

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

NEW MEETING LOCATION!

**BERLIN BOROUGH MUNICIPAL HALL
59 SOUTH WHITE HORSE PIKE
BERLIN, NJ
AGENDA AND REPORTS**

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

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

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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: JANUARY 25, 2016
BERLIN BOROUGH MUNICIPAL HALL
59 SOUTH WHITE HORSE PIKE, BERLIN NJ
5:15 P.M.**

SINE DIE MEETING

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2015 EXECUTIVE COMMITTEE**
- WELCOME: BERLIN BOROUGH**
- APPROVAL OF MINUTES:** November 23, 2015 Open MinutesAppendix I
November 23, 2015 Closed Minutes **To be distributed**
- CORRESPONDENCE - None**

ADJOURN SINE DIE MEETING

Chairs vacated - Chairman Mevoli asks Executive Director to run meeting

- MEETING OF FUND COMMISSIONERS CALLED TO ORDER**
- ROLL CALL OF CAMDEN JIF FUND COMMISSIONERS TO CONFIRM QUORUM**
- ELECTION OF OFFICERS, FIVE-MEMBER EXECUTIVE COMMITTEE & TWO ALTERNATES**

.Nominating Committee Report.....Page 1

Executive Director - asks for nominations and conducts election

ATTORNEY SWEARS IN OFFICERS AND EXECUTIVE COMMITTEE

- MEETING OF EXECUTIVE COMMITTEE CALLED TO ORDER**
- ROLL CALL OF 2016 EXECUTIVE COMMITTEE**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
 - .Executive Director's ReportPage 2
 - .2016 Committee AppointmentsPage 4
 - .Audit Committee
 - .Contracts Review Committee
 - .Coverage Committee
 - .Strategic Planning
 - .Safety Committee
 - .Nominating Committee
 - .Marketing & Communications Committee
 - .Claims Committee

- TREASURER – Elizabeth Pigliacelli**
 - .December Vouchers - Resolutions 15-32 & 15-33 **Page 50 & 53**
 - .January Vouchers - Resolution 16-7.....**Page 55**
 - .Monthly Reports – November & December.....**Page 57**

 - ATTORNEY – Joseph Nardi, Esquire**
 - .2016 Defense Panel, Resolution 16-8.....**Page 69**

 - SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - .Monthly Report and Agenda.....**Page 75**

 - UNDERWRITING MANAGER – Conner Strong & Buckelew**
 - .Monthly Certificate Holding report 10/21/15 to 11/18/15**Page 82**
 - .Monthly Certificate Holding report 11/18/15 to 12/18/15**Page 84**
 - .Cyber Renewal.....**Page 88**

 - MANAGED CARE – Consolidated Services Group**
 - .Monthly Report.....**Page 91**

 - CLAIMS SERVICE – AmeriHealth Casualty**

 - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES - PERSONNEL - SAFETY & PROPERTY OF PUBLIC LITIGATION**
-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING – February 22, 2016 Haddon Township**

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

NOMINATING COMMITTEE REPORT

YEAR 2016

Michael Mevoli	Chairman	Borough of Brooklawn
Mayor James Maley	Secretary	Borough of Collingswood
Richard Michielli	Executive Committee	Borough of Magnolia
Louis DiAngelo	Executive Committee	Borough of Bellmawr
Terry Shannon	Executive Committee	Borough of Barrington
Mayor Joseph Wolk	Executive Committee	Borough of Mt. Ephraim
Neal Rochford	Executive Committee	Borough of Haddonfield

Alternate(s)

Jack Lipsett	Executive Committee 1st Alternate	Gloucester City
Joseph Gallagher	Executive Committee 2nd Alternate	Winslow Township

**NOMINATING COMMITTEE
January 25, 2016**

Camden County Municipal Joint Insurance Fund

9 Campus Drive – Suite 216

Parsippany, NJ 07044

Date: January 25, 2016

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

2016 Reorganization Resolutions

Fund Professional Service Agreements: In August 2015, the board authorized the advertisement of RFQ's for certain Professional positions 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 & 2017. Enclosed on **Page 6** is Resolution 16-1 reflecting the appointments & re-appointments and establishing compensation for Fund Year 2016.

Motion to Approve Resolution 16-1 Appointing Fund Professionals

Reorganization Resolution 16-2 through 16-6 by Consent Motion:

.Resolution 16-2 Establishment of a Fiscal Management Plan	Page 8
.Resolution 16-3 Establishment Public Meeting Procedures	Page 13
.Resolution 16-4 Establishment a Fund Records Program	Page 14
.Resolution 16-5 Authorization of Executive Committee Compensation	Page 15
.Resolution 16-6 2016 Risk Management Plan	Page 16

Motion to adopt Resolutions 16-2 through 16-6.

- Committee Appointments:** The Fund has eight standing committees. Enclosed is the Chairs list of the committee appointments for 2016, as well as a brief description of their charges. You are encouraged to volunteer to serve in the upcoming year. (**Page 4**)
- 2016 Assessments:** The 2016 Assessments were mailed via certified mail to all member towns on/about December 15th. 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 COUNTY 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:** 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. (**Appendix II**)
- ❑ **E-JIF 2016 Reorganization Meeting:** The E-JIF 2016 Reorganization meeting was held on January 6, 2016 at the Forsgate Country Club. Enclosed is Commissioner Wolk’s report on the meeting. (**Appendix II**)
- ❑ **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 Wolk’s report on the meeting. (**Appendix II**)
- ❑ **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 has been scheduled for February 10th in Gloucester City, February 19th in Lindenwold, March 2nd in Collingwood and March 9th in Barrington. Enclosed on **Page 36** is a copy of the training schedule that was emailed to members.

The Mel is again making available 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:** 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.

- ❑ **Motion to approve State of New Jersey Department of Banking & Insurance Examination Report for the 2013 Fund Year and execute Group Affidavit certifying that members of the Executive Committee have read the report.**

- ❑ **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 Chairman 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:**

- ❖ **Financial Fast Track Report** – as of *10/31/15 & 11/30/15* Page 38 & 39
- ❖ **Income Portfolio** – as of *10/31/15 & 11/30/15* Page 40 & 41
- ❖ **Expected Loss Ratio Analysis** – as of *11/30/15 & 12/31/15* Page 42 & 43
- ❖ **Lost Time Accident Frequency Reports** – as of *11/30/15 & 12/31/15* Page 44 & 46
- ❖ **EPL Compliance Report** Page 47
- ❖ **Fund Commissioners** – as of *1/1/16* Page 48
- ❖ **2015 Fund Year Regulatory Checklist** Page 49

JIF 2016 COMMITTEES LIST

Audit: Charged with meeting to review the scope of the audit and the audit finding and results.

Joseph Wolk, Chair, Mt. Ephraim Borough
Terry Shannon, Barrington Borough
Jack Lipsett, Gloucester City
Elizabeth Pigliacelli, Treasurer
James Miles, Auditor
Michael Mevoli, Brooklawn Borough*
Bradford Stokes *

Executive Safety: Review Fund's loss prevention/control programs and provides recommendations to the Executive Committee.

Michael Mevoli, Executive Committee Chairperson, Brooklawn Borough
Neal Rochford., Haddonfield Borough
Rick Bean, RMC
Louis DiAngelo, Bellmawr Borough
Richard Michielli, Borough of Magnolia
Michael Avalone, Conner Strong & Buckelew
Keith Hastings, Collingswood Borough
Millard Wilkinson, Berlin Borough
Bonnie Rick, Richard Hardenbergh Insurance Agency
Steve McNamara, Consumer Health Network / CSG
Denise Hall, CompServices
John Saville, Conner Strong Risk Control
Joseph Nardi, JIF Attorney
Bradford Stokes*

Coverage: Charged evaluating potential exposures and questions of coverage and determines whether policy decision should be made by Executive Committee.

M. James Maley, Chair, Collingswood Borough
Joseph Wolk, Mt. Ephraim Borough
Terry Shannon, Barrington Borough
Peter DiGiambattista Jr., RMC
Michael Avalone, Conner Strong & Buckelew
Bonnie Rick, Richard Hardenbergh Insurance Agency
Roger Leonard, RMC
Edward Scioli, Conner Strong & Buckelew
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

Nominating Committee: Charged with review of candidates and selection of nominees for presentation in the event of an election of officer(s) or Executive Committee member(s)

Richard Michielli, Chair, Magnolia Borough
Louis DiAngelo, Bellmawr Borough
Joseph Wolk, Mt. Ephraim Borough

Strategic Planning: This Committee is charged with long range strategies which should be pursued in order to insure the integrity, growth and viability of the Camden Fund.

M. James Maley, Chair, Collingswood Borough
Jack Lipsett, Gloucester City
Joseph Gallagher, Winslow Township
Michael Avalone, Conner Strong & Buckelew
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

Contracts Review: This Committee is charged with reviewing professional service contracts and adequacy of scope of service. This Committee also meets every October to review and discuss the budget process for the following year.

Louis DiAngelo, Chair, Bellmawr Borough
Terry Shannon, Barrington Borough
Richard Michielli, Magnolia Borough
Lenore Rosner, Cherry Hill Township
Peter DiGiambattista Jr., RMC
Phyllis Pearl, RMC
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

Claims Review Committee: This Committee reviews claims presented for consideration of payment by the Executive Committee. It also develops and recommends claim cost containment programs.

Joseph Nardi, Esq., Fund Attorney
Denise Hall, CompServices
Louis DiAngelo, Bellmawr
Terry Shannon, Barrington Borough
Joseph Gallagher, Winslow Twp.
Lenore Rosner, Cherry Hill
Rick Bean, RMC
Mike Avalone, RMC
Consultant Representative, J.A. Montgomery Risk Control
Jennifer Goldstein, Consolidated Services Group, Inc. / CHA
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

Marketing and Communications Committee: This Committee is charged with developing a mechanism of communication through the membership and community.

Richard Michielli, Chair, Magnolia
M. James Maley, Collingswood
Neal Rochford, Haddonfield Borough
Roger Leonard, RMC
Phyllis Pearl, RMC
Michael Avalone, Conner Strong & Buckelew
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

***Chairperson and Executive Director sit ex officio on all committees except nominating**

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
(Hereinafter referred to as the “FUND”)

APPOINTING CERTAIN PROFESSIONALS AND SERVICE ORGANIZATIONS

WHEREAS, the FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et. seq.); and

WHEREAS, The FUND finds it necessary and appropriate to obtain certain professional services and other extraordinary and other unspecifiable services, as defined in the Local Public Contracts Law, (N.J.S.A. 40A-11 et. seq.).

WHEREAS, the Fund resolved to award certain professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.; and

WHEREAS, the Fund is desirous to appoint and/or re-appoint the Fund Professionals – noted below – to three year terms (*unless otherwise specified*) commencing on January 1, 2016; and

NOW, THEREFORE BE IT RESOLVED by the Fund’s Governing Body that the contracts for the following professionals be appointed for 2016:

- 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. 2016 Fee - \$352,617.00.
- 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. 2016 Fee - \$63,307.00. **Contract term to be one year.**
- III. **Elizabeth Pigliacelli** is hereby appointed as **Fund Treasurer**. 2016 Fee - \$20,500.00. **Contract term to be one year.**
- IV. **Wilmington Trust** is hereby re-appointed as **Asset Manager** to the FUND .05% of the market value of the FUND’s invested assets.
- 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**. 2016 Fee - \$26,109.00 **Contract term to be one year.**
- VII. **Bowman & Company** is hereby appointed as **Fund Payroll Auditor**. 2016 Fee - \$18,531.00. **Contract term to be one year.**
- VIII. **AmeriHealth Casualty Inc.** is hereby re-appointed as the **Claims Service Organization** for the FUND to adjust all claims for current and prior Fund Years. 2016 Fee \$411,500.00.
- IX. **The Actuarial Advantage** is hereby re-appointed as **Actuary** for the FUND. 2016 Fee - \$45,356.00.

