04%
May 2014				
June 2014				
July 2014				
August 2014				
September 2014				
October 2014				
November 2014				
December 2014				
<b>TOTAL 2014</b>	<b>\$875,204.93</b>	<b>\$433,499.28</b>	<b>\$ 441,705.65</b>	<b>50.47%</b>

<u>Monthly PPO Statistics</u>		<u>YTD PPO Statistics</u>	
Bills	145	Bills	632
PPO Bills	132	PPO Bills	571
PPO Penetration	91.03%	PPO Penetration	90.35%

**2013**

<u>Reviewed Date</u>	<u>Provider Billed Amt</u>	<u>CSG Repriced Amt</u>	<u>Savings</u>	<u>% of Savings</u>
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%
<b>TOTAL 2013</b>	<b>\$2,350,634.69</b>	<b>\$1,046,355.16</b>	<b>\$1,304,279.53</b>	<b>55.49%</b>

**2012**

<u>Reviewed Date</u>	<u>Provider Billed Amt</u>	<u>CSG Repriced Amt</u>	<u>Savings</u>	<u>% of Savings</u>
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	\$72,784.56	\$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%
<b>TOTAL 2012</b>	<b>\$3,492,188.94</b>	<b>\$1,551,241.48</b>	<b>\$ 1,940,947.46</b>	<b>55.58%</b>

**2011**

<u>Reviewed Date</u>	<u>Provider Billed Amt</u>	<u>CSG Repriced Amt</u>	<u>Savings</u>	<u>% of Savings</u>
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%
<b>TOTAL 2011</b>	<b>\$3,001,784.51</b>	<b>\$1,383,535.61</b>	<b>\$1,618,248.90</b>	<b>53.91%</b>

# ***APPENDIX I – MINUTES***

**April 28, 2014 Meeting**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – APRIL 28, 2014  
CHERRY HILL FIRE DISTRICT HEADQUARTERS 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	Present
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 <b>Bradford Stokes, Karen A. Read</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	CompServices <b>Denise Hall, Cheryl Little</b>
Safety Director	J.A. Montgomery Risk Control <b>John Saville</b>
Treasurer	<b>Richard Schwab</b>
Managed Care	Consolidated Services Group <b>Stephen McNamara</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

Lawrence Spellman, Voorhees Township  
Millard Wilkinson, Berlin Borough  
David Taraschi, Audubon Borough  
Ethel Kemp, Camden Parking Authority  
John Foley, Cherry Hill Fire District

**RISK MANAGEMENT CONSULTANTS PRESENT:**

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

**WELCOME:** Commissioner John Foley welcomed everyone to the Cherry Hill Fire District Headquarters.

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

**MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF MARCH 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](http://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 sessions and police sessions been completed and one more Police Training has been scheduled in Gloucester City.

Personnel Manuals – Please visit the MEL webpage – [njmel.org](http://njmel.org) – for the updates to personnel policies & procedures manuals.

Executive Director said Mr. Nardi has conducted numerous sessions for Elected Officials and Managers & Supervisors. We do have a little flexibility as long as we know you have things scheduled in your town please communicate that information with the Fund Office. The MEL has extended a small grace period if you need a resolution passed or one last training session you have a little more time - just keep in contact with us. Executive Director asked the Risk Managers to do the same.

**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](http://www.njmel.org). To date, 500 MEL member officials have used this option.

The deadline is May 1<sup>st</sup>. Enclosed on page 16 of the agenda are the access instructions for the program. Executive Director said the option is still available if you would like to complete the online training.

**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. When all agreements have been received, we will prepare a filing with the Departments of Insurance and Community Affairs. Executive Director said we are to the point that if we do not have the risk management agreement we will be hold up on paying risk management fees until we receive the agreement. We would like to have this wrapped up as soon as possible.

**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. 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. Executive Director said we will need to develop a roster to send to the DCA. Once that is completed we will send information to everyone and you should be able to save your information as you move forward to complete all of your required forms. Executive Director said the deadline for filing has been extended to June 13, 2014.

**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 as soon as possible.

**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 the Financial Fast Track for the month of January reflects a statutory surplus of \$4.5 million. As you can see in section nine of the report, several years have dipped because of claim movement. In 2012 there were actually two claims that have swayed the other way. Executive Director said for the month of February the statutory surplus rebound and is at \$4,523,718, this time last year we were at \$3.8 million. Executive Director reported on the Claims Analysis Report showing the actuary's projection for the loss ratio at 5.73% and we are currently at 3.02%. Executive Director said the Camden JIF is off to another good start - the property and auto liability from the winter is driving this number and we faired very well compared to some of the other JIFs. Executive Director said the Lost Time Accident Frequency of 1.14 is well below the state average. There are currently 29 members with zero lost time accidents which is reflected in the rate.

