

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MEETING AGENDA
AUGUST 22, 2016 – 5:15 PM**

**BOROUGH OF BARRINGTON
229 TRENTON AVENUE
BARRINGTON, NJ 08007
AGENDA AND REPORTS**

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

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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: AUGUST 22, 2016**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2016 EXECUTIVE COMMITTEE**
- WELCOME: BARRINGTON**
- APPROVAL OF MINUTES:** July 25, 2016 Open MinutesAppendix I
July 25, 2016 Closed Minutes **To Be Distributed**

- CORRESPONDENCE – None**

REPORTS

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

- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 16-20Page 18
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- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report.....Page 26

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 36

- MANAGED CARE – Consolidated Services Group**
Monthly Report.....Page 38

- CLAIMS SERVICE – AmeriHealth Casualty**

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- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: September 26, 2016 – Borough of Bellmawr**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: August 22, 2016

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2017 Renewal Online Underwriting Database:** Members and Risk Managers have received notification that the database is set up to begin the 2017 underwriting renewal. The deadline to submit schedules was August 15th. The Executive Director will provide a progress report.
- ❑ **Employment Practices Program:** As a reminder, members have until October 1st to submit checklist to qualify and/or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel. The checklist appears on **Page 12**.
- ❑ **2017 RFQ – Fair & Open Process** – The fund office advertised Requests for Qualifications for Fund Professionals for several positions listed below. Responses are due back on September 15, 2016. A report will be provided at the September meeting.
 - Fund Attorney
 - Fund Defense Attorney's
 - Fund Auditor
 - Fund Internal Auditor
 - Fund CDL Drug & Alcohol Monitor
 - Fund Treasurer
- ❑ **2016 Coverage Manuals** – The 2016 Coverage Manuals were distributed to all Fund Commissioners and Risk Managers via email.
- ❑ **Property Appraisals Update** – Draft reports have been received by Perma from Asset Works and the Fund Office is in the process of reviewing them. We distributed the reports to RMC's and members last week for review and comment.
- ❑ **Membership Renewals** – The Fund has 25 members up for renewal at the end of the year. Renewal documents were sent last week. Members are asked to return their resolutions and agreements back to the Fund office by October 1, 2016.
- ❑ **Safety Expo** – For the ninth year, the MEL is working with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town's water & sewer employees. The Safety Expo will be held on September 30th at the Camden County Emergency Services Training Center. Registration information appears on **Page 13**.

❑ **2017 Budget** - The Executive Committee normally schedules a meeting prior to the Fund’s regular October meeting at the Collingswood Senior Community Center to review the proposed budget. It would be appropriate for the Committee to check their schedules for meeting availability during the week of October 10th.

❑ **Due Diligence Reports:**

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CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2016		
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,032,229	6,181,699	192,291,770	198,473,469
2.	CLAIM EXPENSES				
	Paid Claims	317,953	2,201,782	86,580,620	88,782,402
	Case Reserves	(232,624)	(138,934)	4,015,056	3,876,122
	IBNR	381,655	686,900	6,239,000	6,925,900
	Recoveries	(247)	(13,992)	(254,718)	(268,710)
	TOTAL CLAIMS	466,737	2,735,756	96,579,958	99,315,714
3.	EXPENSES				
	Excess Premiums	328,923	1,962,532	51,611,433	53,573,965
	Administrative	179,857	1,021,805	34,379,435	35,401,240
	TOTAL EXPENSES	508,780	2,984,337	85,990,868	88,975,204
4.	UNDERWRITING PROFIT (1-2-3)	56,712	461,606	9,720,945	10,182,551
5.	INVESTMENT INCOME	19,501	36,556	10,076,808	10,113,365
6.	DIVIDEND INCOME	0	0	3,268,835	3,268,835
7.	STATUTORY PROFIT (4+5+6)	76,213	498,162	23,066,588	23,564,750
8.	DIVIDEND	0	0	18,000,321	18,000,321
9.	STATUTORY SURPLUS (7-8)	76,213	498,162	5,066,267	5,564,429
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	1,234	2,335	752,271	754,605
	Aggregate Excess LFC	20,433	122,033	0	122,033
	2012	1,234	(74,841)	531,344	456,502
	2013	3,252	(41,940)	2,836,505	2,794,565
	2014	3,971	(115,942)	1,734,442	1,618,500
	2015	5,418	339,761	(788,295)	(448,533)
	2016	40,671	266,757		266,757
	TOTAL SURPLUS (DEFICITS)	76,213	498,162	5,066,267	5,564,429
	TOTAL CASH				21,200,581
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	75,958,805	75,958,805
	FUND YEAR 2012				
	Paid Claims	7,167	409,999	4,431,694	4,841,693
	Case Reserves	(3,962)	(462,372)	938,393	476,021
	IBNR	(3,205)	129,646	145,383	275,029
	Recoveries	0	0	(123,709)	(123,709)
	TOTAL FY 2012 CLAIMS	(1)	77,273	5,391,760	5,469,033
	FUND YEAR 2013				
	Paid Claims	95,046	327,314	2,567,085	2,894,399
	Case Reserves	(93,411)	(221,347)	731,431	510,084
	IBNR	(1,634)	(57,760)	333,945	276,185
	Recoveries	0	0	(82,459)	(82,459)
	TOTAL FY 2013 CLAIMS	1	48,208	3,550,001	3,598,209
	FUND YEAR 2014				
	Paid Claims	38,905	211,201	1,886,486	2,097,687
	Case Reserves	16,950	19,321	995,611	1,014,932
	IBNR	(55,854)	(93,260)	1,850,602	1,757,342
	Recoveries	0	(13,745)	(43,698)	(57,443)
	TOTAL FY 2014 CLAIMS	0	123,518	4,689,000	4,812,518
	FUND YEAR 2015				
	Paid Claims	58,862	647,520	1,736,551	2,384,071
	Case Reserves	(57,574)	39,175	1,349,622	1,388,797
	IBNR	(1,041)	(1,016,840)	3,909,070	2,892,230
	Recoveries	(247)	(247)	(4,851)	(5,098)
	TOTAL FY 2015 CLAIMS	0	(330,392)	6,990,392	6,660,000
	FUND YEAR 2016				
	Paid Claims	117,973	605,747		605,747
	Case Reserves	(94,626)	486,288		486,288
	IBNR	443,389	1,725,114		1,725,114
	Recoveries	0	0		0
	TOTAL FY 2016 CLAIMS	466,736	2,817,150		2,817,150
	COMBINED TOTAL CLAIMS	466,737	2,735,756	96,579,958	99,315,714

CAMDEN JOINT INSURANCE FUND						
Fixed Income Portfolio Summary and Rate Comparison						
					For Month End	6/30/2016
		2013	2014	2015	Last Month	This Month
CAMDEN JOINT INSURANCE FUND						
Total Cash Balance (millions)		13.39	14.32	15.46	17.47	21.20
Fixed Income Portfolio						
Investments (millions), Book Value		4.00	4.92	4.92	9.99	9.99
Avg maturity (years)		2.07	1.51	1.33	0.83	0.75
Unrealized gain/(loss) (%)		1.30	0.89	0.47	0.05	0.16
Purchase/Book yield (%)		1.40	1.40	1.40	0.60	0.62
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		2.70	2.29	1.87	0.65	0.78
M E L PORTFOLIO						
Total Cash Balance (millions)		64.22	72.15	80.36	65.17	64.47
Fixed Income Portfolio						
Investments (millions), Book Value		50.13	48.09	48.09	58.98	55.85
Avg maturity (years)		2.04	1.90	1.58	1.44	1.67
Unrealized gain/(loss) (%)		-0.30	-0.06	0.12	0.11	0.62
Purchase/Book yield (%)		0.65	0.82	0.82	0.94	0.95
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.35	0.76	0.94	1.05	1.57
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.06	0.69	0.10	0.39	0.40
TD Money Market		0.01	0.01	0.01	0.01	0.01
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits				0.66	0.66	0.66
Treasury Issues						
1 year bills		0.13	0.12	0.32	0.59	0.55
3 year notes		0.54	0.90	1.02	0.97	0.86
5 year notes		1.17	1.64	1.53	1.30	1.17
Merrill Lynch US Govt 1-3 years ^		0.37	0.63	0.56	0.83	1.42

