

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
MEETING AGENDA  
AUGUST 24, 2015 – 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

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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA  
MEETING: AUGUST 24, 2015**

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- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2015 EXECUTIVE COMMITTEE**
- WELCOME: BOROUGH OF BARRINGTON**
- APPROVAL OF MINUTES:** July 27, 2015 , 2015 Open Minutes .....Appendix I  
July 27, 2015 Closed Minutes ..... **To be distributed**
  
- CORRESPONDENCE – None**

**REPORTS**

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
Executive Director's Report .....Page 1
  
- TREASURER – Elizabeth Pigliacelli**  
August Vouchers - Resolution No. 15-22 .....Page 13  
Monthly Reports .....Page 15
  
- ATTORNEY – Joseph Nardi, Esquire**
  
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report .....Page 22
  
- UNDERWRITING MANAGER – Conner Strong & Buckelew**  
Monthly Certificate Holding Report.....Page 45
  
- MANAGED CARE – Consolidated Services Group**  
Monthly Report .....Page 47
  
- CLAIMS SERVICE – AmeriHealth Casualty**

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- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - MEETING ADJOURNED**
  - NEXT MEETING: September 28, 2015 - Borough of Bellmawr**

## Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: August 24, 2015

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ❑ **2016 Renewal Online Underwriting Database:** Last year the MEL contracted with Exigis to develop an underwriting database for members and/or their risk managers to add/amend schedules online thereby eliminating the annual paper Renewal Application process.

Members recently received an email advising that the database has been set up and is ready for members to begin the 2016 underwriting renewal. The deadline is September 1<sup>st</sup>.

- ❑ **2016 RFQ – Fair & Open Process** – The fund office has advertised Requests for Qualifications for Fund Professionals listed below. Responses are due back on September 10, 2015. A report and recommendation will be made at the October meeting.

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

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

- ❑ **Membership Renewals** – The Fund has 4 members up for renewal at the end of the year. Renewal documents will be sent out in August. (**Page 12**)
- ❑ **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 25th at the Camden County Emergency Services Training Center. A notice will be mailed to all members with additional information.

❑ **2015 Budget** - The Executive Committee normally schedules a meeting prior to the Fund's regular October meeting to review the proposed budget. In the past, we have held this meeting a week before the October meeting date at the Collingswood Senior Community Center. It would be appropriate for the Committee to check their schedules for meeting availability during the week of October 14<sup>th</sup>.

❑ **Due Diligence Reports:**

<b>Financial Fast Track</b>	<b>Page 3</b>
<b>Income Portfolio</b>	<b>Page 4</b>
<b>Loss Ratio Analysis</b>	<b>Page 5</b>
<b>Loss Time Accident Frequency</b>	<b>Page 6&amp;7</b>
<b>POL/EPL Compliance Report</b>	<b>Page 8</b>
<b>Fund Commissioners</b>	<b>Page 9</b>
<b>2015 Fund Year Regulatory Affairs Checklist</b>	<b>Page 10</b>
<b>RMC Agreements</b>	<b>Page 11</b>

<b>CAMDEN COUNTY MUNICIPAL FUND</b>						
<b>FINANCIAL FAST TRACK REPORT</b>						
<b>AS OF June 30, 2015</b>						
	<b>THIS MONTH</b>	<b>YTD CHANGE</b>	<b>PRIOR YEAR END</b>	<b>FUND BALANCE</b>		
1.	<b>UNDERWRITING INCOME</b>	<b>1,011,694</b>	<b>6,070,161</b>	<b>180,178,414</b>	<b>186,248,575</b>	
2.	<b>CLAIM EXPENSES</b>					
	Paid Claims	482,673	2,401,073	81,364,101	83,765,175	
	Case Reserves	172,622	138,010	4,278,498	4,416,508	
	IBNR	344,385	177,470	5,721,961	5,899,431	
	Recoveries	(891)	(113,029)	(263,520)	(376,550)	
	<b>TOTAL CLAIMS</b>	<b>998,789</b>	<b>2,603,525</b>	<b>91,101,040</b>	<b>93,704,565</b>	
3.	<b>EXPENSES</b>					
	Excess Premiums	322,818	1,936,910	47,741,095	49,678,005	
	Administrative	166,392	1,030,379	32,267,386	33,297,765	
	<b>TOTAL EXPENSES</b>	<b>489,211</b>	<b>2,967,289</b>	<b>80,008,481</b>	<b>82,975,770</b>	
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	<b>(476,306)</b>	<b>499,347</b>	<b>9,068,893</b>	<b>9,568,240</b>	
5.	<b>INVESTMENT INCOME</b>	<b>671</b>	<b>19,188</b>	<b>10,049,625</b>	<b>10,068,813</b>	
6.	<b>DIVIDEND INCOME</b>	<b>0</b>	<b>0</b>	<b>3,217,661</b>	<b>3,217,661</b>	
7.	<b>STATUTORY PROFIT (4+5+6)</b>	<b>(475,635)</b>	<b>518,535</b>	<b>22,336,179</b>	<b>22,854,714</b>	
8.	<b>DIVIDEND</b>	<b>0</b>	<b>0</b>	<b>17,699,148</b>	<b>17,699,148</b>	
9.	<b>STATUTORY SURPLUS (7-8)</b>	<b>(475,635)</b>	<b>518,535</b>	<b>4,637,031</b>	<b>5,155,566</b>	
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>						
	<b>Closed</b>	<b>(318)</b>	<b>193</b>	<b>940,953</b>	<b>941,146</b>	
	<b>2011</b>	<b>41,182</b>	<b>(26,802)</b>	<b>84,220</b>	<b>57,418</b>	
	<b>2012</b>	<b>72,663</b>	<b>(26,165)</b>	<b>681,635</b>	<b>655,470</b>	
	<b>2013</b>	<b>85,342</b>	<b>544,833</b>	<b>1,928,721</b>	<b>2,473,554</b>	
	<b>2014</b>	<b>(583,467)</b>	<b>(47,909)</b>	<b>1,001,502</b>	<b>953,593</b>	
	<b>2015</b>	<b>(91,036)</b>	<b>74,385</b>		<b>74,385</b>	
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(475,635)</b>	<b>518,535</b>	<b>4,637,031</b>	<b>5,155,566</b>	
	<b>TOTAL CASH</b>				<b>18,945,844</b>	
<b>CLAIM ANALYSIS BY FUND YEAR</b>						
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>0</b>	<b>70,161,934</b>	<b>70,161,934</b>	
	<b>FUND YEAR 2011</b>					
	Paid Claims	16,687	263,970	4,786,962	5,050,932	
	Case Reserves	(49,961)	(149,568)	859,752	710,184	
	IBNR	(8,089)	(41,389)	231,689	190,300	
	Recoveries	0	(45,000)	(109,545)	(154,545)	
	<b>TOTAL FY 2011 CLAIMS</b>	<b>(41,363)</b>	<b>28,013</b>	<b>5,768,858</b>	<b>5,796,871</b>	
	<b>FUND YEAR 2012</b>					
	Paid Claims	19,110	642,457	3,225,999	3,868,456	
	Case Reserves	52,678	(256,483)	1,451,319	1,194,836	
	IBNR	(144,233)	(327,311)	627,130	299,819	
	Recoveries	(599)	(29,648)	(66,203)	(95,851)	
	<b>TOTAL FY 2012 CLAIMS</b>	<b>(73,044)</b>	<b>29,015</b>	<b>5,238,245</b>	<b>5,267,260</b>	
	<b>FUND YEAR 2013</b>					
	Paid Claims	93,645	246,222	2,142,460	2,388,682	
	Case Reserves	(99,985)	(176,901)	963,766	786,865	
	IBNR	(79,267)	(598,733)	1,417,546	818,813	
	Recoveries	(292)	(10,589)	(71,770)	(82,359)	
	<b>TOTAL FY 2013 CLAIMS</b>	<b>(85,898)</b>	<b>(540,001)</b>	<b>4,452,002</b>	<b>3,912,001</b>	
	<b>FUND YEAR 2014</b>					
	Paid Claims	60,000	524,960	1,046,747	1,571,707	
	Case Reserves	186,649	149,754	1,003,661	1,153,415	
	IBNR	338,752	(646,775)	3,445,596	2,798,821	
	Recoveries	0	(22,940)	(16,003)	(38,943)	
	<b>TOTAL FY 2014 CLAIMS</b>	<b>585,401</b>	<b>4,999</b>	<b>5,480,001</b>	<b>5,485,000</b>	
	<b>FUND YEAR 2015</b>					
	Paid Claims	293,231	723,465		723,465	
	Case Reserves	83,241	571,208		571,208	
	IBNR	237,222	1,791,678		1,791,678	
	Recoveries	0	(4,851)		(4,851)	
	<b>TOTAL FY 2015 CLAIMS</b>	<b>613,693</b>	<b>3,081,500</b>		<b>3,081,500</b>	
	<b>COMBINED TOTAL CLAIMS</b>	<b>998,789</b>	<b>2,603,525</b>	<b>91,101,040</b>	<b>93,704,565</b>	

<b>CAMDEN JOINT INSURANCE FUND</b>						
<b>Fixed Income Portfolio Summary and Rate Comparison</b>						
				For Month End	<b>6/30/2015</b>	
		2012	2013	2014	Last Month	This Month
<b>CAMDEN JOINT INSURANCE FUND</b>						
Total Cash Balance (millions)		12.21	13.39	14.32	16.66	18.95
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	1.09	1.01
Unrealized gain/(loss) (%)		1.35	1.30	0.89	0.55	0.45
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	1.95	1.85
<b>M E L PORTFOLIO</b>						
Total Cash Balance (millions)		73.43	64.22	72.15	72.74	70.94
Fixed Income Portfolio Wells Fargo 2013-2015						
Investments (millions), Book Value		56.97	50.13	48.09	63.14	63.12
Avg maturity (years) ***		2.61	2.04	1.90	1.88	1.80
Unrealized gain/(loss) (%)		0.63	-0.30	-0.06	0.20	0.11
Purchase/Book yield (%)		0.80	0.65	0.82	0.91	0.92
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		1.43	0.35	0.76	1.11	1.03
<b>COMPARATIVE RATES (%)</b>						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.06	0.06	0.69	0.07	0.08
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	0.24	0.28
3 year notes		0.38	0.54	0.90	0.98	1.07
5 year notes		0.76	1.17	1.64	1.54	1.68
Merrill Lynch US Govt 1-3 years ^		0.51	0.37	0.63	0.88	0.31
* 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 **July 31, 2015**

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

	Budget	Limited	55	MONTH	54	MONTH	43	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-15		30-Jun-15		31-Jul-14	
PROPERTY	493,199	453,672	91.99%	100.00%	91.99%	100.00%	92.85%	100.00%
GEN LIABILITY	1,300,364	1,361,665	104.71%	96.81%	107.15%	96.73%	85.93%	93.91%
AUTO LIABILITY	420,271	250,179	59.53%	94.86%	59.53%	94.56%	29.23%	90.64%
WORKER'S COMP	3,404,221	3,513,090	103.20%	99.74%	104.07%	99.70%	104.40%	99.02%
TOTAL ALL LINES	5,618,056	5,578,607	99.30%	98.72%	100.39%	98.66%	93.49%	97.29%
NET PAYOUT %	\$4,909,802			87.39%				

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

	Budget	Limited	43	MONTH	42	MONTH	31	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-15		30-Jun-15		31-Jul-14	
PROPERTY	486,359	291,761	59.99%	100.00%	60.09%	100.00%	68.76%	100.00%
GEN LIABILITY	1,338,095	1,107,573	82.77%	93.91%	75.36%	93.46%	41.09%	86.42%
AUTO LIABILITY	388,406	539,953	139.02%	90.64%	139.74%	90.21%	82.90%	83.75%
WORKER'S COMP	3,528,729	3,044,896	86.29%	99.02%	86.51%	98.92%	80.89%	96.90%
TOTAL ALL LINES	5,741,588	4,984,183	86.81%	97.34%	85.28%	97.15%	70.72%	93.83%
NET PAYOUT %	\$3,886,079			67.68%				

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

	Budget	Limited	31	MONTH	30	MONTH	19	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-15		30-Jun-15		31-Jul-14	
PROPERTY	535,713	388,124	72.45%	100.00%	72.86%	100.00%	81.93%	97.40%
GEN LIABILITY	1,423,316	381,989	26.84%	86.42%	24.33%	85.57%	12.18%	72.70%
AUTO LIABILITY	377,258	67,261	17.83%	83.75%	14.91%	82.91%	12.67%	68.41%
WORKER'S COMP	3,913,656	2,222,290	56.78%	96.90%	58.95%	96.57%	55.43%	88.04%
TOTAL ALL LINES	6,249,943	3,059,664	48.96%	93.99%	49.60%	93.53%	45.27%	84.17%
NET PAYOUT %	\$2,356,403			37.70%				