Executive Director said so far seven members have returned their EPL Compliance Checklists. We are striving to maintain 100% in EPL compliance as in previous years. We will be working with everyone and hopefully we will see this report updated drastically. After the final deadline folks can still return their checklist but if something does happen in that time frame potentially they can have a higher deductible.

Executive Director's Report Made Part of Minutes.



**TREASURER:**

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

**Approving Payment of Resolution 14-13 April 2014 Vouchers**

<b>TOTAL 2013</b>	\$34,138.06
<b>TOTAL 2014</b>	\$559,145.23
<b>TOTAL</b>	<b>\$593,283.29</b>

**Confirmation of March 2014 Claims Payments/Certification of Claims Transfers:**

<b>2010</b>	\$33,249.05
<b>2011</b>	\$105,744.25
<b>2012</b>	\$71,063.44
<b>2013</b>	\$242,119.77
<b>2014</b>	\$42,258.68
<b>TOTAL</b>	<b>\$494,435.19</b>

**MOTION TO APPROVE RESOLUTION 14-13 VOUCHER PAYMENTS FOR APRIL 2014:**

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

Treasurer Schwab reported on the Certification and Reconciliation of Claims Payment and Recoveries and said the claims differential has changed significantly which is mostly for the 2011 property which has to do with the MEL money that came in from the hurricane and how it is being posted by CSI compared to the cash that ended up being here. In addition, Denise Hall is working on how CSI is handling claims that should go to the Residual Claim Fund. Treasurer Schwab said in reality there is only a \$5,000 difference because we have to deal with how to account for the Sandy excess money.

Treasurer Schwab reported there is \$100,000 differential on the March report on page 24 - there are two Sandy payments in that one and a lot if it has to do with timing.

Treasurer Schwab said he sending out the billing letter to Chesilhurst for their late payment and we still not have received Woodlynne's payment.

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

Motion: Commissioner Maley  
Second: Commissioner Michielli  
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Mr. Nardi said Executive Director mentioned that we conducted most of the Managers & Supervisor training. One thing that came up in the course of the training was the EPL 800 hotline that is available to everyone including human resources. It seems as though a lot of the managers and supervisors were unaware of the hotline or have not utilized it. There may not be a great need for this assistance since we did not have it in the past, but it is something we paid for. The hotline is general legal advice that is provided when you sign up. You will also be added to their email distribution list and you will receive information on common topics via email. Attorney Nardi said this is one of the requirements on your EPL Checklist and suggested that the risk managers and fund commissioners make sure their administrators, elected officials and others are aware of the fact that they have this resource available to them. In response to Chairman Mevoli, Attorney Nardi said there is a panel of law firms that they have engaged will answer your calls and it is an actual help line. Executive Director said the information for signing up for the hotline is on the MEL website.

### **SAFETY DIRECTOR:**

Safety Director reviewed the monthly reports. 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.

Mr. Saville said today is National Worker Memorial Day and in 2013 MEL JIF family lost five members in the course of their work duties. Safety Director's office is asking all members to take a moment to remember these fellow workers and ask encourage you to do something to make a difference for you and your co-workers safety. In response to Chairman Mevoli, Mr. Saville said the annual JIF Safety Breakfast was held on March 25, 2014 at the Collingswood Scottish Rite, we had a wonderful response all Camden JIF members qualified. We gave out a perpetual plaque this so each year members will receive a brass plate to add to their plaque when they qualify. The Safety Coordinators round table was held after the breakfast and we talked about the Incentive Award Program for 2014 and we brought everyone up to date on the changes. The breakfast was very well received and there was 100% participation of all JIF members this year.

Monthly Activity Report/Agenda Made Part of Minutes.

### **UNDERWRITING MANAGER:**

Executive Director said the holding report for the period 2/21/14 to 3/24/14 is included in the agenda with 16 certificates issued.

List of Certificates Made Part of Minutes.