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **July 31, 2016**

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	55	MONTH	54	MONTH	43	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-16		30-Jun-16		01-Aug-15	
PROPERTY	486,359	289,261	59.47%	100.00%	59.47%	100.00%	59.99%	100.00%
GEN LIABILITY	1,338,095	1,350,392	100.92%	96.81%	100.92%	96.73%	82.77%	93.91%
AUTO LIABILITY	388,406	589,953	151.89%	94.86%	151.89%	94.56%	139.02%	90.64%
WORKER'S COMP	3,528,729	2,966,594	84.07%	99.74%	84.01%	99.70%	86.29%	99.02%
TOTAL ALL LINES	5,741,588	5,196,200	90.50%	98.75%	90.46%	98.69%	86.81%	97.34%
NET PAYOUT %	\$4,755,064		82.82%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	43	MONTH	42	MONTH	31	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-16		30-Jun-16		01-Aug-15	
PROPERTY	535,713	372,208	69.48%	100.00%	69.67%	100.00%	73.80%	100.00%
GEN LIABILITY	1,423,316	507,178	35.63%	93.91%	36.37%	93.46%	26.84%	86.42%
AUTO LIABILITY	377,258	79,744	21.14%	90.64%	21.14%	90.21%	17.83%	83.75%
WORKER'S COMP	3,913,656	2,350,246	60.05%	99.02%	60.08%	98.92%	56.78%	96.90%
TOTAL ALL LINES	6,249,943	3,309,376	52.95%	97.43%	53.15%	97.24%	49.07%	93.99%
NET PAYOUT %	\$2,824,312		45.19%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	31	MONTH	30	MONTH	19	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-16		30-Jun-16		01-Aug-15	
PROPERTY	591,500	362,518	61.29%	100.00%	61.29%	100.00%	68.55%	97.40%
GEN LIABILITY	1,405,625	581,392	41.36%	86.42%	35.78%	85.57%	18.61%	72.70%
AUTO LIABILITY	350,875	91,263	26.01%	83.75%	26.01%	82.91%	17.68%	68.41%
WORKER'S COMP	3,909,782	2,105,682	53.86%	96.90%	53.67%	96.57%	49.70%	88.04%
TOTAL ALL LINES	6,257,782	3,140,855	50.19%	94.10%	48.82%	93.66%	42.70%	84.38%
NET PAYOUT %	\$2,080,515		33.25%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	19	MONTH	18	MONTH	7	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-16		30-Jun-16		01-Aug-15	
PROPERTY	541,208	621,226	114.79%	97.40%	115.25%	97.09%	83.02%	53.00%
GEN LIABILITY	1,412,638	343,219	24.30%	72.70%	23.16%	71.16%	6.09%	25.00%
AUTO LIABILITY	335,860	40,148	11.95%	68.41%	12.10%	66.43%	6.34%	25.00%
WORKER'S COMP	3,739,043	2,779,719	74.34%	88.04%	74.25%	86.31%	29.86%	19.00%
TOTAL ALL LINES	6,028,749	3,784,313	62.77%	84.19%	62.50%	82.62%	27.75%	23.79%
NET PAYOUT %	\$2,414,716		40.05%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	7	MONTH	6	MONTH	-5	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-16		30-Jun-16		01-Aug-15	
PROPERTY	490,882	180,865	36.84%	53.00%	32.37%	45.00%	N/A	N/A
GEN LIABILITY	1,437,680	62,876	4.37%	25.00%	2.83%	19.00%	N/A	N/A
AUTO LIABILITY	330,150	51,463	15.59%	25.00%	13.89%	20.00%	N/A	N/A
WORKER'S COMP	3,689,848	1,130,600	30.64%	19.00%	23.04%	14.00%	N/A	N/A
TOTAL ALL LINES	5,948,560	1,425,804	23.97%	23.59%	18.41%	18.10%	N/A	N/A
NET PAYOUT %	\$714,753		12.02%					

Camden Joint Insurance Fund
2016 LOST TIME ACCIDENT FREQUENCY
DATA VALUED AS OF July 31, 2016

MEMBER_ID	MEMBER	**	# CLAIMS FOR 7/31/2016	Y.T.D. LOST TIME ACCIDENTS	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	2014 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2016 - 2014
1	88 AUDUBON PARK		0	0	0.00	0.00	0.00	1 AUDUBON PARK	0.00
2	31 BERLIN BOROUGH		0	0	0.00	0.95	0.00	2 BERLIN BOROUGH	0.32
3	93 BROOKLAWN		0	0	0.00	0.00	1.55	3 BROOKLAWN	0.56
4	94 CHESILHURST		0	0	0.00	0.00	3.08	4 CHESILHURST	1.24
5	95 CLEMENTON		0	0	0.00	2.39	4.72	5 CLEMENTON	2.74
6	97 GIBBSBORO		0	0	0.00	3.92	0.00	6 GIBBSBORO	1.01
7	99 HADDON		0	0	0.00	2.03	0.67	7 HADDON	0.94
8	101 HADDONFIELD		0	0	0.00	4.05	1.46	8 HADDONFIELD	1.56
9	102 HI-NELLA		0	0	0.00	0.00	0.00	9 HI-NELLA	0.00
10	107 MEDFORD LAKES		0	0	0.00	0.00	1.79	10 MEDFORD LAKES	0.77
11	108 MERCHANTVILLE		0	0	0.00	0.00	0.00	11 MERCHANTVILLE	0.00
12	110 OAKLYN		0	0	0.00	4.41	1.43	12 OAKLYN	2.00
13	111 PINE HILL		0	0	0.00	1.72	0.00	13 PINE HILL	0.71
14	112 RUNNEMEDE		0	0	0.00	0.00	1.86	14 RUNNEMEDE	0.65
15	117 WOODLYNNE		0	0	0.00	0.00	2.11	15 WOODLYNNE	0.73
16	451 TAVISTOCK		0	0	0.00	0.00	0.00	16 TAVISTOCK	0.00
17	457 PINE VALLEY		0	0	0.00	0.00	0.00	17 PINE VALLEY	0.00
18	565 CAMDEN PARKING AUTHO		0	0	0.00	14.29	5.00	18 CAMDEN PARKING AU	6.43
19	564 CHERRY HILL		0	2	0.69	0.97	0.33	19 CHERRY HILL	0.66
20	96 COLLINGSWOOD		1	1	0.79	0.00	0.66	20 COLLINGSWOOD	0.45
21	90 BELLMAWR		0	1	0.81	5.44	2.35	21 BELLMAWR	3.05
22	98 GLOUCESTER		0	1	0.88	1.67	1.29	22 GLOUCESTER	1.29
23	89 BARRINGTON		1	1	1.19	1.81	3.27	23 BARRINGTON	2.21
24	114 VOORHEES		0	1	1.23	3.69	1.38	24 VOORHEES	2.21
25	109 MOUNT EPHRAIM		0	1	1.79	0.00	1.49	25 MOUNT EPHRAIM	1.07
26	87 AUDUBON		0	1	1.88	0.00	1.37	26 AUDUBON	0.98
27	104 LAWNSIDE		1	1	2.07	9.80	3.70	27 LAWNSIDE	5.21
28	103 LAUREL SPRINGS		0	1	2.32	8.11	0.00	28 LAUREL SPRINGS	3.27
29	115 WINSLOW		2	4	3.16	3.60	4.48	29 WINSLOW	3.85
30	105 LINDENWOLD		0	2	3.36	2.14	5.03	30 LINDENWOLD	3.56
31	106 MAGNOLIA		0	3	4.13	0.00	0.00	31 MAGNOLIA	1.18
32	113 SOMERDALE		0	3	4.53	0.00	2.88	32 SOMERDALE	2.48
33	584 CHERRY HILL FIRE DISTRIC		1	6	4.97	2.21	1.19	33 CHERRY HILL FIRE DIS	2.55
34	92 BERLIN TOWNSHIP		0	3	6.12	0.00	6.49	34 BERLIN TOWNSHIP	3.89
Totals:			6	32	1.32	1.97	1.70		1.70

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund				
Data Valued As of :	August 8, 2016			
Total Participating Members	34			
Complaint	34			
Percent Compliant	100.00%			
		01/01/16	2016	
	Compliant	EPL	POL	Co-Insurance
Member Name		Deductible	Deductible	01/01/16
AUDUBON	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
COLLINGSWOOD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HADDON	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	\$ 20,000	\$ 20,000	0%
LAWN SIDE	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
LINDENWOLD	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODLYNNE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

**Camden JIF
2016 FUND COMMISSIONERS**

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

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

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed 2/16
<input type="checkbox"/> Assessments	Filed 2/16
<input type="checkbox"/> Actuarial Certification	Filed 6/28
<input type="checkbox"/> Reinsurance Policies	Filed 5/25/16
<input type="checkbox"/> Fund Commissioners	Filed 2/16
<input type="checkbox"/> Fund Officers	Filed 2/16
<input type="checkbox"/> Renewal Resolutions	To be Filed
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2016 Risk Management Plan	Filed 2/16
<input type="checkbox"/> 2016 Cash Management Plan	Revised filed 5/13
<input type="checkbox"/> 2016 Risk Manager Contracts	Collection In Process
<input type="checkbox"/> 2016 Certification of Professional Contracts	Filed 5/13
<input type="checkbox"/> Unaudited Financials	Filed 2/26/16
<input type="checkbox"/> Annual Audit	Filed 6/28
<input type="checkbox"/> State Comptroller Audit Filing	Filed 6/28
<input type="checkbox"/> Ethics Filing	On Line Filing

**CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND
2016 RISK MANAGEMENT CONSULTANTS AGREEMENTS
AS OF August 10, 2016**

MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/26/16	01/26/16	12/31/16
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	3/28/2016	3/28/2016	12/31/16
BARRINGTON	CONNER STRONG & BUCKELEW	2/17/2016	2/17/2016	12/31/16
BELLMAWR	CONNER STRONG & BUCKELEW	2/3/2016	2/3/2016	12/31/16
BERLIN BOROUGH	EDGEWOOD ASSOCIATES		05/24/16	12/31/16
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	2/3/2016	02/03/16	12/31/16
BROOKLAWN	CONNER STRONG & BUCKELEW	2/16/2016	02/29/16	12/31/16
CHERRY HILL	CONNER STRONG & BUCKELEW	2/6/2016	2/6/2016	12/31/16
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	3/22/2016	3/22/2016	12/31/16
CHESILHURST	EDGEWOOD ASSOCIATES	7/21/2016	7/21/2016	12/31/16
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	03/03/16	03/03/16	12/31/16
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/13/16	01/13/16	12/31/16
COLLINGSWOOD	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	02/22/16	02/22/16	12/31/16
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/4/2016	1/4/2016	12/31/16
HADDON	WAYPOINT INSURANCE SERVICES	1/20/2016	1/20/2016	12/31/16
HADDONFIELD	HENRY BEAN & SONS	01/04/16	01/04/16	12/31/16
HI-NELLA	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/26/16	01/26/16	12/31/16
LAWNSIDE	M&C INSURANCE AGENCY	02/18/16	02/18/16	02/03/17
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/28/16	01/28/16	12/31/16
MAGNOLIA	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
MEDFORD LAKES	CONNER STRONG & BUCKELEW	01/06/16	1/6/2016	12/31/16
MERCHANTVILLE	CONNER STRONG & BUCKELEW	02/04/16	3/21/2016	12/31/16
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		8/1/2016	07/26/17
OAKLYN	HARDENBERGH INSURANCE GROUP	1/26/2016	1/26/2016	12/31/16
PINE HILL	CONNER STRONG & BUCKELEW	1/19/2016	1/19/2016	12/31/16
PINE VALLEY	HENRY BEAN & SONS	2/12/2016	2/12/2016	12/31/16
RUNNEMEDE	CONNER STRONG & BUCKELEW		1/5/2016	12/31/16
SOMERDALE	CONNER STRONG & BUCKELEW		2/6/2016	12/31/16
TAVISTOCK	CONNER STRONG & BUCKELEW	1/8/2013	1/8/2013	12/31/16
VOORHEES	HARDENBERGH INSURANCE GROUP	03/02/16	3/2/2016	12/31/16
WINSLOW	CONNER STRONG & BUCKELEW	2/8/2016	2/8/2016	12/31/16
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	4/19/2016	4/19/2016	12/31/16