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

	Budget	Limited	19	MONTH	18	MONTH	7	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-15		30-Jun-15		31-Jul-14	
PROPERTY	591,500	405,491	68.55%	97.40%	66.08%	97.09%	24.72%	53.00%
GEN LIABILITY	1,405,625	261,553	18.61%	72.70%	18.27%	71.16%	2.30%	25.00%
AUTO LIABILITY	350,875	62,018	17.68%	68.41%	17.68%	66.43%	11.04%	25.00%
WORKER'S COMP	3,909,782	1,943,066	49.70%	88.04%	44.24%	86.31%	13.91%	19.00%
TOTAL ALL LINES	6,257,782	2,672,128	42.70%	84.38%	38.98%	82.81%	12.17%	23.90%
NET PAYOUT %	\$1,589,388			25.40%				

**FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	7	MONTH	6	MONTH	-5	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-15		30-Jun-15		31-Jul-14	
PROPERTY	543,000	449,314	82.75%	53.00%	47.93%	45.00%	N/A	N/A
GEN LIABILITY	1,419,000	86,071	6.07%	25.00%	3.53%	19.00%	N/A	N/A
AUTO LIABILITY	337,000	21,300	6.32%	25.00%	5.07%	20.00%	N/A	N/A
WORKER'S COMP	3,749,000	1,116,573	29.78%	19.00%	15.63%	14.00%	N/A	N/A
TOTAL ALL LINES	6,048,000	1,673,257	27.67%	23.79%	15.10%	18.29%	N/A	N/A
NET PAYOUT %	\$801,555			13.25%				





Camden Joint Insurance Fund										
2015 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF July 31, 2015										
MEMBER_ID	MEMBER	**	# CLAIMS FOR 7/31/2015	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	1.04	
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	2.48	
5	93 BROOKLAWN		0	0	0.00	1.55	0.00	5 BROOKLAWN	0.60	
6	94 CHESILHURST		0	0	0.00	3.08	0.00	6 CHESILHURST	1.27	
7	96 COLLINGSWOOD		0	0	0.00	0.66	1.07	7 COLLINGSWOOD	0.69	
8	97 GIBBSBORO		0	0	0.00	0.00	0.00	8 GIBBSBORO	0.00	
9	102 HI-NELLA		0	0	0.00	0.00	3.28	9 HI-NELLA	1.31	
10	105 LINDENWOLD		0	0	0.00	5.03	5.08	10 LINDENWOLD	3.96	
11	106 MAGNOLIA		0	0	0.00	0.00	1.97	11 MAGNOLIA	0.81	
12	107 MEDFORD LAKES		0	0	0.00	1.79	2.13	12 MEDFORD LAKES	1.60	
13	108 MERCHANTVILLE		0	0	0.00	0.00	0.00	13 MERCHANTVILLE	0.00	
14	109 MOUNT EPHRAIM		0	0	0.00	1.49	0.00	14 MOUNT EPHRAIM	0.57	
15	112 RUNNEMEDE		0	0	0.00	1.86	0.91	15 RUNNEMEDE	1.05	
16	113 SOMERDALE		0	0	0.00	2.88	1.44	16 SOMERDALE	1.69	
17	117 WOODLYNNE		0	0	0.00	2.11	4.26	17 WOODLYNNE	2.44	
18	451 TAVISTOCK		0	0	0.00	0.00	0.00	18 TAVISTOCK	0.00	
19	457 PINE VALLEY		0	0	0.00	0.00	0.00	19 PINE VALLEY	0.00	
20	98 GLOUCESTER		0	1	1.43	1.29	1.99	20 GLOUCESTER	1.60	
21	89 BARRINGTON		0	1	1.55	3.27	0.94	21 BARRINGTON	2.05	
22	99 HADDON		1	2	2.32	0.67	0.00	22 HADDON	0.83	
23	110 OAKLYN		0	1	2.52	1.43	0.00	23 OAKLYN	1.14	
24	111 PINE HILL		0	1	2.96	0.00	1.98	24 PINE HILL	1.46	
25	584 CHERRY HILL FIRE DISTRIC		0	4	3.79	1.19	3.23	25 CHERRY HILL FIRE DIS	2.61	
26	114 VOORHEES		0	3	3.80	1.38	4.88	26 VOORHEES	3.27	
27	101 HADDONFIELD		0	2	4.63	1.46	2.90	27 HADDONFIELD	2.51	
28	95 CLEMENTON		0	1	5.12	4.72	1.59	28 CLEMENTON	3.42	
29	90 BELLMAWR		0	5	5.18	2.35	1.59	29 BELLMAWR	2.63	
30	115 WINSLOW		0	7	5.41	4.48	1.83	30 WINSLOW	3.68	
31	103 LAUREL SPRINGS		0	2	9.27	0.00	0.00	31 LAUREL SPRINGS	1.84	
32	565 CAMDEN PARKING AUTHDI		1	2	9.80	5.00	7.41	32 CAMDEN PARKING AU'	6.94	
33	104 LAWNSIDE		0	4	13.45	3.70	3.77	33 LAWNSIDE	5.85	
34	564 CHERRY HILL	**						34 CHERRY HILL		
Totals:			2	36	2.41	1.97	1.95		2.06	
Frequency = ((Y. T. D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)										
* Member does not participate in the FUND for Workers' Comp coverage										
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report										
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR										

<b>MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND</b>				
<b>EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund</b>				
<b>Data Valued As of :</b>		<b>August 13, 2015</b>		
<b>Total Participating Members</b>	<b>34</b>			
Complaint	<b>34</b>			
Percent Compliant	100.00%			
		01/01/15	2015	
	2015 Compliant	EPL Deductible	POL Deductible	Co-Insurance 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**

<b>MEMBER</b>	<b>FUND COMMISSIONER</b>	<b>ALTERNATE FUND COMMISSIONER</b>
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 August 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	Filed 6/30
<input type="checkbox"/> Reinsurance Policies	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 8/14
<input type="checkbox"/> Unaudited Financials	Filed 2/28
<input type="checkbox"/> Annual Audit	Filed 6/30
<input type="checkbox"/> State Comptroller Audit Filing	Filed 6/30
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2015 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF AUGUST 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	04/27/15	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
LAWN SIDE	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		6/19/2016	05/15/16
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.**

## **MEMBERSHIP RENEWALS**

Clementon	1/1/2016
Hi-Nella	1/1/2016
Laurel Springs	1/1/2016
Pine Hill	1/1/2016

**RESOLUTION NO. 15-22**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
BILLS LIST – AUGUST 2015**

**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 2015**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>007659</b>			
007659	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 07/2015	2,272.00
			<b>2,272.00</b>
<b>007660</b>			
007660	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 08/2015	10,660.10
			<b>10,660.10</b>
<b>007661</b>			
007661	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 07/2015	37.83
007661	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 08/2015	28,833.25
			<b>28,871.08</b>
<b>007662</b>			
007662	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING - 08/2015	3,705.50
			<b>3,705.50</b>
<b>007663</b>			
007663	BROWN & CONNERY, LLP	ATTORNEY EXPENSES - 07/2015	155.58
007663	BROWN & CONNERY, LLP	ATTORNEY FEE 07/2015	1,654.75
007663	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 07/2015	805.00
			<b>2,615.33</b>
<b>007664</b>			
007664	ELIZABETH PIGLIACELLI	TREASURER FEE 08/2015	1,666.66
			<b>1,666.66</b>
<b>007665</b>			
007665	COURIER POST	ACCT: CHL-083028 - 7/25/15 - AUDIT SYNOP	103.80
			<b>103.80</b>
<b>007666</b>			
007666	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SRVS - 08/15 - CHERRY HILL	1,083.00
007666	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 08/2015	8,400.17
			<b>9,483.17</b>
<b>007667</b>			
007667	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 08/2015	920.05
			<b>920.05</b>
<b>007668</b>			
007668	TAVISTOCK COUNTRY CLUB	EXECUTIVE SAFETY COMM MTG - 8/4/15-X7777	583.32
			<b>583.32</b>





July 27, 2015

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 June 30, 2015 for Closed Fund Years 2007 through 2010 and Fund Years 2011, 2012, 2013, 2014 and 2015. 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 JULY:**

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for June totaled \$4,791.67. This generated an average annual yield of 0.20%. The yield excluding the unrealized loss of \$4,120.00 (as reported by TD Bank).

- **RECEIPT ACTIVITY FOR JUNE:**

Assessments	\$3,613,909.52
Subrogation /Reimb.	<u>\$4,391.44</u>
Total Receipts	<u>\$3,618,300.96</u>

- **CLAIM ACTIVITY FOR JUNE:**

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

Property Liability Claims	\$ 197,144.66
Workers Compensation Claims	289,028.16
Administration Expense	<u>838,546.80</u>
Total Claims	<u>\$ 1,324,719.62</u>

- **CASH ACTIVITY FOR JUNE:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$16,656,567.86 to a closing balance of \$18,945,843.93 showing an increase of \$2,289,276.07.

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

Sincerely,

Elizabeth Pigliacelli  
Treasurer

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

Month	July								
Current Fund Year	2015								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	July	July	July	July	Reconciled	Variance From	Month
2015	Property	270,479.87	18,305.52	0.00	288,785.39	288,785.39	0.00	0.00	0.00
	Liability	45,090.72	140.00	0.00	45,230.72	45,230.72	0.00	0.00	0.00
	Auto	9,449.38	1,550.12	0.00	10,999.50	10,999.50	0.00	0.00	(0.00)
	Workers Comp	393,593.98	62,945.36	0.00	456,539.34	456,539.34	(0.00)	0.00	(0.00)
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>718,613.95</b>	<b>82,941.00</b>	<b>0.00</b>	<b>801,554.95</b>	<b>801,554.95</b>	<b>(0.00)</b>	<b>0.00</b>	<b>(0.00)</b>
2014	Property	322,949.90	29,141.56	0.00	352,091.46	352,091.46	0.00	0.00	0.00
	Liability	84,855.97	3,904.00	0.00	88,759.97	88,759.97	(0.00)	(0.00)	0.00
	Auto	42,368.45	0.00	0.00	42,368.45	42,368.45	0.00	0.00	0.00
	Workers Comp	1,082,589.31	23,578.36	0.00	1,106,167.67	1,106,167.67	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>1,532,763.63</b>	<b>56,623.92</b>	<b>0.00</b>	<b>1,589,387.55</b>	<b>1,589,387.55</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2013	Property	348,304.25	0.00	0.00	348,304.25	348,304.25	0.00	0.00	0.00
	Liability	133,831.60	31,803.22	0.00	165,634.82	165,634.82	0.00	0.00	0.00
	Auto	50,726.83	5,000.00	0.00	55,726.83	55,726.83	(0.00)	(0.00)	0.00
	Workers Comp	1,780,706.32	13,277.53	0.00	1,793,983.85	1,793,983.85	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>2,313,569.00</b>	<b>50,080.75</b>	<b>0.00</b>	<b>2,363,649.75</b>	<b>2,363,649.75</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2012	Property	289,206.35	0.00	0.00	289,206.35	289,206.35	0.00	0.00	0.00
	Liability	585,940.96	46,945.25	0.00	632,886.21	632,886.21	0.00	0.00	0.00
	Auto	411,411.45	202.62	0.00	411,614.07	411,614.07	(0.00)	(0.00)	0.00
	Workers Comp	2,486,046.30	66,326.47	0.00	2,552,372.77	2,552,372.77	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>3,772,605.06</b>	<b>113,474.34</b>	<b>0.00</b>	<b>3,886,079.40</b>	<b>3,886,079.40</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2011	Property	446,683.82	0.00	0.00	446,683.82	450,952.86	(4,269.04)	(4,269.04)	0.00
	Liability	1,117,620.92	8,935.65	0.00	1,126,556.57	1,122,287.53	4,269.04	4,269.04	(0.00)
	Auto	132,404.54	0.00	0.00	132,404.54	132,404.54	0.00	0.00	0.00
	Workers Comp	3,199,679.34	4,478.00	0.00	3,204,157.34	3,204,157.34	(0.00)	(0.00)	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>4,896,388.62</b>	<b>13,413.65</b>	<b>0.00</b>	<b>4,909,802.27</b>	<b>4,909,802.27</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>(0.00)</b>
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
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>		<b>13,233,940.26</b>	<b>316,533.66</b>	<b>0.00</b>	<b>13,550,473.92</b>	<b>13,550,473.92</b>	<b>(0.00)</b>	<b>0.00</b>	<b>(0.00)</b>