### **MANAGED CARE:**

Managed Care Provider reviewed the enclosed report and said that as of March 2014, there was a savings of 53% for the month and a total of 48 % for the year. In response to Chairman Mevoli, Mr. McNamara said the PPO Penetration Rate is typically at 87 -91% and the rate of reduction year to date is sitting at 49% which is a little lower than the traditional rate but we are expecting that to even out toward the end of the year since we are out of the most significant injuries from the winter.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

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

Motion: Commissioner Wolk  
Second: Commissioner Michielli  
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 Gallagher  
Second: Commissioner Wolk  
Roll Call Vote: 9 Ayes – 0 Nays

**OLD BUSINESS:** NONE

**NEW BUSINESS:** Executive Director said in addition to the safety incentive money that will be sent to all towns this week, which we encourage everyone to use towards safety related items, you may recall the Board approved the optional safety money of \$500 for each town. A letter will be sent in the next few weeks for safety related items - where the town purchases the items and then sends the receipts with a voucher to the Fund Office for reimbursement.

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN:**

Motion: Commissioner Michielli  
Second: Commissioner Wolk  
Vote: Unanimous

**MEETING ADJOURNED: 5:46PM**

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

***APPENDIX II***

***MEL Bulletin 14-03***  
***Property/Equipment Program***

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

**9 Campus Drive  
Parsippany, NJ 07054  
Telephone (973) 659-6577**

**BULLETIN MEL 14-03**

**Date:** May 7, 2014  
**To:** Fund Commissioners of Member Joint Insurance Funds  
**From:** Underwriting Manager  
Conner Strong & Buckelew Companies Inc.  
**Re:** Property/Equipment Breakdown Program

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**The bulletin does not apply to the members of the NJUA JIF and workers compensation only members of NJPHA JIF.**

The excess Property/Boiler & Machinery policy covering the Municipal Excess Liability Joint Insurance Fund and member JIFs was renewed on 12/31/13 as follows:

**GENERAL**

Commercial Insurer: Zurich American Insurance Company  
Policy #: ERP 98061470-02  
Coverage Period: 12/31/13 to 12/31/14  
**Policy Form:** Zurich Edge

**PROPERTY/EQUIPMENT BREAKDOWN PROGRAM COVERAGE**

*Limits of Liability (shared by all MEL member entities statewide)*

Per Occurrence Limit (Property Damage and Time Element Combined): \$125,000,000  
**(This is the total per occurrence limit for all coverage combined including time element.)**

*Program Sub-limits (shared by all MEL member entities statewide):*

Named Storm Wind per occurrence	\$125,000,000
(Property Damage and Time Element Combined-120 hour time limit)	
Equipment Breakdown	\$125,000,000
Utilities-Member-Owned Property Damage and Time Element Combined	
Pass Through Utilities only	\$125,000,000
Power Generation Utilities	\$30,000,000
Flood (per occurrence & annual aggregate):	\$75,000,000
<b>(Further Flood breakdown summarized below)</b>	
Earth Movement (per occurrence & annual aggregate):	\$75,000,000 (168 hour time limit)
Increased Cost of Construction (Includes Demolition)	\$25,000,000
Newly Acquired Locations – 90 Days reporting period	\$25,000,000 (per Location)
New Construction & Additions (Builders Risk)	\$25,000,000 (Delay in completion-15 days)
Debris Removal	\$25,000,000
Vehicles (Property Damage only)	\$15,000,000

***Program Sub-limits (shared by all MEL member entities statewide) continued:***

Errors & Omissions	\$10,000,000
Expediting Costs	\$10,000,000
Protection and Preservation of Property (48 Hours) up to	\$10,000,000
Miscellaneous Unnamed Location	\$10,000,000
Miscellaneous Personal Property	\$10,000,000
Outdoor Property (Named Peril Coverage only)	\$10,000,000
Off Premises Service Interruption (24 hr. qualifying period)	\$10,000,000
Transmission and Distribution Lines	\$10,000,000
Overhead Transmission – 1 Mile Radius Restriction	
Underground Transmission – 5 Mile Radius Restriction	
Piers, Wharfs, Docks, Boardwalks and buildings thereon	\$10,000,000
(including Bulkheads and Crossovers - Named peril coverage only - Property Damage & Time Element combined)	
Bridges and Dams (Property Damage & Time Element combined)	\$10,000,000
(Excluded for the perils of flood, named storm and earth movement)	
Soft Costs	\$5,000,000
Professional Fees	\$1,250,000
(Includes Architect & Engineers & Loss Adjustment Fees)	
Time Element	
Business Interruption	Included
Service Interruption	Included
Leasehold Interest	\$15,000,000
Loss of Rents	\$15,000,000
Extra Expense	\$10,000,000
Tenant Relocation	\$750,000
Loss arising out of Delay in Completion	60 days
Gross Earnings	12 months
Ordinary Payroll	90 Days
Extended Period of Liability	365 days
Valuable Papers & Records (incl. EDP media/software):	\$10,000,000
Accounts Receivable	\$10,000,000
Ingress/Egress (30 Day Period within 5 mile radius) up to	\$5,000,000
Civil Authority (30 day period for property within 5 mile radius)	\$5,000,000
Ammonia Contamination (Equipment Breakdown)	\$5,000,000
Spoilage (Equipment Breakdown)	\$5,000,000
Fine Arts (owned/non-owned)	\$2,500,000
Transit	\$1,000,000
Tenant Prohibited Access (24 hour qualifying period)	\$1,000,000
Deferred Payments	\$1,000,000
Computer Systems Damage (24 hour qualifying period)	\$2,500,000
Watercraft (32 feet or less-PD only, ACV if not scheduled)	\$1,000,000
Clogging/Blocking Pipes (per occurrence)	\$1,000,000
Impounded Water (30 Day Period)	\$250,000
Fire Department Service Charges	\$250,000

