

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MEETING AGENDA
APRIL 27, 2015 – 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

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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: APRIL 27, 2015**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2015 EXECUTIVE COMMITTEE**
- WELCOME: LINDENWOLD**
- APPROVAL OF MINUTES:** March 23, 2015 Open MinutesAppendix I
March 23, 2015 Closed Minutes **To be distributed**

- CORRESPONDENCE – None**

REPORTS

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

- TREASURER**
April Vouchers - Resolution No. 15-15.....Page 18
Monthly ReportsPage 23

- ATTORNEY – Joseph Nardi, Esquire**

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

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 43

- MANAGED CARE – Consolidated Services Group**
Monthly ReportPage 46

- CLAIMS SERVICE – Comp Services Inc.**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: Tuesday, May 26, 2015 – Gloucester City Community Center**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 16
Parsippany, NJ 07054

Date: April 27, 2015

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- Property Appraisal RFQ** – The Camden County and the Central Jersey Joint Insurance Funds have authorized the release of an RFQ for property appraisals at their respective March meetings. The RFQ has been released and is due back to the Fund office the second week on May. A report will be made at the May meeting.
- Treasurer RFQ** – The Fund office has advertised an RFQ for the position of Treasurer. Responses were due back on April 22nd. A report will be presented at the meeting.
- Elected Officials Training:** As in the past, the MEL will reduce each member’s 2015 liability claims premium by \$250 for each municipal elected official and member’s CEO (i.e. municipal manager/administrator). The maximum credit is 25% of the member’s liability claims fund. The Fund has been scheduling sessions through Mr. Nardi’s office.

The MEL is again making available an on-line training program for elected officials to earn the training credit. On line instructions are on **page 13**
- 2015 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 Houston from June 7–10. Please advise the Fund office if you are interested in attending.
- 2015 Financial Disclosure Forms:** Last year, the Division of Local Government Services introduced a new online program for financial disclosure filings. Perma has provided all Fund Commissioners with the PIN they need to complete their Financial Disclosure filing for the Camden JIF. The email included a link to the instructions and the webpage to file your disclosure. The filing deadline is April 30th. Enclosed on **Page 14** is the Local Finance Notice from DCA.
- League Magazine: League Magazine:** Enclosed on **Page 17** is the second of 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.

□ **Due Diligence Reports:**

Financial Fast Track – as of 1/31/15 & 2/28/15	Page 3&4
Income Portfolio – as of 2/28/15	Page 5
Loss Ratio Analysis – as of 3/31/15	Page 6
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RMC Agreements	Page 12

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	January 31, 2015		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,010,331	1,010,331	180,178,414	181,188,745
2.	CLAIM EXPENSES				
	Paid Claims	528,942	528,942	81,364,101	81,893,044
	Case Reserves	(331,790)	(331,790)	4,278,498	3,946,708
	IBNR	(210,984)	(210,984)	5,721,961	5,510,977
	Recoveries	-	-	(263,520)	(263,521)
	TOTAL CLAIMS	(13,833)	(13,833)	91,101,040	91,087,207
3.	EXPENSES				
	Excess Premiums	323,381	323,381	47,741,095	48,064,476
	Administrative	156,677	156,677	32,251,666	32,408,343
	TOTAL EXPENSES	480,057	480,057	79,992,761	80,472,818
4.	UNDERWRITING PROFIT (1-2-3)	544,106	544,106	9,084,613	9,628,719
5.	INVESTMENT INCOME	13,787	13,787	10,049,625	10,063,412
6.	DIVIDEND INCOME	0	0	3,217,661	3,217,661
7.	STATUTORY PROFIT (4+5+6)	557,894	557,894	22,351,899	22,909,793
8.	DIVIDEND	0	0	17,699,148	17,699,148
9.	STATUTORY SURPLUS (7-8)	557,894	557,894	4,652,751	5,210,645
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	380	380	940,953	941,333
	2011	(26,760)	(26,760)	84,220	57,460
	2012	33,426	33,426	681,635	715,061
	2013	119,515	119,515	1,928,721	2,048,236
	2014	293,995	293,995	1,017,222	1,311,217
	2015	137,337	137,337		137,337
	TOTAL SURPLUS (DEFICITS)	557,894	557,894	4,652,751	5,210,645
	TOTAL CASH				16,414,782
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	70,161,934	70,161,934
	FUND YEAR 2011				
	Paid Claims	66,920	66,920	4,786,962	4,853,882
	Case Reserves	(15,539)	(15,539)	859,752	844,213
	IBNR	(23,509)	(23,509)	231,689	208,180
	Recoveries	0	0	(109,545)	(109,545)
	TOTAL FY 2011 CLAIMS	27,872	27,872	5,768,858	5,796,730
	FUND YEAR 2012				
	Paid Claims	262,301	262,301	3,225,999	3,488,300
	Case Reserves	(267,181)	(267,181)	1,451,319	1,184,138
	IBNR	(25,892)	(25,892)	627,130	601,238
	Recoveries	0	0	(66,203)	(66,203)
	TOTAL FY 2012 CLAIMS	(30,772)	(30,772)	5,238,245	5,207,473
	FUND YEAR 2013				
	Paid Claims	24,786	24,786	2,142,460	2,167,246
	Case Reserves	(24,623)	(24,623)	963,766	939,143
	IBNR	(115,358)	(115,358)	1,417,546	1,302,188
	Recoveries	0	0	(71,770)	(71,770)
	TOTAL FY 2013 CLAIMS	(115,195)	(115,195)	4,452,002	4,336,807
	FUND YEAR 2014				
	Paid Claims	164,845	164,845	1,046,747	1,211,592
	Case Reserves	(121,337)	(121,337)	1,003,661	882,324
	IBNR	(332,182)	(332,182)	3,445,596	3,113,414
	Recoveries	0	0	(16,003)	(16,003)
	TOTAL FY 2014 CLAIMS	(288,674)	(288,674)	5,480,001	5,191,327
	FUND YEAR 2015				
	Paid Claims	10,090	10,090		10,090
	Case Reserves	96,890	96,890		96,890
	IBNR	285,957	285,957		285,957
	Recoveries	0	0		0
	TOTAL FY 2015 CLAIMS	392,937	392,937		392,937
	COMBINED TOTAL CLAIMS	(13,833)	(13,833)	91,101,040	91,087,207

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2015		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,010,331	2,020,662	180,178,414	182,199,076
2.	CLAIM EXPENSES				
	Paid Claims	238,435	767,376	81,364,101	82,131,478
	Case Reserves	440,230	108,440	4,278,498	4,386,938
	IBNR	(465,774)	(676,758)	5,721,961	5,045,203
	Recoveries	-	-	(263,520)	(263,521)
	TOTAL CLAIMS	212,891	199,058	91,101,040	91,300,098
3.	EXPENSES				
	Excess Premiums	323,381	646,762	47,741,095	48,387,857
	Administrative	159,007	315,684	32,267,386	32,583,070
	TOTAL EXPENSES	482,388	962,445	80,008,481	80,970,926
4.	UNDERWRITING PROFIT (1-2-3)	315,053	859,159	9,068,893	9,928,052
5.	INVESTMENT INCOME	(3,593)	10,194	10,049,625	10,059,819
6.	DIVIDEND INCOME	0	0	3,217,661	3,217,661
7.	STATUTORY PROFIT (4+5+6)	311,460	869,353	22,336,179	23,205,532
8.	DIVIDEND	0	0	17,699,148	17,699,148
9.	STATUTORY SURPLUS (7-8)	311,460	869,353	4,637,031	5,506,384
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	(97)	283	940,953	941,236
	2011	(41,368)	(68,128)	84,220	16,092
	2012	10,870	44,296	681,635	725,931
	2013	96,829	216,345	1,928,721	2,145,066
	2014	181,877	475,871	1,001,502	1,477,373
	2015	63,349	200,686		200,686
	TOTAL SURPLUS (DEFICITS)	311,460	869,353	4,637,031	5,506,384
	TOTAL CASH				17,531,636
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	70,161,934	70,161,934
	FUND YEAR 2011				
	Paid Claims	12,061	78,981	4,786,962	4,865,943
	Case Reserves	81,107	65,568	859,752	925,320
	IBNR	(52,037)	(75,545)	231,689	156,144
	Recoveries	0	0	(109,545)	(109,545)
	TOTAL FY 2011 CLAIMS	41,131	69,003	5,768,858	5,837,861
	FUND YEAR 2012				
	Paid Claims	90,030	352,331	3,225,999	3,578,330
	Case Reserves	(19,555)	(286,736)	1,451,319	1,164,583
	IBNR	(81,890)	(107,782)	627,130	519,348
	Recoveries	0	0	(66,203)	(66,203)
	TOTAL FY 2012 CLAIMS	(11,415)	(42,187)	5,238,245	5,196,058
	FUND YEAR 2013				
	Paid Claims	11,059	35,845	2,142,460	2,178,305
	Case Reserves	23,535	(1,088)	963,766	962,678
	IBNR	(132,396)	(247,754)	1,417,546	1,169,792
	Recoveries	0	0	(71,770)	(71,770)
	TOTAL FY 2013 CLAIMS	(97,802)	(212,997)	4,452,002	4,239,005
	FUND YEAR 2014				
	Paid Claims	83,890	248,735	1,046,747	1,295,482
	Case Reserves	218,477	97,140	1,003,661	1,100,801
	IBNR	(485,409)	(817,591)	3,445,596	2,628,005
	Recoveries	0	0	(16,003)	(16,003)
	TOTAL FY 2014 CLAIMS	(183,042)	(471,717)	5,480,001	5,008,284
	FUND YEAR 2015				
	Paid Claims	41,396	51,485		51,485
	Case Reserves	136,666	233,556		233,556
	IBNR	285,957	571,914		571,914
	Recoveries	0	0		0
	TOTAL FY 2015 CLAIMS	464,019	856,955		856,955
	COMBINED TOTAL CLAIMS	212,891	199,058	91,101,040	91,300,098

CAMDEN JOINT INSURANCE FUND						
Fixed Income Portfolio Summary and Rate Comparison						
For Month End						2/28/2015
						Last
						Month
						This
						Month
2012						2013
2014						2014
CAMDEN JOINT INSURANCE FUND						
Total Cash Balance (millions)		12.21	13.39	14.32	16.41	17.53
Fixed Income Portfolio TD						
Investments (millions), Book Value		8.00	4.00	4.92	4.00	4.00
Avg maturity (years)		2.52	2.07	1.51	1.42	1.35
Unrealized gain/(loss) (%)		1.35	1.30	0.89	0.89	0.69
Purchase/Book yield (%)		1.00	1.40	1.40	1.40	1.40
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		2.35	2.70	2.29	2.29	2.09
M E L PORTFOLIO						
Total Cash Balance (millions)		73.43	64.22	72.15	66.50	67.90
Fixed Income Portfolio Wells Fargo 2013-2015						
Investments (millions), Book Value		56.97	50.13	48.09	50.89	51.16
Avg maturity (years) ***		2.61	2.04	1.90	2.01	2.04
Unrealized gain/(loss) (%)		0.63	-0.30	-0.06	0.42	0.05
Purchase/Book yield (%)		0.80	0.65	0.82	0.86	0.86
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		1.43	0.35	0.76	1.28	0.91
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.06	0.06	0.69	0.07	0.07
TD Money Market		0.05	0.01	0.01	0.01	0.01
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Treasury Issues						
1 year bills		0.17	0.13	0.12	0.20	0.22
3 year notes		0.38	0.54	0.90	0.90	0.99
5 year notes		0.76	1.17	1.64	1.37	1.47
Merrill Lynch US Govt 1-3 years ^		0.51	0.37	0.63	6.02	-2.50
* Yearly data is average monthly rate.						
^Monthly data is annualized.						
**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, 2015**