- X. **J.A. Montgomery Risk Control** is hereby re-appointed **Loss Control Consultant** and Right To Know Training Services to the FUND. 2016 Fee \$158,764.00.
- XI. **Conner Strong & Buckelew** is hereby re-appointed **Underwriting Manager** for the FUND. 2016 Fee - \$11,261.00.
- XII. **Interstate Mobile Care** is hereby appointed as the **Fund CDL Drug & Alcohol Monitor** for the FUND. **Contract term to be one year.** 2016 Fee – 28,395.00.
- XIII. **Consolidated Services Group** is hereby re-appointed as the **Fund Managed Care Provider** for the FUND. 2016 Fee - \$115,815.00.

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, NJ 08053.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

RESOLUTION NO. 16-2

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
(hereafter referred to as "THE FUND")

ESTABLISHING A FISCAL MANAGEMENT PLAN
FOR THE 2016 FUND YEAR

WHEREAS, The FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et.seq.); and

WHEREAS, The FUND is subject to the requirements contained within the Local Fiscal Affairs Law (N.J.S.A. 40A-5, et.seq.) ; and

NOW, THEREFORE BE IT RESOLVED, The FUND’s Governing Body hereby appoints the following professionals for the 2016 Fund Year:

I The following financial institutions are hereby declared as The FUND’s Official Depositories:

- a) TD Bank, TD Bank Asset Management
- b) Wilmington Trust
- c) Investors Bank
- d) New Jersey Cash Management Plan

II. All funds for Administrative Expenses, Reinsurance, Dividends and Miscellaneous Expenses, shall be withdrawn from the Official named Depository (ies) by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this Resolution

_____ CHAIR
_____ SECRETARY
_____ TREASURER
_____ COMMISSIONER

III. All funds for Claims payments shall be withdrawn from the Official Depository(ies) by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this Resolution.

Lee Herzer
Donald J. Liskay

- IV.** The Cash and Investment Policy attached herewith, shall be adopted.
- 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 that are as a result of seminar credits will be waived.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

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

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

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

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

2.) **Permissible Investments**

Investments shall be limited to the following:

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

h.) Local Government Investment Pools

No investment or deposit shall have a maturity longer than five (5) years from date of purchase.

3.) **Authorized Depositories**

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

TD Bank
TD Bank Asset Management
Wilmington Trust
Investors Bank

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

4.) **Authority for Investment Management**

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

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

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) **Preservation of Capital**

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

6.) **Safekeeping**

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

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

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

8.) **Reporting**

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

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

9.) **Audit**

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

10.) **Cash Flow Projections**

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

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-15.

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

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

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

The Treasurer shall escheat to the State of New Jersey checks which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

TD Bank shall retain compensating balances for the purpose of offsetting account expenses.

RESOLUTION NO. 16-3

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
(hereafter the "FUND")
ESTABLISHING PUBLIC MEETING PROCEDURES**

WHEREAS, the FUND must establish meeting procedures for Fund Year 2016, and

NOW, THEREFORE BE IT RESOLVED, by the Commissioners of the Camden County Municipal Joint Insurance Fund that the Fund shall hold public meetings during the year 2016 at on the fourth Monday of each month (unless otherwise noted) at 5:15 p.m. in the following locations and the meeting of January 25, 2016, shall serve as the 2016 Reorganization Meeting:

February 22, 2016	Haddon Township	5:15 PM
March 28, 2016	Gloucester City Community Center	5:15 PM
April 25, 2016	Cherry Hill Fire District	5:15 PM
May 23, 2016	Voorhees Township	5:15 PM
June 27, 2016	Haddonfield Borough	5:15 PM
July 25, 2016	Pine Hill Borough	5:15 PM
August 22, 2016	Barrington Borough	5:15 PM
September 26, 2016	Bellmawr Borough	5:15 PM
October 24, 2016	Collingswood Senior Comm. Center	5:15 PM
November 28, 2016	Brooklawn Senior Comm. Center	5:15 PM
January 23, 2017	Berlin Borough Municipal Hall	5:15 PM

In addition, the Camden County Municipal Joint Insurance Fund Claims Committee will meet to discuss pending litigation and claims on the Friday before the fourth Monday of every month at 10AM at the offices of Brown & Connery, LLP located at 360 Haddon Ave, Westmont, NJ 08108. The only exception to the Claims meeting schedule is December 16, 2016 when the committee meets at 12 noon.

II. The following is hereby designated the official newspaper (s) of the Fund: Courier Post, Cherry Hill, NJ. In addition, the Camden JIF's webpage is designated for official notices at www.camdenmunicipaljif.org

III. The FUND Secretary or designated assistant shall provide notice of any and all meetings, including special or emergency meetings, to each official newspaper and shall issue all official notices required to be published in at least one of the official newspapers.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

RESOLUTION NO. 16-4

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
(Hereinafter the "FUND")

ESTABLISHING A FUND RECORDS PROGRAM

WHEREAS: The FUND must establish a formal record retention program for the 2016 fund year.

NOW, THEREFORE BE IT RESOLVED, by the FUND's Governing Body that:

I. James Maley, Fund Secretary, is hereby designated as custodian of the FUND records, which shall be kept at the office of the Fund Administrator, located at 401 Route 73 North, Suite 300, Marlton NJ 08053

II. The Account Manager designated by the Executive Director is hereby designated as **Assistant Fund Secretary.**

III. The records of the FUND shall be retained in accordance with the municipal records retention schedule as promulgated by the New Jersey Division of Archives and Records Management, and/or otherwise specified by the New Jersey Department of Insurance and Community Affairs.

IV. Each fund professional and service organization shall have the duty and obligation to maintain such records as are entrusted to him/her and to relinquish such records to the Fund Secretary upon termination of services or otherwise upon request.

Records and files not required to support current operations, but which must otherwise be retained, shall be stored in the record retention facility, located at Route 80, Allstate Business Archives, 24 Beckwith Avenue, Paterson, New Jersey. The FUND's Executive Director shall coordinate the archive process and shall insure that all records are properly indexed and accessible.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

RESOLUTION NO. 16-5

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION AUTHORIZING COMPENSATION BE MADE TO
EXECUTIVE COMMITTEE FOR MEETING ATTENDANCE AT
EXECUTIVE COMMITTEE MEETINGS

WHEREAS, the Camden County Municipal Joint Insurance Fund is duly constituted as a Municipal Joint Insurance Fund pursuant N.J.S.A. 40:A:10 et seq; and

WHEREAS, an Amendment to the Bylaws of the Camden County Municipal Joint Insurance Fund was approved by the Executive Committee following a public hearing on November 25, 1991 and May 25, 1992; and

WHEREAS, pursuant to NJSA 40A:10-43, the Amendment was approved by the Governing Body of 75% of the participating municipalities;

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the Camden County Municipal Joint Insurance Fund that each regular and alternate member of the Executive Committee of the Camden County Municipal Joint Insurance Fund shall receive \$150 per Executive Committee meeting attended by said member not to exceed twelve meetings per year.

BE IT FURTHER RESOLVED that the Treasurer is hereby authorized to distribute payment as per monthly attendance sheet signed and dated by the Fund Secretary.

BE IT FURTHER RESOLVED that payment shall be made quarterly.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

RESOLUTION NO. 16-6

Camden County Municipal Joint Insurance Fund

(hereinafter the "Fund")

ESTABLISHING THE 2016 PLAN OF RISK MANAGEMENT

BE IT RESOLVED by the Fund's governing body that the **2016** Plan of Risk Management shall be:

- 1.) **The perils or liability to be insured against.**
 - a.) The Fund insures the following perils or liability:
 - **Workers' Compensation** including Employer's Liability, USL&H and Harbor Marine/Jones Act.
 - **General Liability** including Police Professional Liability, Employee Benefits Liability, Quasi Municipal Organization Liability, Garage Keeper's Liability, Failure to Supply (water and electricity), Riot, Civil Commotion or Mob Action, Good Samaritan, Disinfecting Agents Release Hazard, and Skateboard Facility.
 - **Automobile Liability** including PIP and uninsured/Underinsured Motorists Coverage.
 - **Blanket Crime** including public employee dishonesty; forgery or alteration; theft, disappearance and destruction; robbery and safe burglary; and computer fraud with funds transfer. Excludes Statutory Positions.
 - **Property** including Boiler and Machinery
 - **Public Officials and Employment Practices Liability**
 - **Volunteer Directors & Officers Liability**
 - **Cyber Liability**
 - b.) The following coverages are provided to the Fund's member local units by their membership in the Municipal Excess Liability Joint Insurance Fund (MEL).
 - **Excess Workers' Compensation**

- **Excess General Liability**
 - **Non-Owned Aircraft Liability**
 - **Excess Auto Liability**
 - **Optional Excess Public Officials & Employments Practices Liability**
 - **Optional Excess Liability**
 - **Excess Property including Boiler and Machinery**
 - **Crime** including (1) **excess public employee coverage**, (2) **excess public officials coverage** where the Statutory Positions coverage is insured commercially for primary coverage and (3) coverage for **Statutory Positions** insured on a primary basis with MEL (where approved).
- c.) **Environmental Impairment Liability** Coverage is provided to the Fund's member local units by the Fund's membership in the New Jersey Municipal Environmental Risk Management Fund (i.e. E-JIF.)
- 2.) **The limits of coverage.**
- a.) **Workers' Compensation** limits.
- The Fund covers \$300,000 CSL.
 - The MEL covers excess claims to the following limits.
 - Workers' Compensation - statutory
 - Employer's Liability - \$6,700,000 in excess of the Fund's \$300,000
 - USL&H – Included in workers Compensation
 - Harbor Marine/Jones Act - Included in employers liability
 - Incidental Foreign Workers Compensation - included
 - Communicable Disease Coverage - included

b.) **General Liability** limits.

- The Fund covers \$300,000 CSL.
- The MEL covers excess liability claims as follows:
 - General Liability - \$4,700,000 CSL excess the Fund's \$300,000. The \$3,250,000 excess \$1,750,000 layer is subject to a \$3,250,000 per member local unit annual aggregate limit.
 - Police Professional - included in the MEL's excess General Liability limits.
 - Employee Benefits Liability - included in the MEL's excess General Liability limits.
 - Good Samaritan Liability - included in the MEL's excess General Liability limits.
 - Quasi Municipal Organization Liability. (Non-profit organizations included by a member local unit in the town's insurance program.)
 - Emergency Service Units and Auxiliaries - included in the MEL's excess General Liability limits.
 - Other - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,250,000 excess \$1,750,000 layer is included in the MEL's excess General Liability \$3,250,000 excess \$1,750,000 per member local unit annual aggregate limit.
 - Garage Keeper's Liability - \$1,700,000 CSL excess of the Fund's \$300,000. The \$250,000 layer excess of \$1,750,000 is included in the MEL's excess General Liability \$3,250,000 excess \$1,750,000 per member local unit annual aggregate limit.
 - Failure to Supply Liability - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,250,000 excess of the \$1,750,000 layer is included in the MEL's General Liability \$3,250,000 excess of \$1,750,000 per member local unit annual aggregate limit.