*Program Sub-limits (shared by all MEL member entities statewide) continued:*

Off Premises Storage under Construction	\$250,000	
Land and Water Contamination Cleanup Removal & Disposal	\$250,000	(Annual Aggregate)
Decontamination Costs (law & ordinance)	\$250,000	
Asbestos Clean-up (per occurrence)	\$50,000	

*Further Breakdown of the Peril of Flood limits are as follows:*

The flood limits and deductibles differ for building locations that are wholly or partially within Special Flood Hazard Areas (SFHA), areas of 100 year flooding (flood zones A or V). The building locations wholly or partially within Special Flood Hazard Areas are subject to the following limits and deductible:

**\$ 2,500,000** per location as respects to Locations wholly or partially within Special Flood Hazard Areas (SFHA).

**\$ 1,000,000** for all property located outside building or structure but not defined as **Outdoor Property** wholly or partially within Special Flood Hazard Areas (SFHA).

**\$ 2,500,000** per location for pumping stations wholly or partially within Special Flood Hazard Areas (SFHA).

There is no coverage for the peril of flood for buildings constructed on pilings that are located wholly or partially within the Special Flood Hazard (SFHA) designated zones V, VE, V1-30. This does not apply to the Ocean City Music Pier and Cape May Convention Center.

**In no event shall the Zurich program aggregate for Flood and/or Surface Water exceed \$50,000,000 in any one policy year. The MEL has an excess flood and earth movement policy on a quota share basis with several insurers that provide a combined limit of \$25,000,000 excess of \$50,000,000. As respects to flood, the limit is excess of the \$50 million Zurich program flood aggregate. It does not drop down over any SFHA sub-limits contained in the Zurich policy such as the \$2.5 million per location sub-limit. The underlying SFHA sub-limits are the maximum amount of limit for those respective locations with loss or damage. This additional limit does not augment or add to any underlying SFHA sub-limits. Please note, however, that loss or damage from flood up to the underlying SFHA sub-limits for that respective location will be part of the \$50 million attachment point. For example, if a location has a \$3.5 million of loss or damage from flood only \$2.5 million applies to the \$50 million attachment point.**

**The total statewide program annual aggregate for the peril of flood (for locations outside & wholly or partially within areas of 100-Year flooding) is \$75,000,000.**



***Program Deductibles:***

- **Member Entity** Property Deductible: (**SEE PAGE 8**) per occurrence except for the following:
  - Flood for locations wholly or partially within 100-year flood zone. (See member entity deductible below).
  - Equipment Breakdown. (See member entity deductible below).
  - Named Storm. (See member entity deductible below).
- **Member JIF** Retention: \$50,000 per occurrence less member entity deductible. The member JIF does not cover perils of Flood (for locations wholly or partially within SFHA (100-year flood zone)); (2) Equipment Breakdown and (3) Named Storm.
- **MEL** Retention: \$200,000 XS \$50,000 per occurrence. The member JIF does not cover perils of (1) Flood (for locations wholly or partially within SFHA (100-year flood zone)); (2) Equipment Breakdown and (3) Named Storm (Flood and Wind).
- **Zurich Program Deductibles:**
  - **Per occurrence deductible** Property **Damage and Time Element combined** coverage - \$250,000 except as below:
    - **Equipment Breakdown:** \$5,000 Member Entity Deductible - **(Property Damage & Time Element Combined)**
    - **Earth Movement :** \$250,000 Property Damage and Time Element combined coverage
    - **Flood Deductibles:** \$250,000 **Property Damage and Time Element combined coverage** per occurrence except as follows:

**Locations Wholly or Partially Within Special Flood Hazard Areas:**

The perils of flood and/or Surface water as respects any locations wholly or partially within Special Flood Hazard Areas (SFHA), shall be subject to separate deductibles of **\$500,000** each for **building damage**, **\$500,000** each building contents **damage**, **\$250,000** each building **damage** for Housing Authority/non profit buildings, **\$100,000** each building contents for Housing Authority/non profits; or the National Flood Insurance Plan's (NFIP) maximum available limits for municipalities and housing authorities respectively, whichever is greater, regardless of whether National Flood Insurance Program coverage is purchased or not. Pumping Stations, Lift Stations, Wet Wells, Pistol Ranges, Vehicles and Mobile Equipment are subject to policy per occurrence deductible of \$250,000. **All other property not eligible for NFIP is either defined as Outdoor Property or addressed elsewhere in the policy.**

**Locations Outside Special Flood Hazard Areas**

The standard JIF member entity per occurrence property deductible applies. (**SEE PAGE 8**). The JIF retention is \$50,000, and the MELJIF Retention is \$200,000 excess \$50,000.

***Program Deductibles (continued):***

***Zurich Program Deductibles (continued):***

- **Flood Deductibles (continued):**

If the member entity determines that you have building locations wholly or partially within Special Flood Hazard Areas, it is strongly recommended that the member entity purchase the maximum limits available from the National Flood Insurance Program. As noted above, the JIF program only provides excess flood coverage for these building locations regardless of whether NFIP coverage is purchased. Building location flood zone designations are subject to revision by FEMA at anytime. Therefore, it is recommended that the member entity work with their Risk Management Consultant (RMC) to recheck or update the member entity flood zone determinations and where necessary to obtain quotations from the NFIP program.

**The MEL does not provide primary flood coverage for any locations wholly or partially within Special Flood Hazard Areas (SFHA), areas of 100-year flooding, as defined by the Federal Emergency Management Agency. The member local unit may purchase this coverage from the National Flood Insurance Program.**

If you do not have an RMC, NFIP flood coverage quotations can be obtained directly on line via the NFIP website at [www.nationalfloodinsurance.com/NFIP/quote.htm](http://www.nationalfloodinsurance.com/NFIP/quote.htm). We suggest that you consult with your Municipal Office of Emergency Management (OEM) Director for updated flood zone determinations.

***Note: Vehicles, mobile equipment, pistol ranges and pumping stations are subject to the standard member local unit deductible and excess property policy sub-limits. "Pumping Stations" include "lift stations" and also include "wet wells" that are an integral part of the "pumping station".***

**Policy Definition of SFHA** - Is an area defined by FEMA or any foreign equivalent that will be inundated by the flood event having a 1% chance of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to by FEMA as the base flood or 100- year flood. SFHA's per FEMA include but are not limited to: Zones A, AO, AH, A1-A30, AE, A99, Zone AR, AR/AE, AR/AO, AR/A1-A30, AR/A, V, VE and V1-V30.

***Program Deductibles (continued):***

***Zurich Program Deductibles (continued):***

- **Limits and Deductibles Named Storm (Wind and Flood):**

**Locations:** As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located **east** of the Garden State Parkway and any covered property in **Cape May County**.

**Property Damage** 1% of the scheduled location value on file with the Company, per the property insured as of the date of loss, for the Location where the direct physical loss or damage occurred, per occurrence.

**Locations:** As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located **east** of the Garden State Parkway and any covered property in **Cape May County**.

**Time Element** 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following an occurrence by use of facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.

**The above Named Storm deductibles are subject to a minimum deductible of \$250,000 for Property Damage and Time Element Combined per Location and maximum deductible of \$1,000,000 per occurrence.**

**Locations:** As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located **west** of the Garden State Parkway and any covered property located in the remaining counties, except **Cape May County** as noted above. **SEE PAGE 8** (JIF Retention \$50,000; MELJIF Retention \$200,000 XS \$50,000).

**The definitions of “Named Storm” and “Location” are per the definitions in the MEL policy form with Zurich.** **Named Storm** is defined as any storm or weather disturbance that is named by the U.S. Oceanic and Atmospheric Administration (NOAA) or the U.S. National Weather Service or the National Hurricane Center of the Center or any comparable worldwide equivalent. **Named Storm** includes Storm Surge. **Location** is defined as: (1) as specified in the Schedule of Locations. If not specified in the schedule of locations then : (2) A Location is a building(s) bounded on all sides by public streets, clear land space or open waterways, each not less than fifty feet wide; (3) A site tract of land occupied or available for occupancy with tangible property.

