

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

**NEW MEETING LOCATION!**

**HADDON TOWNSHIP MUNICIPAL BUILDING  
135 HADDON AVENUE  
HADDON TOWNSHIP, NJ 08108  
5:15 PM  
AGENDA AND REPORTS**

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

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

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

---

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2016 EXECUTIVE COMMITTEE**
- WELCOME: HADDON TOWNSHIP**
- APPROVAL OF MINUTES:** January 25, 2016 Open Minutes .....Appendix I  
January 25, 2016 Closed Minutes..... **To Be Distributed**
  
- CORRESPONDENCE – None**

**REPORTS**

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
Executive Director's Report .....Page 1
  
  - TREASURER – Elizabeth Pigliacelli**  
February Vouchers - Resolution No. 16-10.....Page 21  
Treasurer's Report.....Page 24  
Monthly Reports .....Page 25
  
  - ATTORNEY – Joseph Nardi, Esquire**
  
  - SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report.....Page 30
  
  - UNDERWRITING MANAGER – Conner Strong & Buckelew**  
Monthly Certificate Holding Report.....Page 41  
2016 Renewal Certificate Report.....Appendix II
  
  - MANAGED CARE – Consolidated Services Group**  
Monthly Report.....Page 42
  
  - CLAIMS SERVICE – AmeriHealth Casualty**
- 

- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- MEETING ADJOURNED**
- NEXT MEETING: March 28, 2016 – Gloucester City**

## Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216  
Parsippany, NJ 07054

Date: February 22, 2016

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

---

---

- Property Appraisals Update** – Asset Works has begun to contact members to begin property appraisals in the Camden JIF. Weather permitting, field work should be complete by mid April.
- 2016 MEL & MR HIF Educational Seminar** – The 6<sup>th</sup> annual seminar is scheduled for Friday April 15, 2016 at the National Conference Center. The seminar qualifies for an extensive list of Continuing Education credits including CFO/CMFO, Clerks, Public Works, Insurance Producers, Purchasing Agents, TCH Water Supply, Wastewater, RPPO and QPA. There is no fee for employees and insurance producers associated with the MEL and MR HIF Members as well as personnel who work for service companies that are engaged by MEL member JIFS and HIFS. Attached on **page 13** is the registration form.
- Employment Practices Program:** There are a number of areas members must address to maintain Program Compliance. Please work with your municipal attorney to complete the Attorney Certification form by October 1, 2016.

Personnel Manuals – The MEL is in the final stages of revising the Model Personnel Manual. We will email all members when the updates have been posted to the MEL webpage – njmel.org.

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

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

Elected Officials Training Seminars – Every year, the MEL holds training seminars for elected officials and reduces a member’s assessment by \$250 for each municipal elected officials and Administrator completing the course by June 1<sup>st</sup>. Mr. Nardi is presenting several sessions in the JIF, the registration form is on **Page 14**. Please visit the MEL webpage for other scheduled classes – njmel.org.

This course is also available on line. Enclosed are directions to take the class on line. **(Page 16)**

- ❑ **2016 PRIMA Conference** – In the past, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Atlanta from June 5–8. Resolution 16-9 authorizing travel expenses is on **Page 17**.

❑ *Motion to adopt Resolution 16-9*

- ❑ **MEL Bulletin 16-01** – Enclosed on **Page 18** is MEL Bulletin 16-01 that list all coverage bulletins for 2016. They are available on the MEL’s website at NJMEL.ORG
- ❑ **Cyber Liability Exclusion** – The concerns raised last month on this exclusion was discussed at the MEL coverage committee who referred it to Conner Strong & Buckelew general counsel and the MEL technical writer for further review.
- ❑ **League Magazine:** Enclosed on **Page 20** is the latest installment in the series of MEL advertisements to appear in the League magazine and covers the topic of Cyber Security. Each advertisement in the “Power of Collaboration” series highlights activities of the MEL and JIFs as well as people who have rendered significant service.
- ❑ **Inclement Weather Procedure** - As a reminder, PERMA has instituted a procedure for Commissioners to confirm whether or not a meeting has been canceled. The Executive Director will discuss with the Fund Chairperson if the meeting should be canceled. In the event of an early morning or evening meeting(s), Perma will provide a recorded message indicating the status of the meeting. The recorded message can be obtained by calling the Fund's main number (201) 881-7632 at any time of the day or night. For meetings that occur during the course of normal business hours, meeting status can be obtained by utilizing the same number.

**☐ Due Diligence Reports:**

<b>Financial Fast Track</b>	<b>Page 4</b>
<b>Income Portfolio</b>	<b>Page 5</b>
<b>Loss Ratio Analysis</b>	<b>Page 6</b>
<b>Loss Time Accident Frequency</b>	<b>Page 7&amp;8</b>
<b>POL/EPL Compliance Report</b>	<b>Page 9</b>
<b>Fund Commissioners</b>	<b>Page 10</b>
<b>2015 Fund Year Regulatory Affairs Checklist</b>	<b>Page 11</b>
<b>RMC Agreements</b>	<b>Page 12</b>

<b>CAMDEN COUNTY MUNICIPAL FUND</b>					
<b>FINANCIAL FAST TRACK REPORT</b>					
		<b>AS OF</b>	<b>December 31, 2015</b>		
		<b>THIS</b>	<b>YTD</b>	<b>PRIOR</b>	<b>FUND</b>
		<b>MONTH</b>	<b>CHANGE</b>	<b>YEAR END</b>	<b>BALANCE</b>
1.	<b>UNDERWRITING INCOME</b>	<b>984,223</b>	<b>12,113,356</b>	<b>180,178,414</b>	<b>192,291,770</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	311,005	4,425,579	81,364,101	86,580,620
	Case Reserves	(136,031)	446,742	4,278,498	4,015,056
	IBNR	93,388	707,339	5,721,961	6,239,000
	Recoveries	(30,501)	(100,742)	(263,520)	(254,718)
	<b>TOTAL CLAIMS</b>	<b>237,861</b>	<b>5,478,918</b>	<b>91,101,040</b>	<b>96,579,958</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	319,336	3,870,338	47,741,095	51,611,433
	Administrative	170,406	2,021,252	32,267,386	34,288,638
	<b>TOTAL EXPENSES</b>	<b>489,742</b>	<b>5,891,590</b>	<b>80,008,481</b>	<b>85,900,071</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	256,621	742,848	9,068,893	9,811,741
5.	<b>INVESTMENT INCOME</b>	747	27,183	10,049,625	10,076,808
6.	<b>DIVIDEND INCOME</b>	0	51,174	3,217,661	3,268,835
7.	<b>STATUTORY PROFIT (4+5+6)</b>	<b>257,368</b>	<b>821,206</b>	<b>22,336,179</b>	<b>23,157,385</b>
8.	<b>DIVIDEND</b>	0	301,173	17,699,148	18,000,321
9.	<b>STATUTORY SURPLUS (7-8)</b>	<b>257,368</b>	<b>520,032</b>	<b>4,637,031</b>	<b>5,157,063</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	<b>Closed</b>	56	(272,902)	1,025,173	752,271
	<b>2012</b>	156,951	(150,291)	681,635	531,344
	<b>2013</b>	324,965	907,784	1,928,721	2,836,505
	<b>2014</b>	682,893	732,940	1,001,502	1,734,442
	<b>2015</b>	(907,497)	(697,498)		(697,498)
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>257,368</b>	<b>520,032</b>	<b>4,637,031</b>	<b>5,157,063</b>
	<b>TOTAL CASH</b>				<b>15,459,205</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>28,013</b>	<b>75,930,792</b>	<b>75,958,805</b>
	<b>FUND YEAR 2012</b>				
	Paid Claims	86,836	1,205,695	3,225,999	4,431,694
	Case Reserves	(139,650)	(512,926)	1,451,319	938,393
	IBNR	(76,205)	(481,747)	627,130	145,383
	Recoveries	(27,858)	(57,506)	(66,203)	(123,709)
	<b>TOTAL FY 2012 CLAIMS</b>	<b>(156,877)</b>	<b>153,515</b>	<b>5,238,245</b>	<b>5,391,760</b>
	<b>FUND YEAR 2013</b>				
	Paid Claims	13,403	424,625	2,142,460	2,567,085
	Case Reserves	(20,900)	(232,335)	963,766	731,431
	IBNR	(317,312)	(1,083,601)	1,417,546	333,945
	Recoveries	0	(10,689)	(71,770)	(82,459)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>(324,809)</b>	<b>(902,001)</b>	<b>4,452,002</b>	<b>3,550,001</b>
	<b>FUND YEAR 2014</b>				
	Paid Claims	72,289	839,739	1,046,747	1,886,486
	Case Reserves	(42,476)	(8,050)	1,003,661	995,611
	IBNR	(728,235)	(1,594,994)	3,445,596	1,850,602
	Recoveries	(2,643)	(27,695)	(16,003)	(43,698)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>(701,066)</b>	<b>(791,001)</b>	<b>5,480,001</b>	<b>4,689,000</b>
	<b>FUND YEAR 2015</b>				
	Paid Claims	138,477	1,736,551		1,736,551
	Case Reserves	66,994	1,349,622		1,349,622
	IBNR	1,215,140	3,909,070		3,909,070
	Recoveries	0	(4,851)		(4,851)
	<b>TOTAL FY 2015 CLAIMS</b>	<b>1,420,612</b>	<b>6,990,392</b>		<b>6,990,392</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>237,861</b>	<b>5,478,918</b>	<b>91,101,040</b>	<b>96,579,958</b>

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

<b>CAMDEN JOINT INSURANCE FUND</b>						
<b>Fixed Income Portfolio Summary and Rate Comparison</b>						
				For Month End	<b>12/31/2015</b>	
					<b>Last</b>	<b>This</b>
		<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>Month</b>	<b>Month</b>
<b>CAMDEN JOINT INSURANCE FUND</b>						
Total Cash Balance (millions)		12.21	13.39	14.32	16.59	15.46
<b>Fixed Income Portfolio TD</b>						
Investments (millions), Book Value		8.00	4.00	4.92	2.00	2.00
Avg maturity (years)		2.52	2.07	1.51	1.41	1.33
Unrealized gain/(loss) (%)		1.35	1.30	0.89	0.07	0.02
Purchase/Book yield (%)		1.00	1.40	1.40	1.00	1.00
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		2.35	2.70	2.29	1.07	1.02
<b>M E L PORTFOLIO</b>						
Total Cash Balance (millions)		73.43	64.22	72.15	72.98	80.36
<b>Fixed Income Portfolio Wells Fargo 2013-2015</b>						
Investments (millions), Book Value		56.97	50.13	48.09	62.16	62.30
Avg maturity (years) ***		2.61	2.04	1.90	1.65	1.58
Unrealized gain/(loss) (%)		0.63	-0.30	-0.06	-0.13	-0.27
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	0.78	0.65
<b>COMPARATIVE RATES (%)</b>						
<b>Cash &amp; Cash Equivalents</b>						
NJ Cash Mgmt Fund *		0.06	0.06	0.69	0.15	0.19
TD Money Market		0.05	0.01	0.01	0.01	0.01
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
<b>Treasury Issues</b>						
1 year bills		0.17	0.13	0.12	0.48	0.65
3 year notes		0.38	0.54	0.90	1.20	1.28
5 year notes		0.76	1.17	1.64	1.67	1.70
Merrill Lynch US Govt 1-3 years ^		0.51	0.37	0.63	0.65	0.56

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

AS OF **January 31, 2016**

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

	Budget	Limted	37	MONTH	36	MONTH	25	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-16		31-Dec-15		31-Jan-15	
PROPERTY	535,713	376,708	70.32%	100.00%	70.51%	100.00%	76.01%	100.00%
GEN LIABILITY	1,423,316	440,124	30.92%	90.78%	29.93%	90.15%	18.23%	80.55%
AUTO LIABILITY	377,258	67,261	17.83%	87.77%	17.83%	87.18%	12.18%	77.72%
WORKER'S COMP	3,913,656	2,343,454	59.88%	98.27%	59.92%	98.10%	59.52%	94.20%
TOTAL ALL LINES	6,249,943	3,227,547	51.64%	96.08%	51.46%	95.79%	48.67%	90.59%
NET PAYOUT %	\$2,512,531		40.20%					