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	51	MONTH	50	MONTH	39	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-15		28-Feb-15		30-Mar-14	
PROPERTY	493,199	458,167	92.90%	100.00%	92.90%	100.00%	99.27%	100.00%
GEN LIABILITY	1,300,364	1,408,737	108.33%	96.38%	112.14%	96.23%	67.92%	91.95%
AUTO LIABILITY	420,271	254,677	60.60%	93.62%	60.60%	93.27%	29.23%	88.81%
WORKER'S COMP	3,404,221	3,538,400	103.94%	99.57%	103.13%	99.52%	99.50%	98.57%
TOTAL ALL LINES	5,618,056	5,659,982	100.75%	98.42%	101.13%	98.33%	86.92%	96.43%
NET PAYOUT %	\$4,782,483		85.13%					

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	39	MONTH	38	MONTH	27	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-15		28-Feb-15		30-Mar-14	
PROPERTY	486,359	323,395	66.49%	100.00%	66.49%	100.00%	69.47%	100.00%
GEN LIABILITY	1,338,095	1,030,355	77.00%	91.95%	66.53%	91.38%	19.68%	82.70%
AUTO LIABILITY	388,406	540,849	139.25%	88.81%	110.54%	88.30%	66.68%	80.03%
WORKER'S COMP	3,528,729	3,053,534	86.53%	98.57%	85.97%	98.43%	79.70%	95.33%
TOTAL ALL LINES	5,741,588	4,948,134	86.18%	96.49%	81.45%	96.23%	63.97%	91.75%
NET PAYOUT %	\$3,702,872		64.49%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	27	MONTH	26	MONTH	15	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-15		28-Feb-15		30-Mar-14	
PROPERTY	535,713	399,450	74.56%	100.00%	74.66%	100.00%	85.90%	96.43%
GEN LIABILITY	1,423,316	297,003	20.87%	82.70%	20.66%	81.65%	10.80%	66.07%
AUTO LIABILITY	377,258	49,444	13.11%	80.03%	12.18%	78.92%	12.71%	59.58%
WORKER'S COMP	3,913,656	2,360,613	60.32%	95.33%	59.52%	94.80%	53.15%	78.67%
TOTAL ALL LINES	6,249,943	3,106,511	49.70%	91.93%	49.11%	91.29%	43.87%	76.17%
NET PAYOUT %	\$2,131,540		34.10%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	15	MONTH	14	MONTH	3	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-15		28-Feb-15		30-Mar-14	
PROPERTY	591,500	390,114	65.95%	96.43%	63.21%	96.03%	12.68%	23.00%
GEN LIABILITY	1,405,625	239,459	17.04%	66.07%	14.80%	64.20%	0.48%	6.00%
AUTO LIABILITY	350,875	65,618	18.70%	59.58%	18.42%	56.96%	7.67%	6.00%
WORKER'S COMP	3,909,782	1,718,387	43.95%	78.67%	44.34%	74.88%	2.05%	3.00%
TOTAL ALL LINES	6,257,782	2,413,578	38.57%	76.45%	38.04%	73.48%	3.02%	5.73%
NET PAYOUT %	\$1,357,825		21.70%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	3	MONTH	2	MONTH	-9	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-15		28-Feb-15		30-Mar-14	
PROPERTY	543,000	178,785	32.93%	23.00%	16.51%	13.00%	N/A	N/A
GEN LIABILITY	1,419,000	5,660	0.40%	6.00%	0.05%	2.50%	N/A	N/A
AUTO LIABILITY	337,000	13,145	3.90%	6.00%	1.19%	2.50%	N/A	N/A
WORKER'S COMP	3,749,000	323,044	8.62%	3.00%	5.09%	2.00%	N/A	N/A
TOTAL ALL LINES	6,048,000	520,634	8.61%	5.67%	4.71%	3.13%	N/A	N/A
NET PAYOUT %	\$206,092		3.41%					

2015 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		March 31, 2015		
	2015	2014	2013	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2015 - 2013
N.J.U.A.	1.06	2.62	2.30	2.31
MORRIS	1.46	1.89	1.57	1.70
ATLANTIC	1.48	2.66	2.66	2.53
TRI-COUNTY	1.54	1.80	1.96	1.84
SUBURBAN ESSEX	1.76	2.45	2.49	2.41
CENTRAL	1.80	2.35	2.51	2.36
NJ PUBLIC HOUSING	1.86	2.62	2.34	2.41
OCEAN	2.12	2.25	2.31	2.26
BURLINGTON	2.28	1.52	1.59	1.64
MONMOUTH	2.36	2.19	1.40	1.85
SUBURBAN MUNICIPAL	2.43	1.64	1.91	1.85
SOUTH BERGEN	2.55	2.17	2.30	2.27
BERGEN	2.62	2.41	2.01	2.26
CAMDEN	3.20	1.93	1.95	2.07
PROF MUN MGMT	4.93	2.14	2.88	2.78
AVERAGE	2.23	2.18	2.14	2.17

Camden Joint Insurance Fund
2015 LOST TIME ACCIDENT FREQUENCY
DATA VALUED AS OF March 31, 2015

MEMBER_ID	MEMBER	**	# CLAIMS FOR 3/31/2015	Y.T.D. LOST TIME ACCIDENTS	2015 LOST TIME FREQUENCY	2014 LOST TIME FREQUENCY	2013 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2015 - 2013
1	87 AUDUBON		0	0	0.00	1.37	1.36	1 AUDUBON	1.21
2	88 AUDUBON PARK		0	0	0.00	0.00	0.00	2 AUDUBON PARK	0.00
3	91 BERLIN BOROUGH		0	0	0.00	0.00	0.00	3 BERLIN BOROUGH	0.00
4	92 BERLIN TOWNSHIP		0	0	0.00	3.90	2.56	4 BERLIN TOWNSHIP	2.86
5	93 BROOKLAWN		0	0	0.00	1.55	0.00	5 BROOKLAWN	0.69
6	94 CHESILHURST		0	0	0.00	3.08	0.00	6 CHESILHURST	1.46
7	96 COLLINGSWOOD		0	0	0.00	0.66	1.07	7 COLLINGSWOOD	0.79
8	97 GIBBSBORO		0	0	0.00	0.00	0.00	8 GIBBSBORO	0.00
9	99 HADDON		0	0	0.00	0.67	0.00	9 HADDON	0.32
10	102 HI-NELLA		0	0	0.00	0.00	3.28	10 HI-NELLA	1.48
11	105 LINDENWOLD		0	0	0.00	5.03	5.08	11 LINDENWOLD	4.52
12	106 MAGNOLIA		0	0	0.00	0.00	1.97	12 MAGNOLIA	0.92
13	107 MEDFORD LAKES		0	0	0.00	1.79	2.13	13 MEDFORD LAKES	1.78
14	108 MERCHANTVILLE		0	0	0.00	0.00	0.00	14 MERCHANTVILLE	0.00
15	109 MOUNT EPHRAIM		0	0	0.00	1.49	0.00	15 MOUNT EPHRAIM	0.65
16	111 PINE HILL		0	0	0.00	0.00	1.98	16 PINE HILL	0.85
17	112 RUNNEMEDE		0	0	0.00	1.86	0.91	17 RUNNEMEDE	1.22
18	113 SOMERDALE		0	0	0.00	2.88	1.44	18 SOMERDALE	1.93
19	117 WOODLYNNE		0	0	0.00	2.11	4.26	19 WOODLYNNE	2.81
20	451 TAVISTOCK		0	0	0.00	0.00	0.00	20 TAVISTOCK	0.00
21	457 PINE VALLEY		0	0	0.00	0.00	0.00	21 PINE VALLEY	0.00
22	565 CAMDEN PARKING AUTHO		0	0	0.00	5.00	7.41	22 CAMDEN PARKING AU	5.60
23	98 GLOUCESTER		1	1	3.35	1.29	1.99	23 GLOUCESTER	1.79
24	89 BARRINGTON		0	1	3.62	3.27	0.94	24 BARRINGTON	2.34
25	584 CHERRY HILL FIRE DISTRIC		2	2	4.42	1.19	3.23	25 CHERRY HILL FIRE DIS	2.50
26	90 BELLMAWR		0	2	4.83	2.35	1.59	26 BELLMAWR	2.25
27	101 HADDONFIELD		0	1	5.41	1.46	2.90	27 HADDONFIELD	2.39
28	110 OAKLYN		0	1	5.88	1.43	0.00	28 OAKLYN	1.31
29	104 LAWNSIDE		0	1	7.84	3.70	3.77	29 LAWNSIDE	4.18
30	114 VOORHEES		1	3	8.86	1.38	4.88	30 VOORHEES	3.73
31	115 WINSLOW		4	6	10.81	4.04	1.83	31 WINSLOW	3.83
32	95 CLEMENTON		0	1	11.94	4.72	1.59	32 CLEMENTON	3.71
33	103 LAUREL SPRINGS		0	2	21.62	0.00	0.00	33 LAUREL SPRINGS	2.08
34	564 CHERRY HILL	**						34 CHERRY HILL	
Totals:			8	21	3.20	1.93	1.95		2.07

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund				
Data Valued As of :	April 14, 2015			
Total Participating Members	34			
Complaint	34			
Percent Compliant	100.00%			
		01/01/15	2015	Co-Insurance
	2015 Compliant	EPL Deductible	POL Deductible	01/01/15
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%
LAWNSIDE	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
2015 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	Gary Knight
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	Lorraine Boyer	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	Tom Barbera	Ken Cheeseman
Lawnside	Tyrone Wakefield	
Lindenwold	Robert Lodovici	Dawn Thompson
Magnolia	Richard Michielli	
Medford Lakes	Julie Keizer	
Merchantville	Edward Brennan	
Mt. Ephraim	M. Joseph Wolk	
Oaklyn	Ron Aron	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	Mario DiNatile
Winslow	Joseph Gallagher	
Woodlynne	Jerald Fuentes	

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2015 as of April 1, 2015

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed 3/9
<input type="checkbox"/> Assessments	Filed 3/9
<input type="checkbox"/> Actuarial Certification	To be Filed in July
<input type="checkbox"/> Reinsurance Policies	To be Filed in June
<input type="checkbox"/> Fund Commissioners	Filed 3/9
<input type="checkbox"/> Fund Officers	Filed 3/9
<input type="checkbox"/> Renewal Resolutions	Filed
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2015 Risk Management Plan	Filed 3/9
<input type="checkbox"/> 2015 Risk Manager Contracts	In Process of Collection
<input type="checkbox"/> 2015 Certification of Professional Contracts	Filed 3/9
<input type="checkbox"/> Unaudited Financials	To be Filed in March
<input type="checkbox"/> Annual Audit	To be Filed in July
<input type="checkbox"/> State Comptroller Audit Filing	To be Filed in July
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND 2015 RISK MANAGEMENT CONSULTANTS AGREEMENTS AS OF April 15, 2015				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	1/26/2015	1/26/2015	12/31/15
BARRINGTON	CONNER STRONG & BUCKELEW	3/27/2015	3/27/2015	12/31/15
BELLMAWR	CONNER STRONG & BUCKELEW		2/6/2015	12/31/15
BERLIN BOROUGH	EDGEWOOD ASSOCIATES		02/06/15	12/31/15
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
BROOKLAWN	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
CHERRY HILL	CONNER STRONG & BUCKELEW	2/6/2015	2/6/2015	12/31/15
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	3/27/2015	3/27/2015	12/31/15
CHESILHURST	EDGEWOOD ASSOCIATES	2/6/2015	2/6/2015	12/31/15
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	02/06/15	02/06/15	12/31/15
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
COLLINGSWOOD	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	03/27/15	03/27/15	12/31/15
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	2/6/2015	2/6/2015	12/31/15
HADDON	WAYPOINT INSURANCE SERVICES	1/12/2015	1/12/2015	12/31/15
HADDONFIELD	HENRY BEAN & SONS	01/08/15	01/08/15	12/31/15
HI-NELLA	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
LAWNSIDE	M&C INSURANCE AGENCY	02/06/15	02/06/15	02/05/16
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
MAGNOLIA	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
MEDFORD LAKES	CONNER STRONG & BUCKELEW	02/06/15	3/1/2015	12/31/15
MERCHANTVILLE	CONNER STRONG & BUCKELEW		2/6/2015	12/31/15
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		7/1/2014	05/15/15
OAKLYN	HARDENBERGH INSURANCE GROUP	1/26/2015	1/26/2015	12/31/15
PINE HILL	CONNER STRONG & BUCKELEW		3/4/2015	12/31/15
PINE VALLEY	HENRY BEAN & SONS	2/6/2015	2/6/2015	12/31/15
RUNNEMEDE	CONNER STRONG & BUCKELEW		2/5/2015	12/31/15
SOMERDALE	CONNER STRONG & BUCKELEW		2/6/2015	12/31/15
TAVISTOCK	CONNER STRONG & BUCKELEW	1/8/2013	1/8/2013	12/31/16
VOORHEES	HARDENBERGH INSURANCE GROUP	03/03/15	3/3/2015	12/31/15
WINSLOW	CONNER STRONG & BUCKELEW	1/9/2015	2/6/2015	12/31/15
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	1/26/2015	1/26/2015	12/31/15
Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.				