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

**2017-2018 MEL EMPLOYMENT PRACTICES
RISK CONTROL UPDATE CHECKLIST**

Name of Municipality or Authority: _____

- Retain Employment Attorney/Advisor: (name)_____
- Update and distribute to managerial/supervisory employees the Personnel Policies and Procedures Manual: (Not necessary to attach)
- Distribute a notice concerning the Conscientious Employee Protection Act to all personnel:
- Update and distribute the Employee Handbook: (Not necessary to attach)
- Adopt the model civil rights resolution (municipalities only).
- Train managerial and supervisory personnel:
- Have Police Chief, Deputy Chief, Public Safety Director, Captains & Lieutenants complete the special EPL training course:
- Offer Anti-Harassment training to all other personnel:
- Sign up with NJ MEL Helpline for Employment Practices.

I, _____, the (check __General Counsel or __Employment Attorney) of (member name)_____ hereby certify that the member has verified to me that the above actions have been completed and that I have read the updated Personnel Policies and Procedures Manual and the updated Employee Handbook.

Signature: _____

Date: _____ Telephone: _____

To qualify for the Employment Practices Liability policy deductible, this checklist should be returned to the MEL Fund Office (9 Campus Drive, Suite 216, Parsippany, NJ 07054 as soon as possible. Members submitting this form by October 1, 2016 will qualify or continue to qualify for the deductible effective to January 1, 2017. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

**REGISTRATION PACKET
NEW JERSEY UTILITY AUTHORITY JOINT INSURANCE FUND
AND THE
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
ARE PLEASED TO ANNOUNCE**

**24th ANNUAL
2016 SAFETY EXPOS
TO BE HELD ON**

JUNE 24, 2016

**At The
Middlesex Fire Academy, Sayreville, NJ**

AND ON

SEPTEMBER 30, 2016

**At The
Camden County Emergency Training Center, Blackwood, NJ**

SESSIONS:

- **First Aid/ CPR/ AED – Full Day Course - On-line Registration Encouraged**
- **Confined Space Awareness with Demonstrations**
- **Excavations & Confined Spaces in Construction**
- **Electrical Safety**
- **Power Tools**
- **Hotwork & Welding Safety**
- **Back Safety / Material Handling**
- **Short Courses -- Bloodborne Pathogens, Fire Safety, LOTO
Slips, Trips & Falls**

2016 NJUA SAFETY EXPO COURSE DESCRIPTIONS

First Aid, CPR (cardiopulmonary resuscitation) and AED (automated external defibrillator) training. This full day program (5 hours contact time) meets the needs of workplace responders. Attendees will receive American Safety & Health Institute card, valid for two years. Course limited to 36 students. On-line registration encouraged to hold your place. Target Audience: Employees and supervisors. Class time: 9:00 a.m. – 2:15 p.m. with lunch and breaks. Credits: 5 TCH

Confined Space Awareness with Demo: This three (3) hour program combines classroom presentations with an interactive workshop to keep employees safe before and during confined space work. This program explores the difference between Permit required and Non-Permit Required Confined Spaces, reviews permit requirements and alternate procedures. Engineering controls such air monitoring, ventilation, and isolation techniques will be discussed. In addition, rescue plans and services are part of the workshop along with demonstrations of gas meters, ventilation equipment, and mechanical retrieval equipment. Target Audience: Employees and Supervisors Class Time: 9:00 a.m. – 12:15 p.m. with break. Credits: 2.0 TCH or 1.0 CPWM CEU.

Excavation Safety: Excavations and trenches are dangerous places to work; on average 2-3 workers die every month from cave-ins. This 90 minute program will focus on the role of the employer assigned Competent Person, soil types and protective systems for safe entry. The presentation will also highlight the new Confined Spaces in Construction Standard (OSHA 29 CFR 1926.1200 - 1213); highlights include Entry Employers, Controlling Contractors and Host Employers and Permit Space Entry Communication and Coordination. Contractor demonstration of lightweight aluminum trench boxes. Target Audience: Employees and Supervisors Class Time: 12:45 p.m. – 2:15 p.m. Credits: 1.5 TCH.

Electrical Safety: This 90 minute program provides an introduction into electrical safety with emphasis on arc-flash protection (NFPA 70E). The presentation centers on electrical hazards, circuit and GFCI protection, extension cords and generators, safe work procedures and PPE. Target Audience: Employees & supervisors Class Time: 9:00 a.m.– 10:30 a.m. Credits: 1.5TCH.

Power / Shop Tool Safety: This 75 minute presentation focuses on the basics of machine guarding and the safe setup and use of reciprocating saws, pneumatic nail guns, chop saws, portable grinders, powder activated tools, jack hammers, cordless tools, power sewer snakes and portable air generators & receivers. Participant will also discuss and review the unique safeguards for sewer and water utilities, i.e. treatment plant equipment guards, power transmission for pumps and hot surface, post-hole diggers, concrete mixers, chippers, and portable compactors. Target Audience: Employees and Supervisors Class Time: 10:45 a.m. – 12:00 p.m. Credits: 1.0 TCH or 1.0 CPWM CEU.

Hot Work & Welding Safety: Fires and explosions due to hot work, and torching and welding are preventable. This 60 minute program highlights the hazards and safe work procedures for electric arc and Oxy-fuel gas welding along with acetylene use, noise exposure and PPE. Special emphasis is on the hot work permit system and recommendations from the Federal Chemical Safety Board. Target Audience: Employees and Supervisors. Class Time: 12:30 pm – 1:30 p.m. Credits: 1.0 TCH or 1.0 CPWM CEU

Back Safety / Material Handling: Utilities authority workers handle and pickup containers of treatment chemicals, motors, pumps and valves; these activities place them at-risk of back, neck and shoulder injuries. This 60 minute program offers safety pointers and tips for safe bending and lifting,

safe use of hoists and/or cranes for moving equipment, and loading and unloading field supplies. Target Audience: Employees and Supervisors. Class Time: 1:30 pm – 2:30 p.m. Credits: 1.0 TCH or CPWM CEU.

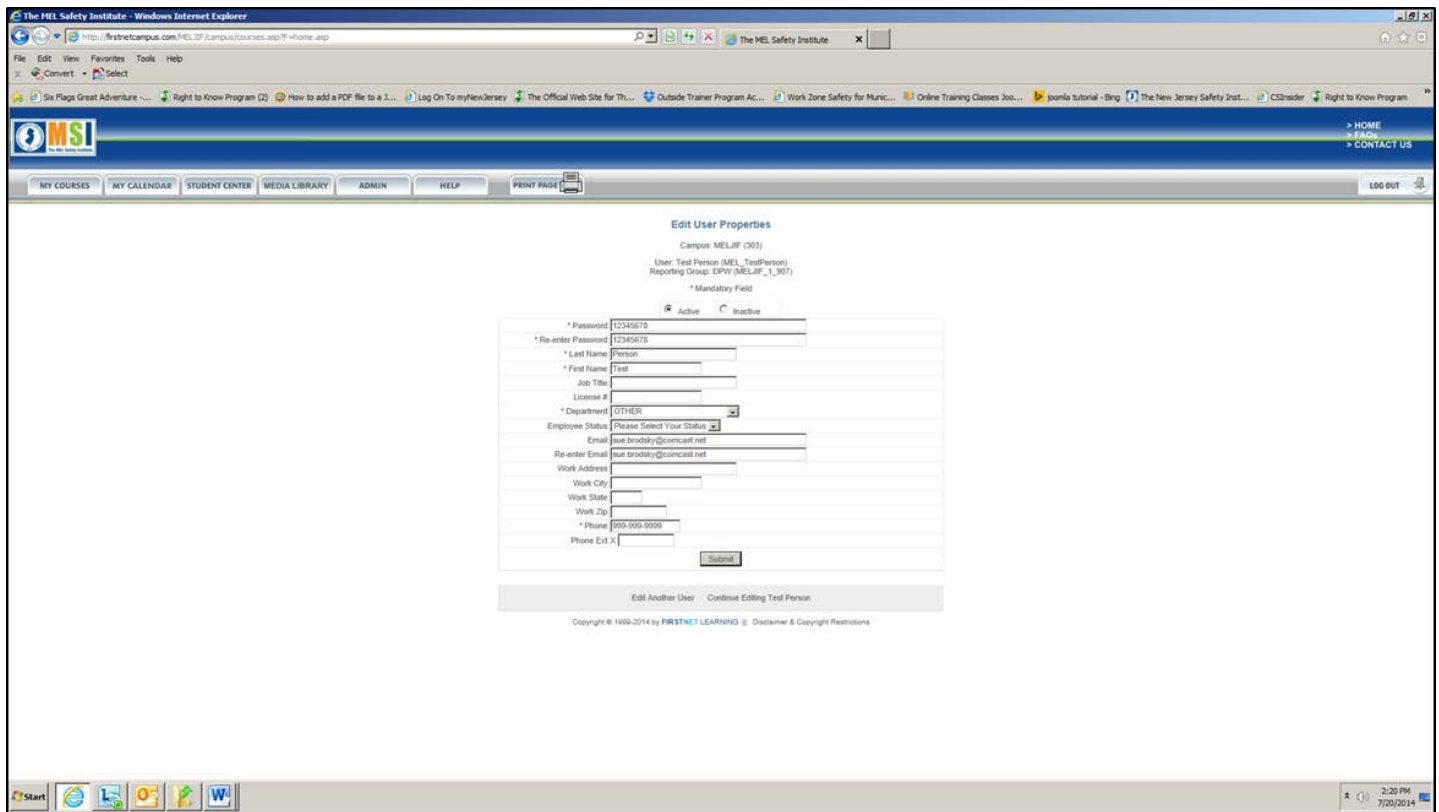
Safety Short Courses: Five short (50 – 60 minute) classes provide the basics: **Bloodborne Pathogens** Credits: 1.0 TCH or 1.0 CPWM CEU; **Lockout/Tagout** Credits: 1.0 TCH or CPWM CEU; **Fire Safety** Credits: 1.0 TCH; **Hazard Communication (with GHS)** Credits: 1.0 TCH or 1.0 CPWM CEU; **Slip /Trip Fall Prevention** (No Credit). Target Audience: Employees and Supervisors Class Time: 9:00 a.m. – 2:30 p.m.