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

	Budget	Limted	25	MONTH	24	MONTH	13	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-16		31-Dec-15		31-Jan-15	
PROPERTY	591,500	381,263	64.46%	100.00%	64.80%	100.00%	62.11%	95.63%
GEN LIABILITY	1,405,625	323,235	23.00%	80.55%	22.85%	79.39%	11.50%	62.24%
AUTO LIABILITY	350,875	60,718	17.30%	77.72%	17.30%	76.44%	17.75%	54.16%
WORKER'S COMP	3,909,782	2,099,425	53.70%	94.20%	53.03%	93.51%	38.02%	70.13%
TOTAL ALL LINES	6,257,782	2,864,641	45.78%	90.76%	45.36%	90.00%	33.21%	69.87%
NET PAYOUT %	\$1,866,420		29.83%					

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

	Budget	Limted	13	MONTH	12	MONTH	1	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-16		31-Dec-15		31-Jan-15	
PROPERTY	541,208	586,989	108.46%	95.63%	105.23%	95.24%	6.09%	6.00%
GEN LIABILITY	1,412,638	243,381	17.23%	62.24%	16.39%	60.18%	0.18%	1.00%
AUTO LIABILITY	335,860	48,407	14.41%	54.16%	12.87%	51.17%	0.60%	1.00%
WORKER'S COMP	3,739,043	2,387,420	63.85%	70.13%	60.61%	64.07%	1.86%	0.50%
TOTAL ALL LINES	6,028,749	3,266,197	54.18%	69.68%	51.60%	65.24%	1.77%	1.14%
NET PAYOUT %	\$1,916,620		31.79%					

**FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION**

	Budget	Limted	1	MONTH	0	MONTH	-11	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-16		31-Dec-15		31-Jan-15	
PROPERTY	490,882	5,100	1.04%	6.00%	0.00%	0.00%	N/A	N/A
GEN LIABILITY	1,437,680	2,280	0.16%	1.00%	0.00%	0.00%	N/A	N/A
AUTO LIABILITY	330,150	1,000	0.30%	1.00%	0.00%	0.00%	N/A	N/A
WORKER'S COMP	3,689,848	45,600	1.24%	0.50%	0.00%	0.00%	N/A	N/A
TOTAL ALL LINES	5,948,560	53,980	0.91%	1.10%	0.00%	0.00%	N/A	N/A
NET PAYOUT %	\$0		0.00%					



<b>2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs</b>				
		<b>January 31, 2016</b>		
	<b>2016</b>	2015	2014	<b>TOTAL</b>
	<b>LOST TIME</b>	LOST TIME	LOST TIME	<b>RATE *</b>
FUND	<b>FREQUENCY</b>	FREQUENCY	FREQUENCY	<b>2016 - 2014</b>
PROF MUN MGMT	<b>0.00</b>	3.70	2.37	<b>2.90</b>
SUBURBAN ESSEX	<b>0.00</b>	2.60	2.48	<b>2.46</b>
BURLINGTON	<b>0.00</b>	1.66	1.66	<b>1.60</b>
BERGEN	<b>0.19</b>	2.29	2.46	<b>2.28</b>
MONMOUTH	<b>0.50</b>	2.17	2.21	<b>2.12</b>
N.J.U.A.	<b>0.62</b>	2.23	2.78	<b>2.43</b>
ATLANTIC	<b>0.75</b>	2.26	2.98	<b>2.56</b>
MORRIS	<b>1.08</b>	1.93	2.01	<b>1.94</b>
TRI-COUNTY	<b>1.24</b>	1.77	2.03	<b>1.87</b>
NJ PUBLIC HOUSING	<b>1.28</b>	1.50	2.72	<b>2.08</b>
CENTRAL	<b>1.32</b>	1.71	2.49	<b>2.07</b>
SOUTH BERGEN	<b>1.35</b>	2.32	2.19	<b>2.22</b>
SUBURBAN MUNICIPAL	<b>1.42</b>	2.37	1.76	<b>2.04</b>
OCEAN	<b>1.43</b>	2.16	2.37	<b>2.23</b>
CAMDEN	<b>1.44</b>	2.40	2.04	<b>2.17</b>
<b>AVERAGE</b>	<b>0.84</b>	2.20	2.30	<b>2.20</b>

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

MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.O. LOST TIME	2016 LOST TIME	2015 LOST TIME	2014 LOST TIME	MEMBER	TOTAL RATE
		*	1/31/2016	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2016 - 2014
1	87 AUDUBON		0	0	0.00	0.00	1.37	1 AUDUBON	0.63
2	88 AUDUBON PARK		0	0	0.00	0.00	0.00	2 AUDUBON PARK	0.00
3	89 BARRINGTON		0	0	0.00	1.81	3.27	3 BARRINGTON	2.45
4	91 BERLIN BOROUGH		0	0	0.00	0.95	0.00	4 BERLIN BOROUGH	0.44
5	92 BERLIN TOWNSHIP		0	0	0.00	0.00	6.49	5 BERLIN TOWNSHIP	3.06
6	93 BROOKLAWN		0	0	0.00	0.00	1.55	6 BROOKLAWN	0.74
7	94 CHESILHURST		0	0	0.00	0.00	3.08	7 CHESILHURST	1.51
8	95 CLEMENTON		0	0	0.00	2.99	4.72	8 CLEMENTON	3.85
9	96 COLLINGSWOOD		0	0	0.00	0.00	0.66	9 COLLINGSWOOD	0.30
10	97 GIBBSBORO		0	0	0.00	3.92	0.00	10 GIBBSBORO	1.52
11	98 GLOUCESTER		0	0	0.00	1.67	1.29	11 GLOUCESTER	1.38
12	99 HADDON		0	0	0.00	2.03	0.67	12 HADDON	1.26
13	101 HADDONFIELD		0	0	0.00	4.05	1.46	13 HADDONFIELD	2.21
14	102 HI-NELLA		0	0	0.00	0.00	0.00	14 HI-NELLA	0.00
15	104 LAWSIDE		0	0	0.00	9.80	3.70	15 LAWSIDE	6.25
16	105 LINDENWOLD		0	0	0.00	2.14	5.03	16 LINDENWOLD	3.47
17	107 MEDFORD LAKES		0	0	0.00	0.00	1.79	17 MEDFORD LAKES	1.01
18	108 MERCHANTVILLE		0	0	0.00	0.00	0.00	18 MERCHANTVILLE	0.00
19	109 MOUNT EPHRAIM		0	0	0.00	0.00	1.49	19 MOUNT EPHRAIM	0.72
20	110 OAKLYN		0	0	0.00	4.41	1.43	20 OAKLYN	2.72
21	111 PINE HILL		0	0	0.00	1.72	0.00	21 PINE HILL	0.87
22	112 RUNNEMEDE		0	0	0.00	0.00	1.86	22 RUNNEMEDE	0.85
23	114 VOORHEES		0	0	0.00	3.69	1.38	23 VOORHEES	2.40
24	115 WINSLOW		0	0	0.00	3.60	4.48	24 WINSLOW	3.89
25	117 WOODLYNNE		0	0	0.00	0.00	2.11	25 WOODLYNNE	0.98
26	451 TAVISTOCK		0	0	0.00	0.00	0.00	26 TAVISTOCK	0.00
27	457 PINE VALLEY		0	0	0.00	0.00	0.00	27 PINE VALLEY	0.00
28	564 CHERRY HILL		0	0	0.00	0.97	0.16	28 CHERRY HILL	0.55
29	565 CAMDEN PARKING AUTHORITY		0	0	0.00	11.43	5.00	29 CAMDEN PARKING AU	7.52
30	90 BELLMAWR		1	1	5.66	5.44	2.35	30 BELLMAWR	3.96
31	584 CHERRY HILL FIRE DISTRICT		1	1	5.80	2.21	1.19	31 CHERRY HILL FIRE DIS	1.91
32	106 MAGNOLIA		1	1	9.64	0.00	0.00	32 MAGNOLIA	0.52
33	113 SOMERDALE		1	1	10.57	0.00	2.88	33 SOMERDALE	2.08
34	103 LAUREL SPRINGS		1	1	16.22	8.11	0.00	34 LAUREL SPRINGS	4.70
<b>Totals:</b>				5	5	1.44	1.94	1.67	<b>1.79</b>

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund					
Data Valued As of :	February 12, 2016				
Total Participating Members	34				
Complaint	34				
Percent Compliant	100.00%				
			01/01/16	2016	
		Compliant	EPL	POL	Co-Insurance
Member Name	*		Deductible	Deductible	01/01/16
AUDUBON		Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK		Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH		Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTH		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTR		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

\* Member does NOT participate in EPL coverage

**Camden JIF  
2016 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	Jenai Johnson	
Collingswood	M. James Maley	Keith Hastings
Gibbsboro	Jack Flynn	Anne Levy
Gloucester	Jack Lipsett	William P. James
Haddon Twp	John Foley	
Haddonfield	Neal Rochford	Sharon McCullough
Hi-Nella	Phyllis Twisler	
Laurel Springs	Ken Cheeseman	
Lawnside	Mayor Wardlow	
Lindenwold	Craig Wells	Dawn Thompson
Magnolia	Richard Michielli	
Medford Lakes	Julie Keizer	
Merchantville	Edward Brennan	
Mt. Ephraim	M. Joseph Wolk	
Oaklyn	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	Jason Ravitz
Winslow	Joseph Gallagher	
Woodlynne	Jerald Fuentes	

**Camden County Municipal Joint Insurance Fund**  
**Annual Regulatory Filing Check List**  
**Year 2016 as of February 16, 2016**

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

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

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

## 2016 MEL & MRHIF Educational Seminar

Friday, April 15, 9:00 to 4:00

National Conference Center at the East Windsor Holiday Inn  
399 Monmouth Street, East Windsor, N.J. 08520, Turnpike Exit 8

The MEL (Municipal Excess Liability Fund) and MRHIF (Municipal Reinsurance Health Fund) are sponsoring the 6<sup>th</sup> annual educational seminar for commissioners, municipal personnel, risk managers and vendor personnel. This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks:
- Insurance Producers and Purchasing Agents:
- Accountants (CPA's) and Lawyers (CLE):
- TCH Water Supply & Wastewater Licensed Operator Training:
- RPPO and QPA

*(Attendance for the full morning and afternoon session required for credit)*

### Topics

- Keynote: How to Prepare and Respond to Active Shooter Incidents
- Healthcare Reform, an Update
- Cyber Liability Risk Control
- Personal Liability of Local Officials:
- Local Government Officials Ethics Act:
- Trends in Collective Bargaining for Public Entities

### REGISTRATION: RSVP by Tuesday, April 12

Name: \_\_\_\_\_ Title: \_\_\_\_\_ Organization: \_\_\_\_\_

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

Credits being applied for: \_\_\_\_\_

Seven digit P/C Insurance Producer License # (if applicable) \_\_\_\_\_

Phone: \_\_\_\_\_ cell: \_\_\_\_\_ e-mail: \_\_\_\_\_

E-mail registrations to Karen Kamprath, PERMA: [kkamprath@permainc.com](mailto:kkamprath@permainc.com)

## **Camden County Municipal Joint Insurance Fund**

9 Campus Drive, Suite 216  
Parsippany, NJ 07054-4412

January 15, 2016

Memo to: Members of the Camden County Municipal Joint Insurance Fund.

From: PERMA Risk Management Services

Re: Additional Elected Officials' Training Seminars

This year's elected officials training program will focus on Risk Management for Local Officials.

As in the past, the MEL will reduce each member's 2016 workers compensation claims premium by \$250 for each municipal elected official and authority commissioner who completes the course by May 1, 2016. The credit will continue to be extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is 25% of the member's workers compensation claims fund.

The fund office normally schedules several sessions in the area for your convenience.

**Scheduled Sessions are listed below:**

**Borough of Collingswood - March 2, 2016 at 6:00 pm**

**Location: Collingswood Senior Community Center, 30 W. Collings Avenue,  
Collingswood, NJ 08108 -The meeting will be held on the 2<sup>nd</sup> Floor**

**Borough of Barrington - March 9, 2016 at 6:00 pm**

**Location: 229 Trenton Avenue, Barrington, NJ - The meeting will be held at the  
Barrington Senior Center adjacent to the Municipal Building.**

To register for one of these seminars, please complete the attached form and return it to the Fund office.