2015 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 June 1, 2015.

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 "Employment Practices Liability" 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 "Employment Practices Liability" 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.

LFN 2015-6

March 26, 2015

Local Finance Notice

Chris Christie Governor Kim Guadagno Lt. Governor Richard E. Constable, III Commissioner Timothy J. Cunningham Director

Contact Information

Director's Office
 V. 609.292.6613
 F. 609.292.9073

Local Government Research
 V. 609.292.6110
 F. 609.292.9073

Financial Regulation and Assistance
 V. 609.292.4806
 F. 609.984.7388

Local Finance Board
 V. 609.292.0479
 F. 609.633.6243

Local Management Services
 V. 609.292.7842
 F. 609.633.6243

Authority Regulation
 V. 609.984.0132
 F. 609.984.7388

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

Web:
www.nj.gov/dca/divisions/dlgs
E-mail: dlgs@dca.nj.gov

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

Local Government Ethics Law
2015 Financial Disclosure Statements
Filing Information for Local Government Officers

Introduction

Pursuant to the Local Government Ethics Law, specifically, N.J.S.A. 40A:9-22.6, local government officers shall annually file a financial disclosure statement (FDS). Your local government entity has determined that you are a local government officer (LGO) who is required to file. The FDS is part of the legislative design for assuring that standards of ethical conduct and financial disclosure requirements for LGOs are clear, consistent, uniform in application, and enforceable on a statewide basis.

The Local Finance Board commends you for accepting the opportunity to serve the public. For most LGOs your public service will be a gratifying personal experience, and you will no doubt be exposed to various types of public policy and fiscal challenges facing your community. However, public office and employment are a public trust. The annual filing requirement serves as an important reminder to each LGO that the citizens of New Jersey hold you to a high standard of ethical conduct. As such, there is no distinction between paid and volunteer positions in the requirement to file an FDS.

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

A separate Local Finance Notice has been issued to municipal clerks, county clerks, and other local government entity representatives who have administrative responsibilities under the Local Government Ethics Law pertaining to financial disclosure statements. If you desire a more comprehensive explanation of the financial disclosure statement filing requirements you should read Local Finance Notice No. 2015-5 and other materials that are posted on the Division's web site, www.fds.nj.gov

Online Filing Procedure

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

If you filed an FDS in 2014, you have an LGO profile/account created last year. To file your FDS electronically, use the login ID and Password from last year. If you have additional positions for which you have been assigned a new PIN#, you must also validate the new PIN# using the "Manage Positions" button after you have logged in.

If you are a new filer, you will first need to obtain the PIN# from your local government entity representative (e.g., municipal clerk or county clerk) and confirm with the representative how your name was listed on the roster (e.g. James Smith vs. Jim Smith). Your first and last name entered for authorization must match the name as it was entered on the roster (hereafter referred to as your "authorization name.") by your local government entity representative. If you are identified as an LGO by multiple local government entities (e.g., you serve as a business administrator for a municipality and also serve as a commissioner for the entity's joint insurance fund), you will receive separate PIN#s from each entity. You will link each PIN# to a single LGO user account by using the Manage Positions feature after you validate the first PIN# issued and create your profile. More detailed instructions are provided below and at www.fds.nj.gov.

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

Step-By-Step Instructions

- STEP 1: Carefully review this Local Finance Notice.
- STEP 2: Read the instructions and/or watch the webinar training video available at www.fds.nj.gov.
- STEP 3: Go to www.fds.nj.gov. To access the login page, click on the button titled, "File Financial Disclosure Statement."
- STEP 4: **If you established an LGO profile in 2014**, login using the login ID and password you created to establish that profile, then proceed to STEP 10.
- STEP 4a: If you have forgotten your password, click on "Forgot Password" on the bottom of the login page and follow the directions.
- STEP 5: **If you are a new filer**, obtain your authorization name and PIN# from your local government entity representative.
- STEP 6: First time users must click the "[New Registration \(Local Government Officer\)](#)" link at the bottom of the login screen. Authorization names are not used as the login ID; you will establish your login ID and password in Step 7.
- STEP 7: Register and validate your PIN# (you must use the authorization name entered on the roster and provided by your local government entity representative).
- STEP 8: Complete the information in the box entitled, "Local Government Officer (LGO) Credentials" and create a login and password. Your login **must** be in the form of a valid email address.

- STEP 9: Login to the system as a registered LGO to begin completing your financial disclosure statement. Prior to starting your form, please refer to STEP 10.
- STEP 10: Validate additional PIN#, if any, using the Manage Positions button **PRIOR** to starting your financial disclosure statement.
- STEP 11: You can start your FDS and save the information to be submitted at a later time, or you can file your FDS right away. **NOTE: Once you submit your FDS you will not be able to amend, change, or modify the FDS at any time.**
- STEP 12: Print a copy of your FDS for your own records. It is unnecessary for you to file a paper copy of your FDS with the Local Finance Board or your local government entity. Once you submit your FDS online it is immediately available through the public search feature.

Filing Deadline

Financial disclosure statements must be filed on or before April 30th each year.

Compliance

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

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

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

Help

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

For general FDS information:

LFB staff: 609.292.4537 LFB e-mail: lfb_fds@dca.state.nj.us

Approved: Timothy J. Cunningham, Director



The Power of Collaboration

We congratulate the NJ League of Municipalities on its centennial and Bill Dressel for his many years of outstanding service to the citizens of New Jersey.

Thirty years ago, the League worked diligently with us to win state approval for the development of joint insurance funds (JIFs) and sponsored numerous seminars to introduce the concept to its members.

Since then, the MEL and its 19 member local JIFs have saved the tax payers over \$1 billion. The League and Bill Dressel in particular can rightly claim that they had a critical role in that accomplishment.

Through the years, the League and the MEL have also jointly addressed numerous pieces of legislation on risk management issues and recently the League along with the MEL and seven other organizations created the non-profit New Jersey Safety Institute.

We are proud to convene our annual budget hearing each year in conjunction with the League convention and provide a risk management seminar at the convention for over 600 elected officials.

The League: an advocate for local communities, a reliable resource, and a valued ally addressing risk management issues.

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. 15-15

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

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

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

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

FUND YEAR 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
007546			
007546	LAUREL SPRINGS BOROUGH	2014 SAFETY INCENTIVE AWARD	1,000.00
			1,000.00
007547			
007547	VOORHEES TOWNSHIP	2014 SAFETY SPECIAL RECOGNITION AWARD	500.00
007547	VOORHEES TOWNSHIP	2014 SAFETY INCENTIVE AWARD	2,000.00
			2,500.00
007548			
007548	CLEMENTON BOROUGH	2014 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
007549			
007549	BERLIN BOROUGH	2014 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
007550			
007550	MOUNT EPHRAIM BOROUGH	2014 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
007551			
007551	MAGNOLIA BOROUGH	2014 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
007552			
007552	COLLINGSWOOD BOROUGH	2014 SAFETY INCENTIVE AWARD	2,000.00
			2,000.00
007553			
007553	HADDON TOWNSHIP	2014 SAFETY INCENTIVE AWARD	2,000.00
			2,000.00
007554			
007554	HADDONFIELD BOROUGH	2014 SAFETY INCENTIVE AWARD	2,000.00
			2,000.00
007555			
007555	BERLIN TOWNSHIP	2014 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
007556			
007556	BELLMAWR BOROUGH	2014 SAFETY INCENTIVE AWARD	2,000.00
			2,000.00

007557			
007557	CHESILHURST BOROUGH	2014 SAFETY INCENTIVE AWARD	1,000.00
			1,000.00
007558			
007558	CHERRY HILL FIRE DISTRICT 13	2014 SAFETY INCENTIVE AWARD	2,000.00
			2,000.00
007559			
007559	GLOUCESTER CITY	2014 SAFETY INCENTIVE AWARD	2,000.00
			2,000.00
007560			
007560	MERCHANTVILLE BOROUGH	2014 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
007561			
007561	TAVISTOCK COUNTRY CLUB	2014 SAFETY INCENTIVE AWARD	1,000.00
			1,000.00
007562			
007562	MEDFORD LAKES BOROUGH	2014 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
007563			
007563	LINDENWOLD BOROUGH	2014 SAFETY INCENTIVE AWARD	2,000.00
007563	LINDENWOLD BOROUGH	2014 SAFETY SPECIAL RECOGNITION AWARD	500.00
			2,500.00
007564			
007564	WOODLYNNE BOROUGH	2014 SAFETY INCENTIVE AWARD	1,000.00
			1,000.00
007565			
007565	BROOKLAWN BOROUGH	2014 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
007566			
007566	AUDUBON BOROUGH	2014 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
007567			
007567	AUDUBON PARK BOROUGH	2014 SAFETY INCENTIVE AWARD	1,000.00
			1,000.00
007568			
007568	BARRINGTON BOROUGH	2014 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
007569			
007569	OAKLYN BOROUGH	2014 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
007570			
007570	GIBBSBORO BOROUGH	2014 SAFETY INCENTIVE AWARD	1,000.00
			1,000.00
007571			
007571	PINE HILL BOROUGH	2014 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
007572			
007572	RUNNEMEDE BOROUGH	2014 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
007573			
007573	HI-NELLA BOROUGH	2014 SAFETY INCENTIVE AWARD	1,000.00
			1,000.00
007574			

007574	LAWNSIDE BOROUGH	2014 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
007575			
007575	SOMERDALE BOROUGH	2014 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
007576			
007576	WINSLOW TOWNSHIP	2014 SAFETY INCENTIVE AWARD	2,000.00
007576	WINSLOW TOWNSHIP	2014 SAFETY SPECIAL RECOGNITION AWARD	500.00
			2,500.00
007577			
007577	CAMDEN COUNTY	2014 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
007578			
007578	PINE VALLEY BOROUGH	2014 SAFETY INCENTIVE AWARD	1,000.00
			1,000.00