- Riot, Civil Commotion or Mob Action - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,250,000 excess of the \$1,750,000 layer is included in the MEL's General Liability \$3,250,000 excess of \$1,750,000 per member local unit annual aggregate limit.
- Dams (Class III and IV – Low Hazard) - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,250,000 excess of the \$1,750,000 layer is included in the MEL's General Liability \$3,250,000 excess of \$1,750,000 per member local unit annual aggregate limit.
- Dams (Class I and II – High Hazard) - \$700,000 CSL excess of the Fund's \$300,000.
- Subsidence Property Damage Liability- \$3,450,000 CSL excess of the Fund's \$300,000. The \$2,000,000 layer excess of \$1,750,000 layer is included in the MEL's General Liability and is subject to a \$2,000,000 “all members” annual aggregate limit excess of the \$1,750,000 each occurrence. There is no bodily injury liability sub-limit for subsidence.
- Sewer Back Up - \$3,450,000 CSL excess of the Fund's \$300,000. The \$2,000,000 layer excess of \$1,750,000 layer is included in the MEL's General Liability and is subject to a \$2,000,000 “all members” annual aggregate limit excess of the \$1,750,000 each occurrence. There is no bodily injury liability sub-limit for sewer back-up.
- Disinfecting Agents Release Hazard - \$700,000 CSL excess of the Fund's \$300,000.
- Skateboard Facilities - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,250,000 excess of the \$1,750,000 layer is included in the MEL's General Liability \$3,250,000 excess of the \$1,750,000 each occurrence. (Note: requires Fund approval). Skateboard liability coverage is subject to 20% member coinsurance of the first \$100,000.

c.) **Automobile Liability** limits.

- The Fund covers \$300,000 CSL for Bodily Injury Liability, Property Damage Liability and PIP.

- The Fund covers \$15,000/\$30,000/5,000 for underinsured/Uninsured Motorists Liability.
 - The MEL covers Automobile Bodily Injury and Property Damage Liability claims excess of the Fund's \$300,000 CSL limit in the MEL's excess General Liability limit except that Automobile Liability claims which penetrate the excess of \$1,700,000 layer are not subject to the aggregate limitation.
 - The JIF provides PIP limits of \$250,000.
 - The MEL does not provide excess PIP or Uninsured/Underinsured Motorist Coverage.
- d.) **Non-Owned Aircraft.** The MEL covers \$5,000,000 CSL for Bodily Injury and Property Damage Liability, and \$5,000 medical expense for each passenger.
- e.) **Public Officials Liability. (POL)**
- The JIF, 100% commercially insured with **QBE North America**, covers \$2,000,000 in the aggregate on a claims made basis per member municipality for each Fund year subject to a deductible and coinsurance as outlined below. There is a combined POL/EPL \$2,000,000 per member local unit annual aggregate.
 - \$20,000 deductible per occurrence, except that a \$75,000 deductible per occurrence applies for member local units with unfavorable loss experience.
 - 20% coinsurance of the first \$250,000 of the loss

NOTE: Member local units that qualify based on certain criteria have options to purchase a lower deductible and coinsurance contribution. New members with adverse loss experience may be subject to higher deductible and coinsurance as provided by **QBE North America**.

- f.) **Employment Practices Liability (EPL)**
- The JIF, 100% commercially insured with **QBE North America**, covers \$2,000,000 in the aggregate on a claims made basis per member municipality for each Fund year

subject to a deductible and coinsurance as outlined below. There is a combined POL/EPL \$2,000,000 per member local unit annual aggregate.

- For member local units with approved EPL Loss Control/Risk Management Programs:
 - \$20,000 deductible per occurrence, except that a \$75,000 deductible per occurrence applies for member local units with unfavorable loss experience.
 - 20% coinsurance of the first \$250,000 of the loss
- For member local units without approved EPL Loss Control/Risk Management Programs:
 - \$100,000 deductible per occurrence, except that a \$150,000 deductible per occurrence applies for member local units with unfavorable loss experience.
 - 20% coinsurance (no cap) 1st \$2 million (not imposed against optional limits).

NOTE: Member local units that qualify based on certain criteria have options to purchase a lower deductible and coinsurance contribution. New members with adverse loss experience may be subject to higher deductible and coinsurance as provided by **QBE North America**

g.) **Optional Directors and Officers Liability (D & O) - Fire Companies and Emergency Service Units.**

- The JIF, 100% commercially insured with **QBE North America**, provides optional \$1 million or \$2 million annual aggregate limits for Fire Companies or Emergency Service Units subject to optional deductibles of \$1,000, \$2,000 or a \$5,000 deductible.

h.) **Property** (effective 12:01 A.M. December 31, **2015**) –

The Fund covers \$50,000 per occurrence (Property & Time Element combined) less applicable member deductibles:

- Flood for locations wholly or partially within 100-year flood zone
- Boiler and Machinery
- Named Storm (Flood & Wind)

The MEL retains and provides excess property coverage at limits of \$450,000 excess \$50,000 per occurrence (Property & Time Element combined) except for the following:

- Flood for locations wholly or partially within 100-year flood zone
- Boiler and Machinery
- Named Storm(Flood & Wind)

The MEL serves as the lead agency for the purchase of additional excess property at the following MEL statewide limits and sub-limits:

- Policy limit - \$125 million per occurrence for all coverage despite number of locations involved in an occurrence state-wide.
- Named Storm - \$125 million per occurrence (Property and Time Element combined - (120 Hours)
- Earth Movement - \$75 million annual aggregate (168 hours)
- Flood - \$75 million (annual aggregate) except;
- Flood for locations wholly or partially within 100-year flood zone (SFHA) –
 - \$2.5 million per location building & contents
 - \$1 million all outdoor property
 - \$2.5 million for pumping stations
 - Definition of Flood includes Storm Surge
- Asbestos Cleanup - \$50,000 per occurrence
- Equipment Breakdown - \$125 million
 - Ammonia Contamination - \$5 million
 - Spoilage - \$5 million
- Time Element – included in the policy limit.
 - Time element sub-limits include:
 - Business Interruption – Included (12 Months)
 - Extra Expense - \$10 million
 - Tenant Relocation - \$750,000
 - Leasehold Interest - \$15 million
 - Tenant Prohibited Access- \$1 million (24 Hours)
 - Service Interruption - \$10 million
 - Loss of Rents - \$15 million
 - Delay in Completion -60 days
 - Extended Period of Liability – 365 days
- Utilities Member Owned – Property Damage and Time Element Combined - \$125 million
 - Time Element Pass Through Utilities – Per Policy Sub-limit

- Time Element Power Generation Utilities –**NOT COVERED**
- Valuable Paper and Records (incl. EDP Media/Software - \$10 million)
- Accounts Receivable - \$10 million
- Increased Construction Cost - \$25 million (Incl. Demolition)
- Transit - \$1 million per occurrence
- Fine Arts - \$2.5 million
- Land and Water Contamination Cleanup (limited) - \$250,000 (annual aggregate) Including removal & disposal
- Decontamination Costs - \$250,000
- Miscellaneous Unnamed Locations - \$10 million
- New Construction & Additions - \$25 million
 - Including soft costs - \$5 million sub-limit
 - 15 Days Delay in Completion
- Computer Systems Damage - \$2.5 million (24 Hours)
- Newly Acquired Locations – \$25 million per location
 - 90 Day Period
- Ingress/Egress - \$5 million (within 1 mile-30 Day Period)
- Debris Removal - \$25 million
- Expediting Expense - \$10 million
- Civil Authority -\$5 million(within 5 miles-30 Day Period)
- Professional Fees including Architects/Engineering Fees **including loss adjustment expense-** \$1,250,000
- Errors & Omissions - \$10 million
- Miscellaneous Personal Property - \$10 million
 - Includes Outdoor Property - \$10 million
- Watercraft - \$1 million - 32' or less – ACV in not scheduled
- Vehicles - \$15 million (Property Damage only)
- Bridges and Dams \$10 million. (Property & TE combined). Excluded for the Perils of Flood, Named Storm & Earth Movement.
- Piers, Wharfs, Docks, Boardwalks, Bulkheads, Crossovers - \$10 million - Named Peril Only
- Transmission and Distribution Lines - \$10 million (within a 1 mile radius of an insured Location for overhead lines & 5 mile radius for underground lines)
- Clogging/Blocking of pipes - \$1 million
- Off Premises Storage Under Construction - \$250,000
- Fire Department Service Charge - \$250,000
- Deferred Payments - \$1 million
- Land Improvements – **Not Covered Property**
- Off Premises Services Interruption - \$10 million Excluding Utilities 24 hour qualifying period

- Protection & Preservation of Property-\$10 million(48 Hrs BI)
- Research & Development - \$10 million (12 Months)
- Impounded Water - \$250,000 (30 days)
- Tenant Prohibited Access - \$1 million
- Soft Costs - \$5 million
- Wind Turbine \$1 million per occurrence

FLOOD AGGREGATE NOTE: In no event shall the Zurich primary program aggregate for Flood and/or Surface Water exceed \$50,000,000 in any one policy year. The MEL has an excess flood and earth movement policy on a quota share basis with several insurers that provide a combined limit of \$25,000,000 excess of \$50,000,000. As respects to flood, the limit is excess of the \$50 million Zurich program flood aggregate. It does not drop down over any SFHA sub-limits contained in the Zurich policy such as the \$2.5 million per location sub-limit. The underlying SFHA sub-limits are the maximum amount of limit for those respective locations with loss or damage. This additional limit does not augment or add to any underlying SFHA sub-limits. Please note, however, that loss or damage from flood up to the underlying SFHA sub-limits for that respective location will be part of the \$50 million attachment point.

The total statewide program annual aggregate for the peril of flood (for locations outside & wholly or partially within areas of 100-Year flooding) is \$75,000,000.

- Property Deductibles
 - The standard Member JIF retains and provides \$50,000 per occurrence (MELJIF Retention \$500,000 less JIF retention) (Property & Time Element Combined) less member local unit deductibles except for:
 - Flood for locations wholly or partially within 100-year flood zone
 - Boiler and Machinery
 - Named Storm (Flood & Wind)
 - The standard member local unit deductible is \$2,500 per occurrence except for:
 - Flood for locations wholly or partially within 100-year flood zone
 - Equipment Breakdown
 - Named Storm (Flood & Wind)

- Equipment Breakdown coverage is subject to a member local unit \$5,000 deductible per occurrence (MELJIF Retention \$50,000 less JIF retention). (Property & Time Element Combined).
- Flood loss and/or surface water for locations with any part of the legal description within a SFHA (wholly or partially within the 100-year flood zone) as defined by the Federal Emergency Management Agency is subject to separate deductibles of \$500,000 each for building damage for municipal buildings, and \$500,000 each building for municipal contents damage and \$250,000 each building damage for housing authority buildings, and \$100,000 each building for housing authorities contents damage or the National Flood Insurance Plans (NFIP) maximum available limits for municipalities and housing authorities respectively, whichever is greater, regardless of whether National Flood Insurance Program coverage is purchased. Vehicles, mobile equipment, pistol ranges and pumping stations are subject to the standard member local unit deductible. “Pumping Stations” include “lift stations” and also include “wet wells” that are an integral part of the “pumping station”. The flood loss deductible outside of the SFHA (100-year flood zone) is the standard member local unit deductible. All other property not eligible for NFIP is either defined as Outdoor or addressed elsewhere in the policy.
- NOTE: For housing authorities the MEL self insures the layer of \$250,000 excess \$250,000 each building for housing authority buildings and \$400,000 excess \$100,000 each building for housing authorities contents damage.
- Named Storm” (Wind and Flood)

Locations: As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located east of the Garden State Parkway and any covered property in **Cape May County**.

Property Damage 1% of the scheduled location value on file with the Company, per the property insured as of the date of loss, for the Location where the direct physical loss or damage occurred, per occurrence.