JULY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	7/8/2015	6,000.00				6,000.00	
2	7/8/2015	50,369.72				50,369.72	
3	7/15/2015	26,235.76				26,235.76	
4	7/15/2015	31,157.78				31,157.78	
5	7/22/2015	55,332.09				55,332.09	
6	7/22/2015	27,089.04				27,089.04	
7	7/29/2015	33,068.99				33,068.99	
8	7/29/2015	25,821.70				25,821.70	
9	8/3/2015	20,369.08				20,369.08	
10	8/3/2015	41,089.50				41,089.50	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	<b>Total</b>	<b>316,533.66</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>316,533.66</b>	
	<b>Monthly Rpt</b>	<b>316,533.66</b>				<b>316,533.66</b>	
	<b>Variance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	

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

<b>Current Fund Year: 2015 Month Ending: July</b>										
	Property	Liability	Auto	Workers Comp	POL/EPL	MFL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	907,318.50	4,886,320.49	1,219,393.82	9,445,363.49	412,917.44	1,047,642.45	175,542.07	851,345.67	0.00	18,945,843.93
<b>RECEIPTS</b>										
Assessments	66,221.80	71,006.36	20,660.66	190,054.05	101,450.41	256,026.39	38,316.10	72,431.73	0.00	816,167.50
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	(193.61)	(1,042.70)	(264.53)	(2,016.51)	(88.86)	(223.57)	(37.49)	(212.72)	0.00	(4,079.99)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(193.61)	(1,042.70)	(264.53)	(2,016.51)	(88.86)	(223.57)	(37.49)	(212.72)	0.00	(4,079.99)
Other *	0.00	0.00	0.00	0.00	0.00	397,824.82	0.00	1,120.00	0.00	398,944.82
<b>TOTAL</b>	<b>66,028.19</b>	<b>69,963.66</b>	<b>20,396.13</b>	<b>188,037.54</b>	<b>101,361.55</b>	<b>653,627.64</b>	<b>38,278.61</b>	<b>73,339.01</b>	<b>0.00</b>	<b>1,211,032.33</b>
<b>EXPENSES</b>										
Claims Transfers	47,447.08	91,728.12	6,752.74	170,605.72	0.00	0.00	0.00	0.00	0.00	316,533.66
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	561,964.56	0.00	561,964.56
<b>TOTAL</b>	<b>47,447.08</b>	<b>91,728.12</b>	<b>6,752.74</b>	<b>170,605.72</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>561,964.56</b>	<b>0.00</b>	<b>878,498.22</b>
<b>END BALANCE</b>	<b>925,899.61</b>	<b>4,864,556.03</b>	<b>1,233,037.21</b>	<b>9,462,795.31</b>	<b>514,278.99</b>	<b>1,701,270.09</b>	<b>213,820.68</b>	<b>362,720.12</b>	<b>0.00</b>	<b>19,278,378.04</b>

**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		2015													
Description:		NJCM - 74136		TD Bank Investments - 785-518-3047		ID Bank Treasuries - CWA 6201-221		TD Bank Clearing - 785-518-3021		TD Bank Adm/Exp - 785-518-3039		ID Bank CompServices WC Claims - 425-0002572		ID Bank CompServices Prop & Liab - 425-0002572	
ID Number:															
Maturity (Yrs)															
Purchase Yield:															
TOTAL for All Accts & instruments															
Opening Cash & Investment Balance		\$18,945,843.37	\$58.98	7824930.43	4012920	7106855.74	1497.6	-2387.16	1967.78						
Opening Interest Accrual Balance		\$15,166.66	0	0	15166.66	0	0	0	0						
1	Interest Accrued and/or Interest Cost	\$4,791.66	\$0.00	\$0.00	\$4,791.66	\$0.00	\$0.00	\$0.00	\$0.00						
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00						
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00						
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00						
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00						
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00						
7	Realized Gain (Loss)	-\$4,080.00	\$0.00	\$0.00	-\$4,080.00	\$0.00	\$0.00	\$0.00	\$0.00						
8	Net Investment Income	\$711.66	\$0.00	\$0.00	\$711.66	\$0.00	\$0.00	\$0.00	\$0.00						
9	Deposits - Purchases	\$2,093,396.61	\$0.00	\$0.00	\$0.00	\$1,215,112.32	\$561,780.63	\$170,605.72	\$145,897.94						
10	(Withdrawals - Sales)	-\$1,756,782.51	\$0.00	-\$183.93	\$0.00	-\$878,284.29	-\$561,780.63	-\$170,605.72	-\$145,927.94						
Ending Cash & Investment Balance		\$19,278,377.47	\$58.98	\$7,824,746.50	\$4,008,840.00	\$7,443,683.77	\$1,497.60	-\$2,387.16	\$1,937.78						
Ending Interest Accrual Balance		\$19,958.32	\$0.00	\$0.00	\$19,958.32	\$0.00	\$0.00	\$0.00	\$0.00						
Plus Outstanding Checks		\$510,762.70	\$0.00	\$0.00	\$0.00	\$61,458.58	\$291,385.71	\$80,505.71	\$77,412.70						
(Less Deposits in Transit)		-\$61,458.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$41,089.50	-\$20,369.08						
Balance per Bank		\$19,727,681.59	\$58.98	\$7,824,746.50	\$4,008,840.00	\$7,505,142.35	\$292,883.31	\$37,029.05	\$58,981.40						



PORTFOLIO APPRAISAL  
AS OF 07/31/15

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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	.00	0.0
DEBT OBLIGATIONS							
1 MONTH OR LESS							
2,000,000	3136FP-DY-0 FED NATL MTG ASSN 1.875% 09/09/2015 DTD 09/09/10 CALLABLE 03/09/2011	14,791.66	2,003,420.00 1,995,000.00	8,420.00	100.171 1,999,840.00	49.98	1.9
	TOTAL 1 MONTH OR LESS	14,791.66	2,003,420.00 1,995,000.00	8,420.00	1,999,840.00	49.98	1.9
1 - 2 YEARS							
2,000,000	3134G4-SZ-2 PHLMC 1% 04/28/2017 DTD 01/28/2014 CALLABLE 01/28/2016	5,166.66	2,005,420.00 2,000,000.00	5,420.00	100.271 2,000,000.00	50.02	1.0
	TOTAL 1 - 2 YEARS	5,166.66	2,005,420.00 2,000,000.00	5,420.00	2,000,000.00	50.02	1.0
	TOTAL DEBT OBLIGATIONS	19,958.32	4,008,840.00 3,995,000.00	13,840.00	3,999,840.00	100.00	1.4



TD Wealth

PORTFOLIO APPRAISAL  
AS OF 07/31/15

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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	19,958.32	4,008,840.00 3,995,000.00	13,840.00	3,999,840.00	100.00	1.4
	TOTAL SECURITIES CURRENTLY HELD		4,028,798.32				

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

**TO:** Municipal Fund Commissioners  
**FROM:** J. A. Montgomery Risk Control, JIF Safety Director  
**DATE:** July 31, 2015

**Service Team:**

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

**JULY 2015 ACTIVITIES**

**LOSS CONTROL SERVICES**

- Borough of Berlin – Conducted a Loss Control Survey on – July 15
- City of Gloucester – Conducted a Loss Control Survey on – July 16
- Borough of Hi-Nella – Conducted a Loss Control Survey on – July 2
- Borough of Lawnside – Conducted a Loss Control Survey on – July 28
- Borough of Lindenwold – Conducted a Loss Control Survey on – July 13
- Borough of Magnolia – Conducted a Loss Control Survey on – July 27
- Township of Winslow – Conducted a Loss Control Survey on – July 15

**JIF MEETINGS ATTENDED**

- Camden JIF – Fund Commissioner Meeting – July 27
- Camden JIF – Claims Meeting– July 24



## **SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS**

- 2016 Course Requests - Action Required If You Would Like To Host Classes in 2016 – July 6
- Summertime and High Visibility Apparel – July 16

### **MEL VIDEO LIBRARY**

The following members utilized the MEL Video Library in July.

<b><u>Members</u></b>	<b><u>No. of Videos</u></b>
Berlin Borough	1
Brooklawn Borough	2

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

### **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 1<sup>st</sup>.

Listed below are upcoming MSI training programs scheduled for August, September & October 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](http://www.njmel.org) website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.***

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

***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.***

Date	Terr.	Location	Topic	Time
8/3/15	5	Township of Hainesport #1	Landscape Safety	8:30 - 11:30 am
8/4/15	5	Township of Westampton	Heavy Equipment Safety	8:30 - 11:30 am
8/7/15	5	Township of Cherry Hill #6	Safety Coordinator Skills Training	8:30 - 3:00 pm w/lunch brk
8/7/15	5	Township of Evesham #4	CDL-Drivers Safety Regulations	8:30 - 10:30 am
8/7/15	5	Township of Evesham #4	Driving Safety Awareness	10:45 - 12:15 pm
8/12/15	5	Borough of Pitman #1	CSE-Permit Required w/Classroom Demo	10:30 - 2:30 pm
8/14/15	5	Township of Willingboro #2	Excavation/Trenching/Shoring	8:00 - 12:00 pm
8/21/15	5	Borough of Medford Lakes #1	Landscape Safety	8:00 - 11:00 am
8/21/15	5	Borough of Medford Lakes #1	Shop & Tool Safety	11:15 - 12:15 pm
8/21/15	5	Township of Cherry Hill #6	Jetter / Vacuum Safety	8:00 - 10:00 am
8/21/15	5	Township of Cherry Hill #6	PPE	10:15 - 12:15 pm
8/27/15	5	Township of Delran	LOTO	8:30 - 10:30 am
9/1/15	5	Township of Washington	CDL-Drivers Safety Regulations	8:30 - 10:30 am
9/2/15	5	Evesham Twp. MUA	Flagger / Work Zone Safety	8:00 - 12:00 pm

9/9/15	5	Evesham Twp. MUA	Flagger / Work Zone Safety	8:00 - 12:00 pm
9/10/15	5	City of Burlington #2	LOTO	8:00 - 10:00 am
9/10/15	5	City of Burlington #2	Tool Box Talk Essentials	10:30 - 12:00 pm
9/11/15	5	Borough of Runnemede	Leaf Collection Safety	8:00 - 9:30 am
9/14/15	5	Borough of Glassboro #1	Hearing Conservation	12:00 - 1:00 pm
9/14/15	5	Borough of Glassboro #1	BBP	1:15 - 2:15 pm
9/15/15	5	Township of Voorhees #1 (Stefanie Capone)	HazCom w/GHS	9:00 - 10:30 am
9/15/15	5	Township of Voorhees #1 (Stefanie Capone)	Driving Safety Awareness	10:45 - 12:15 pm
9/16/15	5	Borough of Pitman	Jetter / Vacuum Safety	12:30 - 2:30 pm
9/17/15	5	Township of Tabernacle #1	BBP	8:30 - 9:30 am
9/17/15	5	Township of Tabernacle #1	Hearing Conservation	9:45 - 10:45 am
9/18/15	5	Township of Willingboro #2	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/18/15	5	Township of Willingboro #2	Fire Extinguisher	11:45 - 12:45 pm
9/18/15	5	Borough of Pitman (Police)	CEVO-Police	9:00 - 1:00 pm
9/18/15	5	Borough of Pitman (Police)	Fire Extinguisher	1:30 - 2:30 pm
9/21/15	5	Township of Pemberton	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
9/22/15	5	Township of Winslow	BBP	8:00 - 9:00 am
9/22/15	5	Township of Winslow	Fire Safety	9:15 - 10:15 am
9/23/15	5	Township of Burlington #3	Jetter / Vacuum Safety	8:00 - 10:00 am
9/23/15	5	Township of Southampton	Sanitation/Recycling Safety	11:00 - 1:00 pm
9/24/15	5	Township of Washington	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
9/25/15	5	Township of Delran	Heavy Equipment Safety	8:00 - 11:00 am
9/25/15	5	Township of Delran	Fire Safety	11:15 - 12:15 pm
9/28/15	5	Borough of Magnolia	Leaf Collection Safety	10:00 - 11:30 am
9/29/15	5	Township of Voorhees #1 (Stefanie Capone)	Fire Safety	9:30 - 10:30 am
9/29/15	5	Township of Voorhees #1 (Stefanie Capone)	Fire Extinguisher	10:45 - 11:45 am
9/30/15	5	Township of Moorestown	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/1/15	5	Township of Hainesport #1	Leaf Collection Safety	8:30 - 10:00 am
10/2/15	5	Township of Evesham #4	BBP	8:30 - 9:30 am
10/2/15	5	Township of Evesham #4	Confined Space Awareness	9:45 - 10:45 am
10/5/15	5	Township of Cherry Hill	Employee Conduct & Violence Prevention	9:00 - 10:30 am
10/7/15	5	City of Burlington #2	Heavy Equipment Safety	8:00 - 11:00 am
10/7/15	5	City of Burlington #2	BBP	11:15 - 12:15 pm
10/8/15	5	Township of Mt. Laurel #2 (Police Dept.)	CEVO-Police	8:30 - 12:30 pm
10/8/15	5	Borough of Audubon	HazCom w/GHS	12:00 - 1:30 pm
10/8/15	5	Borough of Audubon	Confined Space Awareness	1:45 - 2:45 pm
10/9/15	5	Franklin Township #2 (Gloucester)	Sanitation / Recycling Safety	9:00 - 11:00 am
10/14/15	5	Township of Burlington #3	Employee Conduct & Violence Prevention	8:00 - 9:30 am
10/14/15	5	Township of Southampton	Fall Protection Awareness	12:00 - 2:00 pm
10/15/15	5	Township of Mt. Laurel #2 (Police Dept.)	CEVO-Police	8:30 - 12:30 pm
10/16/15	5	Borough of Berlin	Driving Safety Awareness	8:00 - 9:30 am
10/20/15	5	Township of Washington	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/21/15	5	Borough of Pitman	Leaf Collection Safety	1:00 - 2:30 pm
10/22/15	5	Township of Tabernacle #1	CMVO	8:30 - 12:30 pm
10/23/15	5	Township of Delran	Fall Protection Awareness	8:00 - 10:00 am
10/23/15	5	Township of Delran	Jetter/Vacuum Safety	10:15 - 12:15 pm
10/27/15	5	Township of Winslow	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
10/28/15	5	Township of Moorestown	Office Safety	8:30 - 10:30 am
10/28/15	5	Township of Southampton	Jetter / Vacuum Safety	12:00 - 2:00 pm
10/29/15	5	Evesham Twp. MUA	DDC-6	8:00 - 2:30 pm w/lunch brk

