

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MEETING AGENDA
APRIL 25, 2016 – 5:15 PM**

**CHERRY HILL FIRE DISTRICT HEADQUARTERS
1100 MARLKRESS ROAD
CHERRY HILL, NJ 08003
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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: APRIL 25, 2016**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2016 EXECUTIVE COMMITTEE**
- WELCOME: CHERRY HILL FIRE DISTRICT**
- APPROVAL OF MINUTES:** March 28, 2016 Open MinutesAppendix I
March 28, 2016 Closed Minutes **To Be Distributed**

- CORRESPONDENCE – None**

REPORTS

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

- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 16-12Page 29
Treasurer's Report.....Page 33
Monthly ReportsPage 34

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report.....Page 39

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 50

- MANAGED CARE – Consolidated Services Group**
Monthly Report.....Page 52

- CLAIMS SERVICE – AmeriHealth Casualty**

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- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: May 23, 2016 - Voorhees Township**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: April 25, 2016

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

Cash Management Plan - The MEL and RCF jointly explored options to develop a new investment plan for consideration by DCA and DOBI. Enclosed on **Page 13** is a revised Cash Management Plan following the revisions made by the MEL. The additional language and revisions are underlined.

**Motion to Approve Amendments to the 2016
Cash Management Plan**

Asset Manager – The Camden JIF elected to participate in the Banking Services & Asset Management program that was bid by the MEL/RCF & EJIF. On **Page 17** is a copy of the MEL's Fund Attorney's memorandum on the result of his negotiations with Wilmington Trust on the contract language. The complete contract is included in **Appendix II** with the revised clauses

MEL Crime & Casualty Policy Endorsements – At last month's meeting, the JIF approved an endorsement to the MEL Crime Bond to provide coverage for volunteer Library Treasurers. An Amusement exclusion to update the definition of amusement rides to include "small truck mounted kiddie rides, inflatable bounce houses, slides and other inflatable attractions as excluded amusements was tabled for further clarification.

The MEL Underwriter issued Bulletin 16-29 to clarify the issue of members renting, operating and owning such equipment. The Memo & Endorsement appear on **Pages 19 & 20**, if the Fund Commissioners agree with the endorsement, a motion would be in order to accept.

Motion to Accept the Policy Endorsement approved by the MEL

The Underwriting office also issued two other Bulletins; 16-28 on the appointment of Ed Cooney as Underwriting Manager and 16-30 on Drones. (**Pages – 21 & 22**)

- ❑ **Cyber Liability Exclusion** – Several meetings ago, concerns were raised regarding the addition of an exclusion, approved by the MEL Coverage Committee, to the JIF’s General Liability policy as it relates to inadvertent disclosure of personally identifiable information. (**Page 24**) The endorsement requires JIF approval as well. The item was tabled to allow for further review. The concern raised has since been discussed with MEL reinsurer, Conner Strong & Buckelew general counsel and the cyber liability underwriter. Confirmation was received from the cyber liability underwriter that the concern raised is covered under the cyber liability policy. The MEL reinsurer rendered the same opinion. Therefore, we are requesting a motion to approve this endorsement that is a mandate of the MEL reinsurer.

❑ **Motion to Approve the Cyber Liability Endorsement**

- ❑ **Property Appraisals Update** – Asset Works has begun to contact members to begin property appraisals in the Camden JIF. Field work should be complete by early June.
- ❑ **Employment Practices Program:** As a reminder, changes to the 2017 POL/EPL Program are posted on the MEL’s webpage - www.njmel.org - which details changes to the MEL’s Model Personnel Manual and information on training program requirements.

Members have until October 1st to submit the checklist to qualify and/or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel.

Police Command Training – Three sessions have been scheduled for May 5th in Collingswood; May 10th in Voorhees and May 19th in Winslow. A notice has been sent and a few additional sessions will be announced.

Managers & Supervisors Training - Employment Practices Risk Management Program also includes mandatory training of management. We are working with Mr. Nardi’s office to develop a schedule for these classes and will notify member towns once the dates are set.

Elected Officials Training Seminars – Every year, the MEL holds training seminars for elected officials and reduces a member’s assessment by \$250 for each municipal elected officials and Administrator completing the course by June 1st. Please visit the MEL webpage for other scheduled classes – njmel.org.

This course is also available on line. Directions are on **Page 25**.

- ❑ **Conner, Strong & Buckelew Announcement** – Perma’s parent company has announced an alliance with Century Equity Partners. On **pages 26 & 27** is a memorandum from David Grubb and also an opinion from the MEL’s attorney that this alliance does not change contractual terms between Conner, Strong & Buckelew and the MEL and MEL JIF’s

- ❑ **2016 PRIMA Conference** – The JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Atlanta from June 5–8. Please notify the Fund office if you are interested in attending.
- ❑ **2016 Financial Disclosure Forms** – The fund office has provided all Fund Commissioners and Professionals with the login information they need to complete their Financial Disclosure filing for the Camden JIF. The email included links to the instructions and the DLGS webpage to file your disclosure; filing deadline is April 30th.
- ❑ **League Magazine:** Enclosed is the next in a series of MEL advertisements to appear in the League magazine. Each advertisement in the “Power of Collaboration” series will be different and will highlight activities of the MEL and JIFs as well as people who have rendered significant service. **(Page 28)**

❑ **Due Diligence Reports:**

Financial Fast Track	Pages 4
Income Portfolio	Page 5
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Loss Time Accident Frequency	Page 7&8
POL/EPL Compliance Report	Page 9
Fund Commissioners	Page 10
2016 Fund Year Regulatory Affairs Checklist	Page 11
RMC Agreements	Page 12

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
AS OF January 31, 2016					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	1,030,382	1,030,382	192,291,770	193,322,152
2.	CLAIM EXPENSES				
	Paid Claims	301,522	301,522	86,580,620	86,882,142
	Case Reserves	(62,109)	(62,109)	4,015,056	3,952,947
	IBNR	561,931	561,931	6,239,000	6,800,931
	Recoveries	-	-	(254,718)	(254,718)
	TOTAL CLAIMS	801,344	801,344	96,579,958	97,381,302
3.	EXPENSES				
	Excess Premiums	326,662	326,662	51,611,433	51,938,095
	Administrative	163,242	163,242	34,346,253	34,509,494
	TOTAL EXPENSES	489,904	489,904	85,957,686	86,447,590
4.	UNDERWRITING PROFIT (1-2-3)	(260,866)	(260,866)	9,754,127	9,493,261
5.	INVESTMENT INCOME	1,132	1,132	10,076,808	10,077,940
6.	DIVIDEND INCOME	0	0	3,268,835	3,268,835
7.	STATUTORY PROFIT (4+5+6)	(259,734)	(259,734)	23,099,770	22,840,036
8.	DIVIDEND	0	0	18,000,321	18,000,321
9.	STATUTORY SURPLUS (7-8)	(259,734)	(259,734)	5,099,449	4,839,714
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	86	86	752,271	752,356
	Aggregate Excess LFC	20,304	20,304	0	20,304
	2012	25,563	25,563	531,344	556,907
	2013	(7,885)	(7,885)	2,836,505	2,828,620
	2014	(16,734)	(16,734)	1,734,442	1,717,708
	2015	(305,528)	(305,528)	(755,113)	(1,060,640)
	2016	24,461	24,461		24,461
	TOTAL SURPLUS (DEFICITS)	(259,734)	(259,734)	5,099,449	4,839,714
	TOTAL CASH				19,429,507
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	75,958,805	75,958,805
	FUND YEAR 2012				
	Paid Claims	81,150	81,150	4,431,694	4,512,843
	Case Reserves	(102,240)	(102,240)	938,393	836,153
	IBNR	(4,361)	(4,361)	145,383	141,022
	Recoveries	0	0	(123,709)	(123,709)
	TOTAL FY 2012 CLAIMS	(25,452)	(25,452)	5,391,760	5,366,308
	FUND YEAR 2013				
	Paid Claims	27,906	27,906	2,567,085	2,594,991
	Case Reserves	(16,415)	(16,415)	731,431	715,016
	IBNR	(3,367)	(3,367)	333,945	330,578
	Recoveries	0	0	(82,459)	(82,459)
	TOTAL FY 2013 CLAIMS	8,125	8,125	3,550,001	3,558,126
	FUND YEAR 2014				
	Paid Claims	23,632	23,632	1,886,486	1,910,118
	Case Reserves	2,611	2,611	995,611	998,221
	IBNR	(9,224)	(9,224)	1,850,602	1,841,378
	Recoveries	0	0	(43,698)	(43,698)
	TOTAL FY 2014 CLAIMS	17,019	17,019	4,689,000	4,706,019
	FUND YEAR 2015				
	Paid Claims	168,834	168,834	1,736,551	1,905,385
	Case Reserves	(45)	(45)	1,349,622	1,349,577
	IBNR	137,150	137,150	3,909,070	4,046,220
	Recoveries	0	0	(4,851)	(4,851)
	TOTAL FY 2015 CLAIMS	305,939	305,939	6,990,392	7,296,331
	FUND YEAR 2016				
	Paid Claims	0	0		0
	Case Reserves	53,980	53,980		53,980
	IBNR	441,733	441,733		441,733
	Recoveries	0	0		0
	TOTAL FY 2016 CLAIMS	495,713	495,713		495,713
	COMBINED TOTAL CLAIMS	801,344	801,344	96,579,958	97,381,302

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

CAMDEN JOINT INSURANCE FUND							
Fixed Income Portfolio Summary and Rate Comparison							
					For Month End	2/29/2016	
			2013	2014	2015	Last Month	This Month
CAMDEN JOINT INSURANCE FUND							
Total Cash Balance (millions)			13.39	14.32	15.46	19.43	18.51
Fixed Income Portfolio TD							
Investments (millions), Book Value			4.00	4.92	4.92	0.00	0.00
Avg maturity (years)			2.07	1.51	1.33	0.00	0.00
Unrealized gain/(loss) (%)			1.30	0.89	0.47	0.00	0.00
Purchase/Book yield (%)			1.40	1.40	1.40	0.00	0.00
Realized gain/(loss) (%)			0.00	0.00	0.00	0.00	0.00
Total Yield (Market)			2.70	2.29	1.87	0.00	0.00
M E L PORTFOLIO							
Total Cash Balance (millions)			64.22	72.15	80.36	74.49	76.43
Fixed Income Portfolio Wells Fargo 2013-2015							
Investments (millions), Book Value			50.13	48.09	48.09	62.31	61.81
Avg maturity (years) ***			2.04	1.90	1.58	1.51	1.49
Unrealized gain/(loss) (%)			-0.30	-0.06	0.12	0.22	0.27
Purchase/Book yield (%)			0.65	0.82	0.82	0.91	0.90
Realized gain/(loss) (%)			0.00	0.00	0.00	0.00	0.00
Total Yield (Market)			0.35	0.76	0.94	1.13	1.17
COMPARATIVE RATES (%)							
Cash & Cash Equivalents							
NJ Cash Mgmt Fund *			0.06	0.69	0.10	0.29	0.32
TD Money Market			0.01	0.01	0.01	0.01	0.01
TD Bank Deposits			Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits					0.66	0.66	0.66
Treasury Issues							
1 year bills			0.13	0.12	0.32	0.54	0.53
3 year notes			0.54	0.90	1.02	1.14	0.90
5 year notes			1.17	1.64	1.53	1.52	1.22
Merrill Lynch US Govt 1-3 years ^			0.37	0.63	0.56	0.61	0.72
* Yearly data is average monthly rate.							
^Monthly data is Year to Date return							
**Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.							
***MEL WF uses Weighted Avg. Life which factors in the likelihood of a security being called based on the current level of interest rates.							