*cc: Fund Commissioners & Risk Management Consultants (via email if available)*



**2016 ELECTED OFFICIALS SEMINAR  
REGISTRATION FORM**

Please select one seminar, which will be held at the following locations:

March 2, 2016 – Collingswood, NJ

March 9, 2016 – Barrington, NJ

**Member:** \_\_\_\_\_

**Name(s):** \_\_\_\_\_ **Title:** \_\_\_\_\_

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

**\*\*Please provide contact information in the event of cancellation due to inclement weather\*\***

**Contact Info:** \_\_\_\_\_

**Phone Number:** \_\_\_\_\_

**E-Mail:** \_\_\_\_\_

Please fax the completed form to 856-552-6835

OR

Email to [rchwastek@permainc.com](mailto:rchwastek@permainc.com)

OR

Mail to the Fund Office – 401 Route 73 North, Suite 300, Marlton, NJ 08053



## 2015-2016 Elected Officials Online Training Instructions

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

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

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

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

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

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

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

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

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

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

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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION AUTHORIZING ADVANCED TRAVEL EXPENSES FOR  
AUTHORIZED OFFICIAL TRAVEL**

**WHEREAS**, N.J.S.A. 40a:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel; and

**WHEREAS**, certain Commissioner(s) of the Camden County Municipal Joint Insurance Fund may need to travel to the PRIMA Conference on or about June 6, 2016 for the purpose of attending a seminar on public entity risk management and pooling, and;

**WHEREAS**, the Treasurer has certified that funds are available from the 2016 miscellaneous contingency budget not to exceed \$3,500 per attending commissioner, and;

**WHEREAS**, the Commissioner(s) representing the Camden County Municipal Joint Insurance Fund will verify their expenses and any excess cash will be repaid to the Camden County Municipal Joint Insurance Fund along with a detailed bill of items or demand, and the certification of affidavit required by N.J.S.A. 40A:5-16 which will be submitted within 10 days after the completion of the travel for which the advance was made;

**NOW THEREFORE BE IT RESOLVED**, that the Treasurer is hereby instructed to make up to \$3,500 in advance or reimbursement payment for the attending Commissioners of the Camden County Municipal Joint Insurance Fund.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

**Attest:**

\_\_\_\_\_  
Chairperson

\_\_\_\_\_  
Secretary

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

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

**BULLETIN MEL 16-01**

**Date:** February 8, 2016  
**To:** Fund Commissioners of Member Joint Insurance Funds  
**From:** Underwriting Manager  
Conner Strong & Buckelew Companies, Inc.  
**Re:** **2016 MEL Coverage Bulletins**

---

The MEL 2016 Coverage Bulletins will be available on MEL's website [www.njmel.org](http://www.njmel.org) on Monday **February 8, 2016**. Since the bulletins will be accessible on the website, they will not be distributed to the membership by mail.

If you do not have access to the MEL website you can request an electronic or hard copy from **Tim Friel at Conner Strong & Buckelew on (267-702-1474) or email at [Tfriel@connerstrong.com](mailto:Tfriel@connerstrong.com)** or from your member JIF Executive Director.

The list of the MEL Bulletins that can be accessed on the MEL website is attached.

If you have any questions, please contact your Risk Management Consultant, JIF Executive Director or **Tim Friel at Conner Strong & Buckelew on (267-702-1474)**.

**This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.**

cc: Fund Executive Directors  
Fund Professionals  
Risk Management Consultants

### **2016 CHANGES**

- 16-01 MEL Coverage Bulletins
- 16-02 Excess and Reinsurance Property and Casualty Renewal Overview

### **COVERAGE SUMMARY – EXCESS INSURANCE/REINSURANCE**

- 16-03 Excess Property/Boiler and Machinery
- 16-04 Excess Workers Compensation
- 16-05 Excess Liability and Excess Public Officials/Employment Liability
- 16-06 Non-Owned Aircraft Liability
- 16-07 (A and B) Member JIF Blanket Crime Coverage and MELJIF Excess Crime Coverage

### **POLICY & PROCEDURE/GUIDELINES & REQUIREMENTS**

- 16-08 Fireworks Displays/Amusement Ride Requirements
- 16-09 Skateboard Facilities Guidelines and Coverage Requirements
- 16-10 Vacant, Rehabilitations, Builders Risk, Newly Acquired Reporting Requirements
- 16-11 Boiler & Machinery Inspections
- 16-12 Procedure for requesting Certificates of Insurance, Automobile ID Cards and Workers Compensation Posting Notices
- 16-13 Shared Services Insurance Requirement Guidelines
- 16-14 2014-15 Employment Practices Liability (EPL) Program  
2014-15 Employment Practices Liability (EPL) Program **NJPHA**

### **OPTIONAL COVERAGES AVAILABLE**

- 16-15 Directors & Officers Liability for Fire Company/Emergency Service Units – Optional Coverage Available
- 16-16 Quasi Entity – Optional Coverage Available
- 16-17 Excess Liability – Optional Limits Available
- 16-18 Excess POL/EPL - Optional Limits Available
- 16-19 Employed Attorney (Full Time only) – Optional Professional Liability Coverage
- 16-20 Business Improvement/Special Improvement Districts and District Management Corporation – Optional Coverage Available
- 16-21 Tulip Program – Optional Tenant and Users Liability Insurance Program

### **COVERAGE RESTRICTIONS**

- 16-22 Use of Aircraft on Municipal Business – Coverage Restriction Excess Workers Compensation
- 16-23 “All Terrain Vehicle” Parks – Coverage Restriction Liability
- 16-24 Paintball Liability – Coverage Restriction Liability

### **MEMBER JIF COMMERCIALY INSURED COVERAGE**

- 16-25 Public Officials and Employment Practices Liability
- 16-26 Cyber Liability- Media Communication/Network Security/Privacy Liability

# The Power of Collaboration



## CYBER SECURITY: A Major Challenge...A Major Opportunity

Computers are powerful tools that provide us with essential information, but recent events demonstrate they are a target for cyber criminals and terrorists. All governments face this risk and must develop approaches to ensure the security of information they collect.

To address this challenge, MEL commissioned Rutgers University Bloustein Local Government Research Center to assess the risks facing local governments and develop tools to ensure the security of their information systems.

Marc Pfeiffer, Assistant Director of the Center, produced three essential documents now available on the Mel website – [njmel.org](http://njmel.org):

- A **Leadership Summary** that provides an overview of the risks and the tools that should be developed – ideal for briefing elected officials regarding actions that should be taken to ensure the safety of their information systems
- A major study – **Managing Technology Risks Through Technological Proficiency** – that provides guidance on how to assess technology risk and apply the elements of technological proficiency.
- A **Supplemental Workbook** including a detailed examination of major risk areas, action plans to address them and a selection of best practices – essential guidance for governments to achieve technological proficiency and security.

These resources are the first step in an effort to provide the best tools, training and coverages for our members. Our plans include developing and offering a broad selection of online training, model policies and expert risk support.

The power of collaboration: working together to ensure the security of our communities.

## THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

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

NJMEL.ORG

**RESOLUTION NO. 16-10**

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

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

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

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

**FUND YEAR 2014**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>007797</b>			
007797	CHERRY HILL TOWNSHIP	SIP: BALANCE DUE TO CHERRY HILL TWP'14	550.00
			<b>550.00</b>
		TOTAL PAYMENTS FY 2014	550.00

**FUND YEAR 2015**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>007798</b>			
007798	PERMA RISK MANAGEMENT SERVICES	AATRIX - E-FILING 2015 MISC. FORM	33.15
			<b>33.15</b>
<b>007799</b>			
007799	BOWMAN & COMPANY, LLP	AUDITOR FEE 2015	7,500.00
			<b>7,500.00</b>
		TOTAL PAYMENTS FY 2015	7,533.15

**FUND YEAR 2016**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>007800</b>			
007800	N.J. MUNICIPAL ENVIRONMENTAL	EJIF 1ST INSTALLMENT 2016	162,794.79
			<b>162,794.79</b>
<b>007801</b>			
007801	APEX INSURANCE SRVS c/o XL INS	TECH ERRORS & OMISSIONS 1OF2 INSTALL'16	10,200.00
			<b>10,200.00</b>
<b>007802</b>			
007802	APEX INS SRVS c/oQBE SPECIALTY	VOLNTR EMERG SERVICE 1OF2 INSTALL'16	3,440.00
007802	APEX INS SRVS c/oQBE SPECIALTY	POL & EPL 1 OF 2 INSTALLMENTS 2016	528,093.00
			<b>531,533.00</b>
<b>007803</b>			
007803	COMPSERVICES, INC.	CHERRY HILL SERVICES - 02/2016	2,458.33
007803	COMPSERVICES, INC.	CLAIMS ADMIN - 02/2016	31,833.33
			<b>34,291.66</b>
<b>007804</b>			
007804	INTERSTATE MOBILE CARE INC.	MONTHLY CDL DRUG TESTING - 01/2016	2,143.00
			<b>2,143.00</b>
<b>007805</b>			
007805	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 02/2016	10,873.33
			<b>10,873.33</b>
<b>007806</b>			
007806	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 01/2016	38.56
007806	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 02/2016	29,384.75
			<b>29,423.31</b>

<b>007807</b>			
007807	BROWN & CONNERY, LLP	ATTORNEY EXPENSE - 01/2016	120.24
007807	BROWN & CONNERY, LLP	ATTORNEY FEE 01/2016	1,687.83
007807	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 01/2016	4,357.50
			<b>6,165.57</b>
<b>007808</b>			
007808	ELIZABETH PIGLIACELLI	TRASURER FEE 02/2016	1,708.33
			<b>1,708.33</b>
<b>007809</b>			
007809	BERLIN BOROUGH	JIF REORG MEETING 01/25/16	223.07
			<b>223.07</b>
<b>007810</b>			
007810	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SRVS 02/2016 CHERRY HILL	1,083.00
007810	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SRVS 01/2016 CHERRY HILL	1,083.00
007810	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES 02/2016	8,568.25
			<b>10,734.25</b>
<b>007811</b>			
007811	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER - 02/2016	938.44
			<b>938.44</b>
<b>007812</b>			
007812	WALTER A. EIFE	RMC FEE 1ST 2016 - HADDON	16,778.25
			<b>16,778.25</b>
<b>007813</b>			
007813	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2016 - PINE HILL	8,698.74
007813	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2016 - RUNNEMEDE	9,721.54
007813	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2016 - MOUNT EPHRAIM	6,630.76
007813	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2016 - MERCHANTVILLE	5,695.92
007813	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2016 - WINSLOW	35,735.07
007813	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2016 - SOMERDALE	6,709.80
007813	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2016 - TAVISTOCK	372.30
007813	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2016 - BELLMAWR	16,443.31
007813	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2016 - CHERRY HILL TWP	37,682.01
007813	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2016 - COLLINGSWOOD	21,121.29
007813	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2016 - BROOKLAWN	4,888.84
007813	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2016 - MEDFORD LAKES	5,657.72
007813	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2016 - MAGNOLIA	6,527.55
007813	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2016 - GLOUCESTER CITY	25,031.53
007813	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2016 - HI NELLA	1,235.68
			<b>192,152.06</b>
<b>007814</b>			
007814	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST 2016 - LINDENWOLD	17,589.12
007814	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST 2016 - AUDUBON	10,759.08
			<b>28,348.20</b>
<b>007815</b>			
007815	HENRY D. BEAN & SON, INC.	RMC FEE 1ST 2016 - PINE VALLEY	623.91
007815	HENRY D. BEAN & SON, INC.	RMC FEE 1ST 2016 - HADDONFIELD	15,348.12
			<b>15,972.03</b>
<b>007816</b>			
007816	EDGEWOOD ASSOCIATES INC.	RMC FEE 1ST 2016 - CHESILHURST	2,953.22
007816	EDGEWOOD ASSOCIATES INC.	RMC FEE 1ST 2016 - BERLIN	9,944.35
			<b>12,897.57</b>
		TOTAL PAYMENTS FY 2016	1,067,176.86



**TOTAL PAYMENTS ALL FUND YEARS \$ 1,075,260.01**

\_\_\_\_\_  
**MICHAEL MEVOLI, Chairperson**

**Attest:**

\_\_\_\_\_  
**M. JAMES MALEY, JR., Secretary**

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

\_\_\_\_\_  
**Treasurer** **Dated:** \_\_\_\_\_

February 22, 2016

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

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

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

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

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

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for January totaled \$1,040.00. This generated an average annual yield of 1.25%. The yield excluding the unrealized loss of \$460.00. (As reported by TD Bank).