<b>CEU's for Certified Publics Works Managers</b>			
MSI Course	CEU's/Cat.	MSI Course	CEU's/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	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens Train- the- Trainer	1 / T	Housing Authority Safety Awareness	3 / T
BOE Safety Awareness	3 / T	Jetter Safety	2 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Landscape Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Leaf Collection Safety Awareness	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Lockout Tagout	2 / T
Confined Space Entry – Permit Required	3.5 / T	Personal Protective Equipment (PPE)	2 / T
Confined Space Awareness	1 / T,G	Playground Safety	2 / T
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	3 / M,G
Fast Track to Safety	4 / T	Shop and Tool Safety	1 / T
Flagger / Workzone Safety	2 / T,M	Seasonal Public Works Operations	3 / T
HazCom with Globally Harmonized System	1 / T,G	Special Events Management	2 / M
		Toolbox Talk Essentials	1 / M
<b>CEU's for Registered Municipal Clerks</b>			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	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
<b>TCH's For Water/ Wastewater</b>			
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
Excavation Trenching & Shoring	4 / S	Office Safety	2 / S
Fall Protection Awareness	2 / S	Personal Protective Equipment (PPE)	2 / S
Fast Track to Safety	5 / S	Safety Committee Best Practices	1.5 / S
Fire Extinguisher	1 / S	Seasonal Public Works Operations	3 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
HazCom with Globally Harmonized System	1.5 / S	Toolbox Talk Essentials	1 / S
<b>CEU's for Tax Collectors</b>		<b>CEU's for County/Municipal Finance Officers</b>	
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
<b>CEU's for Qualified Purchasing Agents</b>			
Employee Conduct and Violence in the Work Place	1.5 / E		
<b>***Category</b>			
E- Ethics			
T- Technical			
G- Governmental			
S- Safety			
P- Professional Development			
M- Management			

# 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

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### 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





### Summertime and High Visibility Apparel

During summer in New Jersey, temperatures and humidity can soar, as can traffic. With that said, summer is no time to take a vacation from wearing high visibility apparel when working on or near roadways.

New Jersey has adopted the latest edition of the Manual on Uniform Traffic Control Devices (MUTCD), 2009 edition. Section 6D.03 states:

*Standard:*

*04 All workers, including emergency responders, within the right-of-way who are exposed either to traffic or to work vehicles and construction equipment within the TTC zone shall wear high-visibility safety apparel that meets the Performance Class 2 or 3 requirements of the ANSI/ISEA 107-2004 publication entitled "American National Standard for High-Visibility Safety Apparel and Headwear" (see Section 1A.11), or equivalent revisions, and labeled as meeting the ANSI 107-2004 standard performance for Class 2 or 3 risk exposure, except as provided in Paragraph 5. A person designated by the employer to be responsible for worker safety shall make the selection of the appropriate class of garment.*

*Option:*

*05 Emergency and incident responders and law enforcement personnel within the TTC zone may wear high visibility safety apparel that meets the performance requirements of the ANSI/ISEA 207-2006 publication entitled "American National Standard for High-Visibility Public Safety Vests" (see Section 1A.11), or equivalent revisions, and labeled as ANSI 207-2006, in lieu of ANSI/ISEA 107-2004 apparel.*

*Standard:*

*06 When uniformed law enforcement personnel are used to direct traffic, to investigate crashes, or to handle lane closures, obstructed roadways, and disasters, high-visibility safety apparel as described in this Section shall be worn by the law enforcement personnel.*

*07 Except as provided in Paragraph 8, firefighters or other emergency responders working within the right-of-way shall wear high-visibility safety apparel as described in this Section.*

*Option:*

*08 Firefighters or other emergency responders working within the right-of-way and engaged in emergency operations that directly expose them to flame, fire, heat, and/or hazardous materials may wear retro-reflective turnout gear that is specified and regulated by other organizations, such as the National Fire Protection Association.*

The message is clearly stated. New Jersey workers (whether Public Works, Utilities, Police, Fire, or EMS) must wear ANSI 107-2004 ed. (or 207-2006 ed. for emergency responders) Class 2 or 3 apparel when operating on or within 15 feet of a roadway. The only stated exception is when fighting a fire, as most ANSI 107 and 207 apparel are not rated for fire resistance. ANSI standards prescribe a certain amount of square inches of retro-reflective material. **Wearing a yellow or orange t-shirt without the required retro-reflective striping is no longer permitted for workers on roadways.**

That is the bad news. The good news is safety equipment manufacturers have greatly expanded their lines of apparel that meet the new standards. Class 2 and 3 apparel is now available in T-shirts, golf shirts, vests, rain gear and a large variety of jackets. The two main differences between Class 2 and Class 3 apparel is Class 3 increases the square inches of retro-reflective striping and adds striping on the sleeves. Class 2 apparel is appropriate for most daytime operations. Class 3 is needed for low visibility conditions (dusk / dawn, night, fog, rain, etc.), high speed or high volume roadways, and complex backgrounds. Color can be lime-yellow, orange, or a combination of the two colors. Striping is white.

*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.*



### Supervisory Considerations

Department heads must plan for the many and varied conditions in which their employees must work. While a high-visibility vest which can be worn over work clothes or a uniform may meet the minimum standards of the MUTCD, employers should also recognize some challenges:

- *Will the same size vest fit over both summer clothing and winter outerwear?* Providing a XXL vest to fit over winter coats becomes an over-sized hazard in the summer. A Large vest in the summer will not fit over winter clothing.
- *Will the department provide both Class 2 and Class 3 vests to meet varying conditions?* How will workers be monitored to ensure they are using the correct vest under the conditions present? What will happen if conditions change in mid-shift? Would issuing only Class 3 apparel make compliance easier?

Many departments are issuing different high visibility apparel to meet their needs. For example, some public works have issued vests to be worn over department T-shirts as the workers found the striping imprinted on the T-shirts to be too hot. Other departments worked with their employees and alternately decided to purchase ANSI-rated T-shirts to eliminate the extra layer of clothing created by the vest.

Police departments face similar decisions. Will off-duty officers at road jobs wear their on-duty vests? Some have offered ANSI-rated high visibility golf shirts that can be worn on hot days to help ease heat stress of working on a road for a number of hours. Police command staff must also choose between ANSI 107 and ANSI 207 break-away vests for on- and off-duty assignments.

Regardless of the shirt(s), vest(s), or coat(s) provided by the department, supervisors should recognize the need for several other related policies and procedures:

- Employees must be trained when to wear the high-visibility apparel issued. Enforce the policy consistently.
- Work with employees to evaluate apparel selections. Employee buy-in, within regulatory guidelines, can greatly increase safety.
- Order appropriate sizes of safety apparel. Over-sized clothing creates a hazard. Under-sized clothing can also create a hazard.
- Workers must be constantly reminded to watch out for motorists. Our roadways are among the most congested in the nation. High visibility apparel is not a guarantee workers will be seen by motorists who are often distracted, impatient, inexperienced, or impaired. Crews working on roads must watch their backs and the backs of their co-workers.
- Working in hot weather can be aggravated with extra layers of safety apparel. Departments should consider extra precautions during periods of extreme weather including water, cooling, rest, work scheduling, and more. Remind workers often of the need to come to work hydrated. Playing catch-up is a dangerous game.
- Train workers to recognize the early signs of heat stress. They include headache or nausea, and pale, sweaty skin. This indicates the workers' cooling system is working properly (sweating), but may not be sufficient to adequately cool the person. 10 – 15 minutes of cooling and drinking water will usually alleviate the condition.

Later stages, called heat stroke, is characterized by confusion, disorientation, or unconsciousness, extremely elevated body temperature, and dry skin. Heat stroke is a life-threatening condition and immediate care is required. Call 9-1-1. Aggressively cool the victim by fanning, spraying with water, etc. Administer CPR if the person stops breathing.

Summer in New Jersey presents hazards. But with planning, cooperation, and education, they can be controlled.

**Be Safe**

The 2016 planning process has begun and we are excited to present the new 2016 Course Catalog. Please look through the attached Course Catalog and submit your Class Request Form for hosting on site classes in 2016, by August 31, 2015. If you are not interested in hosting any classes, no action is required.



**To: Safety Coordinators, Fund Commissioners, RMC's, Exec. Directors**  
**From: Susan Kopec, Training and Administration Associate Director**  
**Date: July 6, 2015**  
**Re: 2016 MSI Class Requests – TO BE SCHEDULED FOR JANUARY THROUGH DECEMBER**

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We are excited to present the 2016 MSI Course Catalog. Take some time to look through the Course Catalog and the new format. We hope you find the new format beneficial in planning your 2016 safety training program. We'd like to call to your attention some of the changes in the courses for 2016:

- The Fast Track to Safety Days still includes the three base classes (Bloodborne Pathogens, Fire Safety, and HazCom) but we have rotated in two new segments; Lock Out / Tag Out and Slip-Trip-Fall Prevention. These classes will be scheduled throughout the State to better meet the needs of our members.
- Hoist / Cranes & Rigging, Bloodborne Pathogens Train-the-Trainer, Forklift Train-the-Trainer and Safety Coordinator Skills Training classes will also be scheduled on a limited basis throughout the year. Let us know if you would like to host.
- Ten classes have been updated for 2016.

**Submit requests for the classes you would like to host in 2016 on the attached Class Request Form. Fax all requests to 856-552-4741 prior to August 31, 2015.** If you are not interested in hosting classes, no action is needed. Should you need assistance or to confirm receipt, contact Andrea Felip at 856-552-4740.

To help you decide what training is needed for your employees, visit the MEL homepage at [www.njmel.org](http://www.njmel.org) and click on the MSI symbol at the top of the page. You will find the **Training Needs Assessment Guide**, in a simple question and answer format. You can also review the course descriptions under the WorkPlace Colleges or review the attached Course Catalog. If you need help, please contact your Safety Consultant or the MSI HelpLine.

- Host locations must guarantee and enroll a minimum of **15+ participants at least 15 working days prior to the date of the class through the MSI Learning Management System Website**. You may enroll participants for any class as soon as the calendar is posted on the website in late November.
- Smaller members that do not have 15+ participants are encouraged take advantage of the "**Fast Track to Safety**" or partner with neighboring members.
- Host locations must provide a training room to accommodate the class. The maximum class size is 50, unless noted in the Course Catalog. Some classes require tables and chairs. Class venues should have adequate seating and parking and a **screen or blank wall suitable for projecting slides**.
- The classes will be posted on the MSI calendar and open enrollment will be accepted to supplement host town participation up to the maximum class size.

Submitting a request does not guarantee that the class will be scheduled at your location. We try to accommodate requests by offering an effective distribution of classes throughout the State and maximizing the available resources.

The MEL Safety Institute recognizes the need to provide assistance for individuals with disabilities. If you have employees who may need special assistance such as sign interpretative services during MSI training, employers may request assistance when the courses are confirmed. The MSI will work with your municipality / entity to make reasonable accommodations for training sessions.