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **March 31, 2016**

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	39	MONTH	38	MONTH	27	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-16		29-Feb-16		01-Apr-15	
PROPERTY	535,713	373,208	69.67%	100.00%	69.67%	100.00%	75.92%	100.00%
GEN LIABILITY	1,423,316	493,314	34.66%	91.95%	29.29%	91.38%	20.87%	82.70%
AUTO LIABILITY	377,258	70,261	18.62%	88.81%	17.56%	88.30%	13.11%	80.03%
WORKER'S COMP	3,913,656	2,354,229	60.15%	98.57%	59.53%	98.43%	60.32%	95.33%
TOTAL ALL LINES	6,249,943	3,291,012	52.66%	96.60%	50.98%	96.35%	49.82%	91.93%
NET PAYOUT %	\$2,637,621		42.20%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	27	MONTH	26	MONTH	15	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-16		29-Feb-16		01-Apr-15	
PROPERTY	591,500	362,518	61.29%	100.00%	64.46%	100.00%	65.95%	96.43%
GEN LIABILITY	1,405,625	342,842	24.39%	82.70%	23.47%	81.65%	17.04%	66.07%
AUTO LIABILITY	350,875	75,813	21.61%	80.03%	17.30%	78.92%	18.70%	59.58%
WORKER'S COMP	3,909,782	2,086,063	53.35%	95.33%	52.30%	94.80%	43.95%	78.67%
TOTAL ALL LINES	6,257,782	2,867,236	45.82%	92.08%	45.01%	91.45%	38.57%	76.45%
NET PAYOUT %	\$1,927,948		30.81%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	15	MONTH	14	MONTH	3	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-16		29-Feb-16		01-Apr-15	
PROPERTY	541,208	628,126	116.06%	96.43%	116.75%	96.03%	33.03%	23.00%
GEN LIABILITY	1,412,638	278,757	19.73%	66.07%	19.72%	64.20%	0.40%	6.00%
AUTO LIABILITY	335,860	48,748	14.51%	59.58%	14.51%	56.96%	3.91%	6.00%
WORKER'S COMP	3,739,043	2,667,440	71.34%	78.67%	65.32%	74.88%	8.64%	3.00%
TOTAL ALL LINES	6,028,749	3,623,072	60.10%	76.25%	56.42%	73.28%	8.64%	5.67%
NET PAYOUT %	\$2,105,281		34.92%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	3	MONTH	2	MONTH	-9	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-16		29-Feb-16		01-Apr-15	
PROPERTY	490,882	53,129	10.82%	23.00%	7.05%	13.00%	N/A	N/A
GEN LIABILITY	1,437,680	15,650	1.09%	6.00%	0.79%	2.50%	N/A	N/A
AUTO LIABILITY	330,150	10,680	3.23%	6.00%	3.28%	2.50%	N/A	N/A
WORKER'S COMP	3,689,848	611,383	16.57%	3.00%	3.04%	2.00%	N/A	N/A
TOTAL ALL LINES	5,948,560	690,841	11.61%	5.54%	2.84%	3.06%	N/A	N/A
NET PAYOUT %	\$148,990		2.50%					

2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		March 31, 2016		
	2016	2015	2014	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2016 - 2014
CENTRAL	0.77	1.80	2.52	2.03
PROF MUN MGMT	0.83	3.70	2.37	2.77
SUBURBAN MUNICIPAL	0.94	2.25	1.76	1.88
BURLINGTON	1.04	1.76	1.81	1.71
SUBURBAN ESSEX	1.14	2.12	2.52	2.20
MONMOUTH	1.17	2.17	2.21	2.08
BERGEN	1.20	2.31	2.46	2.25
N.J.U.A.	1.45	2.28	2.94	2.48
NJ PUBLIC HOUSING	1.49	1.70	2.77	2.16
ATLANTIC	1.58	2.32	2.98	2.56
MORRIS	1.64	1.95	2.01	1.95
SOUTH BERGEN	1.71	2.39	2.19	2.23
CAMDEN	1.83	2.44	2.04	2.17
OCEAN	2.11	2.14	2.39	2.25
TRI-COUNTY	2.20	1.86	2.03	1.97
AVERAGE	1.41	2.21	2.33	2.18

Camden Joint Insurance Fund											
2016 LOST TIME ACCIDENT FREQUENCY											
DATA VALUED AS OF March 31, 2016											
MEMBER_ID	MEMBER	**	# CLAIMS FOR 3/31/2016	Y.T.D. LOST TIME ACCIDENTS	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	2014 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2016 - 2014		
1	88	AUDUBON PARK		0	0	0.00	0.00	0.00	1	AUDUBON PARK	0.00
2	89	BARRINGTON		0	0	0.00	1.81	3.27	2	BARRINGTON	2.23
3	91	BERLIN BOROUGH		0	0	0.00	0.95	0.00	3	BERLIN BOROUGH	0.39
4	93	BROOKLAWN		0	0	0.00	0.00	1.55	4	BROOKLAWN	0.67
5	94	CHESILHURST		0	0	0.00	0.00	3.08	5	CHESILHURST	1.40
6	95	CLEMENTON		0	0	0.00	2.99	4.72	6	CLEMENTON	3.39
7	96	COLLINGSWOOD		0	0	0.00	0.00	0.66	7	COLLINGSWOOD	0.27
8	97	GIBBSBORO		0	0	0.00	3.92	0.00	8	GIBBSBORO	1.30
9	99	HADDON		0	0	0.00	2.03	0.67	9	HADDON	1.13
10	101	HADDONFIELD		0	0	0.00	4.05	1.46	10	HADDONFIELD	1.94
11	102	HI-NELLA		0	0	0.00	0.00	0.00	11	HI-NELLA	0.00
12	104	LAWNSIDE		0	0	0.00	9.80	3.70	12	LAWNSIDE	5.57
13	105	LINDENWOLD		0	0	0.00	2.14	5.03	13	LINDENWOLD	3.20
14	107	MEDFORD LAKES		0	0	0.00	0.00	1.79	14	MEDFORD LAKES	0.91
15	108	MERCHANTVILLE		0	0	0.00	0.00	0.00	15	MERCHANTVILLE	0.00
16	109	MOUNT EPHRAIM		0	0	0.00	0.00	1.49	16	MOUNT EPHRAIM	0.65
17	110	OAKLYN		0	0	0.00	4.41	1.43	17	OAKLYN	2.43
18	111	PINE HILL		0	0	0.00	1.72	0.00	18	PINE HILL	0.81
19	112	RUNNEMEDE		0	0	0.00	0.00	1.86	19	RUNNEMEDE	0.77
20	114	VOORHEES		0	0	0.00	3.69	1.38	20	VOORHEES	2.22
21	117	WOODLYNNE		0	0	0.00	0.00	2.11	21	WOODLYNNE	0.88
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	565	CAMDEN PARKING AUTHO		0	0	0.00	14.29	5.00	24	CAMDEN PARKING AU	7.82
25	564	CHERRY HILL		2	2	1.61	0.97	0.16	25	CHERRY HILL	0.67
26	90	BELLMAWR		0	1	1.89	5.44	2.35	26	BELLMAWR	3.60
27	98	GLOUCESTER		1	1	2.05	1.67	1.29	27	GLOUCESTER	1.55
28	106	MAGNOLIA		0	1	3.21	0.00	0.00	28	MAGNOLIA	0.47
29	115	WINSLOW		2	2	3.69	3.60	4.48	29	WINSLOW	4.01
30	87	AUDUBON		1	1	4.40	0.00	1.37	30	AUDUBON	1.16
31	103	LAUREL SPRINGS		0	1	5.41	8.11	0.00	31	LAUREL SPRINGS	4.10
32	584	CHERRY HILL FIRE DISTRIC		3	4	7.73	2.21	1.19	32	CHERRY HILL FIRE DIS	2.50
33	113	SOMERDALE		2	3	10.57	0.00	2.88	33	SOMERDALE	3.06
34	92	BERLIN TOWNSHIP		3	3	14.29	0.00	6.49	34	BERLIN TOWNSHIP	4.51
Totals:				14	19	1.83	1.97	1.67			1.82

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund				
Data Valued As of :	April 14, 2016			
Total Participating Members	34			
Complaint	34			
Percent Compliant	100.00%			
		01/01/16	2016	
	Compliant	EPL	POL	Co-Insurance
Member Name		Deductible	Deductible	01/01/16
AUDUBON	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
COLLINGSWOOD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HADDON	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	\$ 20,000	\$ 20,000	0%
LAWN SIDE	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
LINDENWOLD	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODLYNNE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

**Camden JIF
2016 FUND COMMISSIONERS**

MEMBER	FUND COMMISSIONER	ALTERNATE FUND COMMISSIONER
Audubon	David Taraschi	Jen Dawson
Audubon Park	Sandy Hook	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard Wilkinson	Rick Miller
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill	Lenore Rosner	Ari Messinger
Cherry Hill Fire District	John Foley	
Chesilhurst	Michael Blunt	
Clementon	Jenai Johnson	
Collingswood	M. James Maley	Keith Hastings
Gibbsboro	Jack Flynn	Anne Levy
Gloucester	Jack Lipsett	William P. James
Haddon Twp	John Foley	
Haddonfield	Neal Rochford	Sharon McCullough
Hi-Nella	Phyllis Twisler	
Laurel Springs	Ken Cheeseman	
Lawnside	Mayor Wardlow	
Lindenwold	Craig Wells	Dawn Thompson
Magnolia	Richard Michielli	
Medford Lakes	Julie Keizer	
Merchantville	Edward Brennan	
Mt. Ephraim	M. Joseph Wolk	
Oaklyn	Michael Enos	Bonnie Taft
Pine Hill	Patricia Hendricks	
Pine Valley	Robert Mather	
Runnemede	Eleanor Kelly	Nick Kappatos
Somerdale	M. Gary Passante	
Tavistock	Terry Shannon	
Voorhees	Lawrence Spellman	Jason Ravitz
Winslow	Joseph Gallagher	
Woodlynne	Jerald Fuentes	

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2016 as of April 1, 2016

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed 2/16
<input type="checkbox"/> Assessments	Filed 2/16
<input type="checkbox"/> Actuarial Certification	June Filing
<input type="checkbox"/> Reinsurance Policies	June Filing
<input type="checkbox"/> Fund Commissioners	Filed 2/16
<input type="checkbox"/> Fund Officers	Filed 2/16
<input type="checkbox"/> Renewal Resolutions	To be Filed
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2016 Risk Management Plan	Filed 2/16
<input type="checkbox"/> 2016 Risk Manager Contracts	Collection In Process
<input type="checkbox"/> 2016 Certification of Professional Contracts	To be Filed
<input type="checkbox"/> Unaudited Financials	To be Filed
<input type="checkbox"/> Annual Audit	June Filing
<input type="checkbox"/> State Comptroller Audit Filing	June Filing
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2016 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF APRIL 19, 2016				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/26/16	01/26/16	12/31/16
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	3/28/2016	3/28/2016	12/31/16
BARRINGTON	CONNER STRONG & BUCKELEW	2/17/2016	2/17/2016	12/31/16
BELLMAWR	CONNER STRONG & BUCKELEW	2/3/2016	2/3/2016	12/31/16
BERLIN BOROUGH	EDGEWOOD ASSOCIATES		02/06/15	12/31/15
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	2/3/2016	02/03/16	12/31/16
BROOKLAWN	CONNER STRONG & BUCKELEW	2/16/2016	02/29/16	12/31/16
CHERRY HILL	CONNER STRONG & BUCKELEW	2/6/2016	2/6/2016	12/31/16
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW			12/31/15
CHESILHURST	EDGEWOOD ASSOCIATES			12/31/15
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	03/03/16	03/03/16	12/31/16
CLEMENTON	HARDENBERGH INSURANCE GROUP			12/31/15
COLLINGSWOOD	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	02/22/16	02/22/16	12/31/16
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/4/2016	1/4/2016	12/31/16
HADDON	WAYPOINT INSURANCE SERVICES	1/20/2016	1/20/2016	12/31/16
HADDONFIELD	HENRY BEAN & SONS	01/04/16	01/04/16	12/31/16
HI-NELLA	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/26/16	01/26/16	12/31/16
LAWNSIDE	M&C INSURANCE AGENCY	02/18/16	02/18/16	02/03/17
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/28/16	01/28/16	12/31/16
MAGNOLIA	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
MEDFORD LAKES	CONNER STRONG & BUCKELEW	01/06/16	1/6/2016	12/31/16
MERCHANTVILLE	CONNER STRONG & BUCKELEW	02/04/16	3/21/2016	12/31/16
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		6/19/2016	05/15/16
OAKLYN	HARDENBERGH INSURANCE GROUP	1/26/2016	1/26/2016	12/31/16
PINE HILL	CONNER STRONG & BUCKELEW	1/19/2016	1/19/2016	12/31/16
PINE VALLEY	HENRY BEAN & SONS	2/12/2016	2/12/2016	12/31/16
RUNNEMEDE	CONNER STRONG & BUCKELEW		1/5/2016	12/31/16
SOMERDALE	CONNER STRONG & BUCKELEW		2/6/2016	12/31/16
TAVISTOCK	CONNER STRONG & BUCKELEW	1/8/2013	1/8/2013	12/31/16
VOORHEES	HARDENBERGH INSURANCE GROUP	03/02/16	3/2/2016	12/31/16
WINSLOW	CONNER STRONG & BUCKELEW	2/8/2016	2/8/2016	12/31/16
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	4/19/2016	4/19/2016	12/31/16

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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
2016 CASH MANAGEMENT AND INVESTMENT POLICY**

1.) **Cash Management and Investment Objectives**

The Municipal Excess Liability Joint Insurance Fund (hereinafter referred to as the FUND) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the FUND's economic surplus.

2.) **Permissible Investments**

Investments shall be limited to the following:

- a.) Bonds or other obligations of the United States of America or obligations guaranteed by the United States of America.
- b.) Government money market mutual funds.
- c.) Any federal agency or instrumentality obligation authorized by Congress that matures within 397 days from the date of purchase, and has a fixed rate of interest not dependent on any index or external factors.
- d.) Bonds or other obligations of the local unit or bonds or other obligations of school districts of which the local unit is a part or within which the school district is located.~~;~~~~or~~
- e.) Bonds or other obligations, ~~having a maturity date not exceeding 397 days~~, approved by the Division of Investment of the Department of Treasury for investment by local units.
- f.) Debt obligations of federal agencies or government corporations with maturities not greater than ten ~~five (5)~~ ten (10) years from the date of purchase, excluding mortgage backed obligations, providing that such investments are purchased through the New Jersey Division of Investment and are consistent the Division's own investment guidelines, and providing that the investment a fixed rate of interest not dependent on any index or external factors.
- g.) Local Government Investment Pools

- h.) Repurchase agreements of fully collateralized securities, subject to rules and conditions establish by the N.J. Department of Community Affairs.