- **Two or more Deductibles:**

As respects to the perils of Flood, Earth Movement and Named Storm, if there is an event or series of related events in which more than one of these perils causes direct physical damage to insured property, a single deductible shall apply to these perils involved. The single deductible will not exceed the largest applicable for the perils of Flood, Earth Movement and Named Storm. In the event of a **Joint Loss** (Property and Equipment Breakdown), the higher deductible applies.

***Property Covered includes:***

- **Insured's interest in buildings** (or structures) including new construction, additions, alterations and repairs that the Insured owns, lease or rents.
- **Insured's interest in Personal Property** including Improvements and Betterments.
- **Insured's interest** in vehicles and mobile equipment.
- **Property of Others** (will not extend Time Element coverage to the owner) and is limited to property:
  - In the Insured's custody & control;
  - In which the insured has an insurable interest;
  - The Insured is legally liable; or
  - The insured has agreed in writing prior to loss or damage to provide coverage.
  - Personal property of officers, employees and volunteers of the Insured.

***Property Not Covered includes but is not limited to:***

- Monies and Securities
- Watercraft over 32' in length and Aircraft
- Animals, standing timber and growing crops
- Land Improvements. Land Improvements means lawns, plants, shrubs or trees; pavements, roadways, sidewalks or similar works
- Land. Land means land, beaches, dunes, sand, coastline, and islands, whether manmade or not and water.
- Land Improvements at golf courses.
- Retaining Structures, unless attached to an Insured Location. Retaining Structures means including but not limited to gabian walls, culverts and retaining walls.
- Vehicles of Officers and Employees
- Underground Property including: (1) Underground piping on locations beyond 1,000 feet radius of a pumping station, process plant, metering pit, well or similar operational locations, which is owned, leased, used, occupied or intended for use by the member entity; (2) Underground Gas pipelines; (3) Underground Storage Tanks and associated systems including piping; (4) Underground electric, data voice, digital, fiber optic or similar cable beyond a 1,000 feet radius of an Insured Location owned by the member entity. Underground property within a 1,000' is not covered for the perils of Flood, Earth Movement or Named Storm.
- Overhead transmission and distribution lines and associated equipment of the member entity situated beyond 1 mile radius for overhead transmission lines and situated beyond 5 mile radius for underground transmission or except as approved and scheduled by endorsement to the policy.

***Exclusions include but are not limited too:***

- Contamination including mold and fungus. Insects, animals or vermin damage.
- Loss arising from delay, loss of market or loss of use.
- Unexplained disappearance, mysterious disappearance, shortage
- Dishonest, fraudulent or criminal acts
- Faulty, inadequate or defective design, specifications, workmanship, construction, materials used.
- Corrosion, deterioration, erosion, inherent vice, latent defect, rust, wear and tear.
- Changes in temperature (except machinery and equipment) or changes in relative humidity, all whether atmospheric or not.
- Settling, cracking, shrinking, bulging or expansion of: foundations, floors, walls, ceilings or roofs.
- Cumulative effects of smog, smoke, vapor, liquid and dust.
- Contingent Time Element

*Definitions:*

- **Insured Location** is:
  - Scheduled on the policy;
  - Listed on the Schedule of Locations on file with the Company;
  - Covered as a Miscellaneous Unnamed Location; and
  - Covered under Newly Acquired or Errors & Omissions coverage terms.

- **Outdoor Property** means:
  - a. personal property located **outdoors**;
  - b. **outdoors** fences;
  - c. **outdoors** radio and television antennas (including satellite dishes)
  - d. **outdoors** signs not attached to buildings.
  - e. **outdoors** playground equipment, apparatus, or fixtures;
  - f. **outdoors** athletic equipment, apparatus, or fixtures;
  - g. docks and boardwalks;
  - h. other **outdoors** structures that are not buildings;
  - i. other **outdoors** equipment that does not provide electrical, gas, fuel, steam, water, or refrigeration service a building;
  - j. other **outdoors** apparatus;
  - k. other **outdoors** fixtures.

**Outdoor Property** does not mean **Outdoor Property** at a scheduled location.

**Outdoors** means: outside a permanent building; or not wholly enclosed by walls and a roof; or inside a moveable container located outside a permanent building.

**Outdoor Property perils insured** against: perils of fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action, watercraft and malicious intent.