TOTAL PAYMENTS FY 2014 51,500.00

FUND YEAR 2015

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
007579			
007579	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 2ND QTR 2015	2,623.38
			2,623.38
007580			
007580	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY 2ND QTR 2015	148,492.62
007580	MUNICIPAL EXCESS LIABILITY JIF	MEL 2ND QTR 2015	479,791.56
			628,284.18
007581			
007581	APEX INSURANCE SRVS c/o XL INS	TECH ERRORS & OMISSIONS 2 OF 2 INSTALL	10,200.00
007581	APEX INSURANCE SRVS c/o XL INS	POL & EPL 2 OF 2 INSTALLMENTS 2015	513,271.50
007581	APEX INSURANCE SRVS c/o XL INS	VOL EMGNCY SERV DIR & OFF 2 OF 2 INSTALL	3,439.50
			526,911.00
007582			
007582	COMP SERVICES, INC.	CLAIMS ADMIN - 04/2015	30,833.33
			30,833.33
007583			
007583	INTERSTATE MOBILE CARE INC.	CDL DRUG & ALCOHOL TESTING - 03/2015	2,218.00
			2,218.00
007584			
007584	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 04/2015	10,660.10
007584	J.A. MONTGOMERY RISK CONTROL	2015 AWARDS BREAKFASTS - 4/6/15	540.20
			11,200.30
007585			
007585	DREW AND ROGERS, INC.	GIFTS FOR SAFETY BREAKFAST - 3/26/15	1,091.25
			1,091.25
007586			
007586	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 03/2015	27.28
007586	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 04/2015	28,833.25
			28,860.53
007587			
007587	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES - 04/2015	3,705.50
			3,705.50
007588			
007588	BROWN & CONNERY, LLP	ATTORNEY EXPENSE - 03/2015	129.94
007588	BROWN & CONNERY, LLP	ATTORNEY FEE 03/2015	1,654.75

007588	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 03/2015	1,729.87
			3,514.56
007589			
007589	RICHARD B. SCHWAB	TREASURER FEE 04/2015	2,029.08
			2,029.08
007590			
007590	JACK LIPSETT	PRIMA EXPENSE - 3/24-25/15	1,232.20
			1,232.20
007591			
007591	COURIER POST	ACCT: CHL-083028 - 4//10/15 - LEGAL	58.80
			58.80
007592			
007592	MUNICIPAL EXCESS LIABILITY JIF	MSI 2ND QTR 2015	10,761.75
			10,761.75
007593			
007593	PARACLYTE TRAINING CONSULTANTS	CAREER SURVIVAL TRAINING - 01/15/15	325.00
			325.00
007594			
007594	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR - 03/31/15	53.85
			53.85
007595			
007595	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 04/2015	8,400.17
			8,400.17
007596			
007596	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 04/2015	920.05
			920.05
007597			
007597	CONNER STRONG & BUCKELEW	RMC FEE 1ST INSTALLMENT 2015 - PINE HILL	8,457.41
007597	CONNER STRONG & BUCKELEW	RMC FEE 1ST INSTALLMENT 2015 MEDFORD LK	5,659.42
007597	CONNER STRONG & BUCKELEW	RMC FEE 1ST INSTALLMENT'15 - BARRINGTON	8,555.51
007597	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2015 - CHERRY HILL FD	19,913.72
007597	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2015 - COLLINGSWOOD	21,121.60
			63,707.66
007598			
007598	LINDENWOLD BOROUGH	FOOD FOR MEETING 03/23/15	86.45
			86.45
		TOTAL PAYMENTS FY 2015	1,326,817.04

TOTAL PAYMENTS ALL FUND YEARS \$ 1,378,317.04

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.

_____ **Dated:** _____
Treasurer

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

Month		March								
Current Fund Year		2015								
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.	
		Calc. Net Paid Thru Last Month	Monthly Net Paid March	Monthly Recoveries March	Calc. Net Paid Thru March	TPA Net Paid Thru March	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month	
2015	Prop	8,618.32	82,865.62	0.00	91,483.94	91,483.94	0.00	0.00	(0.00)	
	Liab	560.00	0.00	0.00	560.00	560.00	0.00	0.00	0.00	
	Auto	1,000.00	845.32	0.00	1,845.32	1,845.32	0.00	0.00	0.00	
	WC	41,306.89	70,895.41	0.00	112,202.30	112,202.30	0.00	0.00	0.00	
	Total	51,485.21	154,606.35	0.00	206,091.56	206,091.56	0.00	0.00	(0.00)	
2014	Prop	271,773.97	44,419.38	18,179.88	298,013.47	298,013.47	0.00	0.00	0.00	
	Liab	65,130.72	16,481.27	0.00	81,611.99	81,611.99	(0.00)	(0.00)	(0.00)	
	Auto	38,868.33	0.00	0.00	38,868.33	38,868.33	0.00	0.00	0.00	
	WC	903,705.86	36,812.94	1,187.84	939,330.96	939,330.96	0.00	0.00	0.00	
	Total	1,279,478.88	97,713.59	19,367.72	1,357,824.75	1,357,824.75	0.00	0.00	0.00	
2013	Prop	357,624.70	0.00	0.00	357,624.70	357,624.70	0.00	0.00	0.00	
	Liab	106,506.53	10,937.82	0.00	117,444.35	117,444.35	0.00	0.00	0.00	
	Auto	44,644.24	907.50	0.00	45,551.74	45,551.74	0.00	0.00	0.00	
	WC	1,605,005.98	13,159.74	0.00	1,618,165.72	1,618,165.72	0.00	0.00	0.00	
	Total	2,113,781.45	25,005.06	0.00	2,138,786.51	2,138,786.51	0.00	0.00	0.00	
2012	Prop	316,255.31	0.00	0.00	316,255.31	316,255.31	0.00	0.00	0.00	
	Liab	367,264.15	160,423.73	0.00	527,687.88	527,687.88	0.00	0.00	0.00	
	Auto	397,623.79	3,310.75	0.00	400,934.54	400,934.54	(0.00)	(0.00)	0.00	
	WC	2,430,983.49	27,010.72	0.00	2,457,994.21	2,457,994.21	(0.00)	(0.00)	0.00	
	Total	3,512,126.74	190,745.20	0.00	3,702,871.94	3,702,871.94	(0.00)	(0.00)	0.00	
2011	Prop	446,683.82	0.00	0.00	446,683.82	450,952.86	(4,269.04)	(4,269.04)	0.00	
	Liab	985,563.70	15,293.89	0.00	1,000,857.59	996,588.55	4,269.04	4,269.04	0.00	
	Auto	127,027.49	1,224.55	0.00	128,252.04	128,252.04	0.00	(0.00)	0.00	
	WC	3,197,124.61	9,565.27	0.00	3,206,689.88	3,206,689.88	(0.00)	(0.00)	0.00	
	Total	4,756,399.62	26,083.71	0.00	4,782,483.33	4,782,483.33	(0.00)	(0.00)	0.00	
TOTAL		11,713,271.90	494,153.91	19,367.72	12,188,058.09	12,188,058.09	(0.00)	(0.00)	0.00	

MARCH							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	3/9/2015	152,620.27				152,620.27	
2	3/9/2015	24,657.11				24,657.11	
3	3/11/2015	33,858.12				33,858.12	
4	3/11/2015	21,384.34				21,384.34	
5	3/18/2015	51,317.35				51,317.35	
6	3/18/2015	26,079.87				26,079.87	
7	3/25/2015	43,230.61				43,230.61	
8	3/25/2015	39,247.83				39,247.83	
9	4/2/2015	55,683.48				55,683.48	
10	4/2/2015	46,074.93				46,074.93	
11	3/5/2015			(1,187.84)		(1,187.84)	
12	3/19/2015			(18,179.88)		(18,179.88)	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	494,153.91	-	(19,367.72)	-	474,786.19	Treas. Rpt.
	Monthly Rpt	500,442.56	(6,288.65)	(19,367.72)		474,786.19	TPA Rpt.
	Variance	(6,288.65)	6,288.65	-	-	-	Difference

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

2015 March									
Prop	Liab	Auto	WC	POLE/EPL	MEL	EJIF	Cont	Admin	TOTAL
973,979.26	4,669,593.05	1,103,754.68	8,477,491.45	(24,806.62)	636,706.88	46,395.11	0.00	1,648,522.25	17,531,636.06
7,731.92	25,969.17	5,648.27	63,829.26	20,590.92	38,781.73	5,896.37	0.00	32,642.67	201,090.31
18,179.88	0.00	0.00	1,187.84	0.00	0.00	0.00	0.00	0.00	19,367.72
908.22	4,812.81	1,350.40	8,671.32	64.98	737.59	15.62	0.00	2,464.67	19,025.61
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
908.22	4,812.81	1,350.40	8,671.32	64.98	737.59	15.62	0.00	2,464.67	19,025.61
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,935.41	15,935.41
26,820.02	30,781.98	6,998.67	73,688.42	20,655.90	39,519.32	5,911.99	0.00	51,042.75	255,419.05
127,285.00	203,136.71	6,288.12	157,444.08	0.00	0.00	0.00	0.00	0.00	494,153.91
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147,506.99	147,506.99
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
127,285.00	203,136.71	6,288.12	157,444.08	0.00	0.00	0.00	0.00	147,506.99	641,660.90
873,514.28	4,497,238.32	1,104,465.23	8,393,735.79	(4,150.72)	676,226.20	52,307.10	0.00	1,552,058.01	17,145,394.21
Report Month: March									
					Balance Differences				
Opening Balances:		Opening Balances are equal			\$0.00				
Imprest Transfers:		Imprest Totals are equal			\$0.00				
Investment Balances:		Investment Payment Balances are equal			\$0.00				
		Investment Adjustment Balances are equal			\$0.00				
Ending Balances:		Ending Balances are equal			\$0.00				
Accrual Balances:		Accrual Balances are equal			\$0.00				

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS								
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND								
ALL FUND YEARS COMBINED								
CURRENT MONTH	March							
CURRENT FUND YEAR	2015							
Description:	#1- NJCM	#2-Investnts	#3-Treasuries	#4-Clearing	#5-Exp.	#6-WC Claims	Instr #7-PR C	
ID Number:	74136	571-202-535	147-097	641-007-280	641-006-594	425-9982572	425-9983546	
Maturity (Yrs)	0	0	0	0	0	0	0	0
Purchase Yield:	0	0	0	0	0	0	0	0
TOTAL for All Accts & instruments								
Opening Cash & Investment Balance	\$17,531,636.04	\$ 58.98	\$ 7,796,917.59	\$ 4,022,540.53	\$ 5,711,067.77	\$ 1,500.00	\$ (2,387.16)	1938.33
Opening Interest Accrual Balance	\$24,749.99	\$ -	\$ -	\$ 24,749.99	\$ -	\$ -	\$ -	0
1 Interest Accrued and/or Interest Cost	\$4,791.67	\$0.00	\$0.00	\$4,791.67	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	(\$184.37)	\$0.00	(\$184.37)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$18,750.00	\$0.00	\$0.00	\$18,750.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$460.00	\$0.00	\$0.00	\$460.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$5,067.30	\$0.00	(\$184.37)	\$5,251.67	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$896,804.34	\$0.00	\$18,750.00	\$0.00	\$236,393.44	\$147,506.99	\$157,444.08	\$336,709.83
10 (Withdrawals - Sales)	(\$1,302,071.80)	\$0.00	\$0.00	(\$18,750.00)	(\$641,660.90)	(\$147,506.99)	(\$157,444.08)	(\$336,709.83)
Ending Cash & Investment Balance	\$17,145,394.21	\$58.98	\$7,815,483.22	\$4,023,000.53	\$5,305,800.31	\$1,500.00	(\$2,387.16)	\$1,938.33
Ending Interest Accrual Balance	\$10,791.66	\$0.00	\$0.00	\$10,791.66	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$293,307.48	\$0.00	\$0.00	\$0.00	\$101,758.41	\$32,713.78	\$96,746.55	\$62,088.74
(Less Deposits in Transit)	(\$101,758.41)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$46,074.93)	(\$55,683.48)
Balance per Bank	\$17,336,943.28	\$58.98	\$7,815,483.22	\$4,023,000.53	\$5,407,558.72	\$34,213.78	\$48,284.46	\$8,343.59
		<u>\$58.98</u>	<u>\$7,815,483.22</u>	<u>\$4,023,000.00</u>	<u>\$5,407,560.52</u>	<u>\$34,211.38</u>	<u>\$48,284.46</u>	<u>\$8,343.04</u>
		(\$0.00)	\$0.00	\$0.53	(\$1.80)	\$2.40	(\$0.00)	\$0.55