No investment or deposit shall have a maturity longer than ~~five~~ ten (5 10) years from date of purchase. At any given time, the Fund's investment portfolio shall conform to the following criteria:

- a) Any bonds or other obligations held by the FUND shall have a minimum long-term investment grade underlying credit rating, or equivalent rating provided by a Nationally Recognized Statistical Rating Organization as outlined by the U.S. Securities and Exchange Commission, with the exception of bonds issued pursuant to the Municipal Qualified Bond Act, which may have an underlying credit rating below investment grade so long as the Municipal Qualified Enhanced Rating is investment grade, or equivalent rating provided by NRSO.
- b) A minimum of thirty-five (35) percent of aggregate total par amount of bonds and other obligations shall have a minimum long-term, underlying credit rating of AA-, or equivalent rating by an NRSRO.
- c) The aggregate par amount of bonds or other obligations with a long-term underlying credit rating below A-, or equivalent rating by an NRSRO, shall not exceed thirty (30) percent of the aggregate total par amount of bonds, investments and other obligations held by the Fund.
- d) The aggregate par amount of bonds or other obligations with maturities longer than five (5) years shall not exceed sixty (60) percent of the aggregate total par amount of bonds, investments and other obligations held by the FUND.

Any exception to or deviations from the above criteria must be approved by the New Jersey Division of Local Governmental Services and the New Jersey Division of Investment.

3.) **Authorized Depositories**

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA). Specifically authorized depositories are as follows:

Investors Bank
TD Bank

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Board. Such asset managers shall be discretionary trustees of the FUND.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages which

are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Funds portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-16.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.)* The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.)* The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims impress accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks which remain outstanding for twelve or more months after the date of issuance.

However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

DORSEY & SEMRAU

JOHN H. DORSEY
FRED SEMRAU
TRACY W. SCHNURR
JOSEPH E. BOCK, JR.
DAWN SULLIVAN
SUSAN C. SHARPE

ATTORNEYS AT LAW
714 MAIN STREET
P.O. BOX 228
BOONTON, NJ 07005
973-334-1900
FACSIMILE 973-334-3408

NANETTE S. THOMAS
OF COUNSEL

MEMORANDUM

TO: MEL Investment Committee
FROM: Fred Semrau, Esq.
DATE: March 16, 2016
Re: **Service Agreement with Wilmington Trust**
Service Agreement – Single Wire Transfer Agreement with Investors Bank

I have been in contract negotiations with both financial institutions with respect to the agreements and changes that they proposed in connection with services to the MEL and this memorandum will provide you with a summary regarding same.

Wilmington Trust:

With respect to this agreement, the lender, although they submitted a Request for Proposal and did in fact indicate that they would ask for some modifications to the agreement, the original proposal contained numerous provisions that would waive specific rights of the MEL. Generally, the provisions they wanted to include contained the following:

- The agreement would be governed by the laws of Delaware
- Provisions regarding the MEL's ability to be indemnified and held harmless were removed
- Wilmington Trust would not be responsible, and would be released and indemnified from any loss resulting from eight different acts including delay, failure to follow instructions, protecting assets and other actions that the provider does or does not take
- Wilmington Trust would not be responsible for the accuracy of information
- Wilmington Trust would not be responsible for indirect, special, consequential or punitive damages even if Wilmington Trust was aware of such potential for damages

In general, the agreement went from holding the MEL harmless for certain actions to holding the lender harmless for virtually all of its actions and only finding liability in the event there was a determination by a Court of gross negligence.

I am pleased to advise that the revised agreement eliminates all of the limitations on the MEL's claims. In consideration, we did remove the hold harmless language from the MEL's perspective recognizing that is the service provider that has the much greater exposure in these agreements.

Further, New Jersey laws were appropriately now agreed upon to apply and the MEL has no limits or restrictions with respect to any type of damages that it may want to pursue in the event of a breach of the contract or the responsibilities of Wilmington Trust.

In conclusion, notwithstanding the numerous contract of adhesion type provisions, or boiler-plate language that Wilmington Trust had presented, after dealing with three different members of their staff and legal department, we believe that the agreement, subject to a minor provision regarding immunities, which I am still working on, should be approved.

Investors Bank:

Investors Bank provided a single wire transfer agreement which set forth significant indemnification provisions as well. In addition, the agreement called for the MEL waiving any punitive, special, consequential, or other damages.

This is a much more balanced agreement from the standpoint of the MEL and based on the concessions made by Investors Bank, it leaves the rights of the various parties to pursue the remedies pursuant to the laws of New Jersey.

Accordingly, I believe we are in a position to recommend the execution of both agreements after their negotiation and modification. I believe it is important that the aforesaid provisions have been eliminated so that the MEL, as a public entity, maintains a consistent position that it will not waive certain rights and remedies that are available pursuant to these service agreements.

If you have any questions, please do not hesitate to contact me.

FCS:sdj

Cc: David Grubb
Joseph Hrubash
Cate Kiernan

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 16-29

Date: April 6, 2016
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager, *Conner Strong & Buckelew*
Re: "Bouncy Houses" and Amusement Equipment

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

As we addressed in MEL Bulletin 16-08 Amusement Rides, "bouncy houses" and the like are considered amusement rides and are formally known as Type 4 Air Supported Structures. The ownership, operation and maintenance of Type 4 Air Supported Structures are excluded from coverage.

The liability of member entities associated with Type 4 Air Supported Structures is a major concern to the Fund. If you plan to contract with amusement ride vendors for use of this type of device, please follow the requirements outlined in MEL Bulletin 16-08. However, it has come to our attention that certain vendors may leave rented equipment with our members to operate. As stated above, no liability coverage is provided for operation of amusement structures, which include bouncy houses and the like. In addition to this, if you own such a structure, please consult with your risk management consultant to secure the appropriate liability coverage in the commercial market.

If you have any further questions, please contact your Risk Management Consultant, JIF Executive Director or Underwriting Team at Conner Strong & Buckelew.

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

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
9 Campus Drive
Parsippany, New Jersey 07054

JIF CASUALTY POLICY
ENDORSEMENT – COVERAGE PART I:
COMMERCIAL GENERAL LIABILITY INSURANCE AMENDMENT TO ADDITIONAL
EXCLUSIONS, EXCLUSION e. Institutional/Operational Exposures

This Endorsement modifies insurance provided under the following:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

With respect to coverage provided by this Policy, this Endorsement changes this Policy as follows:

In addition, this insurance does not apply to:

The following language is added to ADDITIONAL EXCLUSIONS, EXCLUSION e. Institutional/Operational Exposures:

Mechanical Amusement Devices are also defined to include the following pursuant to the New Jersey Department on Community Affairs, concerning Carnival and Amusement Ride Safety Act P. L. 1975 C105 as amended on July 20, 2001, and New Jersey Administrative Code, Title 5. Community Affairs, Chapter 14A. Carnival-Amusement Rides, N.J.A.5:14 A (2014), N.J.A.C. §5.14A-1.1:

small truck kiddie rides as defined under N.J.A.C. §5:14A-1.2, and inflatable bounce houses, moonwalks, inflatable slides, and other inflatable attractions, which allow riders to bounce, slide, and/or to be supported by them, as defined under N.J.A.C. §5:14A-1.2, and §5:14A-13.1, “Inflatable Rides” subchapter.

All other terms and CONDITIONS of this Policy remain unchanged.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 16-28

Date: April 6, 2016
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager, *Conner Strong & Buckelew*
Re: Underwriting Manager

Conner Strong & Buckelew is pleased to announce the addition of Edward Cooney to the MEL Underwriting Manager team. Ed will serve as the MEL Underwriting Manager.

Ed Cooney will work closely with Joe Hrubash during this transition. Ed has so far spent his career serving life science and technology clients around the globe from a risk management and insurance brokerage perspective, in addition to earning his MBA in Risk Management and Insurance from St. John's University.

Please forward all underwriting manager matters directly to Ed Cooney with copies to Joseph Hrubash. Tim Friel and Alex Deluccia will continue in their roles on the account service team, now supporting Ed Cooney. Contact information is as follows:

Edward J. Cooney, MBA

Conner Strong & Buckelew
9 Campus Drive, Suite 216
Parsippany, NJ 07054
Phone: 973-659-6424
Fax: 856-830-1432
E Mail Address: ecooney@connerstrong.com

Timothy Friel

Conner Strong & Buckelew
Two Liberty Place
50 S. 16th Street, Suite 3600
Philadelphia, PA 19102
Phone: 267-702-1474
E Mail Address: tfriel@connerstrong.com

Joseph Hrubash

PERMA Risk Management Services
9 Campus Drive, Suite 216
Parsippany, NJ 07054
Phone: 973-659-6577
Mobile: 973-715-3783
E Mail Address: jhrubash@permainc.com

Alex Deluccia

Conner Strong & Buckelew
Two Liberty Place
50 S. 16th Street, Suite 3600
Philadelphia, PA 19102
Phone: 267-702-1423
E Mail Address: adeluccia@connerstrong.com

If you have any questions concerning this bulletin, please contact your Risk Management Consultant, JIF Executive Director or any of the members of the Conner Strong & Buckelew account service team.

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 16-30

Date: April 6, 2016
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager, *Conner Strong & Buckelew*
Re: "Drones" (Unmanned Aerial Vehicles)

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

Further to our advisement in MEL Bulletin 16-06 Non Owned Aircraft Liability, an unmanned aerial vehicle (a.k.a. "Unmanned aircraft system", "UAS", "UAV" and "Drone") is a powered, aerial vehicle that does not carry a human operator, uses aerodynamic forces to provide vehicle lift, can fly autonomously or be piloted remotely, can be expendable or recoverable, and can carry a lethal or nonlethal payload (Department of Defense, 2005).

As noted, liability coverage is not provided for the ownership, maintenance, use (includes operation and loading or unloading), or entrustment to others of unmanned aerial vehicles (drones). Only non-owned unmanned aerial vehicles (drones) will be covered under the non-owned aircraft liability via the MEL. As noted in MEL Bulletin 16-6, the Aircraft coverage provides coverage for the following aircrafts and uses:

Covered Aircraft: "Aircraft having a seating capacity not to exceed 50 total seats" and "...which are neither owned in whole or in part by the Named Insured, nor held by the Named Insured under lease for a term of one (1) year or more and includes the engines, propellers, tools and repair equipment therein which are designed standard by the manufacturer for the make and type of the aircraft, and operating and navigation instruments and radio equipment usually attached to the aircraft, including parts temporarily detached and not replaced by similar parts". Aircrafts lease for less than one (1) year, but longer than thirty (30) days must be reported within thirty (30) days after the lease comes to the Insureds attention.

Approved Uses: "As required by the Named Insured including non-owned drones and tethered balloon rides – Excluding Chemical Liability".

Please also consider personal/homeowner's insurance may not cover the liabilities associated with a drone if used for any purposes.

The Federal Aviation Administration (FAA) is working to publish rules on the use of drones, which are expected to be released later this year. The MEL reinsurer is also in the process of developing its guidelines. Once the rules are published, the MEL will work on coverage solutions for this exposure. The MEL will issue a bulletin and/or hold a seminar to educate our members on the FAA rules once published and to address potential coverage options at that time.

If you own a drone or plan to purchase one, please consult with your risk management consultant to secure the appropriate liability coverage in the commercial market.

Please reference Bulletin MEL 16-6 issued on February 8, 2016 for further details of coverage. If you have any further questions, please contact your Risk Management Consultant, JIF Executive Director or Underwriting Team at Conner Strong & Buckelew.

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

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
9 Campus Drive
Parsippany, New Jersey 07054

JIF CASUALTY POLICY
ENDORSEMENT – ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL
INFORMATION AND DATA-RELATED LIABILITY

This Endorsement modifies insurance provided under the following:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

With respect to coverage provided by this Policy, this Endorsement changes this Policy as follows:

The following EXCLUSION is added to COMMERCIAL GENERAL LIABILITY INSURANCE, 2.
ADDITIONAL EXCLUSIONS

Access or Disclosure of Confidential or Personal Information and Data-Related Liability

Any **claim** arising from an **occurrence** involving any damages, loss, costs, or expenses because of **bodily injury, personal injury and advertising injury, or property damage**, arising out of

- (1) Any access to or disclosure of any confidential or personal information of any person or entity, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any type of non-public information; or
- (2) The loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate **electronic data**.

This EXCLUSION applies even if damages are claimed for notification costs, credit monitory expense, forensic expenses, public relations expenses or any other loss, costs or expenses incurred by any insured or other persons or entity, arising out of paragraphs (1) and (2) above.

For purposes of this EXCLUSION, **electronic data** means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMS, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

All other terms and CONDITIONS of this Policy remain unchanged.

Effective Date:

Dated:



2015-2016 Elected Officials Online Training Instructions

While we recommend that public officials attend a training class, the MEL is also making available an on-line training program for elected officials and authority commissioners to earn their \$250 training credit. Please follow the steps below to access the program. To receive credit, the program must be completed by May 1, 2016.

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

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

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

Step 4: Login to access the Welcome Page. If you have taken MSI classes in the past, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Helpline listed below. If you are new, click "I am a new user." Complete the fields and you will receive a confirmation email with your username and password.

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

Step 6: On the course selection page, click "Risk Management for Officials in Local Government" on the left. Then click "enroll" on the right.

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

Step 8: On your authorized course list, click "Risk Management for Officials in Local Government" to access the course.

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

You must complete the entire program and the affidavit at the end of the program to receive credit. If you need additional assistance please call the MSI help line at **(866) 661-5120** during business hours.