Locations: As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located east of the Garden State Parkway and any covered property in **Cape May County**.

Time Element 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following an occurrence by use of facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.

The above Named Storm deductibles are subject to a minimum deductible of \$500,000 for Property Damage and Time Element Combined per Location and maximum deductible of \$1,000,000 per occurrence.

Locations: As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located west of the Garden State Parkway and any covered property located in the remaining counties, except **Cape May County** as noted above. **SEE PAGE 8 (JIF Retention \$50,000; MELJIF Retention \$500,000 less \$50,000).**

- **The definitions of “Named Storm” and “Location” are per the definitions in the MEL policy form with Zurich. Named Storm** is defined as any storm or weather disturbance that is named by the U.S. Oceanic and Atmospheric Administration (NOAA) or the U.S. National Weather Service or the National Hurricane Center of the Center or any comparable worldwide equivalent. Named Storm includes Storm Surge. **Location** is defined as: (1) as specified in the Schedule of Locations. If not specified in the schedule of locations then : (2) A Location is a building(s) bounded on all sides by public streets, clear land space or open waterways, each not less than fifty feet wide; (3) A site tract of land occupied or available for occupancy with tangible property.
- As respects to the perils of Flood, Earth Movement and Named Storm, if there is an event or series of related events in which more than one of these perils causes direct physical damage to insured property, a single deductible shall apply to these perils involved. The single deductible will not exceed the largest applicable for the perils of Flood, Earth Movement and Named Storm.

In the event of a **Joint Loss** (Property and Equipment Breakdown), the higher deductible applies.

- **Piers, wharfs, docks**, floating docks, boardwalks, buildings, bulkheads, crossovers and/or structures thereon are covered for the perils of fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action, watercraft and malicious intent.
 - **Buildings constructed on pilings** that are located wholly or partially within the Special Flood Zone Hazard (SFHA) designated zones V, VE, V1-30 are excluded except fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action, watercraft and malicious intent.
 - **Bridges and Dams and Equipment relating thereto** are not covered for loss caused by or resulting from Flood, Earth Movement or Named Storm regardless of any other cause or event, whether or not insured under this Policy, contributing concurrently or is any other sequence to the loss.
- i.) **Blanket Crime** - The JIF provides a limit of \$50,000 less the member entity deductible of \$2,500. Coverage includes Public Employee Dishonesty, Forgery and Alteration, Theft, Disappearance and Destruction, Robbery and Safe Burglary, Computer Fraud with Funds Transfer. The MEL provides its member JIF's **excess public employees coverage** at limits of \$1,000,000 less the member JIF's retention of \$50,000 for Public Employee Dishonesty.
- j.) **Excess Public Officials Crime Coverage** - The MEL provides excess employee dishonesty for those employed positions which are required by law to be individually bonded and where they have not applied and have not been approved for coverage under the MELJIF Statutory Position Program at a limit of \$1,000,000 less a member local units' deductible which is the higher of the following:
- 1) The amount said persons are required by Law to be individually bonded whether or not such individual Bond is in place, or
 - 2) The amount of the individual Bond in place.

Each member local unit that has not applied for coverage under the MELJIF Statutory Position Bond is required to continue to purchase via the commercial market individual bonds providing primary coverage up to “at least the minimum limit required by law” for those employed positions required by law to be individually bonded.

- k.) **Crime Statutory Position Coverage** - The MEL provides employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have applied and have been approved for coverage at a limit of \$1,000,000 per occurrence per position less a member local units' deductible of **\$1,000**.
- l.) **Optional Excess Liability** - The MEL offers Optional Excess General Liability, including Police Professional Liability, Employee Benefits Liability, Quasi Municipal Organization Liability (Emergency Service Units and Auxiliaries only), and Automobile Liability (not including PIP or Underinsured/Uninsured Motorist Coverage) as follows:
- \$2 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
 - \$5 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
 - \$5 million CSL and per member local unit annual aggregate excess of \$10 million (auto liability not aggregated).
 - \$10 million CSL and per member local unit annual aggregate excess of \$10 million (auto liability not aggregated).
- m.) **Optional Excess POL/EPL** – The MEL offers optional excess POL/EPL as follows:
- \$1 million CSL and per member local unit annual aggregate excess of \$2 million
 - \$2 million CSL and per member local unit annual aggregate excess of \$2 million
 - \$3 million CSL and per member local unit annual aggregate excess of \$2 million
 - \$4 million CSL and per member local unit annual aggregate excess of \$2 million
 - \$4 million CSL and per member local unit annual aggregate excess of \$6 million

- n.) **Environmental Impairment Liability** - The limits of liability as established in the E-JIF's Plan of Risk Management and coverage documents.
- o.) **Cyber Liability** – The JIF, 100% commercially insured with XL Insurance, provides Third Party coverage including Media Communication, Network Security Liability and Privacy Liability and First Party coverage including Extortion Threat, Crisis Management Expenses and Privacy Notification Costs. The JIF limits of liability are \$3,000,000 each/\$6,000,000 policy aggregate. The limits are JIF wide and shared amongst member local units of the JIF. There is a \$1,000,000 sub-limit each for (1) Privacy Notification Costs, (2) Regulatory Fines/Claims Expenses for Privacy Liability, (3) Extortion Damages for Extortion Threat and (4) Crisis Management Expenses. There is a \$10,000 policy deductible. There are options available at limits of \$3 million each/\$6 million policy aggregate at a \$25,000 deductible. There is a \$3,000,000 sub-limit each for (1) Privacy Notification Costs, (2) Regulatory Fines/Claims Expenses for Privacy Liability, (3) Extortion Damages for Extortion Threat and (4) Crisis Management Expenses.

Optional Individual Self-Insured Retentions or Deductibles – Cherry Hill has a \$50,000 Deductible for workers compensation. For workers' compensation, the Fund insures the \$250,000 excess of the \$50,000 town Deductible.

NOTICE: The above description is a general discussion of the coverage and limits provided by the FUND. However, the actual terms and conditions are defined in the policy documents and all issues shall be decided on the policy documents.

- 3.) **The amount of risk to be retained by the Fund.**
 - a.) Workers' Compensation (all coverages) - \$300,000 CSL
 - b.) General Liability (all coverages) - \$300,000 CSL
 - c.) Employment Practices Liability – none 100% commercially insured with QBE North America.
 - d.) Non-Owned Aircraft - none
 - e.) Automobile Liability

- PD & BI - \$300,000 CSL
 - Underinsured/Uninsured - \$15,000/\$30,000 CSL
 - PIP - \$250,000 CSL
- f.) Public Officials Liability – none 100% commercially insured with **QBE North America**.
- g.) Optional Directors and Officials Liability – none 100% commercially insured with **QBE North America**.
- h.) Property - \$50,000 per occurrence less member deductibles.
- i.) JIF Blanket Crime - \$50,000 less member deductible
- j.) Optional Excess Liability – none provided by MEL
- k.) Environmental Impairment Liability - none other than the risk of a E-JIF assessment.
- l.) Residual Claims Liability - none other than the risk of a RCF assessment.
- m.) MEL Crime Policy – none provided by MEL
- n.) Optional Excess POL\EPL – none provided by MEL
- o.) Cyber Liability – none 100% commercially insured with XL Insurance
- 4.) **The amount of unpaid claims to be established.**
- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Fund expects the claims servicing company to set reserves at 85% accuracy. The Fund also establishes reserves recommended by the Fund's actuary for claims that have been incurred but not yet reported so that the Fund has adequate reserves to pay all claims and allocated loss adjusted expense liability.
- b.) Claims reserves are subject to regular review by the Fund's Executive Director/Administrator, Attorney, Executive Committee and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Fund.

5.) **The method of assessing contributions to be paid by each member of the Fund.**

- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Fund year by line of coverage and for each prior Fund year. The actuary includes all budget items in these computations. The annual assessment of each participating municipality is its pro rata share of the probable net cost of the upcoming Fund year for each line of coverage as computed by the actuary.
- b.) The calculation of pro rata shares is based on each municipality's experience modified manual premium for that line of coverage. The Fund's governing body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Fund wide average increase plus a percentage selected by the governing body. The total amount of each member's annual assessment is certified by majority vote of the Fund's governing body at least one (1) month prior to the beginning of the next fiscal year.
- c.) The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
- d.) If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
- e.) The Fund's governing body may by majority vote levy upon the participating municipalities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating municipalities by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.
- f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Fund's governing body.

6.) **Procedures governing loss adjustment and legal expenses.**

- a.) The Fund engages a claims service company to handle all claims, except for the JIF's POL/EPL Volunteer D&O and Cyber Liability insurance which is handled by Summit Risk Services representing XL Insurance and QBE North America. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Fund attorney, the MEL's attorney's office, as well as the claims department of the MEL's three major liability insurers/re-insurers [i.e. General Re and Munich Re for excess liability, and Safety National for workers' compensation]. Every three years, the MEL's internal auditors also conduct an audit.
- b.) Each member local unit is provided with a claim reporting procedure and appropriate forms.
- c.) In order to control workers' compensation medical costs, the Fund has engaged a managed care organization (MCO) whose procedures are integrated into the Fund's claims process.
- d.) To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Fund attorney, as well as the various firms which audit the claims adjusters.

7.) **Coverage to be purchased from a commercial insurer, if any.**

The Fund does purchases commercial insurance for the POL/EPL, Volunteer D&O, and Cyber Liability coverage which is purchased from XL Insurance and QBE North America..

8.) **Reinsurance to be purchased.**

The Fund does not purchase reinsurance.

9.) **Procedures for the closure of Fund years, including the maintenance of all relevant accounting records.**

- a.) The Fund utilizes the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.
- b.) Upon the transfer of outstanding liabilities of a Fund year to the RCF, the Fund adopts a resolution closing that year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used

to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.

- c.) Each year, the Fund's governing body will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's governing body will consider an inter-year transfer from the closed Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.
 - d.) A member may apply to the Fund's governing body for a return of that member's remaining share of the closed Fund year account when five (5) years have passed since the last Fund year in which the member participated has been closed. The Fund's governing body will decide on the former member's request after evaluating the likelihood of any additional assessments from the RCF.
 - e.) All dividends from the RCF will be deposited in the closed Fund year account on a member by member basis.
 - f.) The Fund will retain all records in accordance with the Fund's record retention program.
- 10.) **Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.**
- a.) The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.
 - b.) The following is an overview of the two actuarial methods used to project the ultimate losses.
 - o **Paid Loss Development Method** - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and

losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.

- Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

11.) **The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.**

- \$10,000 for General and automobile liability
- \$7,500 for workers compensation
- With the advance approval of the Fund Attorney, the certifying and approving officer may also pay provider bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.
- \$50,000 Emergency Court House Authority upon the joint authorization of the Fund Attorney and Executive Director. Whenever this procedure is used, the claim shall be reported to the Commissioners at their next meeting.

ADOPTED: *this 25th day of January, 2016 by the Governing Body:*

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

Chairman

Secretary



**New Jersey Municipal Environmental
Risk Management Fund**

9 Campus Drive, Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632
Fax (201) 881-7633

Dear E-JIF member:

At the January 6, 2016 re-organization meeting of the E-JIF, the Executive Committee appointed a new firm to serve your community as the Environmental Engineer. We do not anticipate any disruption in service as the service team in place is your former team, which is still lead by Christopher Gulics. The only change that you should experience is the name of the firm, which is PS & S. They were carefully selected after an RFP and interview process.