PORTFOLIO APPRAISAL
AS OF 03/31/15

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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	0.0
DEBT OBLIGATIONS							
3 - 6 MONTHS							
2,000,000	3136FP-DY-0 FED NATL MTG ASSN 1.875% 09/09/2015 DTD 09/09/10 CALLABLE 03/09/2011	2,291.66	2,014,660.00 1,995,000.00	19,660.00	100.733 1,999,500.00	50.08	1.9
	TOTAL 3 - 6 MONTHS	2,291.66	2,014,660.00 1,995,000.00	19,660.00	1,999,500.00	50.08	1.9
GREATER THAN 2 YEARS							
2,000,000	3134G4-SZ-2 FHLMC 1% 04/28/2017 DTD 01/28/2014 CALLABLE 01/28/2016	8,500.00	2,008,340.00 2,000,000.00	8,340.00	100.417 2,000,000.00	49.92	1.0
	TOTAL GREATER THAN 2 YEARS	8,500.00	2,008,340.00 2,000,000.00	8,340.00	2,000,000.00	49.92	1.0
	TOTAL DEBT OBLIGATIONS	10,791.66	4,023,000.00 3,995,000.00	28,000.00	3,999,500.00	100.00	1.4

PORTFOLIO APPRAISAL
AS OF 03/31/15

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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
	NET ASSETS	10,791.66	4,023,000.00 3,995,000.00	28,000.00	3,999,500.00	100.00	1.4
	TOTAL SECURITIES CURRENTLY HELD		4,033,791.66				

**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 02, 2015

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 2015 ACTIVITIES

LOSS CONTROL SERVICES

- City of Gloucester – Conducted an Accident Investigation on – March 2

JIF MEETINGS ATTENDED

- Camden JIF – Claims Meeting – March 20
- Camden JIF – Fund Commissioner Meeting – March 23
- Camden JIF – Safety Awards & Kickoff Breakfast at Scottish Rite Ballroom Collingswood – March 24
- Camden JIF – Police Chief Ad-hoc Meeting – March 27

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- Police Safety In and Around Patrol Vehicle– March 9
- MEL Media Library Updated for 2015 – March 17

- Brush Collection – March 23
- New Online Camp Counselor Training Programs – March 30

MEL VIDEO LIBRARY

The following members utilized the MEL Video Library in March.

<u>Members</u>	<u>No. of Videos</u>
Berlin Borough	2
Brooklawn Borough	2
Collingswood Borough	3

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

A Summer Camp announcement is attached which outlines online courses to aid in counselor training. Please note the start date of April 1st.

Listed below are upcoming MSI training programs scheduled for April, May & June 2015. ***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.

Please look for 2015 classes to be posted in the Learning Management System by mid-December. You will be able to register at that time.

4/28/15	5	Township of Cherry Hill #6	Driving Safety Awareness	8:00 - 10:00 am
4/28/15	5	Township of Cherry Hill #6	CDL-Drivers Safety Regulations	10:15 - 12:15 pm
4/29/15	5	Township of Tabernacle #1	Fire Safety	8:30 - 9:30 am
4/29/15	5	Township of Tabernacle #1	Fire Extinguisher	9:45 - 10:45 am
4/29/15	5	Township of Moorestown	LOTO	8:30 - 10:30 am
4/29/15	5	Township of Moorestown	LOTO	10:45 - 12:45 pm
5/1/15	5	Borough of Medford Lakes #1	Heavy Equipment Safety	8:30 - 11:30 am
5/4/15	5	Township of Voorhees #2	Fire Safety	1:00 - 2:00 pm
5/4/15	5	Township of Voorhees #2	Fire Extinguisher	2:00 - 3:00 pm
5/5/15	5	Township of Florence	Playground Safety Inspections	8:30 - 10:30 am
5/5/15	5	Township of Florence	Shop & Tool Safety	10:45 - 11:45 am
5/5/15	5	Township of Westampton #1 (Fire Dept.)	Employee Conduct & Violence Prevention-Evening	7:30 - 9:00 pm
5/6/15	5	City of Burlington #2	HazCom w/GHS	8:00 - 9:30 am
5/6/15	5	City of Burlington #2	Confined Space Awareness	9:45 - 10:45 am

5/6/15	5	Township of Moorestown #1	Forklift-Certification	8:30 - 2:00 pm w/lunch brk
5/7/15	5	Borough of Clementon	Confined Space Awareness	8:00 - 9:00 am
5/7/15	5	Borough of Clementon	Shop & Tool Safety	9:15 - 10:15 am
5/8/15	5	Franklin Township #2 (Gloucester)	Sanitation / Recycling Safety	9:00 - 11:00 am
5/8/15	5	Borough of Pitman (Police)	CEVO-Police	9:00 - 1:00 pm
5/8/15	5	Borough of Pitman (Police)	Fire Extinguisher	1:30 - 2:30 pm
5/11/15	5	Borough of Magnolia	Fall Protection Awareness	10:00 - 12:00 pm
5/12/15	5	Township of Westampton	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
5/13/15	5	Borough of Pitman	CMVO	11:00 - 2:30 pm w/lunch brk
5/13/15	5	Township of Moorestown #1	Forklift-Certification	8:30 - 2:00 pm w/lunch brk
5/15/15	5	Borough of Collingwood	Flagger / Work Zone Safety	8:00 - 12:00 pm
5/19/15	5	Township of Waterford	PPE	8:00 - 10:00 am
5/19/15	5	Township of Waterford	Fire Extinguisher	10:15 - 11:15 am
5/19/15	5	Township of Waterford	Respiratory Protection	11:30 - 12:30 pm
5/20/15	5	Township of Burlington #3	CSE-Permit Required w/Classroom Demo	8:00 - 12:00 pm
5/21/15	5	Township of Cherry Hill #6	Employee Conduct & Violence Prevention	8:00 - 9:30 am
5/21/15	5	Township of Cherry Hill #6	Toolbox Talks Essentials	9:45 - 11:15 am
5/21/15	5	Township of Cherry Hill #6	Hazard ID: Making Your Observation Count	12:00 - 2:00 pm
5/22/15	5	Township of Evesham #4	Playground Safety Inspections	8:30 - 10:30 am
5/22/15	5	Township of Evesham #4	Hearing Conservation	10:45 - 11:45 am
5/27/15	5	Township of Moorestown	Jetter / Vacuum Safety	8:30 - 10:30 am
5/29/15	5	Borough of Collingwood	Driving Safety Awareness	8:00 - 9:30 am
5/29/15	5	Borough of Collingwood	Back Safety / Material Handling	9:45 - 10:45 am
6/2/15	5	Township of Westampton #1 (Fire Dept.)	LOTO-Evening	7:30 - 9:30 pm
6/5/15	5	Borough of Medford Lakes #1	Landscape Safety	8:00 - 11:00 am
6/5/15	5	Borough of Medford Lakes #1	Shop & Tool Safety	11:15 - 12:15 pm
6/10/15	5	Borough of Pitman	Hearing Conservation	9:30 - 10:30 am
6/10/15	5	Borough of Pitman	Heavy Equipment Safety	11:00 - 2:30 pm w/lunch brk
6/11/15	5	Township of Cherry Hill #6	Fall Protection Awareness	8:00 - 10:00 am
6/11/15	5	Township of Cherry Hill #6	Fire Safety	10:15 - 11:15 am
6/12/15	5	Franklin Township #2 (Gloucester)	Playground Safety Inspections	9:00 - 11:00 am
6/12/15	5	Franklin Township #2 (Gloucester)	Shop & Tool Safety	11:15 - 12:15 pm
6/23/15	5	Township of Winslow	CMVO	8:00 - 12:00 pm
6/26/15	5	Township of Evesham #4	CDL-Drivers Safety Regulations	8:30 - 10:30 am
6/26/15	5	Township of Evesham #4	Driving Safety Awareness	10:45 - 12:15 pm
6/29/15	5	Cherry Hill Twp. BOE #2	HazCom w/GHS	8:00 - 9:30 am
6/29/15	5	Cherry Hill Twp. BOE #2	Asbestos, Lead & Silica Health Overview	9:45 - 10:45 am
6/29/15	5	Cherry Hill Twp. BOE #2	BBP	11:00 - 12:00 pm
6/29/15	5	Cherry Hill Twp. BOE #2	Fire Extinguisher	12:30 - 1:30 pm
6/29/15	5	Cherry Hill Twp. BOE #2	Hearing Conservation	1:45 - 2:45 pm
6/30/15	5	Cherry Hill Twp. BOE #2	Landscape Safety	8:00 - 11:00 am
6/30/15	5	Cherry Hill Twp. BOE #2	LOTO	11:30 - 1:30 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEUs/Cat.	MSI Course	CEUs/Cat.
Accident Investigation	2 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Advanced Safety Leadership	10 / M	Hazard Identification - Making Your Observations Count	1 / T,M
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hearing Conservation	1 / T,G
Back Safety / Material Handling	1 / T	Heavy Equipment Safety	1 / G - 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 Vac 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	Special Events Management	2 / M
HazCom with Globally Harmonized System	1 / T,G	Toolbox Talk Essentials	1 / M
CEU's for Registered Municipal Clerks			
MSI Course	CEUs/Cat.	MSI Course	CEUs/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	TCHs/Cat.	MSI Course	TCHs/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	Jetter Safety	2 / S
BOE Safety Awareness	3 / S	Ladder Safety/Walking Working Surfaces	2 / S
CDL - Supervisors Reasonable Suspicion	1.5 / S	Landscape Safety	2 / S
CDL - Drivers' Safety Regulations	2 / S	Leaf Vac Safety	2 / S
Confined Space Awareness	1 / S	Lockout Tagout	2 / S
Confined Space Entry - Permit Required	3.5 / S	Shop and Tool Safety	1 / S
Defensive Driving-6-Hour	5.5 / 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	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Snow Plow Safety	2 / S
Fire Safety	1 / S	Special Event Management	2 / S
Flagger / Workzone Safety	2 / S	Toolbox Talk Essentials	1 / S
HazCom with Globally Harmonized System	1.5 / S		
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEUs/Cat.	MSI Course	CEUs/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
***Category			
E- Ethics			
T- Technical			
G- Governmental			
S- Safety			
P- Professional Development			
M- Management			



Rutgers University Crossing Guard Training and Resources Train-the-Trainer Course

*Are you currently working as a Police Traffic Safety Officer supervising
School Crossing Guards?*

If YES, please join us for a crossing guard training program.

TRAIN-THE-TRAINER DETAILS

When: Wednesday, May 27, 2015

Time: 8:30 a.m.– 1:00 p.m.

Where: Camden County College Regional
Emergency Training Center
420 Woodbury Turnersville Road N
Blackwood NJ 08012

About the Training:

The training will include crossing guard positioning and procedures, state and federal law and regulations, and hands-on practice to set up similar training for crossing guards in your community.

To attend or for more information, please contact Catherine Bull
at 848-932-2833; catherine.bull@ejb.rutgers.edu

Registration is limited, deadline: Wednesday, May 13, 2015

for more information on Safe Routes to School visit saferoutesnj.org

This training is sponsored by NJ Department of Transportation and
NJ Division of Highway Traffic Safety with funding from the Federal
Highway Administration, and by the New Jersey Excess Liability Joint
Insurance Fund.



Fast Track to Safety

2015 “Fast Track to Safety” Training Scheduled Dates & Open Enrollment Available On-Line

Registration is now available to all individuals who would like to attend one of the scheduled 2015 “Fast Track to Safety” venues listed below. The MEL Safety Institute encourages you taking advantage of one of these full days of regulatory training. To attend one of the scheduled dates, log onto NJMEL.org and access the Learning Management System by clicking on the MSI Logo followed by MSI Login to enroll your employees. If assistance is needed, contact the MSI Help Line at 866-661-5120.