David N. Grubb
Managing Director
9 Campus Drive, Suite 216
Parsippany, NJ 07054-4412
Telephone (201) 881-7632 Fax (201) 881-7633

Fund Commissioners

April 12, 2016

We are pleased to announce that Conner Strong & Buckelew along with its sister companies, J. A. Montgomery and PERMA has entered into a strategic alliance with Century Equity Partners. Under the transaction, a majority of the company remains under control of Joe Buckelew, George Norcross and Mike Tiagwad. Therefore, there will be no change in the management of the company or the joint insurance funds.

Attached is a letter from Fred Semrau, MEL/RCF Fund Attorney with his determination that this does not constitute a change in the contract terms between the Fund and Conner Strong & Buckelew. Therefore no action by the MEL, RCF or the Joint Insurance Funds is required.

Please call if you have any questions after reading this announcement.

Note:

Century Equity Partners is a Boston-based private equity firm that focuses on investing in companies operating across the insurance, asset and wealth management, specialty finance and banking services sectors. Century invests in companies that are seeking capital to support growth or fund partial buyout or recapitalization strategies.

DORSEY & SEMRAU

JOHN H. DORSEY
FRED SEMRAU
TRACY W. SCHNURR
JOSEPH E. BOCK, JR.
DAWN SULLIVAN
SUSAN C. SHARPE

ATTORNEYS AT LAW
714 MAIN STREET
P.O. BOX 228
BOONTON, NJ 07005
973-334-1900
FACSIMILE 973-334-3408

NANETTE S. THOMAS
OF COUNSEL

MEMORANDUM

TO: Dave Grubb, Executive Director
FROM: Fred Semrau, Esq.
DATE: April 8, 2016
Re: **Strategic Alliance Formed with Century Equity Partners**

Dear Dave:

In connection with Conner Strong and Buckelew's forming a strategic alliance with Century Equity Partners, I have reviewed the Bylaws of the Municipal Excess Liability Fund as well as the material terms of this arrangement. This transaction is not recognized as a change in ownership in accordance with the laws of the State of New Jersey. It also does not change the control or management of Conner Strong and Buckelew. Accordingly, there is no change in the contractual terms and obligations between Conner Strong and the MEL.

If you have any other questions or concerns, please do not hesitate to contact me.

FCS:sdj

The Power of Collaboration



ACCOUNTABILITY PRODUCES RESULTS

A critical reason for the MEL's success is that its commissioners take an active role establishing policy and closely monitor the program's professionals.

“As MEL Chair and a Morris JIF Commissioner, my responsibility is to make certain we meet the needs of local governments for essential coverages and risk management support,” said Jon Rheinhardt, Administrator/CFO, Borough of Wharton. “As commissioners, we direct the work of dedicated professionals to develop and manage cost-effective, responsive, and transparent programs that meet this need.”

The MEL governing body includes 19 commissioners who meet regularly to review all MEL programs. Over 35 commissioners, risk managers and safety experts participate in eight working committees that produce the coverages, training, and tools used to improve risk management practices and safety.

Fiscal accountability is ensured by an audit committee including independent participants not affiliated with the MEL.

MEL efforts are complemented by the work of 218 individuals who serve as Board members for the 19 locally operated joint insurance funds (JIFs) that are MEL members. They review claims, identify member needs, and work with 75 professional risk managers who support their programs. All member JIFs conduct an annual independent audit.

Member oversight and personal involvement ensures accountability and produces real benefits: stable coverage, effective loss control, safety education, online training and responsive professional service.

The power of collaboration: ensuring accountable, quality efforts to promote safety throughout New Jersey.



THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

Committed to safety as a way of life at the workplace and in your community

NJMEL.ORG

RESOLUTION NO. 16-12

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – APRIL 2016**

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Camden County Municipal Joint Insurance Fund’s Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

FUND YEAR 2015

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
007845			
007845	LAUREL SPRINGS BOROUGH	2015 SPEICAL RECOGNITION AWARD 3/16	500.00
007845	LAUREL SPRINGS BOROUGH	SIP 2015 INCENTIVE AWARD - 3/16	1,000.00
			1,500.00
007846			
007846	TAVISTOCK BOROUGH	SIP: 2015 SAFETY INCENTIVE AWARD - 3/16	1,000.00
			1,000.00
007847			
007847	VOORHEES TOWNSHIP	SIP 2015 INCENTIVE AWARD - 3/16	2,000.00
			2,000.00
007848			
007848	CAMDEN CITY PARKING AUTHORITY	SIP 2015 INCENTIVE AWARD - 3/16	1,500.00
			1,500.00
007849			
007849	CHERRY HILL TOWNSHIP	2015 SAFETY INCENTIVE AWARD - 3/16	2,000.00
			2,000.00
007850			
007850	CLEMENTON BOROUGH	SIP 2015 INCENTIVE AWARD - 3/16	1,500.00
			1,500.00
007851			
007851	BERLIN BOROUGH	2015 SAFETY INCENTIVE AWARD - 3/16	1,500.00
			1,500.00
007852			
007852	MOUNT EPHRAIM BOROUGH	SIP 2015 INCENTIVE AWARD - 3/16	1,500.00
			1,500.00
007853			
007853	MAGNOLIA BOROUGH	SIP 2015 INCENTIVE AWARD - 3/16	1,500.00
			1,500.00
007854			
007854	COLLINGSWOOD BOROUGH	SIP 2015 INCENTIVE AWARD - 3/16	2,000.00
			2,000.00
007855			
007855	HADDON TOWNSHIP	2015 SPEICAL RECOGNITION AWARD 3/16	500.00
007855	HADDON TOWNSHIP	SIP 2015 INCENTIVE AWARD - 3/16	2,000.00
			2,500.00

007856			
007856	HADDONFIELD BOROUGH	SIP 2015 INCENTIVE AWARD - 3/16	2,000.00
			2,000.00
007857			
007857	BERLIN TOWNSHIP	2015 SPEICAL RECOGNITION AWARD 3/16	500.00
007857	BERLIN TOWNSHIP	2015 SAFETY INCENTIVE AWARD - 3/16	1,500.00
			2,000.00
007858			
007858	BELLMAWR BOROUGH	2015 SPEICAL RECOGNITION AWARD 3/16	500.00
007858	BELLMAWR BOROUGH	2015 SAFETY INCENTIVE AWARD - 3/16	2,000.00
			2,500.00
007859			
007859	CHESILHURST BOROUGH	SIP: 2015 SAFETY INCENTIVE AWARD - 3/16	1,000.00
			1,000.00
007860			
007860	CHERRY HILL FIRE DISTRICT 13	2015 SAFETY INCENTIVE AWARD - 3/16	2,000.00
			2,000.00
007861			
007861	GLOUCESTER CITY	SIP 2015 INCENTIVE AWARD - 3/16	2,000.00
			2,000.00
007862			
007862	MERCHANTVILLE BOROUGH	SIP 2015 INCENTIVE AWARD - 3/16	1,500.00
			1,500.00
007863			
007863	MEDFORD LAKES BOROUGH	SIP 2015 INCENTIVE AWARD - 3/16	1,500.00
			1,500.00
007864			
007864	LINDENWOLD BOROUGH	SIP 2015 INCENTIVE AWARD - 3/16	1,500.00
			1,500.00
007865			
007865	WOODLYNNE BOROUGH	SIP 2015 INCENTIVE AWARD - 3/16	1,000.00
			1,000.00
007866			
007866	BROOKLAWN BOROUGH	2015 SAFETY INCENTIVE AWARD - 3/16	1,500.00
			1,500.00
007867			
007867	AUDUBON BOROUGH	2015 SAFETY INCENTIVE AWARD - 3/16	1,500.00
			1,500.00
007868			
007868	AUDUBON PARK BOROUGH	2015 SAFETY INCENTIVE AWARD - 3/16	1,000.00
			1,000.00
007869			
007869	BARRINGTON BOROUGH	SIP: 2015 SAFETY INCENTIVE AWARD - 3/16	1,500.00
			1,500.00
007870			
007870	OAKLYN BOROUGH	SIP 2015 INCENTIVE AWARD - 3/16	1,500.00
			1,500.00
007871			
007871	GIBBSBORO BOROUGH	SIP 2015 INCENTIVE AWARD - 3/16	1,000.00
			1,000.00
007872			
007872	PINE HILL BOROUGH	SIP: 2015 SAFETY INCENTIVE AWARD - 3/16	1,500.00
			1,500.00
007873			
007873	RUNNEMEDE BOROUGH	SIP 2015 INCENTIVE AWARD - 3/16	1,500.00
			1,500.00
007874			

007874	HI-NELLA BOROUGH	SIP 2015 INCENTIVE AWARD - 3/16	1,000.00
			1,000.00
007875			
007875	LAWNSIDE BOROUGH	SIP 2015 INCENTIVE AWARD - 3/16	1,500.00
			1,500.00
007876			
007876	SOMERDALE BOROUGH	SIP 2015 INCENTIVE AWARD - 3/16	1,500.00
			1,500.00
007877			
007877	WINSLOW TOWNSHIP	SIP: 2015 SAFETY INCENTIVE AWARD - 3/16	2,000.00
			2,000.00
007878			
007878	PINE VALLEY BOROUGH	SIP 2015 INCENTIVE AWARD - 3/16	1,000.00
			1,000.00

TOTAL PAYMENTS FY 2015 53,500.0

FUND YEAR 2016

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
007879			
007879	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 2ND QTR 2016	2,623.38
			2,623.38
007880			
007880	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY 2ND QTR 2016	148,492.62
007880	MUNICIPAL EXCESS LIABILITY JIF	MEL 2ND QTR 2016	478,127.06
			626,619.68
007881			
007881	APEX INSURANCE SRVS c/o XL INS	TECH ERRORS & OMISSIONS 2OF2 INSTALL'16	10,200.00
			10,200.00
007882			
007882	APEX INS SRVS c/oQBE SPECIALTY	VOLNTR EMERG SERVICE 2OF2 INSTALL'16	3,439.50
007882	APEX INS SRVS c/oQBE SPECIALTY	POL & EPL 2 OF 2 INSTALLMENTS 2016	529,300.00
			532,739.50
007883			
007883	COMP SERVICES, INC.	CHERRY HILL SERVICES - 04/2016	2,458.33
007883	COMP SERVICES, INC.	CLAIMS ADMIN - 04/2016	31,833.33
			34,291.66
007884			
007884	INTERSTATE MOBILE CARE INC.	MONTHLY CDL DRUG TESTING - 03/2016	2,148.00
			2,148.00
007885			
007885	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 04/2016	10,873.33
			10,873.33
007886			
007886	DREW AND ROGERS, INC.	TAPE MEASURES - 04/01/2016	687.50
			687.50
007887			
007887	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 03/2016	32.05
007887	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR - 04/2016	29,384.75
			29,416.80
007888			
007888	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 04/2016	3,779.67
			3,779.67
007889			
007889	BROWN & CONNERY, LLP	ATTORNEY EXPENSE - 03/2016	132.80
007889	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 03/2016	3,702.80
007889	BROWN & CONNERY, LLP	ELECTED OFFICIALS TRAINING SEMINAR 3/16	1,120.00
007889	BROWN & CONNERY, LLP	ATTORNEY FEE 03/2016	1,687.83

			6,643.43
007890			
007890	ELIZABETH PIGLIACELLI	TREASURER FEE 04/2016	1,708.33
007890	ELIZABETH PIGLIACELLI	POSTAGE FEE 04/2016	58.50
007890	ELIZABETH PIGLIACELLI	TREASURER FEE 03/2016	1,708.33
			3,475.16
007891			
007891	JACK LIPSETT	PRIMA CONFERENACE - 03/2016	1,008.20
007891	JACK LIPSETT	MEETING EXPENSE 03/2016	104.82
			1,113.02
007892			
007892	MUNICIPAL EXCESS LIABILITY JIF	MSI 2ND QTR 2016	12,426.25
			12,426.25
007893			
007893	SILVER SPOON	MEETING EXPENSE - 2/2016	225.00
			225.00
007894			
007894	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES 04/16 CHERRY HILL	1,083.00
007894	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 04/2016	8,568.25
			9,651.25
007895			
007895	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER - 04/2016	938.44
			938.44
007896			
007896	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2016 - CHERRY HILL FIRE DIST	20,280.50
			20,280.50
		TOTAL PAYMENTS FY 2016	1,308,132.57

TOTAL PAYMENTS ALL FUND YEARS \$ 1,361,632.57

MICHAEL MEVOLI, Chairperson

Attest:

M. JAMES MALEY, JR., Secretary

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

Treasurer **Dated:** _____

April 25, 2016

To the Members of the
Executive Board of the
Camden County Municipal
Joint Insurance Fund

I have enclosed for your review documents which reflect the financial condition of the fund. The attached documents include details of transactions relating to deposits, claims, transfers, expenditures and Investment Income.

The statements included in this report are prepared on a "cash basis" and relate to financial activity through the period ending January 31, 2016 for Fund Years 2012, 2013, 2014, 2015 and 2016. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

A summary of the contents of these statements is presented below.

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for March totaled \$5,146.12. This generated an average annual yield of 1.24%. The yield excluding the unrealized gain of \$4,798.90. (As reported by TD Bank).