In order to run TCH training reports for NJDEP for your licenses we need to ask all Training Administrators to enter their employees' license numbers into their profiles on the MSI Learning Management System. Please see below instructions on how to enter license numbers to employee records.

How to Add License Numbers to Employee Records

***You must have Administrator Access in the MSI Learning Management System to access employee records. If you are a Training Administrator and do not have Administrator access call the MSI helpline at **866-661-5120**.

1. Access the MSI Learning Management System – NJMEL.org; Click the MSI logo at the top of the page for the MSI log in page or click this link for direct access:
<http://firstnetcampus.com/meljif/entities/mel/logon.htm>
2. Log in: If you do not know your username/password, call the MSI Helpline shown above. 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. You will then need to call the MSI helpline to gain Admin access.
3. Once logged in, click the Admin tab at the top of your screen.
4. Under 'Administrator Functions', click the 'Edit User' option to display the list of your employees.
5. To access and modify the individual employee records, click on the employee's name.
6. Now within the employee's Edit User screen, click 'Edit User Properties'.
7. Enter the Employee's license number in the 'License #' field (6th field from the top). This is a free form field that will accept any number or character entered.
8. Verify your entry, then click the 'Submit' button at the bottom of the screen.
9. Additional fields in the Edit User Properties screen can also be modified here as needed.
10. Call the MSI Helpline with any questions at 866-661-5120.



Please register online by visiting www.njmel.org and clicking on the MSI button in the upper right hand corner and click on “MSI LOGIN?”. If this is your first time visiting a MSI Training Site and you do not have your user ID, please call the MSI Helpline at 1-866-661-5120 to obtain your user ID.

time	Track 1	Track 2	Track 3	Track 4
	First Aid	Confined Space	Shop	Safety Fast track
8:00-9:00	Continental Breakfast and Opening Comments			
9:00-9:15	First Aid/CPR/AED (60 minutes)	Confined Space Awareness with Demonstrations (180 Minutes)	Electrical Safety Plans (90 Minutes)	LOTO (60 minutes)
9:15-9:30				
9:30-9:45				
9:45-10:00				
10:00-10:15	BREAK	BREAK		BBP (60 minutes)
10:15-10:30	First Aid/CPR/AED (120 minutes)	Confined Space Awareness with Demonstrations (continued)	BREAK	
10:30-10:45				
10:45-11:00			Power Tools (75 minutes)	HazCom with GHS (60 minutes)
11:00-11:15				
11:15-11:30				
11:30-11:45				
11:45-12:00				
12:00-12:15			LUNCH	LUNCH
12:15-12:30	LUNCH	LUNCH		
12:30-12:45			Hotwork & Welding Safety (60 minutes)	Fire Safety (60 minutes)
12:45-1:00	First Aid/CPR/AED (120 minutes)	Excavations/ Construction Confined Spaces (90 minutes)		
1:00-1:15				
1:15-1:30				
1:30-1:45				
1:45-2:00				
2:00-2:15				
2:15-2:30				

IF YOU ARE UNABLE TO REGISTER ONLINE YOU MAY UTILIZE THE FOLLOWING FORM:

Courses have been placed into convenient "tracks" to allow participants to take advantage of the maximum number of classes during the Expo.

June 24, 2016- Middlesex Fire Academy		September 30, 2016- Camden County Emergency Training Center	
*EMPLOYEE NAME:			DEPT.
*PHONE NUMBER:			LICENSE #
*AUTHORITY/MUNICIPALITY:			
<i>* must be completed</i>			
Class:		Time:	
Class:		Time:	
Class:		Time:	
Be sure that your classes do not overlap! Students must sign in and out to earn credit.			
For Pre-Registration return by June 15th for the June Expo OR by September 19th for the September Expo date to: Karen Read- 9 Campus Drive, Suite 16, Parsippany, NJ 07054 Fax: 856-552-6835/kread@permainc.com			

RESOLUTION NO. 16-20

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

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

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

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

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

FUND YEAR 2016

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001059			
001059	COMPSERVICES, INC.	CHERRY HILL SERVICES - 08/2016	2,458.33
001059	COMPSERVICES, INC.	CLAIMS ADMIN - 08/2016	31,833.33
			34,291.66
001060			
001060	INTERSTATE MOBILE CARE INC.	CDL DRUG TESTING MONITOR -07/2016	2,166.00
001060	INTERSTATE MOBILE CARE INC.	FOLLOW-UP - 07/14/2016	87.00
			2,253.00
001061			
001061	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 08/2016	10,873.33
			10,873.33
001062			
001062	CLEMENTON BOROUGH	2016 OPT SAFETY AWARD - TRAFFIC CONES	500.00
			500.00
001063			
001063	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 07/2016	24.93
001063	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 08/2016	29,384.75
			29,409.68
001064			
001064	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 08/2016	3,779.67
			3,779.67
001065			
001065	BROWN & CONNERY, LLP	EXPENSE - 07/2016	80.58
001065	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 07/2016	1,172.50
001065	BROWN & CONNERY, LLP	EPL TRAINING - 072016	1,627.50
001065	BROWN & CONNERY, LLP	ATTORNEY FEE 07/2016	1,687.83
			4,568.41
001066			
001066	ELIZABETH PIGLIACELLI	TREASURER FEE 08/2016	1,708.33
			1,708.33
001067			
001067	COURIER POST	ACCT: CHL-083028 - 7/15/16 AUDIT REPORT	136.65
			136.65
001068			

001068	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 8/16 CHERRY HILL	1,083.00
001068	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 08/2016	8,568.25
			9,651.25
001069			
001069	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 08/2016	938.44
			938.44
001070			
001070	EDGEWOOD ASSOCIATES INC.	RMC FEE 2ND 2016 - CHESILHURST BORO	2,953.22
			2,953.22
	TOTAL PAYMENTS FY 2016		101,063.64

TOTAL PAYMENTS ALL FUND YEARS \$ 101,063.64

Attest:

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

_____ **Dated:** _____
Treasurer

August 22, 2016

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

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

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

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

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

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for July totaled \$2,928.56.

- **RECEIPT ACTIVITY FOR JULY:**

Cherry Hill deductible	\$	3,204.09
Assessments		765,485.15
Restitution/Subrogation		2,500.00
Interest		<u>4,688.39</u>
Total July Receipts		<u>\$ 775,877.63</u>

- **CLAIM ACTIVITY FOR JULY:**

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

Property Liability Claims	\$	93,980.41
Workers Compensation Claims		149,278.64
Administration Expense		<u>1,185,842.30</u>
Total Claims/Expenses		<u>\$1,429,101.35</u>

- **CASH ACTIVITY FOR JULY:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$21,200,580.35 to a closing balance of \$20,540,388.46 showing an increase of \$660,191.87.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer



Investment Detail

Account Number **115884-000**

As of July 31, 2016

Page 3 of 5

QUANTITY DESCRIPTION	MARKET VALUE (MV) MARKET UNIT PRICE	%MV	FEDERAL TAX COST AVERAGE UNIT COST	UNREALIZED GAIN/LOSS	ACCRUED INCOME	ESTIMATED ANNUAL INCOME	YIELD (%) YTM (%)
PRINCIPAL PORTFOLIO(S)							
U.S. GOVERNMENT AGENCIES							
2017 10,000,000.0000	\$10,003,200.00	100.00	\$9,993,900.00	\$9,300.00	\$21,180.56	\$62,500.00	0.62
FEDERAL HOME LOAN BANK	100.0320		99.94				0.58
DTD 03/29/2016 0.625% 03/29/2017							
NON CALLABLE							
CUSIP 3130A7N84 RATING AAA							
TOTAL U.S. GOVERNMENT AGENCIES	10,003,200.00	100.00	9,993,900.00	9,300.00	21,180.56	62,500.00	0.62
TOTAL PRINCIPAL PORTFOLIO(S)	10,003,200.00	100.00	9,993,900.00	9,300.00	21,180.56	62,500.00	0.62
TOTAL ACCRUED INCOME	21,180.56						
TOTAL MARKET VALUE WITH ACCRUED INCOME	10,024,380.56						