Full Day Sessions Includes:

- ❖ Hazard Communication w/GHS
 - ❖ Bloodborne Pathogens
 - ❖ Fire Safety
- ❖ Personal Protective Equipment
- ❖ Driving Safety Awareness

Venues & Dates

Fast Track run time is 5 hours plus a 1 hour lunch break

Check website for times & locations

January

- ❖ Deal (Monmouth) – 1/16/15
- ❖ Upper Deerfield (Atlantic) – 1/23/15

February

- ❖ Mahwah (Bergen) – 2/13/15
- ❖ Pemberton BOE (SAIF) – 2/25/15

March

- ❖ Barnegat (Ocean) – 3/10/15
- ❖ Lower Township (Atlantic) – 3/13/15
- ❖ Wharton (Morris) – 3/19/14
- ❖ Collingswood (Camden) – 3/20/15
- ❖ Bergenfield (Bergen) – 3/25/15

April

- ❖ Union Beach (Monmouth) – 4/9/15
- ❖ Brigantine (Atlantic) – 4/16/15
- ❖ Clementon (Camden) – 4/17/15
- ❖ Pitman (TRICO) – 4/22/15

May

- ❖ Elmwood Park (S. Bergen) – 5/8/15
- ❖ Westampton (BURLCO) – 5/12/15
- ❖ Jackson (Ocean) – 5/22/15

June

- ❖ Robbinsville (Mid-Jersey) – 6/10/15
- ❖ Stone Harbor (Atlantic) – 6/11/15
- ❖ Lincoln Park (Morris) – 6/12/15
- ❖ Manalapan (Monmouth) – 6/26/15

August

- ❖ Hanover (Morris) – 8/28/15

September

- ❖ Ocean City (Atlantic) – 9/11/15
- ❖ Ridgefield (PAIC) – 9/18/15
- ❖ Perth Amboy H.A. (NJPHA) – 9/22/15
- ❖ Washington Twp. (TRICO) – 9/24/15

October

- ❖ Sparta (Morris) – 10/2/15
- ❖ Hillsborough (Central) – 10/15/15
- ❖ Middletown (Monmouth) – 10/28/15

November

- ❖ Beach Haven (Ocean) – 11/4/15





2015 MEL Media Library

100 NEW Titles Available!

The MEL maintains a media library of more than 800 conventional videos, 400 of which are DVDs. They are available to its members FREE. [Click here](#) to view available titles.

How to Borrow from the Media Library:

Online: [Click here](#) (requires MSI User Name and Password)
Fax: 856-552-4741
Phone: 856-552-4900

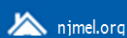
When calling or faxing your order, please indicate the following:

- DVD or VHS (may borrow up to 4 at a time)
- UPS Shipping Address
- Recipient Name
- Phone Number and/or Email Address

How to Return to the Media Library:

- All safety videos must be returned within 14 days of receiving your order to assure timely distribution to other members.
- Videos should be returned using the prepaid UPS envelope and label included with the order.
- Entities are responsible for replacing all lost or damaged videos.

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



866-661-5120



msi@njmel.org

We are excited to announce an updated MEL Media Catalog with 100 new DVD titles! Below is a list of the new additions. To view the entire updated catalog go to NJMEL.org, click on the Video button at the top of the page, then chose 'Order Conventional Videos'.

MEL Media Library

New DVD Additions for 2015

See Catalog For Descriptions

Category	Number	Title
Accident Awareness	107	Close Calls, Near Misses
Accident Awareness	108	Making Safety Work: An Overview of Workplace Safety
Back Safety / Lifting	504	Back Injury Prevention
Back Safety / Lifting	505	Preventing & Managing Back Pain
Driving Safety	1009	Texting & Driving
Driving Safety	1010	Five Minute Fundamentals
Driving Safety	1111	Driving Safety
Driving Safety	1112	Safety Shorts (3 programs)
Driving Safety	1113	Winter Driving; When the Rules Change
Driving Safety	1114	Safety Winter Driving Considerations
Driving Safety	1115	Winter Driving Fundamentals...Including Skid Recovery
Driving Safety	1116	Low Visibility Driving
Driving Safety	1117	Road Rage: How to Protect Yourself
Driving Safety	1118	School Bus Safety
Electrical / LOTO / Arc-Flash	1208	Safe Electrical Work Practices NFPA 70E 2015
Electrical / LOTO / Arc-Flash	1209	Lock Out/Tag Out: When Everyone Knows
Emergency Preparedness	1409	First Aid
Emergency Preparedness	1410	First Aid: Until Help Arrives
Emergency Preparedness	1411	CPE/AED Awareness Training
Employee Conduct / Harassment & Violence	1509	Preventing Harassment: Creating a Positive Office
Employee Conduct / Harassment & Violence in the Workplace	1510	Bullying and Respect in the Workplace
Employee Conduct / Harassment & Violence in the Workplace	1511	Active Shooter Awareness for Business: Helping Prevent Tragedy
Employee Conduct / Harassment & Violence in the Workplace	1512	Active Shooter & Workplace Violence
Fall Protection	1805	Fall Protection (Aurora)
Fall Protection	1806	ABC's of Your Personal Fall Arrest System
Fire Department	1901	Tactical Perspectives – Command
Fire Department	1902	Tactical Perspectives – Fire Attack
Fire Department	1903	Tactical Perspectives – Ventilation
Fire Department	1904	Tactical Perspectives – Search
Fire Department	1905	Tactical Perspectives – Mayday
Fire Department	1906	Tactical Perspectives – Dispatch
Fire Department	1907	Bread & Butter Operations: Car Fires
Fire Department	1908	Bread & Butter Operations: Fire Streams
Fire Department	1909	Bread & Butter Operations: Ground Ladders
Fire Department	1910	Bread & Butter Operations: Initial Attach Lines
Fire Department	1911	Bread & Butter Operations: SCBA
Fire Department	1912	Bread & Butter Operations: Search & Rescue
Fire Department	1913	Bread & Butter Operations: Ventilation
Fire Department	1914	Pride & Ownership: A Firefighter's Love of the Job
Fire Extinguisher / Fire Safety	2004	Using Fire Extinguishers
Fire Extinguisher / Fire Safety	2005	Fire Extinguisher Basic Training
Forklift (PIT) / Cranes / Aerial	2309	Scissor Lift
General Job Safety	2404	Back to Work, Back to Safety
Hand Safety	2504	Hand, Wrist & Finger Safety
Hazard Communications (RTK)	2608	How to Comply with the New GHS

Hazard Communications (RTK)	2609	HazCom & The Global Harmonizing System Employee Training (Refresher)
Hazard Materials & Chemicals	2710	Flammable Liquid Safety
Heavy Equipment / Snow Plow	2915	Basic Snowplowing Techniques
Heavy Equipment / Snow Plow	2916	Skid Steer Loaders in the Snow & Ice Industry
Landscape Safety	3009	Pesticides Training for Handlers
Landscape Safety	3010	Pesticide Safety: Worker Protection
Lifeguard Operations	3106	Beach Safety Basics (2 programs)
Lifeguard Operations	3107	Beach Vehicle Operations
Lifeguard Operations	3108	Code X (Search & Recovery)
Lifeguard Operations	3109	Components of a Rescue
Lifeguard Operations	3110	Water Observation
Lifeguard Operations	3111	Safety Chemical Handling for Lifeguards & Pool Operators
Office & Ergonomics Safety	3205	Office Safety (Marcom)
Outdoor Exposure	3308	The Mosquito - What You Need to Know
Outdoor Exposure	3309	Hidden in the Leaves
Outdoor Exposure	3310	Summer Sports & Recreation Safety (Off-Job Safety)
Playground Safety / Field Maint.	3506	Safety Active Play: A Guide to Avoiding Play Area Hazards
Playground Safety / Field Maint.	3507	Playground Safety Supervision
Respiratory Protection	3701	Respirator Selection And Use
Sanitation Safety	3911	5 Keys to Safety Driving: Sanitation Truck
Shop & Tool Safety	4111	Machine Guard Safety
Shop & Tool Safety	4112	Table Saw Safety And Use
Slips, Trips, Falls	4206	Winter Walking: Staying On Your Feet
Supervisors / Management	4308	Responsibilities Of A Supervisor
Supervisors / Management	4309	Safety And The Supervisor
Task Specific	4402	Basic Sidewalk Clearing With Snow Blowers
Water / Waste Water	4504	Motorola EME Awareness for Antenna Site Safety
Wellness	4721	Nutrition: Restaurants, Fast Foods & Parties
Wellness	4722	What Is Heart Failure?
Wellness	4723	Stroke: Reducing Your Risk
Wellness	4724	Pre-Diabetes: It's Time To Make Changes
Wellness	4725	Snoring And Obstructive Sleep Apnea
Wellness	4726	Sensorineural Loss In Adults
Wellness	4727	Understanding And Managing Your Allergies
Wellness	4728	Preventing The Spread of Contagious Illness
Wellness	4729	Resisting The Flu: How To Minimize Your Risk
Wellness	4730	Go With Your Own Glow (Skin Cancer)
Wellness	4731	Workplace Stress
Police Department		
In-The-Line-Of-Duty Series		
Special Issue Series	5028	Courtroom Testimony
Special Issue Series	5029	Alabama Officer Stabbed to Death
Special Issue Series	5030	Rapid Response: Saving Lives In The Golden Hour
Special Issue Series	5031	Use of Force: The Death of Eric Garner
Volume 14 – Program 1	6401	Violent Ground Fight Erupts: Are You Prepared – Part 1
Volume 14 – Program 2	6402	Violent Ground Fight Erupts: Are You Prepared – Part 2
Volume 14 – Program 3	6403	Terror in Tuscaloosa: The Public Safety Response
Volume 14 – Program 4	6404	Shootout in Conroe: What Would You Have Done?
Volume 14 – Program 5	6405	El Segundo Movie Theater Gunfight
Volume 15 - Program 1	6503	Cops and Black Eyes: Ethics Training
Volume 15 - Program 5	6505	Murder Of An Arkansas Officer
Volume 15 – Program 6	6506	What If: Scenarios That Can Save Cops Lives

TAKE CHARGE OF YOUR SAFETY IN AND AROUND YOUR PATROL VEHICLE

Motor vehicle events, including crashes and being struck by vehicles while outside your patrol car, are the leading cause of death among law enforcement officers. There are five simple things you can do to take control of your safety inside and outside of the patrol car. Encourage your fellow officers to do the same so that everyone goes home at the end of the shift.



1 Wear Your Seat Belt

Seat belts save 13,000 lives every year. Buckle up on every drive, every time. Encourage other officers to do the same.

2 Avoid Distracted Driving

While you can't eliminate all distractions in your patrol car, consider eliminating cell phone and mobile data terminal use during lights and siren responses.



3 Wear Your Reflective Gear

Wear a reflective vest or jacket when working around traffic while outside your patrol car. This makes you more visible to motorists. Keep your vest in your gear bag for easy access.



4 Attend Motor Vehicle Training

Update your motor vehicle training regularly. If not provided by your agency, request training funds to attend outside training or look for free training through various organizations.



5 Know Your Agency's Policy

Review your agency's motor-vehicle G.O. or S.O.P. Talk to your leadership about updating these policies to include speed caps, cell phone and mobile data terminal restrictions, as well as seat belt requirements.



Department of Health and Human Services
Centers for Disease Control and Prevention
National Institute for Occupational Safety and Health



DHHS (NIOSH) Publication No. 2015-109



March 2015

Safety when Collecting Brush on Roadways

Spring time means spring cleaning and many agencies begin with branch and brush clean-up operations. Now is a good time to review your policies and practices for collecting brush along public roads.

There are two common practices for collecting brush; chippers and front-end loaders with a claw attachment. Each presents hazards, some common, such as working on streets that are open to traffic, and others specific to the equipment being used.