- **RECEIPT ACTIVITY FOR JANUARY:**

Cherry Hill deductible	\$	25,730.90	
Assessments		<u>4,983,530.33</u>	
Total January Receipts			<u>\$ 5,009,261.23</u>

- **CLAIM ACTIVITY FOR JANUARY:**

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

Property Liability Claims	\$	90,738.95	
Workers Compensation Claims		214,230.06	
Administration Expense		<u>738,621.13</u>	
Total Claims/Expenses			<u>\$1,043,590.14</u>

- **CASH ACTIVITY FOR JANUARY:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$15,459,204.65 to a closing balance of \$19,432,974.27 showing an increase of \$3,973,769.62.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer



PORTFOLIO APPRAISAL  
AS OF 01/31/16

PAGE 2

ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT  
INSURANCE FUND  
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
CASH & EQUIVALENTS							
CASH							
0	INCOME CASH	.00	.00	.00	.000 .00		
0	PRINCIPAL CASH	.00	.00	.00	.000 .00		
	TOTAL CASH	.00	.00	.00	.00	.00	0.0
	TOTAL CASH & EQUIVALENTS	.00	.00 .00	.00	.00	.00	0.0
	NET ASSETS	.00	.00 .00	.00	.00	.00	0.0
	TOTAL SECURITIES CURRENTLY HELD		.00				



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

PAGE 3

ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT  
INSURANCE FUND  
INVESTMENT MANAGEMENT

TRADE DATE	SETTLEMENT DATE	TRANSACTION	CUSIP	CASH	COST	SHARES/ PAR VALUE
00/00/00	01/28/16	JIF CAMDEN COUNTY DISCRETIONARY DISTRIBUTION DAILY DISTRIBUTION OF PRINCIPAL AND INCOME TO TD BANK NA JIF CAMDEN COUNTY ACCT #7855183047 REP # 2810		2,005,000.00-	.00	.000
01/27/16	01/28/16	PROCEEDS FROM REDEMPTIONS, MATURITIE S & CALLS FHLMC 1% 04/28/2017 DTD 01/28/2014 CALLABLE 01/28/2016	3134G4-SZ-2	2,000,000.00	2,000,000.00-	2,000,000.000
00/00/00	01/28/16	INT TO 01/28/16 ON 2,000,000 FHLMC 1% 04/28/2017 DTD 01/28/2014 CALLABLE 01/28/2016	3134G4-SZ-2	5,000.00	.00	.000
TOTAL TRANSACTIONS				----- .00	----- 2,000,000.00-	

CLAIMS MONTHLY TRANSACTION SUMMARY							
JANUARY							
Item	Date	Check Run	VOIDS	Refunds	Adjustments	Totals	Comment
1	1/6/2016	7,684.08				7,684.08	
2	1/6/2016	42,834.43				42,834.43	
3	1/13/2016	22,205.96				22,205.96	
4	1/13/2016	72,278.02				72,278.02	
5	1/20/2016	5,253.41				5,253.41	
6	1/20/2016	54,567.94				54,567.94	
7	1/27/2016	31,917.28				31,917.28	
8	1/27/2016	37,171.61				37,171.61	
9	2/1/2016	23,678.22				23,678.22	
10	2/1/2016	7,378.06	- 3,483.71			3,894.35	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	304,969.01	- 3,483.71	-	-	301,485.30	
	Monthly Rpt	301,485.30				301,485.30	

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

<b>Current Fund Year: 2016</b>										
<b>Month Ending: January</b>										
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Workers Comp</b>	<b>POL/EPL</b>	<b>MEL</b>	<b>EJIF</b>	<b>Admin</b>	<b>Cherry Hill</b>	<b>TOTAL</b>
OPEN BALANCE	752,811.36	4,322,408.91	766,272.58	8,139,899.53	523,251.93	1,688,011.93	162,050.89	(869,771.59)	(25,730.89)	15,459,204.65
<b>RECEIPTS</b>										
Assessments	197,671.39	578,933.86	132,946.86	1,485,850.81	436,296.69	1,034,845.97	131,110.41	985,874.33	0.00	4,983,530.33
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25,730.90	25,730.90
Invest Pymnts	179.26	1,083.19	234.09	2,040.96	154.21	465.95	47.49	426.56	0.00	4,631.71
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	179.26	1,083.19	234.09	2,040.96	154.21	465.95	47.49	426.56	0.00	4,631.71
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,466.82	0.00	3,466.82
<b>TOTAL</b>	<b>197,850.65</b>	<b>580,017.05</b>	<b>133,180.95</b>	<b>1,487,891.77</b>	<b>436,450.90</b>	<b>1,035,311.92</b>	<b>131,157.90</b>	<b>989,767.71</b>	<b>25,730.90</b>	<b>5,017,359.76</b>
<b>EXPENSES</b>										
Claims Transfers	37,781.01	50,278.28	2,679.66	210,782.73	0.00	0.00	0.00	0.00	3,447.33	304,969.01
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	738,621.13	0.00	738,621.13
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>37,781.01</b>	<b>50,278.28</b>	<b>2,679.66</b>	<b>210,782.73</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>738,621.13</b>	<b>3,447.33</b>	<b>1,043,590.14</b>
<b>END BALANCE</b>	<b>912,881.00</b>	<b>4,852,147.68</b>	<b>896,773.87</b>	<b>9,417,008.57</b>	<b>959,702.83</b>	<b>2,723,323.85</b>	<b>293,208.79</b>	<b>(618,625.01)</b>	<b>(3,447.32)</b>	<b>19,432,974.27</b>

**REPORT STATUS SECTION**

**Report Month: January**

Balance Differences

Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are equal	\$0.00
Accrual Balances:	Accrual Balances are equal	\$0.00

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

Month		January							
Current Fund Year		2016							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid January	Monthly Recoveries January	Calc. Net Paid Thru January	TPA Net Paid Thru January	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2016	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>
2015	Property	420,175.84	37,781.01	0.00	457,956.85	457,956.85	0.00	0.00	0.00
	Liability	118,154.81	6,384.42	0.00	124,539.23	124,539.23	0.00	0.00	0.00
	Auto	21,027.69	2,679.66	0.00	23,707.35	23,707.35	0.00	0.00	0.00
	Workers Comp	1,172,341.63	121,988.59	0.00	1,294,330.22	1,294,330.22	0.00	(3,027.71)	3,027.71
	Cherry Hill	25,730.89	3,447.33	25,730.90	3,447.32	29,178.23	(25,730.91)	0.00	(25,730.91)
	<b>Total</b>	<b>1,757,430.86</b>	<b>172,281.01</b>	<b>25,730.90</b>	<b>1,903,980.97</b>	<b>1,929,711.88</b>	<b>(25,730.91)</b>	<b>(3,027.71)</b>	<b>(22,703.20)</b>
2014	Property	348,052.65	0.00	0.00	348,052.65	348,052.65	0.00	0.00	0.00
	Liability	127,499.59	10,897.70	0.00	138,397.29	138,397.29	(0.00)	0.00	(0.00)
	Auto	43,868.11	0.00	0.00	43,868.11	43,868.11	0.00	0.00	0.00
	Workers Comp	1,333,757.23	12,734.62	0.00	1,346,491.85	1,346,491.85	0.00	0.00	0.00
	<b>Total</b>	<b>1,853,177.58</b>	<b>23,632.32</b>	<b>0.00</b>	<b>1,876,809.90</b>	<b>1,876,809.90</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2013	Property	344,989.43	0.00	0.00	344,989.43	344,989.43	0.00	0.00	0.00
	Liability	193,094.27	20,226.13	0.00	213,320.40	213,320.40	0.00	0.00	0.00
	Auto	58,839.36	0.00	0.00	58,839.36	58,839.36	(0.00)	0.00	(0.00)
	Workers Comp	1,894,948.74	7,680.00	0.00	1,902,628.74	1,902,628.74	0.00	0.00	0.00
	<b>Total</b>	<b>2,491,871.80</b>	<b>27,906.13</b>	<b>0.00</b>	<b>2,519,777.93</b>	<b>2,519,777.93</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	846,109.09	12,770.03	0.00	858,879.12	858,879.12	0.00	0.00	0.00
	Auto	568,802.57	0.00	0.00	568,802.57	568,802.57	0.00	0.00	0.00
	Workers Comp	2,603,866.63	68,379.52	0.00	2,672,246.15	2,672,246.15	0.00	0.00	0.00
	<b>Total</b>	<b>4,307,984.64</b>	<b>81,149.55</b>	<b>0.00</b>	<b>4,389,134.19</b>	<b>4,389,134.19</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
	Liability		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
	Workers Comp		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
	<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>10,410,464.88</b>	<b>304,969.01</b>	<b>25,730.90</b>	<b>10,689,702.99</b>	<b>10,715,433.90</b>	<b>(25,730.91)</b>	<b>(3,027.71)</b>	<b>(22,703.20)</b>

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

**TO:** Municipal Fund Commissioners  
**FROM:** J. A. Montgomery Risk Control, JIF Safety Director  
**DATE:** February 2, 2016

**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	

**JANUARY 2016 ACTIVITIES**

**LOSS CONTROL SERVICES**

- Township of Voorhees – Conducted an Accident Investigation on – January 21

**JIF MEETINGS ATTENDED**

- Camden JIF – Fund Commissioner Meeting – January 25

**UPCOMING JIF MEETINGS**

- Camden JIF – Executive Safety Committee Meeting – February 18
- Camden JIF – Annual Safety Awards Breakfast – March 29

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

- MSI Announcement – MSI Training Schedule for January 2016 – January 20
- Safety Director Bulletin – Best Practices for Snow Emergencies – January 5
- Safety Director's Bulletin – Conducting MVR Record Checks – January 11
- Safety Director Bulletin – SD Bulletin – NJOSH 300A Reminder – January 19



## MEL VIDEO LIBRARY

The following members utilized the MEL Video Library in January.

<u>Members</u>	<u>No. of Videos</u>
Berlin Borough	1
Cherry Hill Township	1
Lawnside Borough	3
Merchantville Borough	1
Somerdale Borough	3

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

## MSI TRAINING PROGRAMS

Listed below are upcoming MSI training programs scheduled for February, March & April 2016. **Enrollment is required for all MSI classes.** MSI classes are subject to cancellation or rescheduling at any time. **Members are reminded to log on to the [www.njmel.org](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.

Date	Terr.	Location	Topic	Time
2/1/16	5	Township of Cherry Hill #6	HazCom w/GHS	8:30 - 10:00 am
2/1/16	5	Township of Cherry Hill #6	BBP	10:15 - 11:15 am
2/1/16	5	Township of Cherry Hill #6	Asbestos, Lead, Silica Health Overview	11:30 - 12:30 pm
2/3/16	5	Evesham Twp. MUA	Fall Protection Awareness	8:00 - 10:00 am
2/3/16	5	Evesham Twp. MUA	Hearing Conservation	10:15 - 11:15 am
2/4/16	5	Borough of Paulsboro #1	Confined Space Awareness	8:30 - 9:30 am
2/4/16	5	Borough of Paulsboro #1	Fire Extinguisher	9:45 - 10:45 am
2/4/16	5	Township of Mantua	Snow Plow/Snow Removal	1:00 - 3:00 pm
2/5/16	5	Township of Evesham #4	CMVO	8:30 - 12:30 pm
2/8/16	5	Merchantville-Pennsauken SA #2	Fall Protection Awareness	8:30 - 10:30 am
2/8/16	5	Merchantville-Pennsauken SA #2	Fire Safety	10:45 - 11:45 am
2/8/16	5	Merchantville-Pennsauken SA #2	Hearing Conservation	12:00 - 1:00 pm
2/9/16	5	Township of Florence	Heavy Equipment	8:30 - 11:30 am
2/9/16	5	Township of Florence	Back Safety/Material Handling	11:45 - 12:45 pm
2/10/16	5	Pennsauken SA #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
2/10/16	5	Pennsauken SA #3	PPE	10:45 - 12:45 pm
2/11/16	5	Township of Mantua	PPE	1:00 - 3:00 pm
2/17/16	5	Township of Burlington #3	Driving Safety Awareness	8:00 - 9:30 am
2/17/16	5	Township of Burlington #3	BBP	9:45 - 10:45 am
2/19/16	5	Borough of Somerdale	Fire Safety	12:00 - 1:00 pm
2/19/16	5	Borough of Somerdale	Fire Extinguisher	1:00 - 2:00 pm
2/22/16	5	Borough of Glassboro #1	Accident Investigation	1:00 - 3:00 pm
2/23/16	5	Logan Twp. MUA #1	Heavy Equipment	8:00 - 11:00 am
2/26/16	5	Borough of Somerdale	LOTO	12:00 - 2:00 pm
2/29/16	5	Township of Voorhees #3	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
3/1/16	5	Borough of Clementon #3	Safety Committee Practices	9:00 - 10:30 am
3/1/16	5	Borough of Clementon #3	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
3/2/16	5	Township of Florence	Fire Safety	8:30 - 9:30 am