Below are the JIF's that will now be serviced by PS & S and their contact information;

CAMDEN JIF
MONMOUTH JIF
OCEAN JIF
PMM JIF
SUBURBAN JIF
CENTRAL JIF
TRICO JIF
BURLCO JIF

Christopher Gulics
PS&S Engineering
Senior Director

(732) 430-7012 Work
(908) 347-7531 Mobile
cgulics@psands.com
1433 Highway 34, Building A
Wall, NJ 07727

Matthew Mee
PS & S

(856) 335-6011 Work
(201) 341-6285 Mobile
mmee@psands.com

1909 Route 70 East, Suite 307
Cherry Hill, NJ 08003

If you have any questions, or require additional information, please feel free to contact the EJIF offices.

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:

Gloucester City - February 10, 2016 at 6:00 pm

Location: Gloucester City Community Center - 230 Nicholson Road, Gloucester City, NJ.

Borough of Lindenwold - February 18, 2016 at 6:00 pm

Location: Municipal Building - 15 North White Horse Pike, Lindenwold, NJ 08021

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 2nd 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:

February 10, 2016 – Gloucester City, NJ

February 18, 2016 – Lindenwold, NJ

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

OR

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

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	October 31, 2015		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,011,694	10,117,439	180,178,414	190,295,853
2.	CLAIM EXPENSES				
	Paid Claims	392,715	3,843,596	81,364,101	85,998,637
	Case Reserves	(239,951)	395,139	4,278,498	3,963,453
	IBNR	234,527	376,812	5,721,961	5,908,473
	Recoveries	-	(70,241)	(263,520)	(224,217)
	TOTAL CLAIMS	387,291	4,545,305	91,101,040	95,646,345
3.	EXPENSES				
	Excess Premiums	322,818	3,228,183	47,741,095	50,969,278
	Administrative	159,964	1,679,869	32,267,386	33,947,255
	TOTAL EXPENSES	482,782	4,908,053	80,008,481	84,916,534
4.	UNDERWRITING PROFIT (1-2-3)	141,621	664,082	9,068,893	9,732,975
5.	INVESTMENT INCOME	3,119	26,030	10,049,625	10,075,655
6.	DIVIDEND INCOME	0	0	3,217,661	3,217,661
7.	STATUTORY PROFIT (4+5+6)	144,740	690,112	22,336,179	23,026,291
8.	DIVIDEND	0	0	17,699,148	17,699,148
9.	STATUTORY SURPLUS (7-8)	144,740	690,112	4,637,031	5,327,143
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	3,355	(22,989)	1,025,173	1,002,184
	2012	35,299	(312,977)	681,635	368,658
	2013	(9,877)	700,719	1,928,721	2,629,440
	2014	(78,147)	36,974	1,001,502	1,038,476
	2015	194,110	288,385		288,385
	TOTAL SURPLUS (DEFICITS)	144,740	690,112	4,637,031	5,327,143
	TOTAL CASH				17,869,453
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	28,013	75,930,792	75,958,805
	FUND YEAR 2012				
	Paid Claims	79,807	1,088,575	3,225,999	4,314,574
	Case Reserves	(108,243)	(338,343)	1,451,319	1,112,976
	IBNR	(6,889)	(404,394)	627,130	222,736
	Recoveries	0	(29,648)	(66,203)	(95,851)
	TOTAL FY 2012 CLAIMS	(35,325)	316,190	5,238,245	5,554,435
	FUND YEAR 2013				
	Paid Claims	17,740	360,858	2,142,460	2,503,318
	Case Reserves	(1,279)	(282,375)	963,766	681,391
	IBNR	(6,636)	(762,970)	1,417,546	654,576
	Recoveries	0	(10,689)	(71,770)	(82,459)
	TOTAL FY 2013 CLAIMS	9,825	(695,177)	4,452,002	3,756,825
	FUND YEAR 2014				
	Paid Claims	43,043	741,565	1,046,747	1,788,312
	Case Reserves	29,885	72,041	1,003,661	1,075,702
	IBNR	5,157	(865,469)	3,445,596	2,580,127
	Recoveries	0	(25,053)	(16,003)	(41,056)
	TOTAL FY 2014 CLAIMS	78,085	(76,916)	5,480,001	5,403,085
	FUND YEAR 2015				
	Paid Claims	252,125	1,433,628		1,433,628
	Case Reserves	(160,314)	1,093,383		1,093,383
	IBNR	242,895	2,451,034		2,451,034
	Recoveries	0	(4,851)		(4,851)
	TOTAL FY 2015 CLAIMS	334,706	4,973,195		4,973,195
	COMBINED TOTAL CLAIMS	387,291	4,545,305	91,101,040	95,646,345

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

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	November 30, 2015		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,011,694	11,129,133	180,178,414	191,307,547
2.	CLAIM EXPENSES				
	Paid Claims	270,978	4,114,574	81,364,101	86,269,615
	Case Reserves	187,634	582,773	4,278,498	4,151,087
	IBNR	237,140	613,951	5,721,961	6,145,612
	Recoveries	-	(70,241)	(263,520)	(224,217)
	TOTAL CLAIMS	695,752	5,241,057	91,101,040	96,342,097
3.	EXPENSES				
	Excess Premiums	322,818	3,551,002	47,741,095	51,292,097
	Administrative	170,977	1,850,846	32,267,386	34,118,232
	TOTAL EXPENSES	493,795	5,401,848	80,008,481	85,410,329
4.	UNDERWRITING PROFIT (1-2-3)	(177,854)	486,227	9,068,893	9,555,120
5.	INVESTMENT INCOME	407	26,437	10,049,625	10,076,062
6.	DIVIDEND INCOME	51,174	51,174	3,217,661	3,268,835
7.	STATUTORY PROFIT (4+5+6)	(126,274)	563,838	22,336,179	22,900,017
8.	DIVIDEND	301,173	301,173	17,699,148	18,000,321
9.	STATUTORY SURPLUS (7-8)	(427,447)	262,665	4,637,031	4,899,696
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	(249,970)	(272,958)	1,025,173	752,215
	2012	5,736	(307,242)	681,635	374,393
	2013	(117,900)	582,819	1,928,721	2,511,540
	2014	13,073	50,047	1,001,502	1,051,549
	2015	(78,386)	209,998		209,998
	TOTAL SURPLUS (DEFICITS)	(427,447)	262,665	4,637,031	4,899,696
	TOTAL CASH				16,587,110
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	28,013	75,930,792	75,958,805
	FUND YEAR 2012				
	Paid Claims	30,283	1,118,859	3,225,999	4,344,858
	Case Reserves	(34,934)	(373,276)	1,451,319	1,078,043
	IBNR	(1,148)	(405,542)	627,130	221,588
	Recoveries	0	(29,648)	(66,203)	(95,851)
	TOTAL FY 2012 CLAIMS	(5,798)	310,392	5,238,245	5,548,637
	FUND YEAR 2013				
	Paid Claims	50,364	411,221	2,142,460	2,553,681
	Case Reserves	70,939	(211,436)	963,766	752,330
	IBNR	(3,318)	(766,289)	1,417,546	651,257
	Recoveries	0	(10,689)	(71,770)	(82,459)
	TOTAL FY 2013 CLAIMS	117,985	(577,192)	4,452,002	3,874,810
	FUND YEAR 2014				
	Paid Claims	25,885	767,450	1,046,747	1,814,197
	Case Reserves	(37,615)	34,426	1,003,661	1,038,087
	IBNR	(1,289)	(866,759)	3,445,596	2,578,837
	Recoveries	0	(25,053)	(16,003)	(41,056)
	TOTAL FY 2014 CLAIMS	(13,019)	(89,935)	5,480,001	5,390,066
	FUND YEAR 2015				
	Paid Claims	164,445	1,598,074		1,598,074
	Case Reserves	189,244	1,282,627		1,282,627
	IBNR	242,895	2,693,930		2,693,930
	Recoveries	0	(4,851)		(4,851)
	TOTAL FY 2015 CLAIMS	596,585	5,569,780		5,569,780
	COMBINED TOTAL CLAIMS	695,752	5,241,057	91,101,040	96,342,097

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

CAMDEN JOINT INSURANCE FUND									
Fixed Income Portfolio Summary and Rate Comparison									
					For Month End	10/31/2015			
					2012	2013	2014	Last Month	This Month
CAMDEN JOINT INSURANCE FUND									
Total Cash Balance (millions)		12.21	13.39	14.32	18.95	17.87			
Fixed Income Portfolio TD									
Investments (millions), Book Value		8.00	4.00	4.92	2.00	2.00			
Avg maturity (years)		2.52	2.07	1.51	1.58	1.49			
Unrealized gain/(loss) (%)		1.35	1.30	0.89	0.23	0.13			
Purchase/Book yield (%)		1.00	1.40	1.40	1.00	1.00			
Realized gain/(loss) (%)		0.00	0.00	0.00	0.25	0.00			
Total Yield (Market)		2.35	2.70	2.29	1.48	1.13			
M E L PORTFOLIO									
Total Cash Balance (millions)		73.43	64.22	72.15	74.66	73.83			
Fixed Income Portfolio Wells Fargo 2013-2015									
Investments (millions), Book Value		56.97	50.13	48.09	62.18	62.21			
Avg maturity (years) ***		2.61	2.04	1.90	1.81	1.72			
Unrealized gain/(loss) (%)		0.63	-0.30	-0.06	0.32	0.13			
Purchase/Book yield (%)		0.80	0.65	0.82	0.90	0.90			
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00			
Total Yield (Market)		1.43	0.35	0.76	1.22	1.03			
COMPARATIVE RATES (%)									
Cash & Cash Equivalents									
NJ Cash Mgmt Fund *		0.06	0.06	0.69	0.12	0.13			
TD Money Market		0.05	0.01	0.01	0.01	0.01			
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **			
Treasury Issues									
1 year bills		0.17	0.13	0.12	0.37	0.26			
3 year notes		0.38	0.54	0.90	1.01	0.93			
5 year notes		0.76	1.17	1.64	1.49	1.39			
Merrill Lynch US Govt 1-3 years ^		0.51	0.37	0.63	3.61	-1.12			
* Yearly data is average monthly rate.									
^Monthly data is annualized.									
**Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.									
***MEL WF uses Weighted Avg. Life which factors in the likelihood of a security being called based on the current level of interest rates.									

CAMDEN JOINT INSURANCE FUND						
Fixed Income Portfolio Summary and Rate Comparison						
					For Month End	11/30/2015
					2014	Last Month
					2013	This Month
					2012	
CAMDEN JOINT INSURANCE FUND						
Total Cash Balance (millions)		12.21	13.39	14.32	17.87	16.59
Fixed Income Portfolio TD						
Investments (millions), Book Value		8.00	4.00	4.92	2.00	2.00
Avg maturity (years)		2.52	2.07	1.51	1.49	1.41
Unrealized gain/(loss) (%)		1.35	1.30	0.89	0.13	0.07
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	1.13	1.07
M E L PORTFOLIO						
Total Cash Balance (millions)		73.43	64.22	72.15	73.83	72.98
Fixed Income Portfolio Wells Fargo 2013-2015						
Investments (millions), Book Value		56.97	50.13	48.09	62.21	62.16
Avg maturity (years) ***		2.61	2.04	1.90	1.72	1.65
Unrealized gain/(loss) (%)		0.63	-0.30	-0.06	0.13	-0.13
Purchase/Book yield (%)		0.80	0.65	0.82	0.90	0.91
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		1.43	0.35	0.76	1.03	0.78
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.06	0.06	0.69	0.13	0.15
TD Money Market		0.05	0.01	0.01	0.01	0.01
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Treasury Issues						
1 year bills		0.17	0.13	0.12	0.26	0.48
3 year notes		0.38	0.54	0.90	0.93	1.20
5 year notes		0.76	1.17	1.64	1.39	1.67
Merrill Lynch US Govt 1-3 years ^		0.51	0.37	0.63	0.90	0.65
* Yearly data is average monthly rate.						
^Monthly data is Year to Date return						
**Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.						
***MEL WF uses Weighted Avg. Life which factors in the likelihood of a security being called based on the current level of interest rates.						