Traffic Hazards

Collecting brush is considered a Mobile Work Zone. The minimum requirements are high intensity amber warning lights that can be seen by vehicles approaching from either the front or rear of the crew, and workers wearing ANSI Class 2 high-visibility outer wear. Be alert for obstructions to the amber lights being visible due to raised beds, equipment, or damage. Also, due to the changing weather, retro-reflective outerwear can be a challenge. The temperature change between mornings and afternoon can mean three levels of outwear during the day. Make sure employees have, leave with, and use options that meet the MUTCD requirements.

New Jersey has the most congested roads in the nation. Look for opportunities to go above the minimum safety requirements for crews on the street.

- If crews are collecting brush in a development with one or two entrances, consider placing warning signs at the entrance(s).
- While most brush piles can safely be collected with the crew assigned, consider assigning a trailing vehicle or flaggers for difficult locations.
- Schedule collections for areas around schools when school is in session and bus / pick-up / drop-off traffic is minimal. Likewise, schedule collections along commuter routes after and before times of heavy traffic.

New Jersey public agencies have experienced a significant number of fatalities / injuries and near misses when a vehicle approaching from behind the crew have been distracted or blinded from the sun and ran into the rear work vehicle. Workers must be aware that motorists are distracted, blinded, rushed or inexperienced and the workers must watch their back and the backs of each other.

Do not forget the hazard of the work vehicles moving from stop to stop. Nationally, half of work zone fatalities are from workers being struck by their own work vehicles. There is a simple rule to avoid these incidents: **Drivers must not move a vehicle unless every worker can be seen, either directly or in mirrors.**

Ergonomic Hazards

Regardless of the method of collecting branches and brush, workers will need to handle the vegetation to some extent. Whether with rakes or bending over to pick-up branches, workers will need to be reminded to protect their backs, shoulders, and knees. Sprains and strains are the most common injury to employees.

- Evaluate rake handles. Are they the right length and diameter for workers? Are they in good condition?
- Observe workers as they rake, lift, and carry vegetation. Are they using the proper body mechanics? Take pictures and discuss footing, erect body position when using a rake, locking the lower back in the natural S-curve when lifting, and other concerns.

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.

Chipper Safety

Review the additional safeguards with crews who will be using chippers:



- Review the Owners' Manual and the safety warnings. Make sure a copy is available for reference.
- Review the pre-use inspection procedure. Best practice is to use a form from the manufacturer. Take the crew outside and go through the inspection process with the chipper. Explain the criteria for taking the unit out-of-service for deficiencies.
- Review the proper personal protective equipment that is needed. This should include hardhats, face / eye protection, hearing protection, and foot protection.

Operational best practices include:

- Do not wear loose-fitting clothing or gloves
- Feed branches with the cut end first. Stand to the side and walk away when the branches catch
- Use a tool or other branches to feed small brush into the chipper – never your hands. Very small branches and vegetation can be thrown directly onto the pile of chipped material.
- Follow guidelines for clearing jams. Be aware that knives can free spin for minutes after the machine is turned off. Review Lock Out / Tag Out procedures for various maintenance operations.

Front-end Loader & Claw Safety

For crews using front-end loaders, review the following safeguards:



- There are two significant 'Crush Zones' for workers to be aware of: 1) between the truck / container and the loader, and 2) under the raised claw. It is not enough just for workers on foot to make eye contact with the loader operator. There must be a means, such as hand signals, for more definitive communication on the intent of the worker and operator.
- The operation entails a lot of movement within the work zone by the loader. This places a great responsibility on the operator to check behind, to the sides and front of the loader before EVERY move, checking for people and cars.

Dump-site Safety

Crews must unload the collected vegetation at the end of their assignment. Dump sites can be a dangerous place. There are typically no designated traffic patterns, multiple vehicles at any one time, and workers on foot. Discuss site safety, working around raised containers, and the requirement for high-visibility apparel.



New Online Camp Counselor Training Programs ***Available April 1st**



They're Ready for Camp! Are You?

Starting **April 1st**, the MEL Safety Institute is pleased to provide a new suite of 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

Available in the MSI Learning Management System
on April 1st!!

Summer CAMP



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.njmel.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

Tuesday, March 24, 2015

From 2/19/2015 To 3/23/2015

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
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.	2/26/2015	
H- Borough of Clementon I- Borough of Clementon	101 Gibbsboro Road Clementon, NJ 08021 101 Gibbsboro Road Clementon, NJ 08021	1735	Evidence of insurance as respects to Statutory Bond coverage for 3/23/2015 Nicholas Tocco, Treasurer / CFO, effective 01/02/15.		BOND
H- Borough of Pine Valley I- Borough of Pine Valley	1 Club Road Pine Valley, NJ 08021 1 Club Road Pine Valley, NJ 08021	1751	Evidence of insurance as respects to Statutory Bond coverage for 2/25/2015 Dean Ciminera - Tax Collector / Treasurer, effective 11/01/15.		BOND
H- Hale Trailer Brake & Wheel, Inc. I- Township of Cherry Hill	PO Box 1400 Voorhees, NJ 08043 820 Mercer Street Cherry Hill, NJ 08002	2231	Camden JIF & MEL JIF limits are in excess of the Twp of Cherry 3/19/2015 Exception Hill's \$50,000 SIR on WC. 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/lender pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) the lease of a 2012 East Trailer #27248, serial # 1E1U2Y285CRJ46829, valued at \$69,950.		
H- Sterling High School District I- Borough of Magnolia	801 Preston Ave. Suite B Somerdale, NJ 08083 Attn: 4783 Kristin Coco 438 W. Evesham Avenue Magnolia, NJ 08049		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 facilities for the Miss Magnolia Pageant on May 8, 2015.	2/19/2015	GL EX AU WC
H- Bay Head Investments	t/a VCI Emergency Vehicle Specialists 43 Jefferson	5391	Certificate Holder is amended to be included as "additional	2/25/2015	GL EX AU OTH

I- Borough of Magnolia	Avenue Berlin, NJ 08009 438 W. Evesham Avenue Magnolia, NJ 08049		insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Mortgagee/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) lease of a 2001 Ford E450, vin #53639, valued at \$25,000.	
H- Hale Trailer Brake & Wheel Inc I- Township of Cherry Hill	P O Box 1400 Voorhees, NJ 08043 820 Mercer Street Cherry Hill, NJ 08002	6502	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) lease of a 2012 East Trailer #27248, serial #1E1U2Y285CRJ46829, valued at \$69,950.	3/18/2015 Exception
H- Vincent Fire Department I- Borough of Berlin	16 Race Street Southampton, NJ 08088 59 S. White Horse Pike Berlin, NJ 08009	6940	Evidence of insurance as respects to Vincent Fire Department.	3/10/2015 ALL
H- Medford Lakes Colony I- Borough of Medford Lakes	79 Tecumseh Trail Medford Lakes, NJ 08055 Cabin Circle Drive Medford Lakes, NJ 08055	18959	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 facilities/property at the Medford Lakes Colony Craft Shop, located at 101 Iroquois Trail, Medford Lakes, NJ 08055, for a training drill by the Medford Lakes Fire Department.	3/12/2015 GL EX AU WC
H- Vineland PD Training Facility I- Borough of Oaklyn	3369 Mays Landing Rd Vineland, NJ 08361 4th Flr, City 19772 Hall 500 White Horse Pike Oaklyn, NJ 08107		Evidence of Insurance as respects to the Oaklyn Police use of the shooting range at 3369 Mays Landing Rd., Vineland, NJ 08361.	3/12/2015 GL EX AU WC

H- Virtua Health, Inc.	50 Lake Center, Suite 403 401 Route 73 N. Marlton, NJ 19828 08053		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 facilities for lifeguard training onMay 9, 2015 and May 17, 2015.	2/25/2015	GL EX AU WC
I- Cherry Hill Township Fire District #13	1100 Markkress Rd. Cherry Hill, NJ 08003				
H- Armstrong Capital	149 Madison Ave., 8th Floor New York, NY 10016	21059	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) in regard to the Waterford Township Police Foundation to benefit the Lower Camden County Regional Special Response Team on 5/31/15 (rain date 6/7/15).	2/24/2015	GL AU EX
I- Borough of Berlin	59 S. White Horse Pike Berlin, NJ 08009				

Total # of Holders = 12



CSG BILL REVIEW SERVICES

CAMDEN JIF

WC Medical Savings By Month

2015

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January 2015	\$88,349.32	\$50,999.65	\$37,349.67	42.27%
February 2015	\$145,725.32	\$70,810.29	\$74,915.03	51.41%
March 2015	\$127,128.41	\$70,111.93	\$57,016.48	44.85%
TOTAL 2015	\$361,203.05	\$191,921.87	\$169,281.18	46.87%

Monthly PPO Statistics

Bills	184
PPO Bills	164
PPO Penetration	89.13%

YTD PPO Statistics

Bills	424
PPO Bills	380
PPO Penetration	89.62%

2014

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January 2014	\$313,842.58	\$173,763.93	\$140,078.65	44.63%
February 2014	\$301,354.89	\$147,300.87	\$154,054.02	51.12%
March 2014	\$139,693.09	\$64,352.28	\$75,340.81	53.93%
April 2014	\$120,314.37	\$48,082.20	\$72,232.17	60.04%
May 2014	\$109,283.49	\$57,751.38	\$51,532.11	47.15%
June 2014	\$199,135.95	\$95,196.60	\$103,939.35	52.20%
July 2014	\$312,060.73	\$186,927.88	\$125,132.85	40.10%
August 2014	\$192,252.10	\$91,488.91	\$100,763.19	52.41%
September 2014	\$149,688.45	\$59,651.92	\$90,036.53	60.15%
October 2014	\$152,830.16	\$75,652.28	\$77,177.88	50.50%
November 2014	\$310,656.66	\$185,287.47	\$125,369.19	40.36%
December 2014	\$161,497.63	\$105,348.39	\$56,149.24	34.77%
TOTAL 2014	\$2,462,610.10	\$1,290,804.11	\$1,171,805.99	47.58%

2013				
Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January 2013	\$247,161.80	\$87,881.50	\$159,280.30	64.44%
February 2013	\$336,963.34	\$141,472.27	\$195,491.07	58.02%
March 2013	\$359,916.37	\$160,352.23	\$199,564.14	55.45%
April 2013	\$193,138.43	\$79,885.35	\$113,253.08	58.64%
May 2013	\$133,654.01	\$63,389.76	\$70,264.25	52.57%
June 2013	\$154,142.01	\$70,085.37	\$84,056.64	54.53%
July 2013	\$105,088.56	\$57,841.33	\$47,247.23	44.96%
August 2013	\$139,677.91	\$60,875.44	\$78,802.47	56.42%
September 2013	\$159,485.68	\$85,034.32	\$74,451.36	46.68%
October 2013	\$202,981.17	\$88,948.90	\$114,032.27	56.18%
November 2013	\$198,027.91	\$88,352.28	\$109,675.63	55.38%
December 2013	\$120,397.50	\$62,236.41	\$58,161.09	48.31%
TOTAL 2013	\$2,350,634.69	\$1,046,355.16	\$1,304,279.53	55.49%
2012				
Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January 2012	\$327,432.29	\$123,601.52	\$203,830.77	62.25%
February 2012	\$321,490.83	\$102,427.74	\$219,063.09	68.14%
March 2012	\$463,116.94	\$258,351.85	\$204,765.09	44.21%
April 2012	\$495,580.87	\$252,390.87	\$243,190.00	49.07%
May 2012	\$367,200.13	\$144,996.75	\$222,203.38	60.51%
June 2012	\$166,311.10	\$72,784.56	\$93,526.54	56.24%
July 2012	\$152,688.61	\$69,169.12	\$83,519.49	54.70%
August 2012	\$255,865.17	\$128,069.44	\$127,795.73	49.95%
September 2012	\$157,038.27	\$89,055.18	\$67,983.09	43.29%
October 2012	\$251,986.43	\$117,081.04	\$134,905.39	53.54%
November 2012	\$209,957.68	\$80,016.77	\$129,940.91	61.89%
December 2012	\$323,520.62	\$113,296.64	\$210,223.98	64.98%
TOTAL 2012	\$3,492,188.94	\$1,551,241.48	\$1,940,947.46	55.58%