JULY							AUGUST		
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment	Item	Date
1	7/6/2016	14,398.85				14,398.85		1	
2	7/6/2016	21,170.67				21,170.67		2	
3	7/13/2016	39,562.01				39,562.01		3	
4	7/13/2016	21,897.80				21,897.80		4	
5	7/20/2016	28,909.80				28,909.80		5	
6	7/20/2016	52,924.30				52,924.30		6	
7	7/27/2016	24,904.69				24,904.69		7	
8	7/27/2016	28,017.01				28,017.01		8	
9	8/1/2016	3,869.27				3,869.27		9	
10	8/1/2016	7,604.65				7,604.65		10	
11	7/30/2016		- 6,429.04			- 6,429.04		11	
12						-		12	
13						-		13	
14						-		14	
15						-		15	
16						-		16	
17						-		17	
18						-		18	
19						-		19	
20						-		20	
21						-		21	
22						-		22	
23						-		23	
24						-		24	
25						-		25	
26						-		26	
27						-		27	
28						-		28	
29						-		29	
30						-		30	
	Total	243,259.05	- 6,429.04	-	-	236,830.01			Total
	Monthly Rpt	236,830.01				236,830.01			Monthly Rpt
	Variance	6,429.04	- 6,429.04	-	-	0.00			Variance

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

Current Fund Year: 2016										
Month Ending: July										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	964,631.08	5,086,103.37	1,014,541.20	10,229,130.69	1,523,391.07	3,548,474.25	462,454.62	(1,624,798.81)	(3,346.58)	21,200,580.88
RECEIPTS										
Assessments	30,362.92	88,925.97	20,421.03	228,231.12	67,016.48	158,955.43	20,138.95	151,433.24	0.00	765,485.15
Refunds	2,500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,204.09	5,704.09
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(2,279.78)	0.00	(2,279.78)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(2,279.78)	0.00	(2,279.78)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	32,862.92	88,925.97	20,421.03	228,231.12	67,016.48	158,955.43	20,138.95	149,153.46	3,204.09	768,909.46
EXPENSES										
Claims Transfers	11,489.96	80,997.45	1,495.00	135,264.57	0.00	0.00	0.00	0.00	7,583.03	236,830.01
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,185,842.14	0.00	1,185,842.14
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	11,489.96	80,997.45	1,495.00	135,264.57	0.00	0.00	0.00	1,185,842.14	7,583.03	1,422,672.15
END BALANCE	986,004.04	5,094,031.89	1,033,467.23	10,322,097.24	1,590,407.54	3,707,429.68	482,593.57	(2,661,487.49)	(7,725.52)	20,546,818.19

REPORT STATUS SECTION

Report Month: July

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	July									
CURRENT FUND YEAR	2016									
Description:	NJCM - 74136		TD Bank Investments - 785-518-3047		TD Bank Treasuries - CWA 6201-231		TD Bank Clearing - 785-518-3021	TD Bank Adm/Exp - 785-518-3039	TD Bank CompServices WC Claims - 425-9982572	TD Bank CompServices Prop & Liab claims - 425-9983546
ID Number:										
Maturity (Yrs)										
Purchase Yield:										
TOTAL for All Accts & instruments										
Opening Cash & Investm	\$21,200,580.35	-	1,863,685.88	-	4,464,300.16	0.00	-	1,621.23	13,133.71	
Opening Interest Accrua	\$15,972.22	-	-	0.00	-	-	-	-	-	
1 Interest Accrued and/or	\$5,208.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Inst	\$4,720.22	\$0.00	\$0.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
7 Realized Gain (Loss)	-\$7,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
8 Net Investment Income	\$2,928.56	\$0.00	\$0.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
9 Deposits - Purchases	\$9,232,362.67	\$0.00	\$0.00	\$0.00	\$2,645,508.85	\$0.00	\$0.00	\$1,621.23	\$0.00	
10 (Withdrawals - Sales)	-\$9,883,845.74	\$0.00	-\$1,863,685.90	\$0.00	-\$6,341,094.77	\$0.00	\$0.00	\$6,431.04	-\$13,133.71	
Ending Cash & Investment	\$20,546,817.50	\$0.00	\$0.00	\$0.00	\$768,714.24	\$0.00	\$0.00	\$6,431.04	\$0.00	
Ending Interest Accrual Bal	\$21,180.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$559,056.96	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,813.00	
(Less Deposits in Transit)	-\$11,473.92	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$21,094,400.54	\$0.00	\$0.00	\$0.00	\$768,714.24	\$0.00	\$0.00	\$6,431.04	\$2,813.00	
			0.0		\$0.00			\$0.00	\$0.00	

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

Month		June							
Current Fund Year		2016							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2016	Property	84,826.02	26,146.75	0.00	110,972.77	110,972.77	0.00	0.00	0.00
	Liability	8,706.61	1,348.63	0.00	10,055.24	10,055.24	0.00	0.00	0.00
	Auto	8,348.35	24,724.71	0.00	33,073.06	33,073.06	0.00	0.00	0.00
	Workers Comp	385,893.85	65,752.44	0.00	451,646.29	451,646.29	0.00	(0.00)	0.00
	Cherry Hill	35,708.42	3,204.09	35,565.92	3,346.59	3,346.59	(0.00)	0.00	(0.00)
	Total	523,483.25	121,176.62	35,565.92	609,093.95	609,093.95	(0.00)	(0.00)	0.00
2015	Property	579,246.93	0.00	247.25	578,999.68	578,999.68	0.00	0.00	0.00
	Liability	165,589.48	11,118.49	0.00	176,707.97	176,707.97	0.00	0.00	0.00
	Auto	29,048.47	0.00	0.00	29,048.47	29,048.47	(0.00)	(0.00)	0.00
	Workers Comp	1,546,473.18	47,743.82	0.00	1,594,217.00	1,594,217.00	0.00	0.00	0.00
	Cherry Hill	4,494.69	0.00	4,494.70	(0.01)	0.00	(0.01)	(0.01)	0.00
	Total	2,324,852.75	58,862.31	4,741.95	2,378,973.11	2,378,973.12	(0.01)	(0.01)	0.00
2014	Property	323,918.01	0.00	0.00	323,918.01	323,918.01	0.00	0.00	0.00
	Liability	198,929.25	12,979.20	0.00	211,908.45	211,908.45	(0.00)	(0.00)	0.00
	Auto	43,963.11	1,527.50	0.00	45,490.61	45,490.61	0.00	0.00	0.00
	Workers Comp	1,434,529.27	24,398.02	0.00	1,458,927.29	1,458,927.29	0.00	0.00	0.00
	Total	2,001,339.64	38,904.72	0.00	2,040,244.36	2,040,244.36	0.00	0.00	0.00
2013	Property	337,742.74	0.00	0.00	337,742.74	337,742.74	0.00	0.00	0.00
	Liability	281,118.94	65,431.52	0.00	346,550.46	346,550.46	0.00	0.00	0.00
	Auto	69,470.59	2,871.86	0.00	72,342.45	72,342.45	0.00	0.00	0.00
	Workers Comp	2,028,561.06	26,742.79	0.00	2,055,303.85	2,055,303.85	0.00	0.00	0.00
	Total	2,716,893.33	95,046.17	0.00	2,811,939.50	2,811,939.50	0.00	0.00	0.00
2012	Property	289,206.35	0.00	0.00	289,206.35	289,206.35	0.00	0.00	0.00
	Liability	1,097,846.62	3,927.27	0.00	1,101,773.89	1,101,773.89	0.00	(0.00)	0.00
	Auto	568,802.57	0.00	0.00	568,802.57	568,802.57	0.00	0.00	0.00
	Workers Comp	2,754,961.05	3,239.60	0.00	2,758,200.65	2,758,200.65	0.00	0.00	0.00
	Total	4,710,816.59	7,166.87	0.00	4,717,983.46	4,717,983.46	0.00	(0.00)	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		12,277,385.56	321,156.69	40,307.87	12,558,234.38	12,558,234.39	(0.01)	(0.01)	0.00

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: August 11, 2016

Service Team:

Joanne Hall, Safety Director jhall@jamontgomery.com Office: 732-736-5286 Cell: 908-278-2792	Ann Carter, Administrative Assistant acarter@jamontgomery.com Office: 732-660-5046 Fax: 856-830-1503
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	

JULY ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Mount Ephraim – Conducted a Loss Control Survey on July 1
- Borough of Somerdale – Conducted a Loss Control Survey on July 7
- Borough of Pine Valley – Conducted a Loss Control Survey on July 8
- Borough of Barrington – Conducted a Loss Control Survey on July 15
- Borough of Audubon Park – Conducted a Loss Control Survey on July 19
- Borough of Pine Hill – Conducted a Loss Control Survey on July 25
- Borough of Hi-Nella – Conducted a Loss Control Survey on July 26

JIF MEETINGS ATTENDED

- Claims Meeting on July 22
- Fund Commissioner Meeting on July 25

UPCOMING JIF MEETINGS

- Executive Safety Committee Meeting August 9
- Claims Meeting on August 26
- Fund Commissioner Meeting on August 29

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- Safety Director's Bulletin - Ladder Safety
- Safety Director's Message – Protect Yourself from Mosquitoes this Summer and Stay Informed about Zika Virus
- Safety Director's Message – Transition to Electronic Distribution of Reports
- Did you Know? MSI Training Schedule August, September and October 2016
- 2017 MSI Course Requests – Action Required if You would Like to Host Classes in 2017

MEL VIDEO LIBRARY

The following members utilized the MEL Video Library in July.