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **November 30, 2015**

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	59	MONTH	58	MONTH	47	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Nov-15		31-Oct-15		30-Nov-14	
PROPERTY	493,199	453,672	91.99%	100.00%	91.99%	100.00%	92.85%	100.00%
GEN LIABILITY	1,300,364	1,436,105	110.44%	97.06%	110.63%	97.02%	99.25%	95.40%
AUTO LIABILITY	420,271	264,671	62.98%	95.94%	59.53%	95.69%	53.74%	92.21%
WORKER'S COMP	3,404,221	3,587,530	105.38%	99.86%	104.19%	99.83%	104.15%	99.34%
TOTAL ALL LINES	5,618,056	5,741,978	102.21%	98.93%	101.27%	98.89%	98.25%	97.96%
NET PAYOUT %	\$5,056,728		90.01%					

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	47	MONTH	46	MONTH	35	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Nov-15		31-Oct-15		30-Nov-14	
PROPERTY	486,359	291,761	59.99%	100.00%	59.99%	100.00%	66.58%	100.00%
GEN LIABILITY	1,338,095	1,370,610	102.43%	95.40%	102.37%	95.07%	58.17%	89.48%
AUTO LIABILITY	388,406	589,953	151.89%	92.21%	151.89%	91.84%	109.32%	86.58%
WORKER'S COMP	3,528,729	3,074,725	87.13%	99.34%	87.29%	99.28%	86.52%	97.90%
TOTAL ALL LINES	5,741,588	5,327,049	92.78%	98.00%	92.86%	97.85%	79.76%	95.35%
NET PAYOUT %	\$4,249,006		74.00%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	35	MONTH	34	MONTH	23	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Nov-15		31-Oct-15		30-Nov-14	
PROPERTY	535,713	380,208	70.97%	100.00%	70.97%	100.00%	76.07%	99.33%
GEN LIABILITY	1,423,316	430,989	30.28%	89.48%	30.07%	88.77%	14.37%	78.18%
AUTO LIABILITY	377,258	67,261	17.83%	86.58%	17.83%	85.94%	12.18%	75.06%
WORKER'S COMP	3,913,656	2,345,093	59.92%	97.90%	56.90%	97.68%	60.17%	92.71%
TOTAL ALL LINES	6,249,943	3,223,552	51.58%	95.48%	49.64%	95.14%	48.21%	88.91%
NET PAYOUT %	\$2,471,222		39.54%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	23	MONTH	22	MONTH	11	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Nov-15		31-Oct-15		30-Nov-14	
PROPERTY	591,500	386,096	65.27%	99.33%	67.91%	98.69%	52.85%	86.00%
GEN LIABILITY	1,405,625	299,839	21.33%	78.18%	21.96%	76.91%	9.29%	49.00%
AUTO LIABILITY	350,875	61,018	17.39%	75.06%	17.39%	73.57%	16.68%	45.00%
WORKER'S COMP	3,909,782	2,066,965	52.87%	92.71%	52.47%	91.80%	36.81%	52.00%
TOTAL ALL LINES	6,257,782	2,813,919	44.97%	89.08%	45.11%	88.08%	31.02%	54.15%
NET PAYOUT %	\$1,775,832		28.38%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	11	MONTH	10	MONTH	-1	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Nov-15		31-Oct-15		30-Nov-14	
PROPERTY	543,000	544,905	100.35%	86.00%	99.43%	76.00%	N/A	N/A
GEN LIABILITY	1,419,000	237,744	16.75%	49.00%	10.32%	42.00%	N/A	N/A
AUTO LIABILITY	337,000	38,828	11.52%	45.00%	9.59%	40.00%	N/A	N/A
WORKER'S COMP	3,749,000	2,065,719	55.10%	52.00%	48.38%	42.00%	N/A	N/A
TOTAL ALL LINES	6,048,000	2,887,196	47.74%	53.96%	41.87%	44.94%	N/A	N/A
NET PAYOUT %	\$1,604,569		26.53%					

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

AS OF **December 31, 2015**

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	60 MONTH		59 MONTH		48 MONTH	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-15		30-Nov-15		31-Dec-14	
PROPERTY	493,199	453,672	91.99%	100.00%	91.99%	100.00%	92.85%	100.00%
GEN LIABILITY	1,300,364	1,348,225	103.68%	97.10%	110.44%	97.06%	99.17%	95.70%
AUTO LIABILITY	420,271	191,671	45.61%	96.17%	62.98%	95.94%	60.60%	92.58%
WORKER'S COMP	3,404,221	3,587,530	105.38%	99.88%	105.38%	99.86%	103.84%	99.40%
TOTAL ALL LINES	5,618,056	5,581,097	99.34%	98.97%	102.21%	98.93%	98.56%	98.09%
NET PAYOUT %	\$5,062,263		90.11%					

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	48 MONTH		47 MONTH		36 MONTH	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-15		30-Nov-15		31-Dec-14	
PROPERTY	486,359	291,761	59.99%	100.00%	59.99%	100.00%	66.58%	100.00%
GEN LIABILITY	1,338,095	1,368,244	102.25%	95.70%	102.43%	95.40%	59.79%	90.15%
AUTO LIABILITY	388,406	589,953	151.89%	92.58%	151.89%	92.21%	109.32%	87.18%
WORKER'S COMP	3,528,729	2,996,420	84.92%	99.40%	87.13%	99.34%	86.81%	98.10%
TOTAL ALL LINES	5,741,588	5,246,378	91.38%	98.13%	92.78%	98.00%	80.32%	95.67%
NET PAYOUT %	\$4,307,985		75.03%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	36 MONTH		35 MONTH		24 MONTH	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-15		30-Nov-15		31-Dec-14	
PROPERTY	535,713	377,708	70.51%	100.00%	70.97%	100.00%	76.01%	100.00%
GEN LIABILITY	1,423,316	425,993	29.93%	90.15%	30.28%	89.48%	18.23%	79.39%
AUTO LIABILITY	377,258	67,261	17.83%	87.18%	17.83%	86.58%	12.18%	76.44%
WORKER'S COMP	3,913,656	2,345,093	59.92%	98.10%	59.92%	97.90%	59.51%	93.51%
TOTAL ALL LINES	6,249,943	3,216,056	51.46%	95.79%	51.58%	95.48%	48.67%	89.82%
NET PAYOUT %	\$2,484,625		39.75%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	24 MONTH		23 MONTH		12 MONTH	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-15		30-Nov-15		31-Dec-14	
PROPERTY	591,500	383,263	64.80%	100.00%	65.27%	99.33%	54.33%	95.24%
GEN LIABILITY	1,405,625	321,235	22.85%	79.39%	21.33%	78.18%	11.20%	60.18%
AUTO LIABILITY	350,875	60,718	17.30%	76.44%	17.39%	75.06%	16.47%	51.17%
WORKER'S COMP	3,909,782	2,073,182	53.03%	93.51%	52.87%	92.71%	38.31%	64.07%
TOTAL ALL LINES	6,257,782	2,838,398	45.36%	90.00%	44.97%	89.08%	32.51%	65.42%
NET PAYOUT %	\$1,842,788		29.45%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	12 MONTH		11 MONTH		0 MONTH	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-15		30-Nov-15		31-Dec-14	
PROPERTY	543,000	569,508	104.88%	95.24%	100.35%	86.00%	N/A	N/A
GEN LIABILITY	1,419,000	231,481	16.31%	60.18%	16.75%	49.00%	N/A	N/A
AUTO LIABILITY	337,000	43,228	12.83%	51.17%	11.52%	45.00%	N/A	N/A
WORKER'S COMP	3,749,000	2,256,853	60.20%	64.07%	55.15%	52.00%	N/A	N/A
TOTAL ALL LINES	6,048,000	3,101,069	51.27%	65.24%	47.77%	53.96%	N/A	N/A
NET PAYOUT %	\$1,751,448		28.96%					

2015 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
			November 30, 2015	
	2015	2014	2013	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2015 - 2013
NJ PUBLIC HOUSING	1.41	2.72	2.34	2.18
BURLINGTON	1.61	1.62	1.59	1.61
CENTRAL	1.66	2.49	2.66	2.28
TRI-COUNTY	1.79	1.96	1.99	1.92
SUBURBAN ESSEX	1.81	2.48	2.52	2.30
MORRIS	1.83	2.00	1.65	1.83
SUBURBAN MUNICIPAL	1.85	1.70	1.91	1.82
MONMOUTH	1.97	2.21	1.42	1.86
N.J.U.A.	2.03	2.78	2.30	2.38
BERGEN	2.06	2.30	1.93	2.10
ATLANTIC	2.16	2.92	2.85	2.66
OCEAN	2.17	2.31	2.40	2.29
CAMDEN	2.45	2.04	1.95	2.13
SOUTH BERGEN	2.51	2.46	2.61	2.53
PROF MUN MGMT	3.54	2.37	2.88	2.91
AVERAGE	2.06	2.29	2.20	2.19

2015 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
			December 31, 2015	
	2015	2014	2013	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2015 - 2013
NJ PUBLIC HOUSING	1.34	2.72	2.39	2.16
BURLINGTON	1.52	1.66	1.64	1.61
CENTRAL	1.59	2.49	2.66	2.24
TRI-COUNTY	1.70	1.99	1.99	1.89
MORRIS	1.79	2.00	1.65	1.82
MONMOUTH	1.92	2.21	1.37	1.83
BERGEN	1.94	2.30	1.93	2.06
OCEAN	2.09	2.34	2.40	2.27
N.J.U.A.	2.12	2.78	2.40	2.43
ATLANTIC	2.16	2.92	2.85	2.64
SUBURBAN MUNICIPAL	2.31	1.76	1.91	1.99
CAMDEN	2.36	2.04	1.95	2.11
SUBURBAN ESSEX	2.40	2.45	2.52	2.46
SOUTH BERGEN	2.43	2.46	2.61	2.50
PROF MUN MGMT	3.36	2.37	2.88	2.87
AVERAGE	2.07	2.30	2.21	2.19