Date	Terr.	Location	Topic	Time
3/2/16	5	Township of Florence	Fire Extinguisher	9:45 - 10:45 am
3/2/16	5	Township of Florence	Hearing Conservation	11:00 - 12:00 pm
3/3/16	5	Township of Westampton	DDC-6	8:00 - 2:30 pm w/lunch brk
3/4/16	5	Township of Pemberton	CDL-Drivers Safety Regulations	8:00 - 10:00 am
3/4/16	5	Township of Bordentown	Fall Protection Awareness	1:00 - 3:00 pm
3/7/16	5	Township of Winslow	Excavation/Trenching/Shoring	8:00 - 12:00 pm
3/8/16	5	Township of Cherry Hill #6	Landscape Safety	8:30 - 11:30 am
3/9/16	5	Township of Burlington #3	LOTO	8:00 - 10:00 am
3/10/16	5	Deptford Twp. MUA #1	Excavation/Trenching/Shoring	8:00 - 12:00 pm
3/11/16	5	Borough of Runnemede	CDL-Supervisors Reasonable Suspicion	8:30 - 10:30 am
3/11/16	5	Borough of Somerdale	PPE	12:00 - 2:00 pm
3/14/16	5	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
3/14/16	5	Borough of Glassboro #1 (Fire Dept.)	Confined Space Awareness-Evening	7:00 - 8:00 pm
3/16/16	5	Borough of Paulsboro #1	HazCom w/GHS	8:30 - 10:00 am
3/16/16	5	Borough of Paulsboro #1	Hearing Conservation	10:15 - 11:15 am
3/17/16	5	Borough of Somerdale	Bloodborne Pathogens Train-the-Trainer	12:00 - 3:00 pm
3/18/16	5	Township of Franklin #2	Forklift Operator Certification	8:30 - 3:00 pm w/lunch brk
3/21/16	5	Borough of Glassboro #1	Flagger/Work Zone	8:00 - 12:00 pm
3/23/16	5	Borough of Pitman	Employee Conduct/Violence Prevention	1:00 - 2:30 pm
3/29/16	5	Township of Mt. Laurel #2	Driving Safety Awareness	8:30 - 10:00 am
3/30/16	5	Evesham Twp. MUA	Excavation/Trenching/Shoring	8:00 - 12:00 pm
3/31/16	5	Township of Delran	CMVO	8:00 - 12:00 pm
4/1/16	5	Township of Bordentown	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/4/16	5	Borough of Magnolia	CDL-Drivers Safety Regulations	10:00 - 12:00 pm
4/4/16	5	Borough of Glassboro #1	CMVO	8:00 - 12:00 pm
4/5/16	5	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/6/16	5	Township of Waterford	Fire Extinguisher	8:30 - 9:30 am
4/6/16	5	Township of Waterford	Respiratory Protection	9:45 - 10:45 am
4/7/16	5	Borough of Collingswood	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/8/16	5	Township of Tabernacle #1	Fire Safety	8:30 - 9:30 am
4/8/16	5	Township of Tabernacle #1	Fire Extinguisher	9:45 - 10:45 am
4/11/16	5	Borough of Glassboro #1	LOTO	1:00 - 3:00 pm
4/12/16	5	Borough of Clementon #3	Safety Coordinators Skills Training	8:30 - 3:00 pm w/lunch brk
4/13/16	5	City of Burlington #2	Fall Protection Awareness	8:00 - 10:00 am
4/13/16	5	City of Burlington #2	Employee Conduct/Violence Prevention	10:15 - 11:45 am
4/14/16	5	Deptford Twp. MUA #1	HazCom w/GHS	8:00 - 9:30 am
4/14/16	5	Deptford Twp. MUA #1	Respiratory Protection	9:45 - 10:45 am
4/15/16	5	Township of Monroe #3	CDL-Drivers Safety Regulations	8:00 - 10:00 am
4/15/16	5	Township of Monroe #3	Fall Protection Awareness	10:15 - 12:15 pm
4/18/16	5	Merchantville-Pennsauken SA #2	Office Safety	8:30 - 10:30 am
4/18/16	5	Merchantville-Pennsauken SA #2	Office Safety	10:45 - 12:45 pm
4/18/16	5	Borough of Glassboro #1 (Fire Dept.)	CEVO-Fire-Evening	7:00 - 11:00 pm
4/19/16	5	Township of Winslow	PPE	8:00 - 10:00 am
4/19/16	5	Township of Winslow	Asbestos, Lead, Silica Health Overview	10:15 - 11:15 am
4/19/16	5	Township of Winslow	Hearing Conservation	11:30 - 12:30 pm
4/20/15	5	Township of Cherry Hill #5	Special Events Management	10:00 - 12:00 pm
4/22/16	5	Township of Evesham #4	DDC-6	8:30 - 3:00 pm w/lunch brk
4/25/16	5	Township of Delran	CDL-Drivers Safety Regulations	8:00 - 10:00 am
4/25/16	5	Township of Delran	BBP	10:15 - 11:15 am
4/25/16	5	Township of Delran	Confined Space Awareness	11:30 - 12:30 pm
4/25/16	5	Township of Voorhees #3	Fire Safety	1:00 - 2:00 pm
4/25/16	5	Township of Voorhees #3	Fire Extinguisher	2:00 - 3:00 pm
4/26/16	5	Township of Florence	Excavation/Trenching/Shoring	8:30 - 12:30 pm
4/27/16	5	Borough of Pitman	Fire Extinguisher	12:30 - 1:30 pm

<b>Date</b>	<b>Terr.</b>	<b>Location</b>	<b>Topic</b>	<b>Time</b>
4/27/16	5	Borough of Pitman	Hearing Conservation	1:30 - 2:30 pm
4/29/16	5	Borough of Willingboro #2	CMVO	8:00 - 12:30 pm w/lunch brk

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



### Best Practices for Snow Emergencies

The following comments and suggestions are offered as guidelines when planning for emergency operations presented by winter storms. Every storm event is different and municipal needs and resources will vary. This document addresses best practices that have been identified by our member towns regarding hours of operation, rest breaks, and rotating schedules for before, during and after snow events.

Municipal emergency planners are also encouraged to refer to federal and state CDL driving limitations, and other standards or regulations that may apply.

### Pre-planning issues

- **Chain of command**
  - Identify who will hold command staff positions. Plan for at least two persons for each command staff position to man the command center around the clock for the first day or two for major snow events.
  - Develop a written snow plan with defined roles and hierarchy.
  - Verify emergency contact information.
- **Staffing**
  - Supplement crews with back ups, including contractors, utilities, fire department and per diem drivers
  - Consider developing a list of retired CDL drivers you might call upon.
  - Consider areas that may require the use of contractors with specialized equipment i.e. cul-de-sacs.
  - Consider having departments clear their own lots if possible; i.e. fire departments and utilities.
- **Shift work planning**
  - Remind workers of need to prepare their homes and families for their absence during the emergency.
  - Consider sending workers home early in anticipation of call back e.g. sending a crew home if storm predicted to begin during the night. May be treated as “excused absence.”
  - Consider shifts of 12 hours of continuous operation (with allowances for meal breaks and periodic rest periods); followed by 6 hours of downtime. Under extreme conditions, entities may need to extend to, but should not exceed, 18 hours.
- **Plan for rest breaks / sleeping accommodations**
  - Entities may need to encourage drivers to stay at municipal facilities. Provide sleeping arrangements at fire and EMS stations, Senior Centers or municipal complex.
  - Ensure quiet time at these locations.
  - Plan for possible power interruptions at these locations.
- **Plan for Health and Welfare**
  - Consider needs for food and hydration.
  - Educate workers on appropriate winter and protective apparel.
  - Remind workers to pack personal items such as medications, special dietary needs, etc.
  - Remind supervisors and employees that employees on transitional duty may not work beyond their medical restrictions.

*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.*

## Operations during storm

- **Establish priority routes and areas**
  - Clear parking lots and access routes of emergency response agencies (i.e. police, fire, and EMS) first
  - Consider providing sand / salt to use until clearing occurs at municipal facilities
- **Communication plans / telephone or radio contact**
  - Establish who will operate as Base (part of incident command structure)
  - Determine who takes calls from residents, both emergency and non-emergency (complaints)
  - Establish liaison with other towns or agencies, news agencies, etc.
  - Ensure operators remain in constant contact with base
  - Establish procedures for reporting and responding to accidents / incidents
- **Deteriorating Storm Conditions “When to temporarily halt operations”**
  - Who makes the final call
  - Include the criteria for “temporary halting of operations” in plan, i.e., discontinuing operations until conditions improve, with consultation of major stakeholders,
  - Encourage all who are in the field to report status of conditions for the safety of the entire crew
- **Rest breaks / Fatigue**
  - Inform drivers that they have the personal responsibility to pull themselves from driving if they feel overly fatigued or diminished. Have a procedure on how the driver will report to a supervisor and how to address the situation within employment agreements.
- **Rotations**
  - Incorporate travel distance to work into shift planning. Those who live farthest, home after 12 hours to sleep and return for next shift.

## Post-Storm Operations

- **Return to normal operations**
  - As conditions normalize, transition back to normal 8-hour shifts
  - Consider the impact of fatigue from the extended shifts when transitioning back to normal operations.
  - Inspect, repair and perform routine maintenance on equipment
- **Conduct after-incident debriefing**
  - Review with all stakeholders what worked and what challenges were encountered
  - Update Snow Emergency Plan with lessons learned from the event

### Liability issues – Recommendations to limit liability

- Maintain a record of weather conditions
- Document actions taken, date, time, crews, equipment employed, and materials (salt etc.) used
- Record *all* complaints with date and time received
- Document specific actions taken and time of action in response to complaints
- Take photographs to record weather conditions and incidents
- Preserve newspaper articles on storm severity and clean up activities
- Work with police to have their accident reports supplemented with photographs showing conditions

Snow events are difficult. Proper planning and training can ease the strain on employees, managers, and the community. The Safety drop-down menu on the MEL homepage offers Toolbox Talk lesson plans on several topics to assist.



### **Conducting Motor Vehicle Record Checks**

Public entities have many drivers in their employ. Law enforcement officers are on patrol around the clock. Volunteer firefighters and emergency medical technicians respond in their private vehicles before getting in apparatus and ambulances. Public works and utility employees drive large vehicles that require Commercial Drivers Licenses (CDL). Administrative personnel may occasionally use agency or private vehicles to conduct official business. **Managers of public agencies must verify that all employees who drive on the agency's behalf possess a valid driver's license and an acceptable driving record.**

Public entities should have a motor vehicle policy that encompasses all the types of drivers they employ. The Model Employee Handbook on the MEL website ([www.njmel.org](http://www.njmel.org)) includes a basic policy. Department managers should supplement the general policies and procedures to fully reflect their operations. The Safety Directors recommend Motor Vehicle Records (MVRs) be obtained and reviewed:

- once a year for all full-time, part-time, seasonal and volunteer employees who drive a public or personal vehicle as part of their job responsibilities.
- As part of the pre-employment screening process, MVRs of prospective employees should also be reviewed.
- Before approving a "Blue Light" application, the volunteer's MVR should be reviewed.

Here are answers to several frequently asked questions:

#### **IS IT LEGAL TO OBTAIN MVR'S?**

Employer may order MVRs on their employees under the Federal Driver's Privacy Act (effective 9-13-97). The Act defines the following "permissible uses" of an MVR:

- i. For use by any governmental agency...in carrying out its functions...
- ii. For use by any insurer or insurance support organization or by a self-insured entity...in connection with claims investigation activities, antifraud activities rating or underwriting.
- iii. For use by an employer ... to obtain or verify information relating to a holder of a commercial drivers license (CDL) that is required under Chapter 313 of Title 49.

#### **WHO SHOULD OBTAIN THE MVR ABSTRACTS?**

Designate one or two authorized individuals to order the MVRs from the N.J. Motor Vehicle Commission, by establishing a CAIR account. MVRs may not be obtained through the local Police Department. Authorized individuals may be the Clerk, an Administrator, a Human Resource representative or the Police Chief. The designated individual must understand they are not to share the information with unauthorized individuals. **Remember, these are confidential reports.** Department heads who review or act upon the MVR reports must also be aware of the confidential nature of driving histories.