- **RECEIPT ACTIVITY FOR MARCH:**

Cherry Hill deductible	\$	1,472.24	
Overpayment/Refund		1,347.53	
Restitution/Subrogation		16,910.60	
Assessments		<u>410,673.06</u>	
Total January Receipts			<u>\$ 430,403.43</u>

- **CLAIM ACTIVITY FOR MARCH:**

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

Property Liability Claims	\$	186,421.52	
Workers Compensation Claims		204,615.00	
Administration Expense		<u>190,805.31</u>	
Total Claims/Expenses			<u>\$581,841.83</u>

- **CASH ACTIVITY FOR MARCH:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$18,510,493.99 to a closing balance of \$18,363,854.50 showing a decrease of \$146,639.49.

The information contained in this report is a summary of the attached detailed schedules.

Sincerely,

Elizabeth Pigliacelli, Treasurer

Sincerely,

Elizabeth Pigliacelli, Treasurer



TD Wealth

PORTFOLIO APPRAISAL
AS OF 03/31/16

PAGE 4

ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT
INSURANCE FUND
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
CASH & EQUIVALENTS							
CASH							
0	INCOME CASH	.00	.00	.00	.000 .00		
0	PRINCIPAL CASH	.00	.00	.00	.000 .00		
	TOTAL CASH	.00	.00	.00	.00	.00	0.0
	TOTAL CASH & EQUIVALENTS	.00	.00 .00	.00	.00 .00	.00	0.0
DEBT OBLIGATIONS							
6 - 12 MONTHS							
10,000,000	3130A7-N8-4 FHLB .625% 03/29/2017 DTD 03/29/2016	347.22	9,997,500.00 9,992,701.10	4,798.90	99.975 9,992,701.10	100.00	.6
	TOTAL 6 - 12 MONTHS	347.22	9,997,500.00 9,992,701.10	4,798.90	9,992,701.10	100.00	0.6
	TOTAL DEBT OBLIGATIONS	347.22	9,997,500.00 9,992,701.10	4,798.90	9,992,701.10	100.00	0.6
	NET ASSETS	347.22	9,997,500.00 9,992,701.10	4,798.90	9,992,701.10	100.00	0.6
	TOTAL SECURITIES CURRENTLY HELD		9,997,847.22				



TRANSACTION LEDGER
FOR PERIOD 03/01/16 THRU 03/31/16

ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT
INSURANCE FUND
INVESTMENT MANAGEMENT

TRADE DATE	SETTLEMENT DATE	TRANSACTION	CUSIP	CASH	COST	SHARES/ PAR VALUE
00/00/00	03/29/16	TRANSFER FUNDS FROM TD BANK NA CAMDEN COUNTY JIF ACCT # 7855183047 TO COVER TRADES SETTLING		10,000,000.00	.00	.000
00/00/00	03/29/16	JIF CAMDEN COUNTY DISCRETIONARY DISTRIBUTION DAILY DISTRIBUTION OF PRINCIPAL AND INCOME TO TD BANK NA JIF CAMDEN COUNTY ACCT #7855183047 REP # 2810		7,298.90-	.00	.000
03/23/16	03/29/16	PURCHASED 10000000 03/23/16 FROM THE BANK OF NEW YORK/TD BANK @ 99.927011 PHLB .625% 03/29/2017 DTD 03/29/2016	3130A7-N8-4	9,992,701.10-	9,992,701.10	10,000,000.000
TOTAL TRANSACTIONS				----- .00	----- 9,992,701.10	

MARCH							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	3/2/2016	13,070.65				13,070.65	
2	3/2/2016	5,571.48				5,571.48	
3	3/9/2016	13,590.80				13,590.80	
4	3/9/2016	10,896.54				10,896.54	
5	3/16/2016	72,367.44				72,367.44	
6	3/16/2016	32,634.84				32,634.84	
7	3/23/2016	30,473.10				30,473.10	
8	3/23/2016	101,768.59				101,768.59	
9	3/30/2016	50,034.81				50,034.81	
10	3/30/2016	29,051.15				29,051.15	
11	4/1/2016	25,078.20				25,078.20	
12	4/1/2016	6,498.92		- 18,258.13		- 11,759.21	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	391,036.52	-	- 18,258.13	-	372,778.39	
	Monthly Rpt	372,778.39				372,778.39	
	Variance	18,258.13		- 18,258.13	-	-	

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

Current Fund Year: 2016										
Month Ending: March										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	857,064.87	4,750,850.62	908,733.39	9,386,436.21	1,014,151.83	2,225,836.29	309,581.69	(940,596.46)	(1,472.23)	18,510,586.20
RECEIPTS										
Assessments	16,375.19	47,560.13	10,936.30	121,814.85	36,750.53	86,371.28	10,886.55	79,978.25	0.00	410,673.06
Refunds	16,910.60	0.00	0.00	1,347.53	0.00	0.00	0.00	0.00	1,472.24	19,730.37
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,006.11	0.00	12,006.11
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,006.11	0.00	12,006.11
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	33,285.79	47,560.13	10,936.30	123,162.38	36,750.53	86,371.28	10,886.55	91,984.36	1,472.24	442,409.54
EXPENSES										
Claims Transfers	65,880.38	109,533.66	11,007.48	202,051.33	0.00	0.00	0.00	0.00	2,563.67	391,036.52
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	198,104.21	0.00	198,104.21
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	65,880.38	109,533.66	11,007.48	202,051.33	0.00	0.00	0.00	198,104.21	2,563.67	589,140.73
END BALANCE	824,470.27	4,688,877.09	908,662.20	9,307,547.25	1,050,902.36	2,312,207.57	320,468.24	(1,046,716.32)	(2,563.66)	18,363,855.01

REPORT STATUS SECTION

Report Month: March			
			Balance Differences
Opening Balances:	Opening Balances are equal		\$0.00
Imprest Transfers:	Imprest Totals are equal		\$0.00
Investment Balances:	Investment Payment Balances are equal		\$0.00
	Investment Adjustment Balances are equal		\$0.00
Ending Balances:	Ending Balances are equal		\$0.00
Accrual Balances:	Accrual Balances are equal		\$0.00

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

Month		March								
Current Fund Year		2016								
		1.	2.	3.	4.	5.	6.	7.	8.	
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid March	Monthly Recoveries March	Calc. Net Paid Thru March	TPA Net Paid Thru March	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month	
2016	Property	0.00	19,428.72	0.00	19,428.72	19,428.72	0.00	0.00	0.00	
	Liability	0.00	6,124.26	0.00	6,124.26	6,124.26	0.00	0.00	0.00	
	Auto	95.00	5,584.64	0.00	5,679.64	5,679.64	0.00	0.00	0.00	
	Workers Comp	22,599.32	92,593.89	0.00	115,193.21	115,193.21	(0.00)	0.00	(0.00)	
	Cherry Hill	0.00	2,563.67	0.00	2,563.67	2,563.67	0.00	0.00	0.00	
	Total	22,694.32	126,295.18	0.00	148,989.50	148,989.50	(0.00)	0.00	(0.00)	
2015	Property	535,713.37	46,451.66	3,165.70	578,999.33	578,999.33	0.00	0.00	0.00	
	Liability	133,189.34	10,738.95	0.00	143,928.29	143,928.29	0.00	0.00	0.00	
	Auto	28,048.47	1,000.00	0.00	29,048.47	29,048.47	(0.00)	(0.00)	0.00	
	Workers Comp	1,331,893.95	65,220.48	67.60	1,397,046.83	1,397,047.01	(0.18)	0.00	(0.18)	
	Cherry Hill	1,472.23	0.00	1,472.24	(0.01)	0.00	(0.01)	139.49	(139.50)	
	Total	2,030,317.36	123,411.09	4,705.54	2,149,022.91	2,149,023.10	(0.19)	139.49	(139.68)	
2014	Property	348,052.65	0.00	13,744.90	334,307.75	334,307.75	0.00	0.00	0.00	
	Liability	151,287.88	16,622.55	0.00	167,910.43	167,910.43	(0.00)	(0.00)	0.00	
	Auto	43,868.11	95.00	0.00	43,963.11	43,963.11	0.00	0.00	0.00	
	Workers Comp	1,380,055.52	12,101.13	0.00	1,392,156.65	1,392,156.65	0.00	0.00	0.00	
	Total	1,923,264.16	28,818.68	13,744.90	1,938,337.94	1,938,337.94	0.00	0.00	0.00	
2013	Property	344,989.43	0.00	0.00	344,989.43	344,989.43	0.00	0.00	0.00	
	Liability	217,297.62	39,618.44	0.00	256,916.06	256,916.06	0.00	0.00	0.00	
	Auto	58,839.36	4,327.84	0.00	63,167.20	63,167.20	0.00	(0.00)	0.00	
	Workers Comp	1,955,772.85	24,601.83	580.05	1,979,794.63	1,979,794.63	0.00	0.00	0.00	
	Total	2,576,899.26	68,548.11	580.05	2,644,867.32	2,644,867.32	0.00	0.00	0.00	
2012	Property	289,206.35	0.00	0.00	289,206.35	289,206.35	0.00	0.00	0.00	
	Liability	1,005,955.76	36,429.46	0.00	1,042,385.22	1,042,385.22	0.00	0.00	0.00	
	Auto	568,802.57	0.00	0.00	568,802.57	568,802.57	0.00	0.00	0.00	
	Workers Comp	2,739,746.84	7,534.00	699.88	2,746,580.96	2,746,580.96	0.00	0.00	0.00	
	Total	4,603,711.52	43,963.46	699.88	4,646,975.10	4,646,975.10	0.00	0.00	0.00	
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL		11,156,886.62	391,036.52	19,730.37	11,528,192.77	11,528,192.96	(0.19)	139.49	(139.68)	

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: April 6, 2016

Service Team:

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

MARCH ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Merchantville – Conducted a Loss Control Survey on March 9
- Township of Berlin – Conducted a Loss Control Survey on March 21

JIF MEETINGS ATTENDED

- Camden JIF – Camden ESC Meeting on March 3
- Camden JIF – Camden Police Ad-Hoc Committee Meeting on March 10
- Camden JIF – Claims Meeting on March 25
- Camden JIF – Fund Commissioner Meeting on March 28
- Camden JIF – Annual Safety Awards Breakfast on March 29

UPCOMING JIF MEETINGS

- Camden JIF – April Claims Meeting on April 22

- Camden JIF – April Fund Commissioner Meeting on April 25

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- Camden JIF - Online Camp Counselor Training Programs - March 28
- Camden JIF - Did You Know? – MSI Training Schedule – March 21
- Camden JIF SD Bulletin – Fire Extinguisher Essentials – March 21
- Camden JIF - SD Message – Zika Virus – March 17

MEL VIDEO LIBRARY

The following members utilized the MEL Video Library in March.

<u>Members</u>	<u>No. of Videos</u>
Audubon Borough	2
Berlin Borough	3
Brooklawn Borough	3
Laurel Springs Borough	2

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

MSI TRAINING PROGRAMS

Listed below are upcoming MSI training programs scheduled for April, May and June 2016. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time. ***Members are reminded to log on to the www.njmel.org website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.***

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

Date	Location	Topic	Time
4/1/16	Township of Bordentown	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/1/16	Township of Franklin #2	Forklift Operator Certification	8:30 - 3:00 pm w/lunch brk
4/4/16	Borough of Magnolia	CDL-Drivers Safety Regulations	10:00 - 12:00 pm
4/4/16	Borough of Glassboro #1	CMVO	8:00 - 12:00 pm
4/5/16	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/6/16	Township of Waterford	Fire Extinguisher	8:30 - 9:30 am
4/6/16	Township of Waterford	Respiratory Protection	9:45 - 10:45 am
4/6/16	Township of Pemberton	CDL-Drivers Safety Regulations	8:00 - 10:00 am
4/7/16	Borough of Collingswood	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/8/16	Township of Tabernacle #1	Fire Safety	8:30 - 9:30 am
4/8/16	Township of Tabernacle #1	Fire Extinguisher	9:45 - 10:45 am
4/11/16	Borough of Glassboro #1	LOTO	1:00 - 3:00 pm
4/12/16	Borough of Clementon #3	Safety Coordinators Skills Training	8:30 - 3:00 pm w/lunch brk