Camden Joint Insurance Fund									
2015 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF November 30, 2015									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2015 LOST TIME FREQUENCY	2014 LOST TIME FREQUENCY	2013 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2015 - 2013
1	87 AUDUBON		0	0	0.00	1.37	1.36	1 AUDUBON	0.92
2	88 AUDUBON PARK		0	0	0.00	0.00	0.00	2 AUDUBON PARK	0.00
3	92 BERLIN TOWNSHIP		0	0	0.00	6.49	2.56	3 BERLIN TOWNSHIP	3.07
4	93 BROOKLAWN		0	0	0.00	1.55	0.00	4 BROOKLAWN	0.53
5	94 CHESILHURST		0	0	0.00	3.08	0.00	5 CHESILHURST	1.12
6	96 COLLINGSWOOD		0	0	0.00	0.66	1.07	6 COLLINGSWOOD	0.61
7	102 HI-NELLA		0	0	0.00	0.00	3.28	7 HI-NELLA	1.17
8	106 MAGNOLIA		0	0	0.00	0.00	1.97	8 MAGNOLIA	0.73
9	107 MEDFORD LAKES		0	0	0.00	1.79	2.13	9 MEDFORD LAKES	1.45
10	108 MERCHANTVILLE		0	0	0.00	0.00	0.00	10 MERCHANTVILLE	0.00
11	109 MOUNT EPHRAIM		0	0	0.00	1.49	0.00	11 MOUNT EPHRAIM	0.51
12	112 RUNNEMEDE		0	0	0.00	1.86	0.91	12 RUNNEMEDE	0.93
13	113 SOMERDALE		0	0	0.00	2.88	1.44	13 SOMERDALE	1.51
14	117 WOODLYNNE		0	0	0.00	2.11	4.26	14 WOODLYNNE	2.16
15	451 TAVISTOCK		0	0	0.00	0.00	0.00	15 TAVISTOCK	0.00
16	457 PINE VALLEY		0	0	0.00	0.00	0.00	16 PINE VALLEY	0.00
17	89 BARRINGTON		0	1	0.99	3.27	0.94	17 BARRINGTON	1.82
18	91 BERLIN BOROUGH		0	1	1.03	0.00	0.00	18 BERLIN BOROUGH	0.32
19	98 GLOUCESTER		1	2	1.83	1.29	1.99	19 GLOUCESTER	1.69
20	111 PINE HILL		0	1	1.88	0.00	1.98	20 PINE HILL	1.28
21	99 HADDON		0	3	2.21	0.67	0.00	21 HADDON	0.98
22	105 LINDENWOLD		0	2	2.33	5.03	5.08	22 LINDENWOLD	4.23
23	584 CHERRY HILL FIRE DISTRIC		0	4	2.41	1.19	3.23	23 CHERRY HILL FIRE DIS	2.31
24	95 CLEMENTON		0	1	3.26	4.72	1.59	24 CLEMENTON	3.18
25	115 WINSLOW		1	8	3.93	4.48	1.83	25 WINSLOW	3.41
26	114 VOORHEES		2	5	4.03	1.38	4.88	26 VOORHEES	3.40
27	97 GIBBSBORD		1	1	4.28	0.00	0.00	27 GIBBSBORD	1.05
28	101 HADDONFIELD		0	3	4.42	1.46	2.90	28 HADDONFIELD	2.63
29	90 BELLMAWR		1	7	4.61	2.35	1.59	29 BELLMAWR	2.74
30	110 OAKLYN		2	3	4.81	1.43	0.00	30 OAKLYN	2.02
31	103 LAUREL SPRINGS		0	2	5.90	0.00	0.00	31 LAUREL SPRINGS	1.65
32	104 LAWNSIDE		0	5	10.70	3.70	3.77	32 LAWNSIDE	5.85
33	565 CAMDEN PARKING AUTHOI		0	4	12.47	5.00	7.41	33 CAMDEN PARKING AU	7.99
34	564 CHERRY HILL	**						34 CHERRY HILL	
Totals:			8	53	2.45	2.04	1.95		2.13
Frequency = ((Y. T. D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2014 Loss Time Accident Frequency as of			November 29, 2014		1.83				

Camden Joint Insurance Fund									
2015 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF December 31, 2015									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2015 LOST TIME FREQUENCY	2014 LOST TIME FREQUENCY	2013 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2015 - 2013
1	87 AUDUBON		0	0	0.00	1.37	1.36	1 AUDUBON	0.89
2	88 AUDUBON PARK		0	0	0.00	0.00	0.00	2 AUDUBON PARK	0.00
3	92 BERLIN TOWNSHIP		0	0	0.00	6.49	2.56	3 BERLIN TOWNSHIP	2.99
4	93 BROOKLAWN		0	0	0.00	1.55	0.00	4 BROOKLAWN	0.52
5	94 CHESILHURST		0	0	0.00	3.08	0.00	5 CHESILHURST	1.09
6	96 COLLINGSWOOD		0	0	0.00	0.66	1.07	6 COLLINGSWOOD	0.59
7	102 HI-NELLA		0	0	0.00	0.00	3.28	7 HI-NELLA	1.14
8	106 MAGNOLIA		0	0	0.00	0.00	1.97	8 MAGNOLIA	0.71
9	107 MEDFORD LAKES		0	0	0.00	1.79	2.13	9 MEDFORD LAKES	1.42
10	108 MERCHANTVILLE		0	0	0.00	0.00	0.00	10 MERCHANTVILLE	0.00
11	109 MOUNT EPHRAIM		0	0	0.00	1.49	0.00	11 MOUNT EPHRAIM	0.50
12	112 RUNNEMEDE		0	0	0.00	1.86	0.91	12 RUNNEMEDE	0.90
13	113 SOMERDALE		0	0	0.00	2.88	1.44	13 SOMERDALE	1.47
14	117 WOODLYNNE		0	0	0.00	2.11	4.26	14 WOODLYNNE	2.10
15	451 TAVISTOCK		0	0	0.00	0.00	0.00	15 TAVISTOCK	0.00
16	457 PINE VALLEY		0	0	0.00	0.00	0.00	16 PINE VALLEY	0.00
17	91 BERLIN BOROUGH		0	1	0.95	0.00	0.00	17 BERLIN BOROUGH	0.32
18	98 GLOUCESTER		0	2	1.67	1.29	1.99	18 GLOUCESTER	1.65
19	111 PINE HILL		0	1	1.72	0.00	1.98	19 PINE HILL	1.24
20	89 BARRINGTON		1	2	1.81	3.27	0.94	20 BARRINGTON	2.06
21	99 HADDON		0	3	2.03	0.67	0.00	21 HADDON	0.95
22	105 LINDENWOLD		0	2	2.14	5.03	5.08	22 LINDENWOLD	4.12
23	584 CHERRY HILL FIRE DISTRIC		0	4	2.21	1.19	3.23	23 CHERRY HILL FIRE DIS	2.24
24	95 CLEMENTON		0	1	2.99	4.72	1.59	24 CLEMENTON	3.13
25	115 WINSLOW		0	8	3.60	4.48	1.83	25 WINSLOW	3.32
26	114 VOORHEES		0	5	3.69	1.38	4.88	26 VOORHEES	3.31
27	97 GIBBSBORO		0	1	3.92	0.00	0.00	27 GIBBSBORO	1.03
28	101 HADDONFIELD		0	3	4.05	1.46	2.90	28 HADDONFIELD	2.58
29	110 OAKLYN		0	3	4.41	1.43	0.00	29 OAKLYN	1.97
30	90 BELLMAWR		1	8	4.83	2.35	1.59	30 BELLMAWR	2.86
31	103 LAUREL SPRINGS		1	3	8.11	0.00	0.00	31 LAUREL SPRINGS	2.42
32	104 LAWNSIDE		0	5	9.80	3.70	3.77	32 LAWNSIDE	5.70
33	565 CAMDEN PARKING AUTHO		0	4	11.43	5.00	7.41	33 CAMDEN PARKING AU	7.79
34	564 CHERRY HILL	**						34 CHERRY HILL	
Totals:				3	56	2.36	2.04	1.95	2.11
Frequency = ((Y. T. D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2014 Loss Time Accident Frequency as of			December 30, 2014		1.82				

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund					
Data Valued As of :	January 15, 2016				
Total Participating Members	34				
Complaint	34				
Percent Compliant	100.00%				
			01/01/16	2016	
		2015	EPL	POL	Co-Insurance
Member Name	*	Compliant	Deductible	Deductible	01/01/16
AUDUBON		Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK		Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH		Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON		Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
COLLINGSWOOD		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO		Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HADDON		Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS		Yes	\$ 20,000	\$ 20,000	0%
LAWNSIDE		Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
LINDENWOLD		Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN		Yes	\$ 2,500	\$ 2,500	0%
PINE HILL		Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY		Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES		Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODLYNNE		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

* Member does NOT participate in EPL coverage

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
2016 FUND COMMISSIONERS - as of January 1, 2016**

MEMBER	FUND COMMISSIONER	ALTERNATE FUND COMMISSIONER
Audubon	David Taraschi	Jen Dawson
Audubon Park	Sandy Hook	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard Wilkinson	Gary Knight
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill	Lenore Rosner	Ari Messinger
Cherry Hill Fire District	John Foley	
Chesilhurst	Michael Blunt	
Clementon	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	M. Maryanne 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	Eleanore 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
Monthly Regulatory Filing Check List
Year 2015 as of December 31, 2015

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed 3/7
<input type="checkbox"/> Assessments	Filed 3/7
<input type="checkbox"/> Actuarial Certification	Filed 7/10
<input type="checkbox"/> Reinsurance Policies	Filed 6/4
<input type="checkbox"/> Fund Commissioners	Filed 3/7
<input type="checkbox"/> Fund Officers	Filed 3/7
<input type="checkbox"/> Renewal Resolutions	Filed
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2014 Risk Management Plan	Filed 7/21
<input type="checkbox"/> 2014 Risk Manager Contracts	In Process of Collection
<input type="checkbox"/> 2014 Certification of Professional Contracts	Filed 3/7
<input type="checkbox"/> Unaudited Financials	Filed 3/6
<input type="checkbox"/> Annual Audit	Filed 7/10
<input type="checkbox"/> State Comptroller Audit Filing	File 7/1
<input type="checkbox"/> Ethics Filing	On Line Filing

RESOLUTION NO. 15-32

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST - DECEMBER 2015**

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

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

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

FUND YEAR 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
007752			
007752	BOWMAN & COMPANY, LLP	AUDITOR FEE 2014 - 12/2/15	1,811.00
			1,811.00
		TOTAL PAYMENTS FY 2014	1,811.00

FUND YEAR 2015

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
007753			
007753	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 4TH QTR 2015	2,623.37
			2,623.37
007754			
007754	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY 4TH QTR 2015	148,492.62
007754	MUNICIPAL EXCESS LIABILITY JIF	MEL 4TH QTR 2015	453,805.02
			602,297.64
007755			
007755	COMP SERVICES, INC.	CHERRY HILL SERVICES - 12/2015	2,458.33
007755	COMP SERVICES, INC.	CLAIMS ADMIN - 12/2015	30,833.34
			33,291.67
007756			
007756	INTERSTATE MOBILE CARE INC.	MONTHLY DRUG TESTING - 11/2015	2,178.00
			2,178.00
007757			
007757	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 12/2015	10,660.10
			10,660.10
007758			
007758	CHERRY HILL TOWNSHIP	SIP 2015 - OPTIONAL SAFETY AWARD	475.23
			475.23
007759			
007759	PUBLIC SAFETY OUTFITTERS, INC.	SIP: 2015-ANSI SAFETY VESTS - RUNNEMEDE	499.75
			499.75
007760			
007760	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 11/2015	254.12
007760	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 12/2015	28,833.25
			29,087.37
007761			
007761	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 12/2015	3,705.50
			3,705.50
007762			
007762	BROWN & CONNERY, LLP	ATTORNEY EXPENSES: 11/2015	133.90
007762	BROWN & CONNERY, LLP	ATTORNEY FEE 11/2015	1,654.75