- **Covered Cause of Loss** means: all risk of direct physical loss or damage from any cause unless excluded.
- **Described Cause of Loss** means: Equipment Breakdown, Earth Movement, Flood or Named Storm.
- **Peril of Flood** means: a general and temporary condition of partial or complete inundation of normally dry land areas or structure(s) caused by: (1) The unusual and accumulation of runoff of surface waters, waves, tides, tidal waves, tsunami, the release of water, the rising, overflowing or breaking of boundaries of nature or man made bodies of water, or spray there from all whether driven by wind or not; or (2) Mudflow or mudslides caused by accumulation of water on or under the ground, (3) Flood also includes backup of water from a sewer, drain or sump caused in whole or part by Flood, (4) Flood includes Storm Surge.
- **Earth Movement** means: earthquake, landslide, mine subsidence, earth sinking, rising, shifting, or sinkhole.
- **Storm Surge** means: A general and temporary condition or partial or complete inundation by salt water caused by wind driven waves that result from a Named Storm, of normally dry land areas or structures in coastal areas, bays or inland waters connected to an ocean or sea.

*Other Property:*

- **Automobile Physical Damage** coverage valuation provided on automobiles, automotive equipment and construction and contractors equipment valued on an Actual Cash Value basis. The exceptions to this are as follows:

**Antique fire trucks** replacement cost up to the value on schedule with the insured. Antique trucks not scheduled then lesser of ACV, repair or replace up to the limit stated in the declaration page.

**Emergency Vehicles** (except police vehicles): Replacement Cost 15 years or less. For fire trucks or engines over 15 years old replacement cost if recertified once refurbished and restored. Refurbishing is as per NFPA 1912 Standard for Fire Apparatus Refurbishing (2011 Edition).

**Trash Collection Trucks** leased to the Insured, actual cash value plus the amount by which the termination liability under the lease exceeds the actual cash value of the leased truck at the time of the loss. The termination liability under the lease does not include any regularly scheduled lease payment due and unpaid at the time of the loss.

**Note:** In the event the estimated cost to repair any damaged vehicle exceeds 75% of the actual cash value of the damaged vehicle, the valuation will be greater of: actual cash value or any other applicable valuation.

- **Watercraft (35' or less in length)** coverage is actual cash value if not scheduled; if scheduled, lesser of schedule amount or Replacement Cost value.
- **Piers, wharfs, docks**, floating docks, boardwalks, buildings, bulkheads, crossovers and/or structures thereon are covered for the perils of fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action, watercraft and malicious intent.
- **Bridges and Dams and Equipment relating thereto** are not covered for loss caused by or resulting from Flood, Earth Movement or Named Storm regardless of any other cause or event, whether or not insured under this Policy, contributing concurrently or is any other sequence to the loss.
- **Buildings constructed on pilings** that are located wholly or partially within the Special Flood Zone Hazard (SFHA) designated zones V, VE, V1-30 are excluded except fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action, watercraft and malicious intent.
- **Vacant/unoccupied buildings** coverage is provided with Zurich if scheduled. If not scheduled, the location coverage will be subject to the miscellaneous unnamed location sub-limit in the Zurich policy. The JIF requires that these be reported within sixty (60) days of acquisition. **If not reported and accepted by JIF within sixty (60) days of acquisition, coverage will be on an actual cash value basis.** The JIF may charge an additional premium. For detail reporting requirements see **MEL Bulletin MEL 14-10.**



***Other Property (continued):***

- **Rehabilitation** of property coverage is provided. The JIF requires reporting in advance of the start of the rehabilitation and also may require a pre-inspection. There may be an additional premium charge from the JIF. This will be based on the type of job. For detail reporting requirements see **MEL Bulletin MEL 14-10**. **Renovations** are also covered; there are no reporting requirements for renovations.
- **Newly Acquired Locations** coverage is provided. Reporting to Zurich is required within 90 days of the acquisition. If not reported within 90 days of acquisition coverage will be subject to the policy miscellaneous unnamed location sub-limit. **Zurich** reserves the right to charge an additional premium or return premium for the addition or deletion of unusually large exposures that are in excess of \$10 million in total value. This does not apply to new towns, as there is a charge for new towns. For detailed reporting requirements see **MEL Bulletin MEL 14-10**.
- **New Construction (Builders Risk)** coverage is provided. Reporting is required by the JIF prior to the start of construction. For detailed reporting requirements see **MEL Bulletin MEL 14-10**.
- **Fine Arts** owned or where the member entity has assumed liability for the Fine Arts of others. The member JIF's have specific requirements for scheduling non-owned artwork. Please refer to the respective member JIF Policy & Procedures. Fine Arts include antique fire trucks.
- **Ensuing Loss** coverage provided for certain excluded perils, as per the **Zurich** policy form.
- **Terrorism** coverage is included.
- **Repair, Rebuild or Replace Provision:** For direct physical loss or damage to Covered Property for which repair, rebuilding or replacement has not started within five (5) years from the date of direct physical loss or damage, then the Company is not liable for more than actual cash value.
- No Coinsurance provision.
- **Alternate Dispute Resolution** included.
- **90 Day** Notice of Cancellation except for non payment of premium 10 days.
- Safety and loss control services inspections provided on all **jurisdictional objects**. **Zurich** will issue operating certificates on all **jurisdictional objects** that must be filed with the state. Cost for operating certificates filed with the state is included in the premium.