Camden JIF

1st Quarter 2015 WC Injury Snapshot

66 First Reports of Injury

- **41** closed claims, **25** remain open and actively treating
- **55** Medical Only vs **6** Lost Time, **5** Report Only
- Currently **4** employees are out of work for work-related injuries, **5** have been released to TD but are not able to be accommodated

Notable:

- Of the 66 injured employees, 34 missed zero days of work (transitional duty + expedited referrals)
- Of the 15 hand injuries noted below, 10 were for Police Officers

Body Parts Injured:

- 17-Lower Extremity
- 17-Back/Neck/Trunk
- 15-Hand/Wrist
- 9-Head/Face/Eye
- 7-Upper Extremity
- 6-Laceration/Puncture
- 2-Stress
- 1- Other

Injuries by Occupation:

- 28-Police
- 21-Public Works/Utilities/Roads
- 6- EMT
- 8- Fire
- 3-Crossing Guard

APPENDIX I – MINUTES

March 23, 2015 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MARCH 23, 2015
BOROUGH OF LINDENWOLD 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Joseph Hrubash Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Denise Hall, Steve Andrick
Safety Director	J.A. Montgomery Risk Control John Saville
Treasurer	Richard Schwab
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Millard Wilkinson, Berlin Boro
David Taraschi, Audubon
Eleanor Kelly, Runnemede Borough
Robert Mather, Pine Valley
Jack Flynn, Gibbsboro
Ken Cheeseman, Laurel Springs
Ethel Kemp, Camden Parking Authority
John Foley, Cherry Hill Fire Department

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann	Edgewood Associates
Chris Powell	Hardenbergh Ins. Group
Michael Avalone	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Terry Mason	M&C Insurance Agency, Inc.
Rick Bean	Henry D. Bean & Sons Insurance
Peter DiGiambattista	Associated Business Partners

WELCOME: Mayor Roach welcomed everyone to the Borough of Lindenwold

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF FEBRUARY 23, 2015.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF FEBRUARY 23, 2015:

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE:

NONE

PROFESSIONAL SERVICE AGREEMENTS: Executive Director said in 2006 the Camden County JIF and the MEL adopted standard contract language for professional service agreements. The MEL’s attorney has updated provisions of the standard contract on Political Contributions, Affirmative Action and Records. The attached Resolution included the recommended form – with tracked changes. Clauses unique by Fund Professionals are set forth in the first section of the professional service agreements. The JIF attorney has reviewed these changes and is in agreement. **(Page 11)**

Attorney Nardi said the changes are in accordance with changes in statutes regarding record retention, political contributions and affirmative action.

MOTION TO ADOPT RESOLUTION 15-12 AMENDING THE FUND'S STANDARD CONTRACT PROVISIONS

Motion: Commissioner Gallagher
Second: Commissioner Lipsett
Roll Call Vote: 7 Ayes – 0 Nays

PROPERTY APPRAISAL RFQ – The Fund has budgeted funds to start the process of conducting property appraisals on members' facilities with values of \$150,000 or greater. Appraisals were last conducted five years ago and this is anticipated to be a three year project.

The Central Jersey Joint Insurance Fund will also be authorizing to advertise for RFQ's for this service at their March meeting, in an effort to possibly secure better pricing. The Fund office is proposing that the Camden and Central JIFs release a joint RFQ.

MOTION TO AUTHORIZE TO ADVERTISE FOR RFQ FOR APPRAISALS SERVICES

Motion: Commissioner DiAngelo
Second: Commissioner Rochford
Vote: Unanimous

2015 MEL & MRHIF EDUCATIONAL SEMINAR: Executive Director said The Banking and Insurance Commissioner Kenneth Kobylowski will be the Keynote speaker at the annual MEL & MRHIF Educational Seminar, Friday April 17, 2015. Attached is the agenda and registration form for the annual MEL & MRHIF Educational Seminar at the National Conference Center at the East Windsor Holiday Inn. Continuing Ed credits are available for CFO/CMFO, Clerks, Public Works, Insurance Producers, Purchasing Agents, Accountants, Lawyers, TCH Water Supply, Wastewater, RPPO and QPA.

ELECTED OFFICIALS TRAINING: As in the past, the MEL will reduce each member's 2015 liability claims premium by \$250 for each municipal elected official and member's CEO (i.e. municipal manager/administrator). The maximum credit is 25% of the member's liability claims fund.

The MEL is making available on an on-line training program for elected officials to earn the training credit. On line instructions are included on page 17 of the agenda packet. In response to Commissioner Shannon, Executive Director said the deadline for taking the online course is June 1, 2015.

2015 PRIMA CONFERENCE: Executive Director said in the past the JIF has authorized the attendance of Board members at the annual risk management conference for the purpose of attending seminars. The next PRIMA conference will take place in Houston from June 7-10. Please advise the Fund office if you are interested in attending. We urge you to enroll before the end of the month to receive the discount for pre-registration by March 31, 2015.

RCF MEETING - The RCF met on Wednesday, March 4, 2015 at 10:30 am. Enclosed in the agenda packet in Appendix II was Commissioner Wolk's report on the meeting. Commissioner Wolk said the RCF adopted the resolution amending the standard contract language. The asset

manager Wells Fargo provided a summary report at the meeting and said the RCF has \$81 million invested as of December 31, 2014.

EJIF MEETING - The EJIF met on Wednesday, March 4, 2015 at 10:50 am. Enclosed in the agenda packet in Appendix II was Commissioner Wolk's report on the meeting. Commissioner Wolk said the EJIF adopted the resolution amending the standard contract language and also authorized the coverage committee to adopt a new policy form.

MEL MEETING - The MEL met on Wednesday, March 4, 2015 at 11:15 am. Enclosed in the agenda packet in Appendix II was Commissioner Wolk's report on the meeting. Commissioner Wolk said the MEL adopted the resolution amending the standard contract language and approved the recommendation of the audit committee to approve the audit. Emergency clean up and restoration services approved contractor list will be posted on the website.

2015 FINANCIAL DISCLOSURE FORMS – Executive Director said last year, the Division of Local Government Services introduced a new online program for financial disclosure filings. The fund office has received notification that the same program for 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 the roster is finalized. Executive Director said we have found they are fining people that did not file last year.

LEAGUE MAGAZINE – Executive Director said enclosed on Page 18 of the agenda packet was the first of 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. Executive Director the Central Jersey JIF suffered a loss where Edison was faced with a very serious fire that destroyed a public works garage right before a snow storm and they lost about 13 trucks. It was a great effort by the TPA, our office and a few surrounding towns. Mr. Hrubash is in quite a few of these pictures and he is to be commended because he took the lead on this crisis that was resolved.

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 said the Financial Fast Track is not available this month as the Perma office is working with the state auditors. Executive Director also reviewed the Expected Loss Ratio Analysis and said where the actuary projected us at 3.13% we are currently at 4.71% indicating some property losses we have had are driving this number. Hopefully we will recover a little back on this due to the fact they were statewide category disasters. Lost Time Accident Frequency has improved last month we were at 2.97 and if you recall we were in 4.0 range the previous month.

Executive Director said all towns received an email from our Auditors Bowman & Company. This should have gone to your Administrators or CMFO asking to submit your data collection for payroll last year. This was sent out in February and we have heard from about half of the towns. We would also like to ask the Risk Managers to get involved with assisting in obtaining this information. We will need this information by May 29th.

Executive Director said he and Glenn Prince of JA Montgomery met with the Camden County Fire Chief's Executive Board last month. They are seeking out our assistance for training and also for our endorsement on uniform policies. Executive Director said they talked to them about training that could be done and as you know, we worked with Keith Hummel in the past with police training which was a success. Mr. Hummel has developed a program just for fire fighters that is one hour long on risk management, sexual harassment in the work place and general liability issues. He is proposing a session would cost \$135 per hour. Berlin Township and Berlin Borough has reached out to him already to see if we could assist on this. Executive Director said this is a good opportunity to offer regional training in an area we have not had before. Executive Director requested a motion to authorize six sessions for a total of \$810.00.

MOTION TO AUTHORIZE SIX SESSIONS OF RISK MANAGEMENT TRAINING FOR FIRE FIGHTERS

Motion: Commissioner Gallagher
 Second: Commissioner DiAngelo
 Roll Call Vote: 7 Ayes – 0 Nays

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Schwab said he will be retiring as Treasurer and will be here to help with the transition as needed. Chairman Mevoli thanked Treasurer Schwab for his service.

Approving Payment of Resolution 15-13 March 2015 Vouchers

TOTAL 2014	\$7,500.00
TOTAL 2015	\$136,511.99
TOTAL	\$144,011.99

Approving Payment of Resolution 15-14 March 2015 Vouchers

TOTAL 2015	\$3,495.00
TOTAL	\$3,495.00

Confirmation of February 2015 Claims Payments/Certification of Claims Transfers:

2011	12,060.50
2012	90,029.93
2013	10,957.09
2014	83,889.64
2015	41,395.53
TOTAL	238,332.69

MOTION TO APPROVE RESOLUTION 15-13 AND 15-14 VOUCHER PAYMENTS FOR MARCH 2015:

Motion: Commissioner Gallagher
Second: Commissioner Lipsett
Roll Call Vote: 7 Ayes - 0 Nays

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF FEBRUARY 2015 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Gallagher
Second: Commissioner Lipsett
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: None

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. Mr. Saville said a list of MSI training is included in the report with Fast Track Training coming up in Clementon. Information for First Responders – Safe Lifting and Moving of Patients was included in the report. Mr. Saville the Camden JIF Police Ad Hoc Committee is beginning and their first meeting will be held on March 27th at the Conner Strong & Buckelew offices in Marlton, NJ. Invitations have gone out. The Safety Breakfast will be held tomorrow and we are expecting a good turn out. Breakfast will be served at 8:30 and the Safety Roundtable will be held immediately following the breakfast and it is mandatory for the 2015 Safety Incentive Program.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Mr. Hrubash said he spoke with the Underwriting Manager and the Certificate Report for the period 1/21/15 to 2/18/15 was included in the agenda listing 1 certificate.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for February 2015, where there was a savings of 51.41% for the month and a total of 47.96 % for the year. Ms. Goldstein said these figures included a \$30,000 surgery center bill that was re-priced to \$5,000.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator said their report was for closed session.

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

Motion: Commissioner Wolk
Second: Commissioner Lipsett
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner DiAngelo
Second: Commissioner Lipsett
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner DiAngelo
Second: Commissioner Gallagher
Roll Call Vote: 7 Ayes – 0 Nays

OLD BUSINESS:

NONE

NEW BUSINESS: Executive Director said with Treasurer Schwab's announcement he would like to seek authorization to advertise professional services for the position of Treasurer.

**MOTION TO AUTHORIZE REQUEST FOR QUALIFICATIONS FOR THE
POSITION OF TREASURER:**

Motion: Commissioner Gallagher
Second: Commissioner Lipsett
Roll Call Vote: 7 Ayes – 0 Nays

PUBLIC COMMENT: Commissioner Rochford thanked Richard Schwab for his service to the Fund. Chairman Mevoli said Richard Schwab has been with us since the beginning and he stepped up in 1988 and we can not say enough about Mr. Schwab for all of the years he has devoted to the Fund. The Board wished Mr. Schwab well.

MOTION TO ADJOURN:

Motion: Commissioner Gallagher
Second: Commissioner DiAngelo
Vote: Unanimous

MEETING ADJOURNED: 5:56PM

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