#### **WHAT ABOUT VOLUNTEERS AND SEASONAL EMPLOYEES?**

Ensure that all part-time or seasonal employees and volunteers who may operate a public agency's or personal vehicles as part of their job duties are informed their MVRs will be periodically checked. The policy must be enforced consistently and without discrimination.

*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.*

## HOW DO I ORDER MVRs?

New Jersey Public Entities and/or Authorities can order MVR abstracts from the NJ Motor Vehicle Commission (NJMVC). If you *are ordering less than 25 MVRs per year and your agency has not received notification from the NJMVC of the CAIR system then you are eligible to request MVRs by mail. Mail your request on letterhead to New Jersey Motor Vehicle Commission, Business and Government Services, 225 East State Street, 3<sup>rd</sup> Floor East Wing, P.O. Box 122, Trenton, New Jersey 08666-0122. If you have any questions, you can call 609-292-4572.*

Public employers requiring more than 25 MVRs will need to establish a Customer Abstract Information Retrieval (CAIR) account by applying on-line at <http://www.state.nj.us/mvcbiz/Records/CAIR.htm> . There is an annual fee. This allows the employer to request up to 5,000 MVRs per year. A User Guide is also available on the CAIR homepage. New regulations require users to log in to their account at least every 45 days or their account will be suspended. I will need to be reactivated by a CAIR Administrator. The Safety Director suggests users put a reminder on their calendars.

## HOW DO I EVALUATE INFORMATION ON THE MVR?

A **sample policy for evaluating MVR information** is provided below. It is up to each public entity / authority to establish evaluation standards for their agency. Be sure to apply standards consistently among all drivers.

*All employees authorized to drive vehicles owned, leased, or controlled by the [Public Entity Name] or use their personal vehicles to conduct business on behalf of the [Entity Name] may have their MVRs reviewed prior to entrustment of a vehicle and annually thereafter.*

*Drivers with acceptable, marginal or probation grading **may** be allowed to operate [Entity Name] vehicles or their personal vehicles to conduct business on behalf of the agency.*

*Drivers with marginal or probation grading will have their MVRs reviewed more frequently. [Semiannual or quarterly reports are recommended] Additional violations or accidents may result in suspension of driving privileges for [Public Entity / Department Name].*

*Drivers with unacceptable driving records will not be permitted to operate an agency or their personal vehicle to conduct business on behalf of [Public Entity Name].*

***Acceptable:** No moving violations and/or preventable accidents over the last 36 months.*

***Marginal:** Up to 2 moving violations and/or preventable accidents in the last 36 months.*

***Probation:** Up to 3 moving violations and/or preventable accidents within the last 36 months.*

***Unacceptable:** More than 3 moving violations and/or preventable accidents within the last 36 months, or more than 2 moving violations and/or preventable accidents within the most recent year, or **any** of the violations listed below:*

- *Driving while under the influence (DWI or DUI)*
- *Leaving the scene of an accident*
- *Reckless driving violations*
- *Homicide or assault through the use of a motor vehicle*
- *Drivers who currently have a revoked or suspended license*
- *Attempting to elude a police officer*

*If an accident is shown on an MVR, it will be assumed to be an “at-fault,” chargeable accident. Any change to such a classification will be made only upon receipt of a police report or ruling from the Accident Review Panel showing that the driver in question was not at fault.*

Please contact your Risk Control Consultant or JIF Safety Director if you have any additional Motor Vehicle Record questions.





## Posting PEOSHA Summary Logs – Annual Reminder

February 1<sup>st</sup> is the deadline to tabulate the Log of Work-Related Injuries and Illnesses (NJOSH-300).  
**The Summary Log (NJOSH-300A) must be posted in a visible area for each establishment, where notices to employees are posted, from February 1 to April 30 of each year.**

New Jersey requires all public employers to **record** occupational injuries and illnesses. In addition, certain serious injuries must be **reported** directly to New Jersey PEOSH within specified timeframes. The full rules for recording and reporting injuries can be accessed at <http://nj.gov/health/peosh/record.shtml>

### Recording of Occupational Injuries

There are two important forms for the recording of injuries. The *Log of Work-Related Injuries and Illnesses (NJOSH-300)* is a listing of work-related injuries and illness that is maintained throughout the year. Injuries and illnesses are entered into the *Log* within 7 days of being notified of the injury / illness. Five years of *NJOSH-300 Logs* must be readily available to NJPEOSH inspectors. The second form is the annual summary of work-related injuries, *NJOSH 300A Summary of Work-Related Injuries and Illnesses*. This summary is posted at each work establishment from February through April. Missing or inaccessible forms are frequently cited by NJPEOSH.

‘Work-related’ is defined as any event or exposure in the work environment either causing or contributing to the resulting condition, or significantly aggravating a pre-existing injury or illness. ‘Work-related’ is presumed for injuries and illnesses resulting from events occurring in the work environment, unless an exception given in OSHA 1904.5(b)(2) applies. Recordable work-related injuries and illnesses are those that result in:

- Death or loss of consciousness
- Days away from work, placement on restricted work activity, or a job transfer
- Medical treatment beyond first aid

Public employers must also record the following conditions if they have been determined to be work-related:

- Any needle stick injury or cut from an object that is contaminated with a potentially infectious material
- Any case requiring an employee to be medically removed under an OSHA health (chemical) standard
- A tuberculosis infection as evidenced by a positive skin test or diagnosis by a physician
- An employee’s audiogram reveals a specified hearing Standard Threshold Shift in one or both ears

NJPEOSH’s criteria for determining whether an injury / illness is *recordable* is different than the criteria if it is *compensable* under workers compensation. Please refer to New Jersey Reporting website for a complete explanation of what injuries / illnesses must be recorded on your *Log* and *Summary Log*.

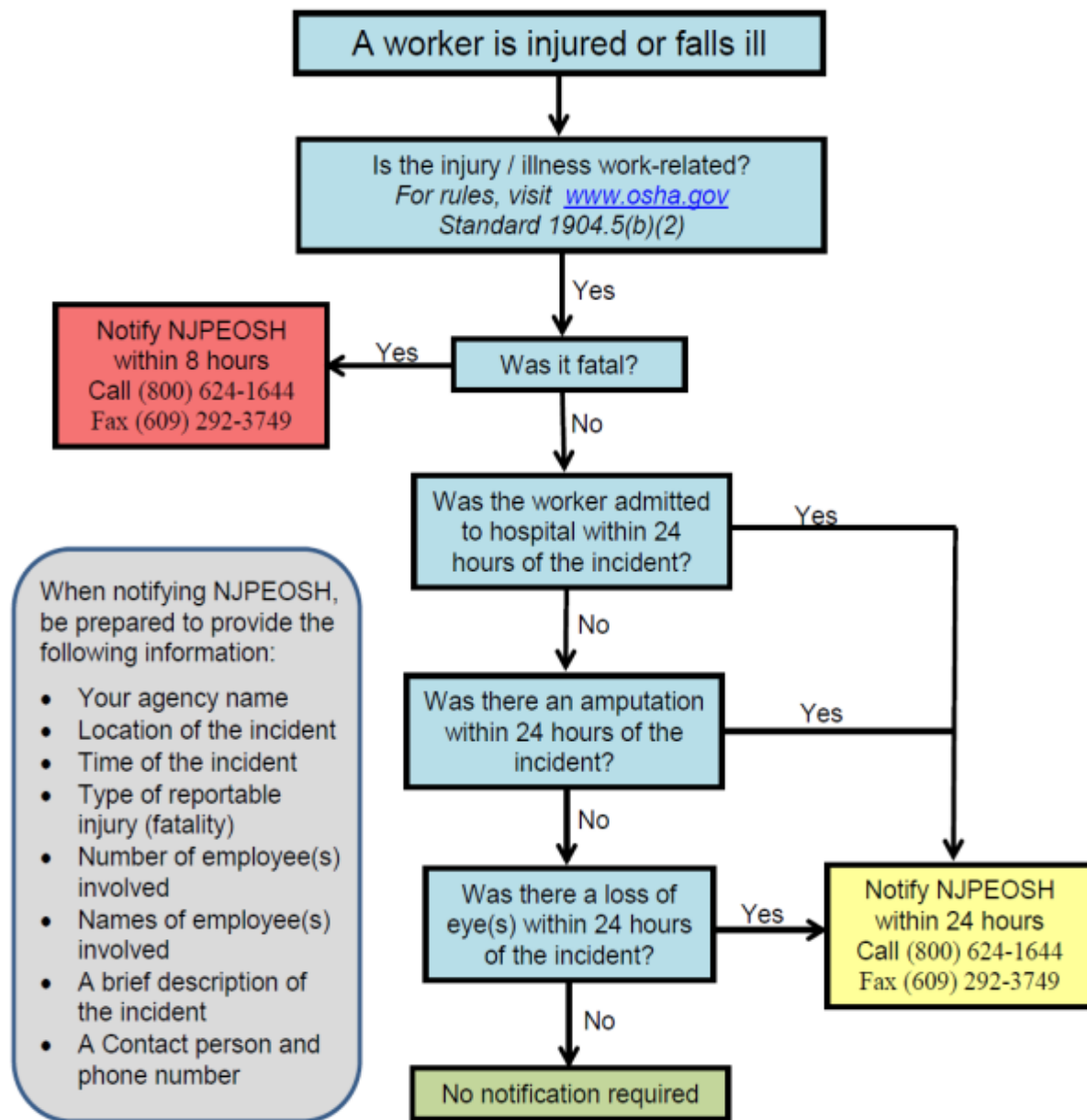
### Reporting of Serious Occupational Injuries to NJPEOSH

Effective January 1, 2015, OSHA enacted new, stricter regulations for when they must be notified of an employee injury. NJPEOSHA passed special legislation on January 1, 2015 to match the new OSHA rules.

The new regulations require New Jersey Public Employers to report fatalities to NJPEOSH **within eight (8) hours** of the occurrence and all work-related hospitalizations, amputations, or loss of an eye within **24 hours** by calling the 24-hour hotline (800) 624-1644 or the 24-hour fax line (609) 292-3749. Refer to the decision-making flow chart on page 2.

*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.*

## NJPEOSH 2015 Injury Reporting Requirements



**Notes:**

- OSHA defines amputation as the traumatic loss of a limb or external body part, including a part, such as a limb or appendage, that has been severed, cut off (either completely or partially); fingertip amputations with or without bone loss; medical amputations resulting from irreparable damage; amputations of parts that have been reattached. Amputations do not include avulsions, enucleations, degloving, scalping, severed ears, or broken or chipped teeth.
- If a motor vehicle accident occurs in a construction work zone, you must report the fatality, in-patient hospitalization, amputation, or loss of an eye. If the motor vehicle accident occurred on a public street or highway, but not in a construction work zone, you do not have to report the fatality, hospitalization, amputation, or loss of an eye.
- A work-related fatality or in-patient hospitalization caused by a heart attack must be reported

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

*Tuesday, January 19, 2016*

From 12/19/2015 To 1/15/2016

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<b><u>CAMDEN JIF</u></b>					
H- Kansas State Bank	and/or its Assigns PO Box 69 Manhattan, KS 66505-0069	5545	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) lease of a 2016 Ford Interceptor, vin #1FM5K8AR7GGB44007, valued at \$24,906, for the Bellmawr Police Department.	12/29/2015	GL EX AU OTH
I- Borough of Bellmawr	21 East Browning Road P.O. Box 368 Bellmawr, NJ 08099				

***Total # of Holders = 1***



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

**2016:**

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$70,539.78	\$33,254.75	\$37,285.03	52.86%
<b>TOTAL 2016</b>	<b>\$70,539.78</b>	<b>\$33,254.75</b>	<b>\$37,285.03</b>	<b>52.86%</b>

**Monthly & YTD Summary:**

PPO Statistics	January	YTD
Bills	150	150
PPO Bills	140	140
PPO Bill Penetration	93.33%	93.33%
PPO Charges	\$58,269.83	\$58,269.83
Charge Penetration	82.61%	82.61%

**Savings History:**

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

# ***APPENDIX I – MINUTES***

**January 25, 2016 Meeting**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – JANUARY 25, 2015  
BOROUGH OF BERLIN MUNICIPAL HALL 5:15 PM**

Meeting of Executive Committee called to order by Commissioner DiAngelo. 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	Absent
M. James Maley, Secretary	Borough of Collingswood	Absent
Richard Michielli	Borough of Magnolia	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
M. Joseph Wolk	Borough of Mount Ephraim	Present
Neal Rochford	Borough of Haddonfield	Present

**EXECUTIVE COMMITTEE ALTERNATES:**

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA, Risk Management Services <b>Bradford Stokes, Karen A. Read</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	CompServices <b>Glenn Giveans</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>

**FUND COMMISSIONERS PRESENT:**

Ari Messinger, Cherry Hill Alternate  
Millard Wilkinson, Berlin Boro  
David Taraschi, Audubon  
Eleanor Kelly, Runnemede Borough  
Robert Mather, Pine Valley  
Jack Flynn, Gibbsboro  
Lawrence Spellman, Voorhees  
Ethel Kemp, Camden Parking Authority  
John Foley, Haddon Township and Cherry Hill Fire District  
Gary Passante, Somerdale Borough

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Mark von der Tann	Edgewood Associates
John McCrudden	Hardenbergh Ins. Group
Michael Avalone	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Terry Mason	M&C Insurance Agency, Inc.
Rick Bean	Henry D. Bean & Sons Insurance
Walt Eife	Waypoint Insurance
Peter DiGambattista	Associated Insurance Partners
Duane Myers	M&C Insurance Agency, Inc.