4/12/16	Township of Mantua	Sanitation/Recycling Safety	1:00 - 3:00 pm
4/13/16	City of Burlington #2	Fall Protection Awareness	8:00 - 10:00 am
4/13/16	City of Burlington #2	Employee Conduct/Violence Prevention	10:15 - 11:45 am
4/14/16	Deptford Twp. MUA #1	HazCom w/GHS	8:00 - 9:30 am
4/14/16	Deptford Twp. MUA #1	Respiratory Protection	9:45 - 10:45 am
4/15/16	Township of Monroe #3	CDL-Drivers Safety Regulations	8:00 - 10:00 am
4/15/16	Township of Monroe #3	Fall Protection Awareness	10:15 - 12:15 pm
4/18/16	Merchantville-Pennsauken WC #2	Office Safety	8:30 - 10:30 am
4/18/16	Merchantville-Pennsauken WC #2	Office Safety	10:45 - 12:45 pm
4/18/16	Borough of Glassboro #1	CEVO-Fire-Evening	7:00 - 11:00 pm
4/19/16	Township of Winslow	PPE	8:00 - 10:00 am
4/19/16	Township of Winslow	Asbestos, Lead, Silica Health Overview	10:15 - 11:15 am
4/19/16	Township of Winslow	Hearing Conservation	11:30 - 12:30 pm
4/22/16	Township of Evesham #4	DDC-6	8:30 - 3:00 pm w/lunch brk
4/25/16	Township of Delran	CDL-Drivers Safety Regulations	8:00 - 10:00 am
4/25/16	Township of Delran	BBP	10:15 - 11:15 am
4/25/16	Township of Delran	Confined Space Awareness	11:30 - 12:30 pm
4/26/16	Township of Florence	Excavation/Trenching/Shoring	8:30 - 12:30 pm
4/27/16	Borough of Pitman	Fire Extinguisher	12:30 - 1:30 pm
4/27/16	Borough of Pitman	Hearing Conservation	1:30 - 2:30 pm
4/29/16	Borough of Willingboro #4	CMVO	8:00 - 12:30 pm w/lunch brk
5/2/16	Township of Monroe #3	Landscape Safety	8:00 - 11:00 am
5/2/16	Township of Voorhees #3	Jetter/Vacuum Safety	1:00 - 3:00 pm
5/3/16	Township of Florence	Flagger/Work Zone	8:30 - 12:30 pm
5/4/16	Evesham Twp. MUA	LOTO	8:00 - 10:00 am
5/4/16	Evesham Twp. MUA	Back Safety/Material Handling	10:15 - 11:15 am
5/5/16	Borough of Paulsboro #1	LOTO	10:00 - 12:00 pm
5/6/16	Township of Tabernacle #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
5/6/16	Township of Bordentown	Fire Extinguisher	2:00 - 3:00 pm
5/9/16	Merchantville-Pennsauken WC #2	Heavy Equipment	8:30 - 11:30 am
5/9/16	Township of Voorhees #3	BBP	1:30 - 2:30 pm
5/10/16	Township of Waterford	DDC-6	8:30 - 3:00 pm w/lunch brk
5/11/16	Evesham Twp. MUA	LOTO	8:00 - 10:00 am
5/11/16	Evesham Twp. MUA	Back Safety/Material Handling	10:15 - 11:15 am
5/12/16	Borough of Collingswood	CDL-Drivers Safety Regulations	8:00 - 10:00 am
5/12/16	Borough of Collingswood	Employee Conduct/Violence Prevention	10:15 - 11:45 am
5/13/16	Borough of Clementon #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
5/16/15	Merchantville-Pennsauken WC #2	Heavy Equipment	8:30 - 11:30 am
5/17/16	Township of Cherry Hill #6	Fire Safety	8:30 - 9:30 am
5/17/16	Township of Cherry Hill #6	Fire Extinguisher	9:45 - 10:45 am
5/18/16	Township of Burlington #3	Forklift Operator Certification	8:00 - 2:30 pm w/lunch brk
5/20/16	Township of Evesham #4	PPE	8:30 - 10:30 am
5/23/16	Borough of Magnolia	Playground Safety Inspection	10:00 - 12:00 pm
5/24/16	Deptford Twp. MUA #1	Fire Safety	8:00 - 9:00 am
5/24/16	Deptford Twp. MUA #1	Fire Extinguisher	9:15 - 10:15 am
5/24/16	Deptford Twp. MUA #1	Asbestos, Lead & Silica Health Overview	10:30 - 11:30 am
6/2/16	Borough of Collingswood	Fire Extinguisher	8:00 - 9:00 am
6/2/16	Borough of Collingswood	Hearing Conservation	9:15 - 10:15 am
6/2/16	Borough of Collingswood	Shop & Tool Safety	10:30 - 11:30 am
6/3/16	Township of Monroe #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
6/3/16	Township of Bordentown	Flagger/Work Zone	12:00 - 4:00 pm
6/6/16	Township of Cherry Hill #6	Flagger/Work Zone	8:30 - 12:30 pm
6/7/16	Township of Mantua	Confined Space Awareness	1:00 - 2:00 pm
6/7/16	Township of Mantua	Fire Safety	2:00 - 3:00 pm
6/8/16	City of Burlington #2	HazCom w/GHS	8:00 - 9:30 am

6/8/16	City of Burlington #2	Confined Space Awareness	9:45 - 10:45 am
6/10/16	Borough of Willingboro #4	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
6/10/16	Borough of Willingboro #4	Hearing Conservation	12:00 - 1:00 pm
6/17/16	Borough of Clementon #3	Heavy Equipment Safety	8:30 - 11:30 am
6/20/16	Merchantville-Pennsauken WC	Excavation/Trenching/Shoring	8:30 - 12:30 pm
6/23/16	Borough of Collingswood	CMVO	8:30 - 12:30 pm
6/24/16	Township of Monroe #3	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
6/24/16	Township of Mantua	BBP	1:30 - 2:30 pm
6/29/16	Borough of Clementon #3	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am

MSI TRAINING PROGRAMS

A list of the current MSI administrators is below.

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

Member	Department	Last Name	First Name
AUDUBON	AUDUBON	HENRY	JOE
AUDUBON	AUDUBON	MISTALSKI	JOE
AUDUBON	AUDUBON	TARASCHI	DAVID
BARRINGTON	BARRINGTON	BROOME	KENNETH
BARRINGTON	BARRINGTON	LAURSEN	ILENE
BARRINGTON	EMS	WILSON	BARBARA
BELLMAWR	BELLMAWR	GALLAGHER	KIM
BELLMAWR	BELLMAWR	LAURSEN	ILENE
BELLMAWR	BELLMAWR	WILLIAMS	MIKE
BERLIN BOROUGH	BERLIN BOROUGH	ALLSEBROOK	JOHN
BERLIN BOROUGH	BERLIN BOROUGH	BEASLEY	WILLIAM
BERLIN TOWNSHIP	BERLIN TOWNSHIP	LAURSEN	ILENE
BERLIN TOWNSHIP	BERLIN TOWNSHIP	RIEBEL	CHARLES, JR.
BERLIN TOWNSHIP	BERLIN TOWNSHIP	UNDERWOOD	CATHY
BERLIN TOWNSHIP	BERLINEMS	FALLSTICK	CRAIG
BROOKLAWN	BROOKLAWN	DOMICO	DONNA
BROOKLAWN	BROOKLAWN	LAURSEN	ILENE
BROOKLAWN	BROOKLAWN	MCKINNEY	FRAN
BROOKLAWN	EMS	MCFADDEN	DREW
CAMDEN PARKING AUTHORITY	CAMDEN PARKING AUTHORITY	KEMP	ETHEL
CAMDEN PARKING AUTHORITY	CAMDEN PARKING AUTHORITY	MASON	TERRY
CHERRY HILL	AUTOMOTIVE	SKLIVAS	JASON
CHERRY HILL	CHERRY HILL	LAURSEN	ILENE
CHERRY HILL	CHERRY HILL	MESSINGER	ARI

CHERRY HILL	DPW OFFICE	HAGG	DIANE
CHERRY HILL	DPW OFFICE	ITZI	DOMINICK
CHERRY HILL	HIGHWAY	GARRETSON	KEVIN
CHERRY HILL	PUBLIC GROUNDS	REID	JOSEPH
CHERRY HILL	SEWER	COFFEE	GEORGE
CHERRY HILL FIRE DISTRICT	CHERRY HILL FIRE DISTRICT	CALLAN	CHRIS
CHERRY HILL FIRE DISTRICT	CHERRY HILL FIRE DISTRICT	LAURSEN	ILENE
CHERRY HILL FIRE DISTRICT	CHERRY HILL FIRE DISTRICT	SHEMELEY	TOM
CHESILHURST	CHESILHURST	POINTER	TAVARES
CLEMENTON	CLEMENTON	FREILING	ROBERT
CLEMENTON	CLEMENTON	HENRY	JOE
COLLINGSWOOD	COLLINGSWOOD	HASTINGS	KEITH
COLLINGSWOOD	COLLINGSWOOD	LAURSEN	ILENE
COLLINGSWOOD	DPW	STAMER	JAMES
COLLINGSWOOD	FIRE	JOYCE	GEOFFREY T
COLLINGSWOOD	POLICE	HARTSHAW	THOMAS R.
GIBBSBORO	GIBBSBORO	KELLY	MICHAEL
GIBBSBORO	GIBBSBORO	ROGERS	GEORGE
GLOUCESTER	GLOUCESTER	DEBUS	LISA
GLOUCESTER	GLOUCESTER	LAURSEN	ILENE
GLOUCESTER	GLOUCESTER	MORRELL	MICHAEL
GLOUCESTER	GLOUCESTER	SCHINDLER	FRED
GLOUCESTER	GLOUCESTER - HIGHWAY DEPT.	TEDESCO	ALEX
HADDON	DPW	PRINCE	BARBARA
HADDONFIELD	HADDONFIELD	LEY	GREGORY
HADDONFIELD	HADDONFIELD	RAHMAD	SURAYA
HI-NELLA	HI-NELLA	LAURSEN	ILENE
HI-NELLA	HI-NELLA	TWISLER	PHYLLIS
LAUREL SPRINGS	LAUREL SPRINGS	BROWN	MICHAEL
LAUREL SPRINGS	LAUREL SPRINGS	CHEESEMAN	KEN
LAUREL SPRINGS	LAUREL SPRINGS	HENRY	JOE
LAUREL SPRINGS	LAUREL SPRINGS	RABOTTINO	CARMEN
LAWNSIDE	LAWNSIDE	MASON	TERRY
LAWNSIDE	LAWNSIDE	PRESSLEY	AMBER
LAWNSIDE	LAWNSIDE	WAKEFIELD	TYRONE
LINDENWOLD	LINDENWOLD	HENRY	JOE
LINDENWOLD	PUBLIC WORKS	DICUGNO	GEORGE
LINDENWOLD	PUBLIC WORKS	WELLS	CRAIG
MAGNOLIA	ADMINISTRATION	ANDRESS	KATHLEEN
MAGNOLIA	ADMINISTRATION	KEENAN JR	JOHN
MAGNOLIA	ELECTED OFFICIALS	BRANDT	ROBERT
MAGNOLIA	ELECTED OFFICIALS	DEPRINCE	ANTHONY
MAGNOLIA	FIRE COMPANY	WOLF	MICHAEL
MAGNOLIA	MAGNOLIA	LAURSEN	ILENE
MAGNOLIA	POLICE DEPARTMENT	STETSER	ROBERT
MEDFORD	EMS	BURKE	JIM

LAKES			
MEDFORD LAKES	MEDFORD LAKES	LAURSEN	ILENE
MEDFORD LAKES	MEDFORD LAKES	MCINTOSH	MARK
MEDFORD LAKES	POLICE DEPARTMENT	MARTINE	FRANK
MEDFORD LAKES	PUBLIC WORKS	RODGERS	NANCY
MERCHANTVILLE	MERCHANTVILLE	ADAIR	ROY
MERCHANTVILLE	MERCHANTVILLE	KOEHLER	FRED
MERCHANTVILLE	MERCHANTVILLE	LAURSEN	ILENE
MOUNT EPHRAIM	MOUNT EPHRAIM	BEEBE	JIM
MOUNT EPHRAIM	MOUNT EPHRAIM	LAURSEN	ILENE
MOUNT EPHRAIM	POLICE	BEPPEL	BRIAN
OAKLYN	OAKLYN	ABBATE	JOSEPH
OAKLYN	OAKLYN	MARCUCCI	CHRIS
OAKLYN	POLICE DEPARTMENT	MOORE	MARK
PINE HILL	PINE HILL	BESNICK	DEIDRE
PINE HILL	PINE HILL	GREER	JOHN
PINE HILL	PINE HILL	LAURSEN	ILENE
PINE HILL	PINE HILL	WINTERS	CHRIS
PINE VALLEY	PINE VALLEY	RAUER	RICHARD
RUNNEMEDE	DPW	RITZ	NICHOLAS,
RUNNEMEDE	RUNNEMEDE	LAURSEN	ILENE
RUNNEMEDE	RUNNEMEDE	MORIARTY	PATRICK
SOMERDALE	POLICE DEPARTMENT	CAMPBELL	ANTHONY
SOMERDALE	SOMERDALE	CANTILLO	VICTOR
SOMERDALE	SOMERDALE	LAURSEN	ILENE
SOMERDALE	SOMERDALE	SCHIAVO	DAVID
TAVISTOCK	TAVISTOCK	LAURSEN	ILENE
VOORHEES	VOORHEES	CAPONE	STEFANIE
VOORHEES	VOORHEES	DORTO	DANIELLE (DANI)
VOORHEES	VOORHEES	HENRY	JOE
VOORHEES	VOORHEES	TYTHER	VERLE
WINSLOW	DPW	MAMMUCARI	VINCENT
WINSLOW	EMS	MIDURE	JOYCE
WINSLOW	WINSLOW	ESPOSITO	JACQUELINE
WINSLOW	WINSLOW	LAURSEN	ILENE
WOODLYNNE	WOODLYNNE	KENNY	ROBERT