# 2016 MSI Class Request

## For January 1, 2016 – December 31, 2016

All requests to host classes MUST be received by August 31, 2015

(Requests received after August 31, 2015 will be put on a waitlist for scheduling upon availability)

Member Name: \_\_\_\_\_  
 (Name of Municipality, Authority, School District, County, etc)

Name of JIF: \_\_\_\_\_  
 (Joint Insurance Fund)

County: \_\_\_\_\_

Requestor's Name: \_\_\_\_\_

Title: \_\_\_\_\_

Phone Number: ( \_\_\_\_\_ ) \_\_\_\_\_

Fax Number: ( \_\_\_\_\_ ) \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Class Name	Desired Month	Other considerations <small>(Day of week, time of day preference - An attempt will be made to accommodate preferences as best we can)</small>	Number of Attendees
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

In requesting a class, your Municipality, Authority, School District, County, etc. will be considered the Host member. With that you are agreeing to:

- **Enroll 15+ participants at least 15 working days prior to the date of the class.** You can enroll participants for any class as soon as the calendar is posted on the MSI Learning Management System.
- Provide a training room to accommodate the class. Typically, the maximum class size is 50. **We ask that the facility have a screen or blank wall suitable for projecting slides and a TV and VCR available for all Driver Safety classes.** The class will appear on the MSI calendar and open enrollments will be accepted to supplement enrollments up to the maximum class size.

Fax all requests to 856-552-4741 and call to confirm receipt at 856-552-4740.



Course Title	Course Description	Target Audience
Accident Investigation	2 hours - This course leads the student through the three step process of 1) collecting good information of the incident, 2) identifying the root cause and contributing factors and 3) creating an action plan to prevent future incidents.	Recommended upon initial assignment This course is strongly recommended for persons involved with incident investigation and analysis, including supervisors, managers and safety coordinators, accident review committee members, and those in safety leadership roles.  Continuing Educational Approvals: CPWM - 2.0 Management CEU Credits Water/Wastewater - 1.5 Hrs. Safety TCH
Advanced Safety Leadership Program  <i>Limited Offering</i> <i>Please indicate if you would like to host this class. Dates and locations to be announced.</i>	10 hours over 2 days - This course educates supervisors and lead employees on the most common OSHA requirements. Topics include written safety programs, Job Hazard Analysis, industrial hygiene, electrical safety, and more.  Students who complete the full 10 hours will be issued an OSHA 10-hour Outreach Card.	Recommended upon initial assignment for supervisors, managers, safety coordinators, and those in safety leadership roles.  Continuing Education Approvals: CPWM - 10.0 Management CEU Credits Water/Wastewater - 10.0 Safety TCH
Asbestos, Lead and Silica Industrial Health Overview	1 hour - This course is a primer on the regulations and restrictions for workers who perform tasks that may expose them to asbestos, silica, or lead.  This class does not meet OSHA Asbestos Awareness training.	Recommended upon initial assignment and refresher training as needed for employees and supervisors who perform housekeeping or maintenance in areas which may have asbestos containing materials (ACM) or presumed asbestos containing materials (PACM), and products that may contain silica or lead.  Continuing Education Approvals: CPWM 1.0 Technical CEU Credits CPWM 1.0 Government CEU Credits RMC 1.0 Professional Development CEU Credits Water/Wastewater 1.0 Safety TCH
Back Safety / Material Handling  <i>Also available through MSI On-line learning</i>	1 hour - This course reviews the structure of the spine and common back injury mechanisms. Students will be given the opportunity to discuss common manual labor tasks and best practices to minimize stress on the body.	Recommended upon initial assignment and refresher training as needed for employees and supervisors who are involved in manual material handling.  Continuing Education Approvals: Water/Wastewater - 1.0 Safety TCH CPWM - 1.0 Technical CEU Credit
Back Safety / Patient Handling for Emergency Responders  <i>Also available through MSI On-line learning – Available in 2016</i>	1.5 hours - This course reviews best practices in lifting and carrying patients. Students are then led through a discussion of decision-making at the scene and the impact on the stresses on their backs, shoulders, and knees.	Recommended upon initial assignment and retraining as needed for police, fire, and emergency medical personnel.

<p><b>Bloodborne Pathogens</b></p> <p><i>Also available through MSI On-line learning and "Fast Track to Safety" days!</i></p>	<p>1 hour - This course reviews the requirements of OSHA's Bloodborne Pathogen Standard and common applications to tasks performed by public employees.</p> <p>Employers will need to explain safeguards specific to the individual work places to complete annual training.</p>	<p>Required upon initial assignment and annual retraining for those employees who come into contact with blood or bodily fluids. This typically includes staff that collects trash, clean restrooms, handles raw sewage, and <u>must</u> perform first aid as part of their job duties.</p> <p>Continuing Education Approvals:  CPWM - 1.0 Government CEU Credits  RMC - 1.0 Professional Development  Water/Wastewater - 1.0 Safety TCH</p>
<p><b>Bloodborne Pathogens Train-the-Trainer</b></p> <p><b>Limited Offering</b>  Please indicate if you would like to host this class. Dates and locations to be announced.</p>	<p>3 hours - This course prepares the attendee to present Bloodborne Pathogen refresher training. The class is in three sections:</p> <ol style="list-style-type: none"> <li>1) tips for training adults</li> <li>2) a review of the OSHA BBP standard</li> <li>3) opportunity to monitor a practice class</li> </ol>	<p>Recommended upon initial assignment for employees and supervisors who desire to conduct annual retraining of employees</p> <p>Continuing Education Approvals:  CPWM - 1.0 Technical CEU Credits  Water/Wastewater - 2.5 Hrs. Safety TCH</p>
<p><b>CDL – Drivers' Safety Regulations</b></p>	<p>2 hours - Drivers and mechanics of commercial motor vehicles face significant regulations beyond those of passenger car drivers. The Federal Motor Carrier Safety Act requires employers to train Commercial Driver's License holders on the regulations concerning drug and alcohol testing, driver and vehicle disqualification, and other safety issues.</p> <p>This class will review the five types of drug and alcohol testing, medical qualification, and the effects of fatigue for drivers. Vehicle issues such as pre-trip inspection, licensing, and safe operation will also be covered.</p>	<p>Required (49 CFR Part 40) upon initial assignment and periodic retraining for drivers who hold a Commercial Drivers License (CDL).</p> <p>Also, suggested for supervisors and mechanics.</p> <p>Continuing Education Approvals:  CPWM - 2.0 Government CEU Credits  Water/Wastewater - 2.0 Safety TCH</p>
<p><b>CDL – Supervisors' Reasonable Suspicion</b></p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p>	<p>2 hours - The Federal Motor Carrier Safety Act requires employers with CDL drivers to test drivers suspected of being under the influence of alcohol or drugs. Supervisors must be trained on how to detect and approach a driver suspected of being under the influence.</p> <p>This class will review the requirements of the Federal regulations, indicators of this misuse in the workplace, how to approach a driver, and the proper documentation needed.</p>	<p>Regulatory (49 CFR Part 40) for immediate supervisors of drivers with Commercial drivers License (CDL).</p> <p>Also, suggested for department heads and Human Resources / Personnel representatives</p> <p>Continuing Education Approvals:  (Initial Training) CPWM- 2.0 Management CEU Credits  (Initial Training) Water/Wastewater 1.5 Safety TCH</p>

<p>Coaching the Emergency Vehicle Operator (CEVO) - Police, Fire or EMS</p> <p>Please indicate whether you are requesting CEVO for police officers, firefighters, or ambulance drivers.</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p> <p><i>**We ask that the host location provide TV and DVD player for the CEVO courses.</i></p>	<p>4 hours - Driving an emergency vehicle, whether it's a police car, fire truck or ambulance, is a dangerous activity. The CEVO programs are customized to each type of vehicle. The program addresses the unique hazards associated with emergency responses and the defensive measures to be used while operating these vehicles.</p> <p>The hazards include the use of emergency warning lights and sirens, along with the reactions of other drivers to the warning devices. Proper procedures and measures are presented for dealing with the various situations and conditions encountered on the road.</p>	<p>Recommended upon initial assignment and retraining as needed for police, fire, and emergency medical personnel.</p>
<p>Coaching the Maintenance Vehicle Operator (CMVO)</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p> <p><i>**We ask that the host location provide a TV and DVD player for this CMVO course.</i></p>	<p>4 hours - This Coaching program is customized to address the unique hazards associated with larger maintenance vehicles, along with the safety considerations while operating these vehicles.</p> <p>These specific hazards deal directly with the large size and weight of the vehicles, traveling at slow speeds, and frequent stopping, as well as the use of warning lights and the reactions of other drivers to the warning devices. Proper procedures and measures are presented for dealing with the various situations and conditions encountered on the road.</p>	<p>Recommended upon initial assignment and retraining as needed for personnel who operate large maintenance vehicles such sweepers, dump trucks, backhoes, and front-end loaders.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits CPWM - 2.0 Management CEU Credits</p>
<p>Coaching the School Bus Driver</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p> <p><i>**We ask that the host location provide a TV and DVD player for this course.</i></p>	<p>4 hours - Coaching The School Bus Driver encourages drivers to analyze and discuss safe driving issues, capitalizing and building on their driving experience.</p> <p>The program specifically focuses on defensive driving techniques related to school bus drivers.</p>	<p>Recommended upon initial assignment and retraining as needed for personnel who drive school buses.</p>
<p>Confined Space Awareness Training</p>	<p>1 hour - <u>This class is intended for workers who do not enter a confined space or who may only enter a non-permit confined space.</u> Confined spaces have the potential to contain hazardous atmospheres or other life threatening conditions.</p> <p>The class defines a confined space and discusses the application of the definition to typical conditions found in public work places. Students will be made aware of the potential hazards of entering a confined space.</p>	<p>Required upon initial assignment and retraining as needed for personnel who are not authorized to enter confined spaces.</p> <p><i>This class is <u>not</u> intended to train workers who enter confined spaces as part of their job duties.</i></p> <p>Continuing Education Approvals: CPWM - 1.0 Government CEU Credit CPWM - 1.0 Technical CEU Credit Water/Wastewater - 1.0 Safety TCH</p>

<p>Confined Space Entry with Equipment Demonstration in Classroom</p>	<p>4 hours - A review of the OSHA standards that will have an impact on confined space entry. Discussion will include the definition of confined space, a thorough review of hazards and ways to identify and evaluate hazards, personal protective equipment, entry procedures and entry permits. Training includes an equipment demonstration.</p> <p>Host member must provide air monitoring equipment, ventilation equipment, harnesses &amp; tripod.</p> <p>*Maximum class size is 15 students.</p>	<p>Required upon initial assignment and retraining as needed for personnel who enter non-permit or permit-required confined spaces.</p> <p><i>This class may <u>not</u> satisfy all the required training requirements of OSHA 1910.146. Additional performance and rescue operation evaluations may be required, depending on job duties of personnel who enter confined spaces.</i></p> <p>Continuing Education Approvals:                  CPWM - 3.5 Technical CEU                  Water/Wastewater - 3.5 Safety TCH</p>
<p>DDC-6 Defensive Driving</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p> <p><i>**We ask that the host location provide a TV and DVD player for this Defensive Driving course.</i></p>	<p>6 hours - This course created by the NJ State Safety Council will review the hazards encountered on the road by drivers every day, including those created by road conditions, weather, traffic, and the actions of other drivers. Defensive driving training can greatly reduce the likelihood of your drivers being involved in a collision, by providing them with the knowledge needed to recognize hazardous conditions and take actions to avoid collisions. Successful completion of this course may entitle the driver to a discount on the base rate for their liability and collision coverage's on their personal auto insurance.</p> <p>*Strict maximum class size of 35 students.</p>	<p>Recommended upon initial assignment and retraining as needed for personnel who drive both municipal and their own vehicles to perform work tasks.</p> <p>Continuing Education Approvals:                  Water/Wastewater - 5.5 Safety TCH</p>
<p>Driving Safety Awareness</p>	<p>1.5 hours - This class orients employees who drive cars or light trucks on behalf of an employer. The tremendous loss potential of motor vehicle accidents is explained including property damage, auto liability and employee injury.</p> <p>Topics include hydroplaning, the effects of excessive speed, and inclement weather. Distracted driving, the effects of fatigue and alcohol on driver performance and the practice of defensive driving are discussed. Through class participation, the concept of reaction time and stopping distances are presented.</p>	<p>Recommended upon initial assignment and retraining as needed</p> <p>Continuing Education Approvals:                  CPWM - 1.5 Technical CEU Credits                  Water/Wastewater - 1.5 Safety TCH</p>