**WELCOME:** Mayor Bilella welcomed everyone to the Berlin Borough Municipal Hall

**APPROVAL OF MINUTES:** OPEN & CLOSED SESSION OF NOVEMBER 23, 2015

**MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF NOVEMBER 23, 2015**

Motion:	Commissioner Wolk
Second:	Commissioner Michielli
Vote:	Unanimous

**CORRESPONDENCE:**

NONE

**MOTION TO ADJOURN SINE DIE MEETING:**

Motion:	Commissioner Lipsett
Second:	Commissioner Wolk
Vote:	Unanimous

**SINE DIE MEETING ADJOURNED – COMMISSIONER DIANGELO EXECUTIVE DIRECTOR TO RUN ELECTIONS OF OFFICERS, 5-MEMBER EXECUTIVE COMMITTEE, 3 ALTERNATES TO EXECUTIVE COMMITTEE**

**ROLL CALL OF ALL 2015 FUND COMMISSIONERS (OR ALTERNATES):**

<b>MEMBER</b>	<b>FUND COMMISSIONER</b>	<b>PRESENT</b>
Audubon	David Taraschi	Yes
Audubon Park	Sandy Hook	No
Barrington	Terry Shannon	Yes
Bellmawr	Louis. P. DiAngelo	Yes
Berlin Boro	Millard Wilkinson	Yes
Berlin Twp	Catherine Underwood	No
Brooklawn	Michael Mevoli	No
Camden City Parking Authority	Ethel Kemp – Alternate	Yes
Cherry Hill	Ari Messinger - Alternate	Yes
Cherry Hill Fire District	John Foley	Yes
Chesilhurst	Michael Blunt	No
Clementon	Jenai Johnson	No
Collingswood	M. James Maley	No
Gibbsboro	Jack Flynn	Yes
Gloucester	Jack Lipsett	Yes
Haddon Twp	John Foley	Yes
Haddonfield	Neal Rochford	Yes
Hi-Nella	Phyllis Twisler	No
Laurel Springs	Ken Cheeseman	No
Lawnside	Mayor Wardlow	No
Lindenwold	Craig Wells	No
Magnolia	Richard Michielli	Yes
Medford Lakes	Julie Keizer	No
Merchantville	Edward Brennan	No
Mt. Ephraim	M. Joseph Wolk	Yes
Oaklyn	Ron Aron	No
Pine Hill	Patricia Hendricks	No
Pine Valley	Robert Mather	Yes
Runnemede	Eleanor Kelly	Yes
Somerdale	M. Gary Passante	No
Tavistock	Terry Shannon	Yes
Voorhees	Lawrence Spellman	Yes
Winslow	Joseph Gallagher	Yes
Woodlynne	Jerald Fuentes	No

With 18 Commissioners present a quorum of 15 was achieved.

**ELECTION OF 2016 CHAIRMAN, SECRETARY, 5-MEMBER EXECUTIVE COMMITTEE, 3 EXECUTIVE COMMITTEE ALTERNATES:**

**NOMINATIONS COMMITTEE** – Executive Director read the slate of the 2016 committee, which was submitted by Commissioner Michielli, Chair of Nominating Committee:



**OFFICERS:**

Michael Mevoli – Borough of Brooklawn, Chairman  
M. James Maley – Borough of Collingswood, Secretary

**FIVE MEMBER EXECUTIVE COMMITTEE:**

Richard Michielli – Borough of Magnolia  
Louis DiAngelo - Borough of Bellmawr  
Terry Shannon – Barrington Borough  
M. Joseph Wolk – Borough of Mt. Ephraim  
Neal Rochford – Borough of Haddonfield

**EXECUTIVE COMMITTEE ALTERNATES**

#1 Jack Lipsett – Gloucester City  
#2 Joseph Gallagher – Winslow Township

**MOTION TO NOMINATE MICHAEL MEVOLI, BOROUGH OF BROOKLAWN AS CHAIR; M. JAMES MALEY, BOROUGH OF COLLINGSWOOD AS SECRETARY; RICHARD MICHIELLI, BOROUGH OF MAGNOLIA; LOUIS DIANGELO, BOROUGH OF BELLMAWR; TERRY SHANNON, BOROUGH OF BARRINGTON, M. JOSEPH WOLK, BOROUGH OF MT. EPHRAIM AND NEAL ROCHFORD, BOROUGH OF HADDONFIELD FOR EXECUTIVE COMMITTEE AND JACK LIPSETT, GLOUCESTER CITY AS ALTERNATE #1 AND JOSEPH GALLAGHER, WINSLOW TOWNSHIP ALTERNATE #2:**

**ADDITIONAL NOMINATIONS FOR EXECUTIVE COMMITTEE ENTERTAINED**

Hearing no additional nominations,

**MOTION TO CLOSE NOMINATIONS AND CONFIRM ELECTIONS:**

Motion: Commissioner Wilkinson  
Second: Commissioner Lipsett  
Roll Call Vote: 18 Ayes, 0 Nays

**ATTORNEY ADMINISTERED OATH OF OFFICE TO OFFICERS AND TO THE EXECUTIVE COMMITTEE.**

Commissioner DiAngelo called meeting to order.

**ROLL CALL OF 2016 EXECUTIVE COMMITTEE:**

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

**EXECUTIVE COMMITTEE ALTERNATES:**

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

## **2016 REORGANIZATION:**

**RFQ FOR FUND AUDITOR AND FUND PAYROLL AUDITOR:** Executive Director said in the fall we did issue and RFQ for Fund Auditor and Fund Payroll Auditor. We did received multiple responses for the Fund Auditor and Payroll Auditor. We received a response from Bowman & Company our incumbent, HFA out of Monmouth County. The contracts committee met last week to review both submittals. Commissioner DiAngelo reviewed the results for the Auditor and Payroll Auditor and said there was just a slight differential in cost between the two firms and the Contracts Committee recommended to stay with Bowman and Company. Executive Director said if there were no questions we will move on to the Reorganization Resolutions in starting Resolution 16-1 will appoint the Fund Professionals.

**REORGANIZATION RESOLUTIONS:** Executive Director said in August 2015, the Board authorized the advertisement of RFQ's in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq. for Fund Year 2015, 2016 and 2017. Enclosed on page 6 is Resolution 16-1 the appointments and re-appointments & establishing compensation for Fund Year 2016. Executive Director reviewed the appointments.

### **RESOLUTION 16-1 APPOINTMENTS**

- I. **PERMA Risk Management Services** is hereby appointed as **Administrator**, Mr. Bradford Stokes is appointed as Executive Director, Mr. Joseph Hrubash as Deputy Executive Director, and both as agent for process of services.
- II. Mr. Joseph Nardi, Esq. of **Brown & Connery, LLP** is hereby appointed as **Fund Attorney** and shall receive a retainer for administrative services, legal research and legal opinions. In addition, Brown & Connery, LLP. shall provide litigation management services. **Contract term to be one year.**
- III. **Elizabeth Pigliacelli** is hereby appointed as **Fund Treasurer. Contract term to be on year.**
- IV. **Wilmington Trust** is hereby appointed as **Asset Manager** to the FUND. .05% of the market value of the FUND's invested assets. **Contract term to be one year with a "30 – day cancellation clause".**
- V. **Investors Bank** is hereby appointed as **Banking Manager** at an earning rate based on a combined average balance of \$20,000,000 of participating joint insurance funds.
- VI. **Bowman & Company** is hereby appointed as **Fund Auditor. Contract term to be one year.**
- VII. **Bowman & Company** is hereby appointed as **Fund Payroll Auditor. Contract term to be one year.**
- VIII. **Amerihealth Casualty Inc.** is hereby appointed as the **Claims Service Organization** for the FUND to adjust all claims for current and prior Fund Years.
- IX. **The Actuarial Advantage** is hereby appointed as **Actuary** for the FUND.

- X. **J.A. Montgomery Risk Control** is hereby appointed **Loss Control Consultant** and Right To Know Training Services to the FUND.
- XI. **Conner Strong & Buckelew** is hereby appointed **Underwriting Manager** for the FUND.
- XII. **Interstate Mobile Care** is hereby appointed as the **Fund CDL Drug & Alcohol Monitor** for the FUND. **Contract term to be one year.**
- XIII. **Consolidated Services Group** is hereby appointed as the **Fund Managed Care Provider** for the FUND.

Executive Director said there are two changes on item VI Fund Auditor the fee for 2016 will be \$23,500. and item VII Payroll Auditor the 2016 fee will be \$15,000. All professionals and service organizations appointed pursuant to this Resolution shall serve the Fund for three year term unless otherwise specified from the adoption of this Resolution or until a successor shall be appointed and qualified, in accordance with the fees, terms and conditions of the Professional Services Contract(s) which will be entered into, a copy of which will be on file in the Fund office, located at 401 Route 73 North, Suite 300, Marlton, New Jersey 08053

**MOTION TO ADOPT RESOLUTION 16-1 CONFIRMING APPOINTMENT OF FUND PROFESSIONALS:**

Motion:	Commissioner Lipsett
Second:	Commissioner Michielli
Vote:	7 Ayes – 0 Nays

**ORGANIZATION RESOLUTIONS**

**RESOLUTION 16-2 DESIGNATION FISCAL MANAGEMENT PLAN** The Fiscal Management Plan includes financial institutions declared as the Fund’s Official Depositories, and interest rates for delinquent assessments. In addition, the Fiscal Management Plan allows Cherry Hill Township to process their assessment payment based on a fiscal year operation. Executive Director said this year we added Investors Bank and Wilmington Trust as Official Depositories. Executive Director said we will be switching banks and investment folks later this year which is taking a little longer than anticipated.

**I.** Those banks listed as official depositories: TD Bank, TD Bank Asset Management, Wilmington Trust, Investors Bank, the New Jersey Cash Management Plan.

**II.** Designation of Authorized Signatures, Any Two Except For Checks Over \$50,000, Which Require Third Signature

Chairman	Michael Mevoli
Secretary	M. James Maley
Treasurer	Elizabeth Pigliacelli
Member Executive Committee	Terry Shannon

**III.** Designation Of Authorized Signatures For Claim Payments, One Of Which Must Be Treasurer For Amounts Over \$50,000

Lee Herzer  
Donald J. Liskay

**IV. Adoption of Cash and Investment Policy**

**V. The rate of interest assessed by the Fund, for delinquent assessments shall**

- a. For the first 30 days - 0%
- b. For the 31 to 60 days - the rate paid by the N.J. Cash Management Fund rate plus (2) percent.
- c. For 61+ days – 10% percent per annum.

**VI.** The assessment due dates are January 31, 2016 for the first installment and June 15, 2016 for the second installment.

**VII.** Cherry Hill Township operates on a fiscal calendar year beginning July 1 and ending June 30. Cherry Hill Township assessment due dates are February 28, 2016 for the first installment and July 31, 2016 for the second installment.

**VIII.** Certifying and Approval Officer for all FUND expenses shall be the FUND's Executive Director and/or the Account Manager so designated by the Executive Director.

**IX.** Adjustments to Risk Management Fees in the amount of \$150 or less are as a result of seminar credits.

**RESOLUTION 16-3 ESTABLISHING PUBLIC MEETING PROCEDURES** Executive Director said we a few new meeting locations. Next month we will meet in Haddon Township and in May we will meet in Voorhees and the May meeting will be held on May 23, 2016.