Members

No. of Videos

Collingswood Borough
Voorhees Township

1
1

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

MSI TRAINING PROGRAMS

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

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

Date	Location	Topic	Time
8/05/16	Township of Bordentown	Seasonal (Autumn/Winter) PW Operations	1:00 - 4:00 pm

8/08/16	Merchantville-Pennsauken SA	Flagger/Work Zone	8:30 - 12:30 pm
8/12/16	Township of Mantua	CDL-Drivers Safety Regulations	1:00 - 3:00 pm
8/15/16	Merchantville-Pennsauken WC #2	Flagger/Work Zone	8:30 - 12:30 pm
8/17/16	Township of Washington	DDC-6	8:30 - 3:00 pm w/lunch brk
8/19/16	Township of Monroe #3	Heavy Equipment	8:00 - 11:00 am
8/22/16	Township of Voorhees #3	BBP	12:30 - 1:30 pm
8/30/16	Township of Medford #4	Forklift Train-the-Trainer	8:30 - 11:30 am
9/02/16	Township of Bordentown	Shop & Tool Safety	11:00 - 12:00 pm
9/02/16	Township of Bordentown	Special Events Management	12:30 - 2:30 pm
9/07/16	Township of Washington	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
9/09/16	Township of Pemberton	Heavy Equipment	8:00 - 11:00 am
9/09/16	Township of Pemberton	Hearing Conservation	11:15 - 12:15 pm
9/12/16	Borough of Glassboro #1	Hearing Conservation	12:00 - 1:00 pm
9/12/16	Borough of Glassboro #1	Fire Safety	1:15 - 2:15 pm
9/12/16	Township of Delran	HazMat Awareness w/HazCom	8:00 - 11:00 am
9/13/16	Township of Cherry Hill #4	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/14/16	Township of Burlington #3	CSE-Permit Required w/Classroom Demo	8:00 - 12:00 pm
9/16/16	Monroe Township MUA #1	Excavation/Trenching/Shoring	8:00 - 12:00 pm
9/19/16	Borough of Willingboro #4	Fire Extinguisher	8:30 - 9:30 am
9/20/16	Township of Waterford	Leaf Collection Safety	8:30 - 10:30 am
9/22/16	Township of Westampton	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
9/23/16	Township of Evesham #4	Heavy Equipment	8:30 - 11:30 am
9/26/16	Borough of Magnolia	HazMat Awareness w/HazCom GHS	10:00 - 1:00 pm
9/28/16	Evesham Twp. MUA	CSE-Permit Required w/Classroom Demo	8:00 - 12:00 pm
9/29/16	Borough of Berlin	Employee Conduct/Violence Prevention	8:30 - 10:00 am
9/30/16	Township of Mantua	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
10/03/16	Borough of Glassboro #1	Flagger/Work Zone	8:00 - 12:00 pm
10/04/16	Township of Winslow	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
10/04/16	Township of Winslow	Shop and Tool Safety	11:15 - 12:15 pm
10/05/16	Township of Burlington #3	Back Safety/Material Handling	8:00 - 9:00 am
10/05/16	Township of Burlington #3	Hearing Conservation	9:15 - 10:15 am
10/11/16	Township of Washington	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/11/16	Township of Mantua	Leaf Collection Safety	1:00 - 3:00 pm
10/14/16	Borough of Willingboro #4	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
10/17/16	Merchantville-Pennsauken SA #2	DDC-6	8:30 - 3:00 pm w/lunch brk

10/17/16	Monroe Township MUA #1	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
10/18/16	Township of Westampton	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/19/16	Evesham Twp. MUA	Heavy Equipment	8:00 - 11:00 am
10/21/16	Township of Evesham #4	Leaf Collection Safety	8:30 - 10:30 am
10/21/16	Township of Evesham #4	PPE	10:45 - 12:45 pm
10/24/16	Township of Tabernacle #1	Hearing Conservation	8:30 - 9:30 am
10/24/16	Township of Tabernacle #1	BBP	9:45 - 10:45 am
10/27/16	Township of Delran	Snow Plow/Snow Removal	8:00 - 10:00 am
10/27/16	Township of Delran	Back Safety/Material Handling	10:15 - 11:15 am

MSI TRAINING PROGRAMS

A list of the current MSI administrators is below.

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

Member	Department	Last Name	First Name
AUDUBON	AUDUBON	HENRY	JOE
AUDUBON	AUDUBON	MISTALSKI	JOE
AUDUBON	AUDUBON	TARASCHI	DAVID
BARRINGTON	BARRINGTON	BROOME	KENNETH
BARRINGTON	BARRINGTON	LAURSEN	ILENE
BARRINGTON	EMS	WILSON	BARBARA
BELLMAWR	BELLMAWR	GALLAGHER	KIM
BELLMAWR	BELLMAWR	LAURSEN	ILENE
BELLMAWR	BELLMAWR	WILLIAMS	MIKE
BERLIN BOROUGH	BERLIN BOROUGH	ALLSEBROOK	JOHN
BERLIN BOROUGH	BERLIN BOROUGH	BEASLEY	WILLIAM
BERLIN TOWNSHIP	BERLIN TOWNSHIP	LAURSEN	ILENE
BERLIN TOWNSHIP	BERLIN TOWNSHIP	RIEBEL	CHARLES, JR.
BERLIN TOWNSHIP	BERLIN TOWNSHIP	UNDERWOOD	CATHY
BERLIN TOWNSHIP	BERLINEMS	FALLSTICK	CRAIG
BROOKLAWN	BROOKLAWN	DOMICO	DONNA
BROOKLAWN	BROOKLAWN	LAURSEN	ILENE
BROOKLAWN	BROOKLAWN	MCKINNEY	FRAN
BROOKLAWN	EMS	MCFADDEN	DREW
CAMDEN PARKING AUTHORITY	CAMDEN PARKING AUTHORITY	KEMP	ETHEL
CAMDEN PARKING AUTHORITY	CAMDEN PARKING AUTHORITY	MASON	TERRY
CHERRY HILL	AUTOMOTIVE	SKLIVAS	JASON
CHERRY HILL	CHERRY HILL	LAURSEN	ILENE
CHERRY HILL	CHERRY HILL	MESSINGER	ARI
CHERRY HILL	DPW OFFICE	HAGG	DIANE
CHERRY HILL	DPW OFFICE	ITZI	DOMINICK
CHERRY HILL	HIGHWAY	GARRETSON	KEVIN
CHERRY HILL	PUBLIC GROUNDS	REID	JOSEPH
CHERRY HILL	SEWER	COFFEE	GEORGE
CHERRY HILL FIRE DISTRICT	CHERRY HILL FIRE DISTRICT	CALLAN	CHRIS
CHERRY HILL FIRE	CHERRY HILL FIRE	LAURSEN	ILENE

Member	Department	Last Name	First Name
DISTRICT	DISTRICT		
CHERRY HILL FIRE DISTRICT	CHERRY HILL FIRE DISTRICT	SHEMELEY	TOM
CHESILHURST	CHESILHURST	POINTER	TAVARES
CLEMENTON	CLEMENTON	FREILING	ROBERT
CLEMENTON	CLEMENTON	HENRY	JOE
COLLINGSWOOD	COLLINGSWOOD	HASTINGS	KEITH
COLLINGSWOOD	COLLINGSWOOD	LAURSEN	ILENE
COLLINGSWOOD	DPW	STAMER	JAMES
COLLINGSWOOD	FIRE	JOYCE	GEOFFREY T
COLLINGSWOOD	POLICE	HARTSHAW	THOMAS R.
GIBBSBORO	GIBBSBORO	KELLY	MICHAEL
GIBBSBORO	GIBBSBORO	ROGERS	GEORGE
GLOUCESTER	GLOUCESTER	DEBUS	LISA
GLOUCESTER	GLOUCESTER	LAURSEN	ILENE
GLOUCESTER	GLOUCESTER	MORRELL	MICHAEL
GLOUCESTER	GLOUCESTER	SCHINDLER	FRED
GLOUCESTER	GLOUCESTER - HIGHWAY DEPT.	TEDESCO	ALEX
HADDON	DPW	PRINCE	BARBARA
HADDONFIELD	HADDONFIELD	LEY	GREGORY
HADDONFIELD	HADDONFIELD	RAHMAD	SURAYA
HI-NELLA	HI-NELLA	LAURSEN	ILENE
HI-NELLA	HI-NELLA	TWISLER	PHYLLIS
LAUREL SPRINGS	LAUREL SPRINGS	BROWN	MICHAEL
LAUREL SPRINGS	LAUREL SPRINGS	CHEESEMAN	KEN
LAUREL SPRINGS	LAUREL SPRINGS	HENRY	JOE
LAUREL SPRINGS	LAUREL SPRINGS	RABOTTINO	CARMEN
LAWNSIDE	LAWNSIDE	MASON	TERRY
LAWNSIDE	LAWNSIDE	PRESSLEY	AMBER
LAWNSIDE	LAWNSIDE	WAKEFIELD	TYRONE
LINDENWOLD	LINDENWOLD	HENRY	JOE
LINDENWOLD	PUBLIC WORKS	DICUGNO	GEORGE
LINDENWOLD	PUBLIC WORKS	WELLS	CRAIG
MAGNOLIA	ADMINISTRATION	ANDRESS	KATHLEEN
MAGNOLIA	ADMINISTRATION	KEENAN JR	JOHN
MAGNOLIA	ELECTED OFFICIALS	BRANDT	ROBERT
MAGNOLIA	ELECTED OFFICIALS	DEPRINCE	ANTHONY
MAGNOLIA	FIRE COMPANY	WOLF	MICHAEL
MAGNOLIA	MAGNOLIA	LAURSEN	ILENE
MAGNOLIA	POLICE DEPARTMENT	STETSER	ROBERT
MEDFORD LAKES	EMS	BURKE	JIM
MEDFORD LAKES	MEDFORD LAKES	LAURSEN	ILENE
MEDFORD LAKES	MEDFORD LAKES	MCINTOSH	MARK
MEDFORD LAKES	POLICE DEPARTMENT	MARTINE	FRANK
MEDFORD LAKES	PUBLIC WORKS	RODGERS	NANCY
MERCHANTVILLE	MERCHANTVILLE	ADAIR	ROY
MERCHANTVILLE	MERCHANTVILLE	KOEHLER	FRED
MERCHANTVILLE	MERCHANTVILLE	LAURSEN	ILENE
MOUNT EPHRAIM	MOUNT EPHRAIM	BEEBE	JIM
MOUNT EPHRAIM	MOUNT EPHRAIM	LAURSEN	ILENE
MOUNT EPHRAIM	POLICE	BEPPEL	BRIAN
OAKLYN	OAKLYN	ABBATE	JOSEPH
OAKLYN	OAKLYN	MARCUCCI	CHRIS
OAKLYN	POLICE DEPARTMENT	MOORE	MARK
PINE HILL	PINE HILL	BESNICK	DEIDRE
PINE HILL	PINE HILL	GREER	JOHN
PINE HILL	PINE HILL	LAURSEN	ILENE