Employee Conduct and Violence Prevention in the Workplace	1.5 hours - This course describes basic employee conduct in the work place. It reviews what is and is not acceptable conduct in the workplace regarding harassment and other civil rights issues. It also addresses violence in the work place. Specifically, the course describes the four types of work place violence, how to recognize the warning signs, and coping strategies including violence de-escalation methods.	Recommended upon initial assignment and retraining as needed The course is excellent training for those who deal with the public.  Continuing Education Approvals: CPWM - 1.5 Ethics CEU Credits RMC - 1.5 Ethics CEU Credits CTC - 1.5 Ethics CEU Credits CMFO/CCFO - 1.5 Ethics CEU Credits QPA - 1.5 Ethics CEU Credits
Excavation, Trenching and Shoring  <i>This class requires a classroom with tables and chairs.</i>	4 hours - The types and hazards of excavation and trenches will be reviewed. Topics include an employer assigned Competent Person, soil analysis and the types and characteristics of soil. Equipment and protective systems such as trench boxes and built-in-place shoring will be discussed. This standard applies to all open excavations made in the earth's surface, including trenches that are located so as to create a hazard to unprotected employees.	Required upon initial assignment and retraining as needed for workers with the potential to enter excavations and trenches, including Building & Grounds, Public Works, or Water / Wastewater Utility staffs.  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits CPWM - 2.0 Management CEU Credits Water/Wastewater- 4.0 Safety TCH
Fall Protection Awareness	2 hours - This course discusses where fall protection is needed and presents the different options for safeguarding workers. The focus is on specific fall hazards in common operations and how employees should protect themselves from falls. The course emphasizes rules for working safely at heights and various types of fall protection systems.	Required upon initial assignment and retraining as needed for workers who are exposed to falls of 4 feet or more. This may include Public Works and Utilities (falls into pits).  Continuing Education Approvals: Water/Wastewater - 2.0. Safety TCH
Fast Track to Safety  <i>Limited Offering Please indicate if you would like to host this class. Dates and locations to be announced.</i>	5 hours - Fast Track to Safety is a full day session that includes five topics created to meet many of your regulatory training needs in one day. Sessions include refresher training in BBP, Hazard Communication / RTK, Fire Safety, Lock Out / Tag Out and Slips, Trips and Falls.  Full day participation is required to receive certificate of completion.	Required annual retraining for Public Works, Recreation, or Utility workers who are potentially exposed to bodily fluids, chemicals, and have fire safety responsibilities  Continuing Education Approvals: CPWM - 4.0 Technical CEU Credits Water/Wastewater - 5.0 Safety TCH
Fire Extinguisher Safety	1 hour - Employers who direct employees to attempt to fight small incipient fires must provide fire extinguisher training for those designated. Topics include matching the fire extinguishers to the 5 classes of fires, the limitations of fire extinguishers, and the proper use and inspection of extinguishers.	Required upon initial assignment and annual refresher for Public Works, Utility and others who have been designated by the employer to use an extinguisher.  Continuing Education Approvals: Water/Wastewater - 1.0 Safety TCH

<p><b>Fire Safety</b></p> <p><i>Also available through MSI On-line learning and "Fast Track to Safety" days!</i></p>	<p>1 hour - This class discusses the fire triangle as a visual representation of control measures to prevent fires. This class will also cover worker's responses to fire and other workplace emergencies. Employers will need to explain safeguards specific to the individual work places.</p>	<p>Required for all workers upon initial assignment and annual refresher Training must reflect only the duties and responsibilities of the employee.</p> <p>Continuing Education Approvals: Water/Wastewater - 1.0 Safety TCH</p>
<p><b>Flagger and Work Zone Safety</b></p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p>	<p>4 hours - Students will review the requirements of the Manual on Uniform Traffic Control Devices and discuss how the requirements impact work zones that occur on or near roadways. Various scenarios will be discussed along with the proper traffic control measures for each situation.</p> <p><b>*Maximum class size is 20 students.</b></p>	<p>Required upon initial assignment and retraining as needed for workers who plan, set-up, or work within roadway work zones.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical &amp; 2 Management. CEU Credits Water/Wastewater - 2.0 Safety TCH</p>
<p><b>Forklift Operator Certification</b></p> <p><b>Certification for host employees only</b></p> <p><b>NEW for 2016</b></p>	<p>Up to 6 hours – This program is intended for trained and experienced forklift operators. A classroom session which reviews best practices for forklift operation will be followed by certification testing of skills.</p> <p>This class is not initial or remedial operator training.</p> <p>Host location must provide forklift in good operating condition and space for challenge course. Certification will be for a single operator on a single vehicle. <b>Maximum 15 students.</b></p>	<p>Required for all workers upon initial assignment and 3-year re-certification. OSHA requires employers ensure that each operator is competent to operate a powered industrial truck, documented by training and evaluation by a qualified person.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater -2.0 Safety TCH</p>
<p><b>Forklift Operator Evaluation Train-the-Trainer</b></p>	<p>3 hours - Employers must certify their forklift operators every 3 years. This class will prepare <u>experienced and qualified forklift operators</u> to conduct in-house training and certification for their forklift operators. Attendees will be provided with course materials necessary to run a class and document skill performance.</p> <p>Host location must provide forklift in good operating condition and space for challenge course. Visiting evaluators can not be certified on host's vehicles.</p>	<p>Required upon initial assignment as an employer evaluator.</p>
<p><b>Hazard Communication / Globally Harmonized System (GHS)</b></p> <p><i>Also available through MSI On-line learning and "Fast Track to Safety" days!</i></p>	<p>1.5 hours - This course will meet the general training requirements for RTK, HazCom and GHS. Content includes understanding labels, using safety data sheets and basic chemical terminology. The rights and responsibilities of employees are also reviewed. Employers will need to explain safeguards specific to the individual work places. Employees must have been trained in the new GHS regulation by December 2013.</p>	<p>Required upon initial assignment and retraining every second year for workers who work with chemicals as part of their work assignments.</p> <p>Continuing Education Approvals: CPWM - 1.0 Technical CEU Credits CPWM - 1.0 Governmental CEU Credits Water/Wastewater – 1.5 Safety TCH</p>

<p><b>HazMat Awareness with Hazard Communication / Globally Harmonized System (GHS)</b></p>	<p>3 hours - This is a chemical safety course for employees who work with hazardous chemicals in their work place (HazCom), and may also discover or respond to chemical emergencies outside of their workplace (HazMat).</p> <p>This course reviews the definition of hazardous substances, the risks associated with them in the workplace and at an incident. Training will cover recognition and identification of hazardous substances in an emergency, the role of the first responder, &amp; HazCom / GHS / Right to Know rules.</p>	<p>Required for all workers upon initial assignment and annual refresher for employees who can be reasonably expected to discover a chemical release and those who respond to chemical releases in a supporting role. This typically includes employees of Public Works, Utilities, Police, and EMS.</p> <p>Continuing Education Approvals:  CPWM - 3.0 Technical CEU Credits  Water/Wastewater - 3 Safety TCH</p>
<p><b>Hazard Identification - Making Your Observations Count</b></p>	<p>2 hours - Department supervisors have the responsibility of monitoring the actions of their employees and work places for hazards that may cause injury or harm.</p> <p>This program discusses the self-evaluation process of work places for common hazards created by the building, machinery or processes, and employee activities. The class will also provide an overview of the job-site observation process and a review of the forms used to document observations and to record the corrective actions identified.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who conduct facility inspections or Job Site Observations for their department or agency</p> <p>Continuing Education Approvals:  CPWM - 1.0. Technical CEU Credits  CPWM - 1.0 Management CEU Credits  Water/Wastewater - 1.5 Safety TCH  RMC - 2.0 Professional Development CEU Credits</p>
<p><b>Hearing Conservation</b></p>	<p>1 hour - The Hearing Protection Standard will be reviewed, along with specific examples of what constitutes excessive noise exposures. Various types of hearing protective devices will be discussed, along with the advantages and disadvantages of each.</p>	<p>Required for all workers upon initial assignment and annual refresher for employees who are part of the employer's Hearing Conservation Program.</p> <p>Recommended for employees who are exposed to loud noises, but not in the Hearing Conservation Program.</p> <p>Continuing Education Approvals:  CPWM - 1.0 Government CEU Credits  CPWM - 1.0 Technical CEU Credit  Water/Wastewater - 1.0 Safety TCH</p>
<p><b>Heavy Equipment Safety</b></p>	<p>3 hours - The operation of dump trucks, loaders, backhoes, bucket trucks and other specialized equipment is a hazardous exposure for municipalities and public authorities. This program will provide the attendees with the knowledge and skills needed to effectively understand the safe and effective operation of specialized equipment in the workplace, the proper use of the equipment, vehicle capacities and limitations, and procedures for safe operation.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who operate construction and maintenance vehicles.</p> <p>Continuing Education Approvals:  CPWM - 2.0 Technical CEU Credits  CPWM - 1.0 Governmental CEU Credits  Water/Wastewater - 3.0 Safety TCH</p>

<p><b>Hoists, Cranes and Rigging</b></p> <p><b>Limited Offering</b> Please indicate if you would like to host this class. Dates and locations to be announced.</p>	<p>2 hours - Moving heavy objects requires knowledge of hoisting and rigging basics. This session will cover DOT regulations on hoist equipment, sling types, and inspection. Basic rigging techniques will be discussed with emphasis on operations such as moving pipe, moving road plates and lifting large or bulky equipment such as pumps and hydrants.</p>	<p>Required for all workers upon initial assignment and refresher training every 3 years for employees who use auto cranes, chain hoists, and similar lifting equipment.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH</p>
<p><b>Housing Authority Safety Awareness Training for Facility Maintenance Personnel</b></p>	<p>3 hours - This class provides students with a discussion of the hazards and hazard control tactics associated with general housing maintenance, grounds keeping (from lawn maintenance to snow removal) and custodial tasks. The core class covers the fundamentals of Machinery, Tools and Equipment, Back Care and Safe Lifting, Slips and Falls, HazCom, Fire Safety and Blood Borne Pathogens. Additional classes may be needed for those whose work involves potential asbestos contact, electrical safety, Lock Out Tag Out and Confined Space Entry.</p>	<p>Required for all workers upon initial assignment and annual refresher for employees who are potentially exposed to blood or bodily fluids and hazardous chemicals and who play a role in the employer's fire prevention, LOTO, or confined space programs.</p> <p>Continuing Education Approvals: CPWM - 3.0 Technical CEU Credits Water/Wastewater - 3.0 Safety TCH</p>
<p><b>Housing Authority Sensibility #1 - Employee Conduct and Violence in the Workplace</b></p>	<p>1.5 hours - In the first of a three part series on workplace violence, conflict resolution and stress management, this 90 minute course covers acceptable conduct in the workplace regarding sexual harassment and other civil rights issues. It also addresses violence in the work place. Specifically, the course describes the four types of work place violence, how to recognize the warning signs of violence and coping strategies including violence de-escalation methods.</p>	<p>Recommended upon initial assignment and retraining as needed</p> <p>The course is excellent for those who deal with the public.</p>
<p><b>Housing Authority Sensibility #2 - Conflict Resolution</b></p>	<p>2 hours - In this course you will learn strategies for effectively resolving typical conflict situations you encounter on and off the job. Students will learn steps to de-escalate and resolve conflict, as well as how to use skills such as assertiveness and listening effectively. This course is interactive and there are skill building exercises included.</p>	<p>Recommended upon initial assignment and retraining as needed</p> <p>The course is excellent for those who deal with the public.</p>
<p><b>Housing Authority Sensibility #3 - Stress and Stress Management</b></p>	<p>1 hour - This course presents an overview of the types of stress that we face at home and at work. This class gives advice on how to deal with stress in today's high speed world. This course is interactive and participants will have hands on experience in stress reduction techniques.</p> <p>*Maximum 35 Attendees</p>	<p>Recommended upon initial assignment and retraining as needed</p>



Jetter / Vacuum Safety Awareness	2 hours - The general hazards of working in and around wastewater and sewage will be reviewed. The hazards created by operating vacuum, jetting and rodding equipment will be discussed, as well as the safety considerations for each.	Recommended upon initial assignment and retraining as needed for employees who use vacuum, jetting, or rodding equipment as part of their job duties.  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
Ladder Safety / Walking & Working Surfaces	2 hours - The objectives of the course are to familiarize participants with OSHA walking / working surface requirements. Requirements include how to safeguard openings and slip-fall prevention from walking areas such as stairs and skylights. The course shows the various types of ladders and scaffolds, and how to use them safely.	Recommended upon initial assignment and retraining as needed for employees who use ladders and portable scaffolds  Continuing Education Approvals: Water/Wastewater - 2.0. Safety TCH
Landscape Safety	3 hours - This course covers several of the most commonly used landscape equipment; mowers and tractors, chainsaws, chippers, stump grinders, and utility vehicles. The course objective is to present the safety considerations for landscape equipment, processes, and chemicals.	Recommended upon initial assignment and retraining as needed for employees who operate landscape equipment. This may include employees of Public Works, Building & Grounds, and Utilities.  Continuing Education Approvals: CPWM 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
Leaf Collection Safety Awareness	2 hours - A review of the hazards of collecting leaves, including working on roadways, noise, moving machinery, and muscle strains. The class covers various methods of leaf pick-up, including leaf vacuums, claw attachments, and bagged leaf collections. Students will review safeguards for each method.	Recommended upon initial assignment and retraining as needed for employees who collect leaves on roadways. This may include employees of Public Works, and Building & Ground.  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Wastewater - 2.0 Safety TCH
Lock Out / Tag Out (Control of Hazardous Energy)  <i>Also available through "Fast Track to Safety" days!</i>	2 hours - The OSHA standard and the need to identify various types of energy, as well as the need to develop detailed shutdown and lockout procedures for each piece of equipment will be reviewed. The proper procedures for a safe and orderly shutdown, lockout, and restoration, examples of safety measures and the various types of lockout devices will also be discussed. This class will also review the basics of electrical safety and the hazards associated with electrical and other energy sources.	Required upon initial assignment and retraining as needed for workers who participate in the employer's Lock Out / Tag Out Program  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
Office Safety  <i>Also available through MSI On-line learning</i>	2 hours - This course will review the main hazards that are faced in the office setting such as electrical hazards, workstation ergonomics, slips/trips & falls, emergencies and hazard communication as it pertains to office environments.	Recommended upon initial assignment and retraining as needed for employees who work in office settings.  Continuing Education Approvals: Water/Wastewater - 2.0 Safety TCH