**RESOLUTION 16-4 DESIGNATION OF SECRETARY AS CUSTODIAN OF RECORDS TO BE KEPT AND MAINTAINED AT THE FUND OFFICE AS REQUIRED BY THE FUND'S BYLAWS**

**RESOLUTION 16-5 AUTHORIZATION OF COMPENSATION TO EXECUTIVE COMMITTEE FOR MEETING ATTENDANCE AT EXECUTIVE COMMITTEE MEETINGS.**

**RESOLUTION 16-6 ESTABLISHING THE 2016 PLAN OF RISK MANAGEMENT.** Executive Director said the Underwriting Manager reviewed the Risk Management Plan and recommended for approval. Any changes to the Plan are highlighted in blue. Executive Director said Mr. Scioli is present to review a few of the changes in the 2016 Plan of Risk Management. Underwriting Manager said on property placement the deductible went from \$250,000 to 500,000 and the equipment breakdown deductible went from \$5,000 to \$50,000. XL was replaced by QBE for the POL/EPL coverage and we are happy to say the underwriters will be the same as under XL and the policy the form will be identical to what we had with XL. In response to Commissioner DiAngelo, this change should remain the same going forward.

**MOTION TO ADOPT ORGANIZATIONAL RESOLUTIONS 16-2  
THROUGH 16-6:**

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

Organizational Resolutions & Risk Management Plan Made Part of Minutes.

**EXECUTIVE DIRECTOR** – Executive Director thanked the board for re-appointment.

**COMMITTEE APPOINTMENTS:** Executive Director said the Fund has eight standing committees. Enclosed in the agenda was the Chairman’s list of the committee appointments for 2016. There are two changes for the Executive Safety Committee Lawrence Spellman should be included and Jennifer Goldstein should be list for CSG. If anyone is interested on participating in any of the Committees please send Chairman Mevoli and email and it will be seriously considered.

**2016 ASSESSMENTS:** Executive Director said the 2016 Assessments were mailed via certified mail to all member towns on/about December 15<sup>th</sup>. First Installment payments are due by January 31, 2016. Please note that the Fund has a safe deposit box for assessment payments. A notice was included with the assessment billing with the safe deposit box address, which is:

**CAMDEN MUNICIPAL JOINT INSURANCE FUND  
PO BOX 95000-3705  
Philadelphia, PA 19195-0001**

**ENVIRONMENTAL ENGINEER SERVICE TEAM CHANGE:** The EJIF has announced that a new Environmental Engineer has been appointed to service the Camden JIF. PS&S has been selected after an RFP and interview process. The attached memorandum on Page 35 was sent out to all member municipalities.

**RESIDUAL CLAIMS FUND 2016 REORGANIZATION MEETING:** Executive Director the Residual Claims fund’s 2016 Reorganization meeting was held on January 6, 2016 at the Forsgate Country Club. Enclosed is a copy of Commissioner Wolk’s report on the meeting in Appendix II. Commissioner Wolk said David Matchett of the Burlco JIF was reappointed as Chairman of the RCF. The Board approved the 2013 Examination of the Fund. The Fund Attorney reported there were only 24 POL/EPL claims down from 400 – left to be settled since that line of coverage was transferred out of the MEL.

**EJIF 2016 REORGANIZATION MEETING:** The EJIF 2016 Reorganization meeting was held on January 6, 2016 at the Forsgate Country Club. Enclosed is a copy of Commissioner Wolk’s report on the meeting in Appendix II. Commissioner Wolk said the Board conducted its Reorganization and appointed Paul Shives of the Ocean JIF as the Chairman. Approved the revision to the 2016 Budget and approved the 2013 State Examination Report by the Department of Banking and Insurance and authorized the new environmental legal liability policy effective January 1, 2016.

**MEL 2016 REORGANIZATION MEETING:** The MEL 2016 Reorganization meeting was held on January 6, 2016 at the Forsgate Country Club. Enclosed is a copy of Commissioner Work's report on the meeting in Appendix II. Commissioner Wolk said the MEL held its Reorganization meeting of the Fund and re-elected Jon Rheinhardt of the Morris Fund as Chairman, approved the 2016 Risk Management Plan, approved the 2013 State Examination Report and awarded a contract with Rutgers to expand on best practices on cyber liability.

**ELECTED OFFICIALS TRAINING:** As in the past, the MEL will reduce each member's 2016 liability claims premium by \$250 for each municipal elected official and member's CEO (i.e. municipal manager/administrator). The maximum credit is 25% of the member's liability claims fund. The fund will be scheduling sessions through Mr. Nardi's office. Training as been scheduled for in Gloucester City on February 10<sup>th</sup> , Borough of Lindenwold on February 18<sup>th</sup>, Borough Collingswood on March 2<sup>nd</sup> and the Borough of Barrington on March 9<sup>th</sup>.

The MEL is making available on an on-line training program for elected officials to earn the training credit. The Fund office will be sending out instructions on this training option.

**2013 STATE EXAMINATION:** Executive Director said the State of New Jersey Department of Banking & Insurance performed an examination of the Fund for the 2013 Fund Year; enclosed is a copy of the report (Appendix III). An affidavit will be distributed for signature by the Executive Committee of the Fund certifying that each commissioner has reviewed the report respectively. Executive Director said if there were no question a motion would be in order to approve the State Examination Report and execute the group affidavit.

**MOTION TO APPROVE THE STATE OF NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE EXAMINATION REPORT FOR THE 2013 FUND YEAR AND EXECUTE GROUP AFFIDAVIT CERTIFYING THE MEMBERS OF THE EXECUTIVE COMMITTEE HAVE READ THE REPORT:**

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

**INCLEMENT WEATHER PROCEDURE** - Executive Director said as a reminder, PERMA has instituted a procedure for Commissioners to confirm whether or not a meeting has been canceled. The Executive director will discuss with the Fund Chairperson if the meeting should be canceled. In the event of an early morning or evening meetings, Perma will provide a recorded message indicating the status of the meeting. The recorded message can be obtained by calling the Fund's main number (201) 881-7632 at any time of the day or night. For meetings that occur during the course of normal business hours, meeting status can be obtained by utilizing the same number. Further communication will be through email and the Fund's website.

**DUE DILIGENCE REPORTS** – Included in the agenda were due diligence reports as follows: the Financial Fast Track, Pure Loss Ratio Report, Claims Analysis by Fund Year, Claims Activity Report, Lost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report.

Executive Director reviewed the Financial Fast Track and said as of November 30th the statutory surplus was \$4.8 million. Executive Director also reviewed the Expected Loss Ratio Analysis and said for 2015 where the actuary projected us at 65.24% we are currently at 51.27% indicating we continue to trend very well which does not reflect on the Lost Time Accident Frequency as of December 31<sup>st</sup> we ended up at 2.36 which was not far off from the average.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 15-32 December 2015 Vouchers**

<b>TOTAL 2014</b>	\$1,811.00
<b>TOTAL 2015</b>	\$719,316.18
<b>TOTAL</b>	<b>\$721,127.18</b>

**Approving Payment of Resolution 15-33 December 2015 Dividend Vouchers**

<b>CLOSED</b>	\$156,613.05
<b>TOTAL</b>	<b>\$156,613.05</b>

**Approving Payment of Resolution 16-7 January 2016 Vouchers**

<b>TOTAL 2015</b>	\$7,322.64
<b>TOTAL 2015</b>	\$731,298.49
<b>TOTAL</b>	<b>\$738,621.13</b>

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

<b>2011</b>	.00
<b>2012</b>	30,283.43
<b>2013</b>	50,363.87
<b>2014</b>	44,173.14
<b>2015</b>	167,473.13
<b>TOTAL</b>	<b>292,293.57</b>

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

<b>2011</b>	(2,880.47)
<b>2012</b>	86,836.18
<b>2013</b>	13,703.23
<b>2014</b>	72,288.62

<b>2015</b>	172,344.19
<b>TOTAL</b>	<b>342,291.75</b>

**MOTION TO APPROVE RESOLUTION THE DECEMBER 2015 VOUCHERS  
RESOLUTIONS 15-32 AND 15-33 AND RESOLUTION16-7 VOUCHER  
PAYMENTS FOR JANUARY 2016:**

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

**MOTION TO RATIFY & APPROVE CERTIFICATION OF  
CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF  
DECEMBER 2015AND JANUARY 2016 AS PRESENTED AND APPROVE THE  
TREASURER’S REPORT:**

Motion: Commissioner Michielli  
 Second: Commissioner Wolk  
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Fund Attorney thanked the Committee for the reappointment for 2016. On page 69 of the agenda was Resolution 16-8 appointing approved counsel. On pages 70 thru 74 of the agenda was Mr. Nardi’s letter and listing of defense counsel for 2016. Attorney Nardi said the hourly rate will remain the same as last year. Attorney Nardi recommended the firms be approved for 3<sup>rd</sup> party liability and workers compensation cases this year.

**MOTION TO APPROVE RESOLUTION 16-8 FOR THE 2016 DEFENSE PANEL:**

Motion: Commissioner Gallagher  
 Second: Commissioner Michielli  
 Roll Call Vote: 6 Ayes  
 – 0 Nays, 1 Abstain –  
 Commissioner Wolk

Defense Panel Attached & Report made Part of Minutes

**SAFETY DIRECTOR:**

Safety Director thanked the Committee for the reappointment of JA Montgomery as Safety Director. Mr. Saville reviewed the monthly reports. Mr. Saville the date for the annual JIF Safety Breakfast will be on Tuesday, March 29, 2016 at the Collingswood Scottish Rite. Please send in your nominations for the Special Recognition Awards.

Monthly Activity Report/Agenda Made Part of Minutes.



**UNDERWRITING MANAGER:**

Underwriting Manager reviewed the Certificate Report for the period 10/21/15 to 11/18/15 which were included in the agenda. Underwriting Manager said if anyone has any questions please feel free contact his office. On page 88 you will find the Cyber Renewal Notice. This JIF was renewed at the expiring program and the expiring premium but we would like to offer the JIF another option with a \$3 million limit for the first party benefits as opposed to the \$1 million limit you are carrying now with a higher premium of \$810 per member and a \$25,000 deductible opposed to the current program where the premium is \$600 per member with a \$10,000 deductible. In response to Commissioner DiAngelo the Committee would make the decision for the entire JIF. Executive Director said the recommendation would be to stay at the current program.

Underwriting Manager said a Cyber Exclusion Endorsement was handed out to members the carrier for the excess liability Genesis basically mandated that we exclude any cyber liability from their policy to avoid any stacking of limits. This is pretty standard and we had an endorsement drafted by our technical writer and vetted by our coverage committee in December. Commissioner DiAngelo said we would need a motion to approve the endorsement. Commissioner Shannon said she would like more time to review and become more informed about it before a decision be made. Executive Director said we can bring this before the coverage committee to review and come back next month to act on it.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider thanked the board for reappointment. Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of December 2015 where there was a savings of 50.35% for the month and a total of 47.81 % for the year. Ms. Goldstein reviewed the Managed Care Workers’ Compensation Injury Snapshot Review for 2015.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

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

Motion: Commissioner Michielli  
Second: Commissioner Gallagher  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion: Commissioner Lipsett  
Second: Commissioner Wolk  
Vote: Unanimous

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

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

**OLD BUSINESS:**

NONE

**NEW BUSINESS:**

NONE

**PUBLIC COMMENT:** Commissioner Wilkinson said he received an email today relative to the newspaper article by NJ Public Record relative to the JIF and the MEL. Commissioner Wilkinson said this type of information should be passed along to new public officials that are not familiar with the JIF and the MEL because this highlights a lot of the very positive points the MEL and the JIF has exhibited and provided over 20+ years. Executive Director said this is a response to an article that may be coming from up north and Dave Grubb decided to get the word out regarding the history of the JIFs and the MEL.

Commissioner DiAngelo said one of the things we can be proud of moving forward is everyone that has been involved with the MEL and JIF over the years has done a really great job and everyone should be proud of themselves including the municipalities which makes our job with the JIF much easier. Keep up the work going forward.

**MOTION TO ADJOURN:**

Motion:	Commissioner Michielli
Second:	Commissioner Lipsett
Vote:	Unanimous

**MEETING ADJOURNED: 6:00PM**

---

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



***APPENDIX II***  
***2016 MEL Renewal Certificate Report***