CEU's for Certified Public Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazard Identification - Making Your Observations Count	1 / T, M
Advanced Safety Leadership	10 / M	Hearing Conservation	1 / T, G
Asbestos, Lead & Silica Industrial Health Overview	1 / T, G	Heavy Equipment Safety	1 / G - 2 / T
Back Safety / Material Handling	1 / T	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens Training	1 / G	Housing Authority Safety Awareness	3 / T
Bloodborne Pathogens Train- the- Trainer	1 / T	Jetter Safety	2 / T
BOE Safety Awareness	3 / T	Landscape Safety	2 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Leaf Collection Safety Awareness	2 / T
CDL - Drivers' Safety Regulations	2 / G	Lockout Tagout	2 / T
Coaching the Maintenance Vehicle Operator	2 / T, M	Personal Protective Equipment (PPE)	2 / T
Confined Space Entry – Permit Required	3.5 / T	Playground Safety	2 / T
Confined Space Awareness	1 / T, G	Sanitation and Recycling Safety	2 / T
Driving Safety Awareness	1.5 / T	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	3 / M, G
Excavation Trenching & Shoring	2 / T, M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Flagger / Workzone Safety	2 / T, M	Snow Plow Safety	2 / T
HazCom with Globally Harmonized System	1 / T, G	Special Events Management	2 / M
Hazardous Materials Awareness w/ HazCom & GHS	3 / T	Toolbox Talk Essentials	1 / M
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	6 / P
		Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Advanced Safety Leadership	10 / S	Heavy Equipment Safety	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Housing Authority Safety Awareness	3 / S
Back Safety / Material Handling	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Training	1 / S	Hearing Conservation	1 / S
Bloodborne Pathogens Train- the- Trainer	2.5 / S	Hoists, Cranes and Rigging	2 / S
BOE Safety Awareness	3 / S	Jetter Safety	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Ladder Safety/Walking Working Surfaces	2 / S
CDL - Drivers' Safety Regulations	2 / S	Landscape Safety	2 / S
Confined Space Awareness	1 / S	Leaf Collection Safety Awareness	2 / S
Confined Space Entry - Permit Required	3.5 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Excavation Trenching & Shoring	4 / S	Personal Protective Equipment (PPE)	2 / S
Fall Protection Awareness	2 / S	Safety Committee Best Practices	1.5 / S
Fast Track to Safety	5 / S	Safety Coordinator's Skills Training	5 / S
Fire Extinguisher	1 / S	Seasonal Public Works Operations	3 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
HazCom with Globally Harmonized System	1.5 / S	Toolbox Talk Essentials	1 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
CEU's for Qualified Purchasing Agents			
Employee Conduct and Violence in the Work Place	1.5 / E		
***Category			
E- Ethic s			
T- Technical			
G- Governmental			
S- Safety			
P- Professional Development			
M- Management			



Fire Extinguisher Essentials

Small fires grow into big fires in seconds. There is only a small window of opportunity when a fire extinguisher is effective. Knowing how to select, inspect, and operate the extinguisher, is critical to saving property and potentially even lives.

When purchasing fire extinguishers, work with the vendor to select the proper class and size extinguishers for the hazards present in your work area. The type of fire fuel will determine the class of fire extinguisher to be chosen.



Class A – Ordinary Combustibles

The pictogram indicates a trash can and campfire on fire. A common way to remember this is ordinary combustibles leave ASHES when they burn.

Examples include paper, cardboard, wood, plastics, clothing, and vegetation.



Class B – Flammable and Combustible Liquids

The pictogram indicates an old-time gas can and a pool of liquid on fire. A common way to remember this is liquids have a BOILING point.

Examples include gasoline, kerosene, paints & thinners, and cooking grease.



Class C – Energized Electrical Equipment

The pictogram indicates an electric cord and plug on fire. Two common ways to remember this are ELECTRIC.

Examples include computers, televisions, electric stoves, and battery packs.

One strategy to match the fire extinguisher to multiple hazards, such as in many workplaces and homes, is to purchase an A-B-C (multi-class) fire extinguisher. In most office or home settings, select a 5 or 6 pound A-B-C extinguisher. For industrial settings or garages, consider a 10 pound extinguisher.

Inspection and maintenance is critical to ensure the extinguisher will work when needed. The following are some maintenance procedures necessary to insure that a portable fire extinguisher will operate as intended when needed:

Monthly Inspection

Every 30 days, each fire extinguisher should be given a visual inspection or "quick check" to be sure that it is accessible and will operate. Verify that the extinguisher is in its designated location and accessible, has not been operated or tampered with, and has not incurred any obvious physical damage. This does not require an engineer or fire inspector – it can be done by a building owner, occupant or a designated and educated representative.

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.

Annual Maintenance

Every year extinguishers must be examined by a New Jersey certified fire extinguisher vendor. The examination should include weighing the extinguisher and checking for defects that would not be identified during the monthly quick check. For example, the pressurized extinguisher must be periodically pressure-tested (hydrostatic) to ensure the structural integrity of the shell. Or that the powder has not become caked from being under pressure for a number of years.

Most home fire extinguishers have a 10 year life. Manufacturers either stamp or label the date of manufacture on the body of the extinguisher. The label should also include the expiration date.

Recharging

If the extinguisher has been used, never return it to its position. Even a momentary blast of the extinguishing agent will allow the pressurizing gas to leak, rendering the extinguisher useless. The used unit should be turned in and a spare extinguisher put in its place under a certified vendor can recharge the extinguisher.

Operating a Fire Extinguisher

Most individuals will never have the need to operate a fire extinguisher during an emergency. However, if the need does arise, remember the word 'PASS'

P

Pull the pin

Pull the pin from the valve handle. There is a seal holding in the pin which must be broken. If the pin is difficult to pull straight out, use the finger hole on the pin to twist the pin, breaking the seal.

A

Aim at the base of the fire

Hold the extinguisher in one hand by the handle, and use the other hand to hold the nozzle of the hose. Aim the nozzle at the base of the flames, where the flames meet the fuel source. Do not aim at the top of the dancing flames.

S

Squeeze the handle / trigger of the extinguisher

Most extinguishers are discharged by squeezing the handles on the top of the extinguisher. If the extinguisher is too heavy, the user can rest the extinguisher on the floor and lean on the top handle of the extinguisher to start the discharge.

S

Sweep the extinguishing agent across the surface of the fuel

Move the hand holding the nozzle, back and forth across the width of the flames. Start at the edge of the flame closest to you and 'push' the flames off the fuel. This is similar to using a garden hose to wash down a driveway.

The MEL Media Library has several online, VHS, and DVD fire extinguisher videos to enhance your fire extinguisher training. Many fire extinguisher service companies offer live-fire extinguisher training at your facility.



Online Camp Counselor Training Programs



They're Ready for Camp! Are You?

The MEL Safety Institute is pleased to provide the following online training programs for camp counselors.

- **Child Sexual Abuse Prevention at Camp** - This course will teach counselors how to identify red flags warning signs of abuse and methods to protect campers from peer-to-peer and adult-to-child sexual abuse.
- **Bullying Prevention at Camp** - This course will teach counselors what bullying is, what the consequences could be, and how to identify, stop and prevent bullying.
- **Playground Safety for Camp Counselors** - This course will teach counselors how most playground injuries happen and the strategies you can use to prevent them from occurring.
- **Trip and Transportation Safety** - This training will help you plan and prepare for off site adventures to make them memorable, safe and fun.
- **Aquatic Safety for Counselors** - This training will teach non-lifeguard camp staff how to protect campers in the pool and natural bodies of water.
- **The Professional Lifeguard – Pools** - This training helps guards understand their responsibilities and the practical application of their skills on the pool deck.

Camp counselors can complete the courses individually or as a group.

QUESTIONS? Contact the MSI Help Line (866) 661-5120



Before you start even one activity, make the following online courses part of your counselor training:

- Child Sexual Abuse Prevention at Camp
- Bullying Prevention at Camp
- Playground Safety for Camp Counselors
- Trip and Transportation Safety
- Aquatic Safety for Counselors
- The Professional Lifeguard – Pools

Visit The MEL Safety Institute.

Questions? Contact the MSI Help Line (866) 661-5120.

The MSI Safety Institute can be accessed anytime by going to www.nimel.org. Look for our logo.

How to Access Online Training Courses:

1. Go to NJMEL.org and click on the MSI logo at the top of the page.
2. Click on "MSI Login"
3. If you have taken MSI classes in the past, enter your username and password.
If you do not know your username/password, check with your Training Administrator or call the MSI Helpline listed below. If you are new, click "I am a new user." Complete the fields and you'll receive a confirmation email with your username and password.
4. Once logged in, click on "MSI On-Line Training Courses."

5. Choose the course you would like to complete
6. Click enroll
7. Choose "Click Here" to go to your authorized course list.
8. Click the program name to launch the course.
9. Click Start to begin.
10. Upon completion of the course and questions you will navigate to the "Student Center" tab to print your Certificate of Completion. Learning Transcripts are automatically updated in the MSI Learning Management System.



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

Monday, March 21, 2016

From 2/18/2016 To 3/18/2016

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>CAMDEN JIF</u>					
H- USDA Rural Development GLXSALWCPRPO I- Borough of Chesilhurst	51 Cheney Rd., Ste. 2 Woodstown, NJ 08098 Municipal Building 201 Grant Avenue Chesilhurst, NJ 08089	529	Evidence of insurance as respects to sewer loan.	2/25/2016	
H- Cherry Hill Third Avenue Partners, LLC I- Cherry Hill Township Fire District #13	JMP Third Avenue Partners, LLC JSM at Third Avenue 1564 Partners, LLC 603 Haddonfield Road Cherry Hill, NJ 08002 1100 Markkress Rd. Cherry Hill, NJ 08003		Evidence of insurance with respects to training at the following locations: 637 and 641 Third Ave, Cherry Hill, NJ 08002.	2/22/2016	GL EX WC
H- Somerdale Park School I- Borough of Somerdale	301 Grace Street Somerdale, NJ 08083 105 Kennedy Blvd Somerdale, NJ 08083	1602	Evidence of insurance with respects to the use of facilities for a seminar on May 20, 2016.	3/9/2016	GI EX
H- State of New Jersey I- Borough of Bellmawr	Department of Corrections Whittlesey Road PO Box 863 Trenton, NJ 08625 21 East Browning Road P.O. Box 368 Bellmawr, NJ 08099	3246	Evidence of insurance	3/2/2016	GL EX WC
H- Posel Management Group I- Township of Voorhees	Attn: Sy Goldberg 212 Walnut Street Philadelphia, PA 4742 19106 2400 Voorhees Town Center Voorhees, NJ 08043		Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of parking lot at the Ritz Plaza for a car show on April 30, 2016 with a rain date of May 1, 2016.	2/22/2016	GL EX AU WC
H- Posel Voorhees LLC I- Township of Voorhees	212 Walnut Street Philadelphia, PA 19106 2400 Voorhees Town Center Voorhees, NJ 08043	4859	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of parking lot at the	2/22/2016	GL EX AU WC

H- Wells Fargo Equipment Finance	Inc., its successors &/or assigns MAC S3928-034 2700 13920 S. Price Rd., 3rd Flr. Chandler, AZ 85286		Ritz Plaza for a car show on April 30, 2016 with a rain date of May 1, 2016. Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) 2015 Ford E450 553B Ambulance, vin #29163, valued at \$107,448.62. Contract #413711-102.	2/23/2016 GL EX AU OTH
I- Cherry Hill Township Fire District #13	1100 Markkress Rd. Cherry Hill, NJ 08003			
H- Lindenwold Board of Education I- Borough of Lindenwold	801 Egg Harbor Road Lindenwold, NJ 08021 2001 Egg Harbour Road Lindenwold, NJ 08021	15030	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of premises during the summer of 2016 at the Lindenwold School #4 & #5 by the Lindenwold Municipal Alliance.	3/7/2016 GL EX AU WC
H- ILCL Center Associates, LP I- Township of Haddon	43 W. Crystal Lake Ave. Haddon Twp., NJ 08108 135 Haddon Avenue Westmont, NJ 08108	17879	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) Earth Day 2016 - Go Green event held at the Crystal Lake Shopping Center Property, located at 413 W. Crystal Lake Ave., and is owned by the ILCL Center Associates, LP. From 8am to 2pm.	3/18/2016 ALL
H- Runnemede School District I- Borough of Runnemede	505 W. 3rd Avenue Runnemede, NJ 08078 24 North Black Horse Pike Runnemede, NJ 08078	18813	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) shared services agreement for IT Tech.	2/23/2016 GL EX AU WC

Total # of Holders = 10



**CSG BILL REVIEW SERVICES
CAMDEN JIF
WC Medical Savings By Month**

2016:

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$70,539.78	\$33,254.75	\$37,285.03	52.86%
February	\$142,366.08	\$82,244.39	\$60,121.69	42.23%
March	\$412,910.41	\$204,711.56	\$208,198.85	50.42%
TOTAL 2016	\$625,816.27	\$320,210.70	\$305,605.57	48.83%

Monthly & YTD Summary:

PPO Statistics	March	YTD
Bills	223	530
PPO Bills	192	468
PPO Bill Penetration	86.10%	88.30%
PPO Charges	\$380,510.66	\$567,846.07
Charge Penetration	92.15%	90.74%

Savings History:

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$88,349.32	\$50,999.65	\$37,349.67	42.27%
February	\$145,725.32	\$70,810.29	\$74,915.03	51.41%
March	\$127,128.41	\$70,111.93	\$57,016.48	44.85%
April	\$201,720.24	\$99,564.04	\$102,156.20	50.64%
May	\$194,436.93	\$85,334.10	\$109,102.83	56.11%
June	\$218,134.36	\$137,311.37	\$80,822.99	37.05%
July	\$132,236.83	\$57,071.26	\$75,165.57	56.84%
August	\$467,600.70	\$217,927.51	\$249,673.19	53.39%
September	\$248,123.50	\$126,860.31	\$121,263.19	48.87%
October	\$360,174.16	\$207,611.74	\$152,562.42	42.36%
November	\$221,492.68	\$137,778.29	\$83,714.39	37.80%
December	\$237,684.11	\$118,010.87	\$119,673.24	50.35%
TOTAL 2015	\$2,642,806.56	\$1,379,391.36	\$1,263,415.20	47.81%
TOTAL 2014	\$2,462,610.10	\$1,290,804.11	\$1,171,805.99	47.58%
TOTAL 2013	\$2,350,634.69	\$1,046,355.16	\$1,304,279.53	55.49%
TOTAL 2012	\$3,492,188.94	\$1,551,241.48	\$1,940,947.46	55.58%
TOTAL 2011	\$3,001,784.51	\$1,383,535.61	\$1,618,248.90	53.91%