Member	Department	Last Name	First Name
PINE HILL	PINE HILL	WINTERS	CHRIS
PINE VALLEY	PINE VALLEY	RAUER	RICHARD
RUNNEMEDE	DPW	RITZ	NICHOLAS,
RUNNEMEDE	RUNNEMEDE	LAURSEN	ILENE
RUNNEMEDE	RUNNEMEDE	MORIARTY	PATRICK
SOMERDALE	POLICE DEPARTMENT	CAMPBELL	ANTHONY
SOMERDALE	SOMERDALE	CANTILLO	VICTOR
SOMERDALE	SOMERDALE	LAURSEN	ILENE
SOMERDALE	SOMERDALE	SCHIAVO	DAVID
TAVISTOCK	TAVISTOCK	LAURSEN	ILENE
VOORHEES	VOORHEES	CAPONE	STEFANIE
VOORHEES	VOORHEES	DORTO	DANIELLE (DANI)
VOORHEES	VOORHEES	HENRY	JOE
VOORHEES	VOORHEES	TYTHER	VERLE
WINSLOW	DPW	MAMMUCARI	VINCENT
WINSLOW	EMS	MIDURE	JOYCE
WINSLOW	WINSLOW	ESPOSITO	JACQUELINE
WINSLOW	WINSLOW	LAURSEN	ILENE
WOODLYNNE	WOODLYNNE	KENNY	ROBERT

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

SAFETY DIRECTOR'S BULLETIN



Ladder Safety

Ladders are one of the most frequently used tools in the workplace and in the home. Familiarity can lead to underestimating the dangers associated with ladder use. According to a recent study by the Centers for Disease Control and Prevention (CDC), falls remain a leading cause of death and nearly half of those falls have been from ladders. When a task requires working above floor level, you need to decide whether to use a ladder or an elevated work platform. Factors to consider in making this decision include:

- The length of time the job will take
- Side-to-side movement of work
- Movement between work areas
- Two hands needed to do work

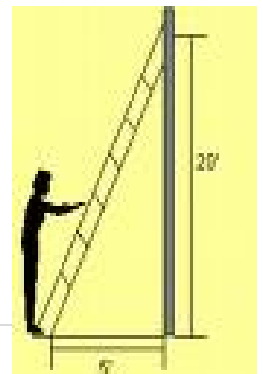
Use a ladder for jobs like wiring a security light or replacing a bulb, but consider using an elevated platform when you have to do strenuous work such as freeing a seized nut, installing a run of cable trays or removing a heavy object. Any sudden movement can cause you to lose your balance.

Twice as many falls occur while descending ladders compared to going up ladders. Managers must reinforce proper climbing body position and basic ladder safety policies:

- Make sure you have the right footwear. Footwear should be clean, in good condition and without dangling laces. Wear shoes with slip-resistant soles and minimum half inch heels.
- Do not hold objects in your hand when moving up or down, or stepping on or off a ladder. Attach objects to your tool belt or use a line after you get to your work spot.
- Always maintain 3-point contact when ascending or descending ladders. Hands should be slid along side rails so as to always be in contact with ladder. Extend arms and keep knees inside the rails when moving up or down ladder. Don't rush.
- Upon nearing the bottom, watch where you place your feet. Make sure you do not miss the lower rungs as you step off.

The main cause of falls from straight and extension ladders is sliding of the ladder base. For stepladders, the main cause is tipping sideways. Proper set-up and positioning should be emphasized as the main control against these hazards.

- Always inspect a ladder before you use it; recheck it if it has been unattended. Ensure that the feet of an extension ladder are set on firm, level surface.
- Extension and straight ladders must be set using the “4:1 Rule.” A field test for this is to stand with the balls of your feet against the inside of the rails. Extend your arms to shoulder height. The palms of your hands should be just inside the rails.
- The ladder should extend 3' (3 rungs) past the upper landing, such as a roof, for safe access.



- Do not overreach. Move the ladder so that you can keep your belt buckle (navel) inside the rails and both feet on the same rung throughout the task. Always face the ladder.

Avoid working side-on from a stepladder, especially when drilling or applying force. Don't

- place a foot on another surface (window frame) to extend your reach.
- Ladders should be secured top and bottom, for all but the shortest-term tasks.

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.

Safe use of all types of ladders

- Do not use a ladder if you have a medical condition, or are taking medication that could affect your safety. Discuss any of these conditions with your supervisor.
- It is recommended only Type I, IA or IAA ladders be purchased by municipalities.
- Evaluate environmental conditions before and during tasks requiring the use of ladders. High winds, rain or ice, will dramatically increase the risk of using ladders. Decide if the work must be performed under these conditions and if so, take additional precautions.
- When working on or close to electrical equipment that is live or may become live, use ladders that will not conduct electricity, such as those with fiberglass side rails. Maintain a 10 foot clearance from overhead electrical wires, including the arc of the extended ladder.
- Do not place ladders in front of doorways, or at intersections of aisles, unless sufficient means to protect the worker and pedestrians have been established.
- Do not throw things from ladders. Keep the bottom of the ladder clear of debris.

Using an extension ladder

- Extension ladders are primarily for access to higher levels, and not as work platforms.
- If you must work from an extension ladder, consider using a fall protection system attached to a secure anchor point on the building, especially if pushing, pulling, or prying. And keep both feet on the same rung.
- Never work from any of the top 3 steps of a straight or extension ladder.
- Never move a ladder while someone is on it.
- Lower the top section of an extension ladder before you move it.



Using a step ladder

- Make sure the legs are fully open and the spreader bar is locked before you use. All four feet must be on the same level surface. Do not use a step ladder as a straight ladder or to access upper platforms.



- When working from a stepladder do not stand on the top step or cap plate.
- Do not stand on the back leg brace.

Inspection and maintenance of ladders

- Ladders must have a documented inspection “frequently” under OSHA regulations. Follow manufacturer’s recommendations.
- If a ladder is found to be defective, it must be clearly tagged “Dangerous-Do Not Use” and removed from service. Repairs must be made by a qualified technician.
- Ladders should be supported at multiple points when in storage.

Always Use the Right Ladder for the Job!

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

Tuesday, July 26, 2016

From 6/22/2016 To 7/24/2016

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>CAMDEN JIF</u>					
H- New Jersey Transit I- Parking Authority of the City of Camden	One Penn Park Plaza East Newark, NJ 07105 10 Delaware Avenue Camden, NJ 08103	1117	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) respects to commuter parking facilities at Camden Rail Station - Lease #L475-306-01.	7/22/2016	GL EX AU WC
H- Barrington Board of Education I- Borough of Barrington	311 Reading Avenue Barrington, NJ 08007 229 Trenton Avenue Barrington, NJ 08007	1693	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) as respects to use of facilities at Woodland School, located at 1 School Lane, Barrington, NJ 08007, for the Borough's fireworks display on July 1, 2016 rain date July 2, 2016.	8/23/2016	GL EX AU WC
H- Borough of Collingswood I- Borough of Collingswood	678 Haddon Avenue Collingswood, NJ 08108 678 Haddon Avenue Collingswood, NJ 08108	1736	Evidence of insurance as respects to Statutory Bond Coverage for Kathleen McCarthy-Tax Collector/ Utility Collector, Sandra Powell Treasurer and Library Treasurer effective 01/01/16.	7/21/2016	BOND
H- New Jersey Transit I- Parking Authority of the City of Camden	One Penn Plaza East Newark, NJ 07105 10 Delaware Avenue Camden, NJ 08103	5549	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) as respects to commuter parking facilities at Camden Rail Station - Lease #L475-306-01.	7/22/2016	GL EX AU WC
H- Ford Motor Credit Company LLC I- Borough of Collingswood	1 American Road, MD 7500 Dearborn, MI 48128 678 Haddon Avenue Collingswood, NJ 08108	5997	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the lease of a 2016 Chevy Tahoe, vin #1GNSKFKCXGR385993, (Continued on Page 2)	8/27/2016	GLXSALWCPRPO

H- Bowman & Company I- Borough of Chesilhurst	601 White Horse Road Voorhees, NJ 08043 Municipal Building 201 Grant Avenue Chesilhurst, NJ 08089	17603	Evidence of Insurance.	6/29/2016 ALL
H- Berg Furniture I- Borough of Barrington	120 E. Gloucester Pike Barrington, NJ 08007 229 Trenton Avenue Barrington, NJ 08007	21413	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) with respects to the use of the parking lot for staging for the Borough's Independence Day parade on 7/1/16. (Continued on Page 2)	6/28/2016 GL AU PH EX WC
H- Edmund Optics I- Borough of Barrington	101 E. Gloucester Pike Barrington, NJ 08007 229 Trenton Avenue Barrington, NJ 08007	21414	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) with respects to the use of the parking lot for staging for the Borough's Independence Day parade on 7/1/16.	6/28/2016 GL AU PH EX WC
H- County of Camden I- Parking Authority of the City of Camden	520 Market Street, 9th Floor Attn: Treasurer Camden, NJ 08102 10 Delaware Avenue Camden, NJ 08103	21428	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) as respects the Site License Agreements between the Parking Authority of the City of Camden and the New Jersey Economic Development Authority.	7/5/2016 GL EX AU WC

Total # of Holders = 9

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

2016:

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$70,539.78	\$33,254.75	\$37,285.03	52.86%
February	\$142,366.08	\$82,244.39	\$60,121.69	42.23%
March	\$412,910.41	\$204,711.56	\$208,198.85	50.42%
April	\$372,001.82	\$200,922.56	\$171,079.26	45.99%
May	\$114,433.26	\$64,409.01	\$50,024.25	43.71%
June	\$164,776.08	\$82,217.66	\$82,558.42	50.10%
July	\$152,954.29	\$77,601.17	\$75,353.12	49.27%
TOTAL 2016	\$1,396,965.49	\$725,752.86	\$671,212.63	48.05%

Monthly & YTD Summary:

PPO Statistics	July	YTD
Bills	163	1,285
PPO Bills	142	1,148
PPO Bill Penetration	87.12%	89.34%
PPO Charges	\$137,986.39	\$1,288,763.07
Charge Penetration	90.21%	92.25%

Savings History:

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

APPENDIX I – MINUTES

July 25, 2016 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JULY 25, 2016
BOROUGH OF PINE HILL 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

Jack Lipsett	Gloucester City	Absent
Joseph Gallagher	Winslow Township	Present

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Borough
David Taraschi, Audubon Borough
Patricia Hendricks, Gibbsboro Borough
John Foley, Cherry Hill Fire District
Eleanor Kelly, Runnemede Borough

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann	Edgewood Associates
Ilene Laursen	Conner Strong & Buckelew
Roger Leonard, Jr.	Leonard O'Neill Insurance Group
Bonnie Ridolfino	Hardenbergh Insurance Group
Terry Mason	M&C Insurance
Walt Eife	Waypoint Insurance
Peter DiGiambattista	Associated Insurance Partners

WELCOME: Commissioner Patricia Hendricks welcomed everyone to the Borough of Pine Hill

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JUNE 27, 2016

MOTION TO APPROVE THE OPEN MINUTES OF JUNE 27, 2016

Motion:	Commissioner DiAngelo
Second:	Commissioner Gallagher
Roll Call Vote:	6 Ayes, 0 Nays

MOTION TO APPROVE THE CLOSED MINUTES OF JUNE 27, 2016

Motion:	Commissioner Michielli
Second:	Commissioner Wolk
Vote:	Unanimous

CORRESPONDENCE:

NONE

ASSET MANAGER CONTRACT: The Camden JIF elected to participate in the Banking Services & Asset Management program that was bid by the MEL/RCF & EJIF. The MEL Fund Attorney negotiated with Wilmington Trust on a number of clauses in the Fund's Professional Service Agreement and Wilmington's Account Management Agreement. The Camden JIF adopted these revisions. The MEL Fund Attorney did additional negotiations on the "order of precedence". The JIF's attorney has reviewed the changes. Enclosed in Appendix II is an addendum to reflect these further changes.

Attorney Nardi said the original agreement had an indemnification and hold harmless in favor of the bank which quite frankly did not make sense and was not needed, so Fred Semerau negotiated further and that is the reason for the revised agreement. Attorney Nardi said the MEL is the lead agency and this will be the same agreement used by all the JIFs. Attorney Nardi said he recommends passing of the resolution adopting the changes.

MOTION TO APPROVE REVISIONS TO THE MANAGEMENT AGREEMENT WITH WILMINGTON TRUST

Motion:	Commissioner Wolk
Second:	Commissioner Michielli
Roll Call Vote:	6 Ayes, 0 Nays

2017 RFQ – FAIR & OPEN PROCESS: Some of the Fund’s Professional Service Agreements will expire at the end of this year. The fund office will advertise Requests for Qualifications for Fund Professionals for the period of January 1, 2017 through December 31, 2017.

The following positions are included in the list of RFQ submissions:

- Fund Attorney
- Fund Defense Attorney
- Fund Auditor
- Fund Internal Auditor
- Fund CDL Drug & Alcohol Monitor

MOTION TO AUTHORIZE THE FUND OFFICE TO ADVERTISE REQUESTS FOR QUALIFICATIONS FOR FUND PROFESSIONALS FOR THE PERIOD OF JANUARY 1, 2017 THROUGH DECEMBER 31, 2017

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Vote:	Unanimous

2017 RENEWAL ONLINE UNDERWRITING DATABASE: Members and Risk Managers have received notifications that the database is set up to begin the 2017 underwriting renewal. The deadline to submit schedules is August 15th. Executive Director said 25 members have started the process and would like to recognize Audubon leading the pack with 85% complete. There are nine members who have not started the process yet. Reminders will be sent to all members.

EMPLOYMENT PRACTICES PROGRAM: As a reminder, changes to the 2017 POL/EPL Program are posted on the MEL’s webpage – www.njmel.org – which details changes to the MEL’s Model Personnel Manual and information on training program requirements.

Members have until October 1st to submit the checklist to qualify and/or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel. The checklist appears on Page 12.

Executive Director said we have received one check list so far and would like to recognize Winslow Township for being the first to submit their checklist.

Police Supervisor Training – One more session will be held in Lindenwold on August 3rd. Registration for that course appears on Page 13. Executive Director said we have six or seven police chiefs that have not attended yet and we have emailed those Chiefs directly to make sure they are aware of this. There will be one last session in Monroe Township but hopefully everyone from the Camden JIF will attend the session in Lindenwold. In response to Commissioner Shannon, Executive Director said we can notify the Municipal Clerk regarding those Chiefs that have not attend the training.

2016 COVERAGE MANUALS: The 2016 Coverage Manuals will be distributed to all Fund Commissioners and Risk Managers via email by the end of the month.

PROPERTY APPRAISALS UPDATE: Draft reports have been received by PERMA from Asset Works and the Fund Office is in the process of reviewing them. We will be distributing the reports to RMC's and members in the next few weeks for further review.

MEMBERSHIP RENEWALS: The Fund has 25 members up for renewal at the end of the year. Renewal documents will be sent out in August.

REGULATORY AFFAIRS: PERMA filed the 2015 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Insurance and Community Affairs. In addition, the Synopsis of Audit was published in the Fund's official newspaper.

SAFETY EXPO: For the ninth year, the MEL is working with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town's water & sewer employees. The Safety Expo will be held on September 30th at the Camden County Emergency Services Training Center. A notice will be mailed to all members with additional information.

ANTI-VIRUS SOFTWARE: Executive Director said last month it was brought up by Risk Manager Roger Leonard if the JIF could possibly organize a group purchase for anti-virus software. Executive Director said he spoke with Winslow Township and Cherry Hill which have IT Departments and they are recommending the training aspect, which probably out weighs the importance of an anti-virus type program, which many towns already have. The anti-virus programs will not stop the phishing or the folks trying to get personal information from you. They are saying good old fashioned cyber liability training works best. The JIF does have four sessions scheduled jointly with the Camden County Insurance Commission in August and September. Executive Director said his suggestion would be to get through the training first and then we could still look into the software. Commissioner Gallagher said the training is the biggest thing and there is a basic computer 101 training that would be much more beneficial and a better investment than the software. In response to Commissioner Shannon, Executive Director said the training would be for any employee. The MEL has approved and posted Cyber Liability information on the MEL website.

DUE DILIGENCE REPORTS – Included in the agenda were due diligence reports as follows: the Financial Fast Track, Pure Loss Ratio Report, Claims Analysis by Fund Year,

Claims Activity Report, Lost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report.

Executive Director reviewed the Financial Fast Track as of May 31, 2016 the statutory surplus stands at \$5.4 million. Executive Director revised the Expected Loss Ratio Analysis and said for June 2016 the actuary projected the JIF at 18.1% and we currently stand at 18.4% which is right on target Executive Director said in Lost Time Accident Frequency as of June 30th we improved to 1.25- down from last month at 1.33 and continue to have a good year. Executive Director said we still have 21 members with zero lost time accidents as of June 30, 2016.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 16-19 July 2016 Vouchers

2015	\$25,597.00
2016	\$1,160,245.14
TOTAL	\$1,185,842.14

Confirmation of June 2016 Claims Payments/Certification of Claims Transfers:

Closed	.00
2012	7,166.87
2013	95,046.17
2014	38,904.72
2015	58,862.31
2016	121,176.62
TOTAL	321,156.69

MOTION TO APPROVE RESOLUTION 16-19 JULY 2016 VOUCHERS

Motion: Commissioner Gallagher
Second: Commissioner Michielli
Roll Call Vote: 6 Ayes - 0 Nays

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

Motion: Commissioner Wolk
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: None

SAFETY DIRECTOR:

Mr. Saville reviewed the monthly reports. Mr. Saville reminded everyone the next Executive Safety Committee meeting will take place on August 9, 2016 at Tavistock. If you have any items you would like added to the Executive Safety Committee Meeting agenda please contact the Safety Director's office. The NJUA Safety Expo will be at the Camden County Regional Training Center on September 30th and it is a really good opportunity to send employees for training topics and TCHs they may still need to obtain.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the Certificate Report for the period 5/23/16 to 6/21/16 which was included in the agenda showing 12 certificates were issued during that time period.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of June 2016 where there was a savings of 50.10% for the month and a total of 47.71 % for the year. Ms. Goldstein also reviewed the 2nd Quarter 2016 Workers' Comp Injury report.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

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

Motion:	Commissioner Michielli
Second:	Commissioner Wolk
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion:	Commissioner Michielli
Second:	Commissioner Wolk
Vote:	Unanimous

**MOTION TO APPROVE CLAIMS EXCLUDING THE GAFFNEY CLAIM AS
DISCUSSED IN EXECUTIVE SESSION:**

Motion:	Commissioner Shannon
Second:	Commissioner Wolk
Roll Call Vote:	6 Ayes – 0 Nays

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN:

Motion:	Commissioner Michielli
Second:	Commissioner Wolk
Vote:	Unanimous

MEETING ADJOURNED: 6:01PM

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