*Additional "Equipment Breakdown" Coverage Definitions:*

**Breakdown means:**

- A failure of pressure or vacuum equipment;
- An electrical failure including arcing; or
- A mechanical failure including rupture or bursting caused by centrifugal force.
- For the above includes an explosion to a steam boiler, steam turbine, steam engine, gas turbine, or moving or rotating machinery when such explosion is caused by centrifugal force or mechanical failure; but not the explosion of gases or fuel within the furnace of any Covered Equipment or within the flues or passages through which gases of combustion pass; nor combustion explosion outside the Covered Equipment.

**Breakdown does not mean or include:**

- Malfunction including but not limited to adjustment, alignment, calibration, cleaning or modification;
- Defects, erasures, errors, limitations or viruses in computer equipment and programs;
- Leakage at any valve, fitting, shaft seal, gland packing, joint or connection;
- Damage to any structure or foundation, supporting any Covered Equipment or any of its parts;
- Functioning of any safety or protective

**Covered Equipment means:**

- Any boiler fired pressure vessel, unfired vessel normally subject to vacuum or internal pressure other than weight of its contents, refrigerating and air conditioning systems, any metal piping and its accessory equipment, and mechanical, or electrical machines or apparatus used for generation, transmission, or utilization of mechanical or electrical power, not otherwise excluded as Covered Property.

**Covered Equipment does not mean:**

- Part of a pressure or vacuum equipment that is not under internal pressure of its contents or internal vacuum;
- Insulating or refractory material, but not excluding the glass lining of any Covered Equipment;
- Non-metallic pressure or vacuum equipment unless it is constructed and used in accordance with the American Society of Mechanical Engineers (ASME) code or another appropriate and approved code;
- Catalyst;
- Vessels, piping and other equipment that is buried below ground and requires excavation of materials to inspect, remove, repair or replace;
- Vehicle, aircraft, self propelled equipment of floating vessel including any Covered Property (equipment) that is mounted upon or used solely with any one or more Vehicles, aircraft, self-propelled equipment or floating vessel;
- Drag line, excavation or construction equipment including any Covered Property or Covered Equipment that is mounted upon or used solely with any one or more drag-lines, excavation, or construction equipment;
- Felt, wire, screen, die, extrusion plate, swing hammer, grinding disc, cutting blade, non-electrical cable, chain, belt, rope, clutch plate, brake pad, non-metal part or any part or tool subject to periodic replacements;
- Equipment or any part of equipment manufactured by the Insured for sale.

**Please see policy form for all coverage, terms and conditions.**

If you have any questions, please contact your Risk Management Consultant, JIF Executive Director or Joseph Hrubash at Conner Strong & Buckelew Companies Inc. on (973-659-6577).

**The above description is a general discussion of the coverage and limits provided by the FUND. However, the actual terms and conditions are defined in the policy document and all issues shall be decided based on the policy document.**

cc: Risk Management Consultants  
Fund Professionals  
Fund Executive Directors

**PROPERTY DEDUCTIBLES BY JIF**  
**2014**

<b>JIF</b>	<b>Property Deductible</b>
<b>Atlantic</b>	<b>\$1,000.</b>
<b>Bergen</b>	<b>\$2,500.</b>
<b>Burlington</b>	<b>\$1,000.</b>
<b>Camden</b>	<b>\$2,500.</b>
<b>Central</b>	<b>\$2,500.</b>
<b>First</b>	<b>\$1,000.</b>
<b>Mid Jersey</b>	<b>\$1,000.</b>
<b>Monmouth</b>	<b>\$2,500.</b>
<b>Morris</b>	<b>\$1,250.</b>
<b>NJPHA</b>	<b>\$1,000.</b>
<b>NJSI</b>	<b>\$1,000.</b>
<b>Ocean</b>	<b>\$2,500.</b>
<b>PAIC</b>	<b>\$1,000.</b>
<b>PMM</b>	<b>\$2,500</b>
<b>South Bergen</b>	<b>\$2,500.</b>
<b>Sub Essex</b>	<b>\$2,500.</b>
<b>Sub Muni</b>	<b>\$2,500.</b>
<b>TRICO</b>	<b>\$1,000.</b>