Camden JIF

1st Quarter 2016 - Workers' Comp Injury Review

Claims Reported:

- **65** First Reports of Injury
- **53** Medical Treatment vs. **12** Report Only/Occurrence Only
- **22** Remain open and actively treating; **10** are currently working and/or had no missed days
- **12** Employees remain out of work due to work-related injuries; **6** have been released to TD but are not able to be accommodated

Notable:

For claims reported during the first quarter 2016:

- An average of **21** Transitional Duty days were accommodated on **12** claims
- An average of **27** TD Lost Opportunity Days occurred on **10** claims

Primary Cause/Type of Injuries:

- Strain/Sprain/Twist injuries = 24
 - Knee
 - Back
 - Shoulder
- Exposure to Bodily Fluids/Disease = 8
- Lacerations = 7
 - Hand
 - Knee
 - Head/Face
- Contusions = 3
 - Hand
 - Should
- Slip/Fall = 3
 - Knee
- Burn/Smoke Inhalation = 3
- Trip/Fall = 3
- Animal Bite = 2
- Loss of Consciousness = 2
- Single Occurrence of the following:
 - Struck by falling object
 - Foreign object in the eye
 - Abrasion
 - Concussion
 - Crush injury to hand
 - Tear (bicep)
 - Poison Ivy Exposure
 - Fracture to hand
 - Human Bite
 - MVA with no injury reported

APPENDIX I – MINUTES

March 28, 2016 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MARCH 28, 2016
GLOUCESTER CITY COMMUNITY CENTER 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF 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	Absent
M. Joseph Wolk	Borough of Mount Ephraim	Present
Neal Rochford	Borough of Haddonfield	Present

EXECUTIVE COMMITTEE ALTERNATES:

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	AmeriHealth Casualty Insurance Denise Hall, Cheryl Little
Safety Director	J.A. Montgomery Risk Control John Saville
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew Edward Cooney

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Borough
David Taraschi, Audubon Borough
Jack Flynn, Gibbsboro Borough
Eleanor Kelly, Runnemede Borough

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann Edgewood Associates
Joseph Henry Hardenbergh Ins. Group
Michael Avalone Conner Strong & Buckelew
Ray Corry Leonard O'Neill Insurance Group
Rick Bean Henry D. Bean & Sons Insurance
Walt Eife Waypoint Insurance
Terry Mason M & C Insurance

WELCOME: Patrick Keating welcomed everyone to the Gloucester City Community Center

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF FEBRUARY 22, 2016

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF FEBRUARY 22, 2016

Motion: Commissioner Wolk
Second: Commissioner Michielli
Vote: Unanimous

CORRESPONDENCE:

NONE

CYBER LIABILITY: At January’s meeting, the Underwriter had presented an option at higher cyber liability limits however, it came with a \$25,000 deductible. Caitlin Insurance, the Fund’s Cyber Liability carrier, has agreed to offer a revised option with the higher limits at our current deductible of \$10,000. The increase in premiums would be \$246.00 per member, \$8,364.00 total. (Page 12)

Executive Director said we currently have \$1 million 1st party coverage and with the new revised option #2 we would have \$3 million in 1st party coverage with an additional cost of \$246 per member for at total of \$8,364. Executive Director said it makes sense to go from \$1 million to \$3 million and keeping the lower deductible. Executive Director said there are enough funds to take the cost out of contingency this year if the commissioners so desire.

	Per Member	Total Premium
Current Program	\$600.00	\$20,400.00
Option 2	\$810.00	\$27,540.00
Revised Option 2	\$846.00	\$28,764.00

MOTION TO APPROVE INCREASE THE CYBER LIABILITY MEMBER LIMIT TO \$3 MILLION AND KEEPING THE CURRENT DEDUCTIBLE OF \$10,000 FOR INCREASED PREMIUM OF \$246.00 PER MEMBER

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Roll Call Vote: 8 Ayes, 0 Nays

COVERAGE COMMITTEE: The Coverage Committee discussed several issues at the Board's request. A verbal report will be made at the meeting. Executive Director said the Coverage Committee met regarding CDL testing the Interstate Mobile currently handles for the JIF. The DOT is decreasing the percentage of employees that need to be tested from 50% down to 25%. Coverage Committee recommended we should keep the testing at 50% but we will leave it up to the towns to make their own decision since their may be contracts in place that say language that the testing would be at CDL standards.

Executive Director said the Coverage Committee also discussed Police Accreditation. We received a request from Voorhees Township to see if we could give some financial support to their endeavor and the JIF had a few others approach us on this. Executive Director said the recommendation by the Coverage Committee would be a 25% reimbursement based upon successful completion of the endeavor. If the committee agrees we can put together an agreement and take a look at it and act on it next month.

MEL CRIME & CASUALTY POLICY ENDORSEMENTS: The MEL Coverage Committee worked with the Technical Writer to develop an endorsement to the MEL Crime Bond to accurately provide for volunteer Library Treasurers and an amusement exclusion to the JIF Casualty policy to update the definition of amusement rides to include "small truck mounted kiddie rides, inflatable bounce houses, slides and other inflatable attractions as excluded amusements". The Board of Fund Commissioners accepted the recommendations of the Coverage Committee.

The Endorsements appear on Pages 12 & 13, if the Fund Commissioners agree with these endorsements, a motion would be in order to accept.

Executive Director said in regard to the inflatable bounce houses there is a coverage issue if the town owns.. We have asked the underwriting office to come back to us with some information to clarify this so the recommendation is not to accept this endorsement today and we will have more information next month. Commissioner Maley said before a town decided to purchase an inflatable bounce house to make sure there is coverage in place.

MOTION TO ACCEPT THE POLICY ENDORSEMENTS FOR VOLUNTEER LIBRARY TREASURER APPROVED BY THE MEL

Motion: Commissioner Maley
Second: Commissioner Gallagher
Roll Call Vote: 8 Ayes, 0 Nays

PROPERTY APPRAISALS UPDATE: Asset Works has begun to contact members to begin property appraisals in the Camden JIF. Field work should be complete by early June.

2016 MEL & MR HIF EDUCATIONAL SEMINAR: The 6th annual seminar is scheduled for Friday, April 15, 2016 at the National Conference Center. The seminar qualifies for an extensive list of Continuing Education credits including CFO/CFMO, Clerks, Public Works, Insurance Producers, Purchasing Agents, TCH Water Supply, Wastewater, RPPO and QPA. There is no fee for employees and insurance producers associated with the MEL and MR HIF Members as well as personnel who work for service companies that are engaged by MEL member JIFs and HIFs. Attached on page 13 of the agenda was the registration form.

EMPLOYMENT PRACTICES PROGRAM: There are a number of areas members must address to maintain Program Compliance. Please work with your municipal attorney to complete the Attorney Certification form by October 1, 2016.

Personnel Manuals – The MEL is in the final stages of revising the Model Personnel Manual. An email was sent to all members and the updates have been posted to the MEL webpage – njmel.org. (Page 14)

Managers & Supervisors Training - Employment Practices Risk Management Program also includes mandatory training of management. We are working with the Fund Attorney's office to develop a schedule for these classes and will notify member towns once the dates are set.

Police Training - Police Chief and a commanding officer must attend a session on employment practices training that takes into consideration the Attorney General's guidelines for police operations. A notice will be distributed to members once the classes are scheduled.

Elected Officials Training Seminars – Every year, the MEL holds training seminars for elected officials and reduces a member's assessment by \$250 for each municipal elected officials and Administrator completing the course by June 1st. Mr. Nardi has conducted 4 sessions in the JIF.

This course is also available on line. Enclosed on **(Page 19)** of the agenda were directions to take the class on line.

MEL MEETING: The MEL met on March 2, 2016 at the Forsgate. A copy of Commissioner Wolk's report of that meeting is included for your review. (Appendix II) Commissioner Wolk reported the investment committee reported that the MEL and the RCF are exploring options to develop a new investment plan.

RESIDUAL CLAIMS FUND: The RCF met on March 2, 2016. A copy of Commissioner Wolk's report of that meeting is included for your review. (Appendix II) Commissioner Wolk reminded everyone that Financial Disclosures are due by April 30, 2016.

EJIF MEETING: The EJIF also met on March 2, 2016. A copy of Commissioner Wolk's report of that meeting is included for your review. (Appendix II) Commissioner Wolk

reported the EJIF issued an Environmental Alert on the cost of municipalities obtaining properties and the next meeting for all Funds will be on June 1, 2016.

CYBER LIABILITY EXCLUSION: The concerns raised regarding the exclusion at a recent meeting was discussed at the MEL coverage committee; who referred it to Conner Strong & Buckelew general counsel and MEL technical writer for further review.

2016 PRIMA CONFERENCE: The JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Atlanta from June 5-8. Please notify the Fund office if you are interested in attending.

2016 FINANCIAL DISCLOSURE FORMS: In 2014, the Division of Local Government Services developed an online program for financial disclosure filing. The Fund office has received notification that online filing will be implemented again this year and the deadline to file is April 30th. The Fund office will distribute instructions to commissioners on how to file once a roster is finalized. Executive Director said the DCA is serious about the filing of Financial Disclosures had did issue fines of \$100 to those that did not file.

Attorney Nardi said he would like to make note that there were municipalities where the elected official failed to meet the deadline and then requested reimbursement for the penalty from their town thinking it was in the nature of their official duties to have to file. Those requests were denied by every municipality. Mr. Nardi wanted to make sure everyone is aware there is no pass if you do not file.

DUE DILIGENCE REPORTS – Included in the agenda were due diligence reports as follows: the Financial Fast Track, 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 reviewed the Expected Loss Ratio Analysis and said for February 2016 where the actuary projected us at 3.06% we are currently at 2.84%. Lost Time Accident Frequency as of February 29th we ended up at 2.02 which is certainly an improvement over last year. Executive Director introduced and welcomed Edward Cooney of Conner Strong & Buckelew who is the new Underwriting Manager for all the MEL JIFs.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports included in the agenda.

Approving Payment of Resolution 16-11 March 2016 Vouchers

2015	\$614.45
2016	\$190,190.86
TOTAL	\$190,805.31

Confirmation of February 2016 Claims Payments/Certification of Claims

Transfers:

Closed	.00
2012	214,577.33
2013	57,121.33
2014	46,454.26
2015	129,783.72
2016	22,694.32
TOTAL	470,630.96

MOTION TO APPROVE RESOLUTION 16-11 MARCH 2016 VOUCHERS

Motion: Commissioner Maley
Second: Commissioner Lipsett
Roll Call Vote: 8 Ayes - 0 Nays

Treasurer Pigliacelli said all assessments have been received through today. As you will notice there were no investment earnings for February. Treasurer Pigliacelli said she processed an order for a \$10 million bond. This is a one year short term bond so we can earn some money until we move to Wilmington Trust. This is an in kind transfer so it can be automatically transferred at a .625% coupon rate. In response to Chairman Mevoli, Ms. Pigliacelli said once we move to Wilmington Trust it will moved to them so they can oversee it and provide us with investment guidance. Ms. Pigliacelli said this will be a short term investment rather than earning zero dollars.

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF FEBRUARY 2016 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Maley
Second: Commissioner Wolk
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said one of our existing workers' compensation law firm Freeman, Barton, Huber and Sacks is going to be joining the firm of Brown & Connery. The By-laws of the JIF specifically require that the Solicitor does not handle litigated matters unless explicitly approved by the executive committee.

MOTION TO APPROVE FREEMAN BARTON HUBER AND SACKS LAW FIRM JOINING THE LAW FIRM OF BROWN AND CONNERY TO CONTINUE TO HANLDE THE WORKERS COMP CASES ON BEHALF OF THE JIF MEMBERS

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Roll Call Vote: 8 Ayes - 0 Nays

SAFETY DIRECTOR:

Mr. Saville reviewed the monthly reports. Mr. Saville reminded everyone the date for the annual JIF Safety Breakfast will be on Tuesday, March 29, 2016 at the Collingswood Scottish Rite with the Safety Coordinators Roundtable immediately following and everyone should have a representative attend from their town. Mr. Saville said the training list is now being sent to all members via email. Chairman Mevoli said we will have the John Wagner Award and Special Recognition Awards presented tomorrow and hopefully everyone will be able to attend. Mr. Saville said 130 have registered to attend.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Underwriting Manager reviewed the Certificate Report for the period 1/19/16 to 2/17/16 which was included in the agenda showing 15 certificates were issued during that time period.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of February 2016 where there was a savings of 42.23% for the month and a total of 45.75 % for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

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

Motion: Commissioner Michielli
Second: Commissioner Lipsett
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Michielli
Second: Commissioner Gallagher
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN:

Motion:	Commissioner Michielli
Second:	Commissioner Wolk
Vote:	Unanimous

MEETING ADJOURNED: 5:54PM

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

APPENDIX II

Wilmington Trust Contract