<p><b>Personal Protective Equipment</b></p>	<p>2 hours - The OSHA assessment process to identify the hazards associated with each type job or task will be reviewed to identify the need for PPE, and determine the type of PPE needed. Various types of PPE will be discussed to show the wide variety of PPE on the market, and how to choose the appropriate style for protection.</p>	<p>Recommended upon initial assignment and retraining as needed for supervisors and employees who use or specify PPE</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH</p>
<p><b>Playground Safety Inspections</b></p> <p><i>Also available through MSI On-line learning</i></p>	<p>2 hours - This class provides attendees with a survey of the playground environment, types of injuries, the nomenclature of the individual pieces of equipment and the application of the inspection criteria. Many photos illustrate the concerns or provide illustration of the criteria. Includes a brief description of the test kit tools and recommended action plan for compliance with NJ playground regulations.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who inspect, maintain or repair public playgrounds.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credit</p>
<p><b>Safety Committee Best Practices</b></p>	<p>1.5 hours - The foundation of an effective safety program is involvement of both management and employees in an effective safety committee.</p> <p>This program will present the steps to develop and run an effective safety committee. Topics will include: designing and planning your committee, choosing members for your committee, the role of the committee members, effective meeting strategies, and establishing goals and objectives for the safety committee.</p>	<p>Recommended upon initial assignment to a Safety Committee</p> <p>Continuing Education Approvals: CPWM - 1.5 Management CEU Credits RMC – 1.5 Professional Development CEU Credits Water/Wastewater - 1.5 Safety TCH</p>
<p><b>Safety Coordinators' Skills Training</b></p> <p><i>Limited Offering</i> <i>Please indicate if you would like to host this class. Dates and locations to be announced.</i> <i>This class requires a classroom with tables and chairs.</i></p>	<p>6 hours - This is a nuts and bolts primer for new Safety Coordinators, or experienced coordinators who wish to refresh their skills. Topics include: 1) team building and holding effective meetings, 2) conducting Job Site Observations and facility inspections, 3) accessing the MSI and other training resources, and 4) coordinating an accident / injury investigation process. Attendees will leave with a strong understanding of the MEL / JIF system and how each entity's safety program fits into the system.</p>	<p>Recommended upon initial assignment</p> <p>Continuing Education Approvals: CPWM - 3.0 Management CEU CPWM - 3.0 Government CEU Credits RMC - 6.0 Professional Development CEU Credits Water/Wastewater- 5 Safety TCH</p>
<p><b>Sanitation and Recycling Safety</b></p>	<p>2 hours - This course will discuss various topics relating to Sanitation Safety for solid waste and recyclable collection crews including the review of appropriate personal protective equipment, safe operating procedures, proper lifting techniques, proper driving techniques, rider positions, effective route layout and relevant provisions of the MUTCD pertaining to traffic safety.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who collect solid waste (trash or recycling) on community streets.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits</p>

<p>Schools: Chemical Lab Safety for Science Teachers</p>	<p>1 hour - This program focuses on the exposures to both teachers and students from work in chemistry labs.</p> <p>Topics include a review of chemical safety, available emergency equipment such as showers, appropriate personal protective equipment, effective experiment planning and the vital importance of prudent chemical storage.</p>	<p>Required for all workers upon initial assignment and annual refresher for employees who are potentially exposed to blood or bodily fluids and hazardous chemicals and who play a role in the employer's fire prevention, LOTO, or confined space programs.</p>
<p>Schools: Safety Awareness Training for School Custodians / Facilities Management</p>	<p>3 hours - This class provides attendees with a discussion of the hazards and hazard control tactics associated with general school maintenance, grounds keeping (from lawn maintenance to snow removal) and custodial tasks. The core class covers the fundamentals of Machinery, Tools and Equipment, Back Care and Safe Lifting, Slips and Falls, HazCom, Fire Safety and Blood Borne Pathogens. Additional classes may be needed for those whose work involves potential asbestos contact, electrical safety, Lock Out Tag Out and Confined Space Entry.</p>	<p>Required for all workers upon initial assignment and annual refresher for employees who are potentially exposed to blood or bodily fluids and hazardous chemicals and who play a role in the employer's fire prevention, LOTO, or confined space programs.</p> <p>Continuing Education Approvals: CPWM - 3.0 Technical CEU Credits Water/Wastewater - 3.0 Safety TCH</p>
<p>Seasonal (Autumn/Winter) Public Works Operations</p> <p><i>(Combined Leaf Collection and Snow Plow Safety)</i></p>	<p>3 hours - This course will discuss various topics related to both leaf collection and snow plowing. They are combined in this single class to encourage participation by both employees and supervisors.</p> <p>Topics include fatigue, noise, and hazards of machinery. Main topics including the review of: safe operating procedures, ergonomic considerations, proper driving techniques, review of the various types of equipment, appropriate personal protective equipment, effective route layout and relevant provisions of the MUTCD pertaining to mobile work zones.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who operate both leaf vacuums and snow plows.</p> <p>Continuing Education Approvals: CPWM - 3.0 Technical CEU Credits Water/Wastewater - 3.0 Safety TCH</p>
<p>Seasonal (Summer) Employee Orientation</p>	<p>4 hours - This class is for seasonal/part-time workers employed by municipalities. Also good for supervisors responsible for training seasonal/ part time workers.</p> <p>Class will cover the exposures that employees may encounter, including an overview of outdoor safety, youth employment rules, heat stress, PPE, HazCom, bloodborne pathogens and employment practices. The presentation will also include videos on the various topics.</p>	<p>Recommended upon initial assignment for new or returning seasonal employees.</p>

Shop and Tool Safety	1 hour - The OSHA standard relating to machine guarding will be reviewed. The emphasis of the class is on the safe use of common hand and power tools, ranging from chisels to circular saws to jack hammers.	Recommended upon initial assignment and retraining as needed for employees who use hand & power tools.  Continuing Education Approvals: CPWM - 1.0 Technical CEU Credit Water/Wastewater - 1.0 Safety TCH
Snow Plow / Snow Removal Safety	2 hours - The hazards of icy road surfaces, low visibility and objects being obstructed by snow can create a hazardous situation for the operators of snow plows.  This program will review the hazards associated with the operation of snowplows, snow blowers and shoveling snow. Proper planning and safety measures are presented in this program.	Recommended upon initial assignment and retraining as needed for supervisors and employees who plow snow on city streets  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
Special Event Management	2 hours - This presentation will focus on issues and exposures created by special events. Proper planning procedures will be reviewed, and many hazard and liability considerations will be discussed.  The goal of the program will be to allow the attendees to coordinate the planning process and preparations for special events.	Recommended upon initial assignment and retraining as needed for employees who plan special events.  Continuing Education Approvals: CPWM - 2.0 Management CEU Credits RMC - 2.0 Professional Development CEU Credits Wastewater - 2.0 Safety TCH
Toolbox Talk Essentials	1.5 hours - For staff members who present tool box talks as part of their department safety training program.	Suggested for safety coordinators, supervisors, managers and those in safety leadership roles.  Continuing Education Approvals: CPWM - 1 Management CEU Credit Water/Wastewater -1.0 Safety TCH
Traffic Control for Emergency Responders	2 hours - The course will review the requirements of the Manual for Uniform Traffic Devices and discusses requirements for controlling traffic at emergency incidents such as MVC, vehicle fires, or natural and manmade disasters. Various scenarios will be discussed.	Required upon initial assignment and retraining as needed for Police, Fire, and EMS responders who plan, set-up, or work within roadway work zones during emergency incidents.



### Online Courses

Online courses are also available. They can be completed on an individual employee basis or as department-level group training. Unless noted in the description, these self-directed courses are about ½ hour in length and are complete with a short quiz at the conclusion.

To access the classes, users must log in to the MSI portal at <http://firstnetcampus.com/meljif/entities/mel/logon.htm>.

1. 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.
2. Once logged in, click on "MSI On-Line Training Courses."
3. Choose the course you would like to complete. Click enroll.
4. Choose "Click Here" to go to your authorized course list.
5. Click the program name to launch the course. Click Start to begin.
6. 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.

Course Title	Course Description
Aquatic Safety for Camp Counselors Part of Camp Counselor Suite	As a counselor you have a crucially important role in protecting kids during swim time this summer. This pool safety training contains footage of an actual drowning and explains how counselors can work together to make swim time safe all summer long.
Back Safety / Material Handling	This course reviews the structure of the back and common mechanisms of injuries to the back. Course discusses common manual labor tasks and best practices to minimize stress on the body.
Back Safety during Patient Lifting NEW 2016	This class will discuss body mechanics and other considerations for police, fire, and emergency medical responders when they lift and carry patients.
Bloodborne Pathogens	This course reviews the requirements of the OSHA Bloodborne Pathogen Standard and common applications to tasks performed by public employees. To complete training employers will need to review the local exposure control plan and identify local contacts and specific steps to be taken to in the event of an exposure incident.
Bullying Prevent at Camp Part of Camp Counselor Suite	This course will teach you what bullying is, what the consequences could be, and how to identify, stop and prevent bullying.
Child Sexual Abuse Prevention at Camp Part of Camp Counselor Suite	This course will teach you how to identify red flags warning signs of abuse and methods to protect campers from peer-to-peer sexual abuse and adult-to-child sexual abuse.
Crossing Guard Training	'Street Smart is Street Safe' discusses the basic principles School Crossing Guards need to protect children and themselves. The program is designed to be a part of an initial training program as well as a refresher course for experienced crossing guards.

Crush Zone Training	Too many accidents involve workers who are caught between moving and stationary objects and the results have been devastating. This course will raise awareness about some of the most common 'Crush Zone' hazards faced by public employees.
Driving – Emergencies & Natural Disasters	In this course, host and cartoonist Bruce Blitz will depict a variety of potentially dangerous situations while offering insights that just might save your life when driving in an emergency or natural disaster
Driving – Urban Driving	Join host Bruce Blitz as he “draws” you into an entertaining and educational look at driving in the urban environment. Topics include following distances and distracted driving.
Fire Safety	This class discusses common control measures to prevent fires and worker’s responses to fire and other workplace emergencies. Employers will need to explain safeguards specific to the individual work places to fulfill training requirements.
Hazard Communication / Globally Harmonized System (GHS)	This course will meet the general training requirements for RTK, HazCom and GHS. Content includes understanding labels, using safety data sheets and basic chemical terminology. The rights and responsibilities of employees are also reviewed. Employers will need to explain safeguards specific to their individual work place.
New Employee Safety Orientation, Part 1	This program discusses our commitment to the health and safety of all employees and the public served by local government. The presentation details the core values of trust, care, knowledge and communication as well as the ‘no tolerance’ policy towards harassment and discrimination.
New Employee Safety Orientation, Part 2	This program continues the discussion in Part 1 about the health and safety of public employees. In this presentation, employees are introduced to safety guidelines for working around blood, chemicals, and machinery. The course also includes safety lessons on two of the most common injuries to municipal employees: strains to the back and slip-trip & falls.
Office Safety	This course will review the main hazards that are faced in the office setting such as electrical hazards, workstation set up and design, slips/trips & falls, emergencies and hazard communication as it pertains to office environments
Playground Safety for Camp Counselors Part of Camp Counselor Suite	This course will teach you how most playgrounds injuries occur and the strategies you can use to prevent them from happening at your camp.
Playground Safety Inspections by Public Works or Recreation Departments	This 10 minute course will show how to identify potential hazards and how to correct them, ensuring that playgrounds are safe for all children.
(The) Professional Lifeguard Part of Camp Counselor Suite	The Professional Lifeguard training helps guards understand their responsibilities and the practical application of their skills on the pool deck. Guards will understand the following key lifeguard attributes upon completion: rescue ready, positioned to protect, singularly focused, aggressively scanning and protecting everyone.
Trip and Transportation Safety Part of Camp Counselor Suite	This 10 minute training will help you plan and prepare for all off site adventures to make them memorable, safe and fun.

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

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

*Tuesday, July 21, 2015*

From 6/22/2015 To 7/20/2015

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<b><u>CAMDEN JIF</u></b>					
H- LEAF I- Borough of Oaklyn	PO Box 644006 Cincinnati, OH 45265-4006 9127 500 White Horse Pike Oaklyn, NJ 08107	359	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 "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 # 100-1831967-001 for three copiers valued at \$16,000	7/9/2015	GL EX PR
H- Atlas Flasher & Supply Co. WC I- Borough of Collingswood	430 Swedesboro Ave. Mickleton, NJ 08056 678 Haddon Avenue Collingswood, NJ 08108	2482	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 "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 2 Solar Assist Trailer Mounted Message Boards, with a total value of \$450, from 7/1/15 through 7/6/15.	7/1/2015	GL AU PH EX
H- Rowan University - Rutgers - Camden I- Parking Authority of the City of Camden	Board of Governors 200 Federal Street, Suite 300 Camden, NJ 08103 10 Delaware Avenue Camden, NJ 08103	9126	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 Parking Lot 52 (206-224 5th Street, Camden, NJ 08103 (Block 181 Lot 78-87 - 5th and Mickle).	6/23/2015	GL EX WC

H- J. Young Concrete Inc.  
I- Township of Cherry Hill

135 Candlestick Lane Marlton, NJ 08053  
820 Mercer Street Cherry Hill, NJ 08002

19112 Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry 7/9/2015 Exception Hill's \$50,000 Deductible on WC. Evidence of insurance with respects to Cherry Hill Police Department Officers doing traffic support for various work sites.

***Total # of Holders =*** 4





**CSG BILL REVIEW SERVICES**

**CAMDEN JIF**

**WC Medical Savings By Month**

**2015**

<b>Reviewed Date</b>	<b>Provider Billed Amt</b>	<b>CSG Repriced Amt</b>	<b>Savings</b>	<b>% of Savings</b>
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%
April 2015	\$201,720.24	\$99,564.04	\$102,156.20	50.64%
May 2015	\$194,436.93	\$85,334.10	\$109,102.83	56.11%
June 2015	\$218,134.36	\$137,311.37	\$80,822.99	37.05%
July 2015	\$132,236.83	\$57,071.26	\$75,165.57	56.84%
<b>TOTAL 2015</b>	<b>\$1,107,731.41</b>	<b>\$571,202.64</b>	<b>\$536,528.77</b>	<b>48.43%</b>

**Monthly PPO Statistics**

Bills	197
PPO Bills	169
PPO Penetration	85.79%

**YTD PPO Statistics**

Bills	1,244
PPO Bills	1,116
PPO Penetration	89.71%

**2014**

<b>Reviewed Date</b>	<b>Provider Billed Amt</b>	<b>CSG Repriced Amt</b>	<b>Savings</b>	<b>% of Savings</b>
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%
<b>TOTAL 2014</b>	<b>\$2,462,610.10</b>	<b>\$1,290,804.11</b>	<b>\$1,171,805.99</b>	<b>47.58%</b>

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



## Camden JIF

### 2<sup>nd</sup> Quarter 2015 WC Injury Snapshot

#### 65 First Reports of Injury

- 56 Medical Treatment vs. 9 Report Only; 7 Resulted in Lost Time
- 20 Remain open and actively treating
- Currently 3 employees are out of work for work-related injuries, 2 have been released to TD but are not able to be accommodated

#### Notable:

- Of the 65 injured employees, 48 missed zero days of work (transitional duty + expedited referrals)
- Transitional Duty was accommodated on 8 cases for a total of 158 days; there were a total of 176 Transitional Duty Lost Opportunity Days on 9 cases

#### Injuries by Occupation:

- **26-Police**
  - 6 Exposure
  - 5 Shoulder/Arm/Hand injures pursuing/arresting suspects
  - 2 Shoulder/Arm – other (during lifting or fall; not in-pursuit)
  - 2 Head injuries
  - 3 Tick bites
  - 3 Leg injuries pursuing suspects
  - 1 MVA
  - 1 Leg injury exiting vehicle (pot-hole)
  - 1 Shortness of breath (not in-pursuit)
  - 1 Smoke inhalation
- **14-Fire**
  - 4 Exposure
  - 2 Poison Ivy (cutting trees)
  - 2 Heat-related (dehydration, prostration)
  - 1 Smoke inhalation
  - 1 laceration & 1 back strain during extraction of victim from vehicle
  - 1 Chest pain
  - 1 Side – sprain/strain working with hose
  - 1 Knee strain working on fire engine
  - 1 Elbow pain fighting fire
  - 1 laceration from chainsaw
- **16-Public Works**
  - 4 Hip/back/knee (entering/exiting vehicle)
  - 3 Shoulder/Back injuries (lifting recycling/trash)
  - 2 Poison Ivy
  - 2 head injuries
  - 1 Exposure to fumes
  - 1 Eye injury from flying debris (safety goggles in-use)
  - 1 Back (MVA)
  - 1 Knee (slip/fall)
  - 1 Vaccination reaction
- **7-EMT**
  - 5 Exposure
  - 1 Laceration during treatment of MVA victim
  - 1 Knee injury during treatment of victim in ambulance
- **2-Parking Authority**
  - 2 Leg injuries
    - Vehicle struck cashier booth
    - Employee loading van – strain in calf

# ***APPENDIX I – MINUTES***

**July 27, 2015 Meeting**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – JULY 27, 2015  
BOROUGH OF PINE HILL 5:15 PM**

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

**PLEDGE OF ALLEGIANCE  
MOMENT OF SILENCE OBSERVED**

**ROLL CALL OF EXECUTIVE COMMITTEE:**

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

**EXECUTIVE COMMITTEE ALTERNATES:**

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA, Risk Management Services <b>Bradford Stokes, Rachel Chwastek</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	CompServices <b>Denise Hall, Cheryl Little</b>
Safety Director	J.A. Montgomery Risk Control <b>John Saville</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein</b>
Underwriting Manager	Conner Strong & Buckelew <b>Edward Scioli</b>
Auditor	Bowman & Company <b>James Miles</b>

**FUND COMMISSIONERS PRESENT:**

David Taraschi, Audubon  
Millard Wilkinson, Berlin Boro  
Robert Mather, Pine Valley  
Patricia Hendricks, Pine Hill  
Jack Flynn, Gibbsboro

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Ilene Laursen	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Duane Myers	M&C Insurance Agency, Inc.
Rick Bean	Henry D. Bean & Sons Insurance
Mark von der Tann	Edgewood Associates
Walt Eife	Waypoint Insurance
Peter DiGiambattista	Associated Insurance Partners

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

**APPROVAL OF MINUTES:** OPEN & CLOSED SESSION OF JUNE 22, 2015.

**MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF JUNE 22, 2015:**

Motion:	Commissioner DiAngelo
Second:	Commissioner Michielli
Vote:	Unanimous

**CORRESPONDENCE:** NONE

**2016 RENEWAL ONLINE UNDERWRITING DATABASE:** Executive Director said last year the MEL contracted with Exigis to develop an underwriting database for members and/or their risk managers to add/amend schedules online thereby eliminating the annual paper renewal application process.

Members recently received an email advising the database has been set up and is ready for members to begin the 2016 underwriting renewal. The deadline will be September 1<sup>st</sup>. Executive Director said we appreciate the Risk Managers assistance in obtaining this information. We will send out reminders to those members that have not started completing their renewal information. Please contact the Fund Office if anyone has any questions or needs assistance. It is important to have the renewal information for our Budget numbers.

**2016 RFQ – FAIR & OPEN PROCESS:** Executive Director said some of 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, 2016 through December 31, 2016.

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

- Fund Attorney
- Fund Defense Attorney's
- 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 JULY 1 2016 THROUGH DECEMBER 31, 2016**

Motion:	Commissioner Wolk
Second:	Commissioner Rochford
Vote:	9 Ayes, 0 Nays

**MEMBERSHIP RENEWALS:** Executive Director said the Fund has 4 members up for renewal at the end of the year. Those towns are Clementon, Hi-Nella, Laurel Springs and Pine Hill. Renewal documents will be sent out in August.

**2015 COVERAGE MANUALS:** The Fund office has started to distribute the 2015 Coverage Manuals to all Fund Commissioners and Risk Managers via email.

**OPRA FORMS:** The Fund office has revised the OPRA form used for all Joint Insurance Funds. There is a new fax number, email address and a new contact person is Bradford Stokes.

**REGULATORY AFFAIRS:** Executive Director said PERMA filed the 2014 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 25<sup>th</sup> at the Camden County Emergency Services Training Center. A notice will be mailed to all members with additional information.

**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 most recent Financial Fast Track as of May 31, 2015 showing a \$5.6 million dollar surplus which is an increase of \$500,000 over last month and we had some reserve changes in our favor. Executive Director also reviewed the Expected Loss Ratio Analysis and said where the actuary projected us at 18.23% we currently stand at 21.33% so we continue to trend very well. Lost Time Accident Frequency we have improved at 2.59 last month we were at 2.74.

Executive Director's Report Made Part of Minutes.

**TREASURER:**

**Approving Payment of Resolution 15-21 July 2015 Vouchers**

<b>TOTAL 2014</b>	\$18,097.00
<b>TOTAL 2015</b>	\$543,683.63
<b>TOTAL</b>	<b>\$561,780.63</b>

**Confirmation of June 2015 Claims Payments/Certification of Claims Transfers:**

<b>Closed Fund Year</b>	0.00
<b>2011</b>	16,686.65
<b>2012</b>	19,110.21
<b>2013</b>	93,645.26
<b>2014</b>	60,000.19
<b>2015</b>	296,730.51
<b>TOTAL</b>	<b>486,172.82</b>

**MOTION TO APPROVE RESOLUTION 15-21 VOUCHER PAYMENTS FOR JULY 2015 AND TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF JUNE 2015 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:**

Motion: Commissioner Maley  
Second: Commissioner Lipsett  
Vote: 9 Ayes, 0 Nays

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi reported he attended the EPL/POL program update sponsored by the MEL, Conner Strong, XL along with other Professionals. We are in the fourth year of renewal with XL. Attorney Nardi said overall this JIF has done well with these types of claims with only two cases on the higher end and good reflection on the JIF.

Executive Director said if you recall last year was the first year that experience had actually played a factor for individual town rates. We have been doing fairly well and we should have an indication within the next few weeks and will hopefully have this information at the August meeting.

In response to Chairman Mevoli, Ed Scioli said there will be discussions with XL at the end of July and we are looking for a multi-year renewal. XL was able to not only identify the bad performers but those towns that just don't care to take the steps for loss control to make themselves better. These towns are driving the poor experience and if need be they may be taken out of the program. Mr. Scioli said this JIF is not one of the bad performers.



**SAFETY DIRECTOR:**

Safety Director reviewed the monthly reports. A list of MSI training is included in the report with Fast Track Training. Mr. Saville said a monthly notice with start going out to the Fund Commissioners and Safety Coordinators that will show the upcoming training so everyone is aware of the classes that will be coming up. Safety Directors Bulletins were included on Managing Special Events and on Heat Stress. The Executive Safety Committee meeting will be held on August 4<sup>th</sup> at Tavistock. A special Safety Coordinators Skills seminar will be held in Cherry Hill on August 7<sup>th</sup>.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Underwriting Manager Edward Scioli reviewed the Certificate Report was enclosed on page 52 for the period 5/19/15 to 6/21/15 was included in the agenda listing 14 certificates. Mr. Scioli also reviewed the Revised MEL Bulleting 15-03 since we are in the midst of hurricane season we would like to remind the membership that the Zurich deductibles for flood are different for locations that are wholly are partially in a flood zone, therefore we strongly recommend everyone to have surveys conducted to see if you have property that fits that description and if you do to purchase the maximum limit available under the National Flood Insurance Program. That will help to close the gap between the deductible and the Zurich deductible. Underwriting Manager said the JIF does defy excess flood coverage but that is excess and we are looking at the layer in between those deductibles so we thought it was a good idea this season to remind everyone.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the reports for June 2015, with a savings of 37.05% for the month and a total of 47.30% for the year.

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 Michielli  
Second: Commissioner Lipsett  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion: Commissioner Lipsett  
Second: Commissioner Michielli  
Vote: Unanimous

**MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:**

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

**OLD BUSINESS:**

NONE

**NEW BUSINESS:**

NONE

**PUBLIC COMMENT:**

NONE

**MOTION TO ADJOURN:**

Motion: Commissioner Michielli  
Second: Commissioner Gallagher  
Vote: Unanimous

**MEETING ADJOURNED: 5:46 PM**

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