007762	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 11/2015	2,940.00
			4,728.65
007763			
007763	BOWMAN & COMPANY, LLP	AUDITOR FEE 11/2015	3,500.00
			3,500.00
007764			
007764	ELIZABETH PIGLIACELLI	TREASURER FEE 12/2015	1,666.66
			1,666.66
007765			
007765	BERLIN BOROUGH	SIP: 2015 CONE FOR SAFETY	500.00
			500.00
007766			
007766	MICHAEL MEVOLI	REIMB JIF MEETING 11/23/15 BROOKLAWN	256.28
			256.28
007767			
007767	MUNICIPAL EXCESS LIABILITY JIF	MSI 4TH QTR 2015	10,761.75
			10,761.75
007768			
007768	CONNELL CONSULTING LLC	TRAINING - 12/12/15 - LINWOOD PD	100.00
007768	CONNELL CONSULTING LLC	TRAINING - 12/2/15 - MONMOUTH PA	300.00
			400.00
007769			
007769	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR - 11/30/2015	60.15
007769	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR - 10/31/2015	60.15
			120.30
007770			
007770	CONNER STRONG & BUCKELEW	AUTOMOBILE ID CARDS RENEWAL - 2016	187.08
			187.08
007771			
007771	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 12/2015	8,400.17
007771	CONSOLIDATED SERVICE GROUP INC	CHERRY HILL ADDITIONAL - 12/2015	1,083.00
			9,483.17
007772			
007772	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER - 12/2015	920.00
			920.00
007773			
007773	AUDUBON BOROUGH	SIP: 2015 CONTRACTOR SEREVICE	497.60
			497.60
007774			
007774	BARRINGTON BOROUGH	SIP: 2015 REIMBURSE TO BARRINGTON	499.37
			499.37
007775			
007775	PINE HILL BOROUGH	SIP: 2015 1ST AID KIT & POCKET TEES	479.44
			479.44
007776			
007776	WINSLOW TOWNSHIP	SIP: 2015 SAFETY AWARDS - CONES	497.25
			497.25
		TOTAL PAYMENTS FY 2015	719,316.18

TOTAL PAYMENTS ALL FUND YEARS \$ 721,127.18

Chairperson

Attest:

Secretary

Dated: _____

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

Treasurer

RESOLUTION NO. 15-33

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
DIVIDENDS LIST – DECEMBER 2015**

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

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

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

FUND YEAR CLOSED

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
007734			
007734	BARRINGTON BOROUGH	2015 DIVIDIENDS	7,002.48
			7,002.48
007735			
007735	BELLMAWR BOROUGH	2015 DIVIDENDS	19,364.83
			19,364.83
007736			
007736	BROOKLAWN BOROUGH	2015 DIVIDENDS	4,222.92
			4,222.92
007737			
007737	GIBBSBORO BOROUGH	2015 DIVIDENDS	2,376.50
			2,376.50
007738			
007738	GLOUCESTER CITY	2015 DIVIDENDS	21,808.48
			21,808.48
007739			
007739	LINDENWOLD BOROUGH	2015 DIVIDENDS	18,263.31
			18,263.31
007740			
007740	MEDFORD LAKES BOROUGH	2015 DIVIDENDS	6,540.83
			6,540.83
007741			
007741	MOUNT EPHRAIM BOROUGH	2015 DIVIDENDS	5,860.54
			5,860.54
007742			
007742	RUNNEMEDE BOROUGH	2015 DIVIDENDS	5,704.92
			5,704.92
007743			
007743	CHESILHURST BOROUGH	2015 DIVIDENDS	2,435.73
			2,435.73
007744			
007744	HADDON HEIGHTS BOROUGH	2015 DIVIDENDS	10,140.34
			10,140.34
007745			
007745	LAWNSIDE BOROUGH	2015 DIVIDENDS	3,549.40
			3,549.40
007746			
007746	CAMDEN COUNTY IMPROVEMENT AUTH	2015 DIVIDENDS	1,849.64
			1,849.64

007747			
007747	SOMERDALE BOROUGH	2015 DIVIDENDS	5,311.23
			5,311.23
007748			
007748	WINSLOW TWP FIRE DISTRICT #1	2015 DIVIDENDS	8,502.57
			8,502.57
007749			
007749	HADDON TOWNSHIP	2015 DIVIDENDS	13,951.32
			13,951.32
007750			
007750	MAGNOLIA BOROUGH	2015 DIVIDENDS	6,964.03
			6,964.03
007751			
007751	CHERRY HILL FIRE DISTRICT	2015 DIVIDENDS	12,763.98
			12,763.98
		TOTAL PAYMENTS Closed Year	156,613.05

TOTAL PAYMENTS ALL FUND YEARS \$ 156,613.05

Chairperson

Attest:

Secretary

Dated: _____

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

Treasurer

RESOLUTION NO. 16-7

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST - JANUARY 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 2015

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
007777			
007777	INTERSTATE MOBILE CARE INC.	DRUG & ATCOHOL TESTING - 12/2015	2,115.00
			2,115.00
007778			
007778	LAUREL SPRINGS BOROUGH	OPT SAFETY AWARD - 2015	500.00
			500.00
007779			
007779	TAVISTOCK BOROUGH	OPT SAFETY AWARD - 2015	500.00
			500.00
007780			
007780	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 12/2015	230.85
			230.85
007781			
007781	BROWN & CONNERY, LLP	ATTORNEY - EXPENSE - 12/2015	44.12
007781	BROWN & CONNERY, LLP	ATTORNEY FEE 12/2015	1,654.75
007781	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 12/2015	754.84
			2,453.71
007782			
007782	BERLIN TOWNSHIP	OPT SAFETY AWARDS 2015	500.00
			500.00
007783			
007783	PARACLYTE TRAINING CONSULTANTS	EPL TRAINING - 11/24/15 MT EPHRAIM FC	135.00
			135.00
007784			
007784	BROOKLAWN BOROUGH	OPT SAFETY AWARD - 2015	388.08
			388.08
007785			
007785	HI-NELLA BOROUGH	OPT SAFETY AWARD - 2015	500.00
			500.00
TOTAL PAYMENTS FY 2015			7,322.64

FUND YEAR 2016

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
007787			
007787	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY 1ST QTR 2016	148,492.62
007787	MUNICIPAL EXCESS LIABILITY JIF	MEL 1ST QTR 2016	478,127.06
			626,619.68
007788			
007788	COMP SERVICES, INC.	CLAIMS ADMIN - 01/2016	31,833.33
007788	COMP SERVICES, INC.	CHERRY HILL SERVICES - 01/2016	2,458.33

			34,291.66
007789			
007789	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 01/2016	10,873.33
			10,873.33
007790			
007790	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 01/2016	29,384.75
			29,384.75
007791			
007791	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 01/2016	3,779.67
			3,779.67
007792			
007792	ELIZABETH PIGLIACELLI	TREASURER FEE 01/2016	1,708.33
			1,708.33
007793			
007793	COURIER POST	ACCT: CHL-083028 - 01*04/16 - BBDGT ADPT	46.65
007793	COURIER POST	ACCT: CHL-083028 - 12/31/15 - MTG NOTICE	38.10
			84.75
007794			
007794	MUNICIPAL EXCESS LIABILITY JIF	MSI 1ST QTR 2016	12,426.25
			12,426.25
007795			
007795	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES 01/2016	8,568.25
			8,568.25
007796			
007796	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 01/2016	938.44
			938.44
		TOTAL PAYMENTS FY 2016	731,298.49

TOTAL PAYMENTS ALL FUND YEARS \$ 738,621.13

Chairperson

Attest:

Dated: _____

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

Treasurer

January 25, 2016

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

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

The statements included in this report are prepared on a "cash basis" and relate to financial activity through the period ending November 30, 2015 and December 31, 2015 for Fund Years 2012, 2013, 2014 and 2015. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

- **BILL LIST FOR THE MONTH OF NOVEMBER and DECEMBER:**

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for November totaled \$166.66 and for December totaled \$1,833.33. This generated an average annual yield of .24% and .45% respectively. The yield excluding the unrealized loss of \$1,260.00 and \$920.00. (as reported by TD Bank).

- **RECEIPT ACTIVITY FOR NOVEMBER:**

Cherry Hill deductible	\$ 8,318.32	
Recovery/Subrogation	<u>7,898.00</u>	
Total November Receipts		<u>\$ 16,216.32</u>

- **RECEIPT ACTIVITY FOR DECEMBER:**

Cherry Hill deductible	\$ 3,027.71	
NJ Municipal Environmental 2015 dividend	51,174.00	
Restitution/Overpayment	399.00	
Subrogation	<u>38,538.00</u>	
Total December Receipts		<u>\$93,138.71</u>

- **CLAIM ACTIVITY FOR NOVEMBER:**

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

Property Liability Claims	\$ 104,574.25	
Workers Compensation Claims	191,073.92	
Administration Expense	<u>1,004,914.61</u>	
Total Claims/Expenses		<u>\$1,300,562.78</u>

- **CLAIM ACTIVITY FOR DECEMBER:**

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

Property Liability Claims	\$ 98,619.43	
Workers Compensation Claims	247,726.89	
Administration Expense	<u>877,740.23</u>	
Total Claims/Expenses		<u>\$1,220,619.73</u>

- CASH ACTIVITY FOR NOVEMBER AND DECEMBER:

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$17,869,452.79 to a closing balance of \$16,587,109.66 AND \$15,459,204.65 showing a decrease of \$1,282,343.13 and \$1,127,905.01 respectively.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer

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

Month		November							
Current Fund Year		2015							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid November	Monthly Recoveries November	Calc. Net Paid Thru November	TPA Net Paid Thru November	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2015	Property	405,368.35	6,406.90	0.00	411,775.25	411,775.25	0.00	0.00	0.00
	Liability	53,302.79	46,920.96	0.00	100,223.75	100,223.75	0.00	0.00	0.00
	Auto	20,527.69	0.00	0.00	20,527.69	20,527.69	0.00	0.00	0.00
	Workers Comp	949,578.60	111,117.57	0.00	1,060,696.17	1,060,696.17	0.00	(0.00)	0.00
	Cherry Hill	8,318.32	3,027.70	8,318.32	3,027.70	3,027.70	0.00	0.00	0.00
	Total	1,437,095.75	167,473.13	8,318.32	1,596,250.56	1,596,250.56	0.00	(0.00)	0.00
2014	Property	356,093.46	0.00	7,898.00	348,195.46	350,885.46	(2,690.00)	0.00	(2,690.00)
	Liability	113,089.19	11,971.63	0.00	125,060.82	125,060.82	(0.00)	(0.00)	0.00
	Auto	42,368.45	0.00	0.00	42,368.45	42,368.45	0.00	0.00	0.00
	Workers Comp	1,235,705.53	32,201.51	0.00	1,267,907.04	1,267,907.04	0.00	0.00	0.00
	Total	1,747,256.63	44,173.14	7,898.00	1,783,531.77	1,786,221.77	(2,690.00)	0.00	(2,690.00)
2013	Property	344,989.43	0.00	0.00	344,989.43	344,989.43	0.00	0.00	0.00
	Liability	176,092.98	11,439.56	0.00	187,532.54	187,532.54	0.00	0.00	0.00
	Auto	58,029.36	0.00	0.00	58,029.36	58,029.36	(0.00)	(0.00)	0.00
	Workers Comp	1,848,992.93	38,924.31	0.00	1,887,917.24	1,887,917.24	0.00	0.00	0.00
	Total	2,428,104.70	50,363.87	0.00	2,478,468.57	2,478,468.57	0.00	0.00	0.00
2012	Property	289,206.35	0.00	0.00	289,206.35	289,206.35	0.00	0.00	0.00
	Liability	775,715.74	20,825.01	0.00	796,540.75	796,540.75	0.00	0.00	0.00
	Auto	565,146.97	3,655.60	0.00	568,802.57	568,802.57	0.00	0.00	0.00
	Workers Comp	2,588,653.98	5,802.82	0.00	2,594,456.80	2,594,456.80	0.00	0.00	0.00
	Total	4,218,723.04	30,283.43	0.00	4,249,006.47	4,249,006.47	0.00	0.00	0.00
2011	Property	446,683.82	0.00	0.00	446,683.82	450,952.86	(4,269.04)	(4,269.04)	0.00
	Liability	1,185,211.65	0.00	0.00	1,185,211.65	1,208,148.90	(22,937.25)	(8,478.39)	(14,458.86)
	Auto	141,151.70	0.00	0.00	141,151.70	143,264.17	(2,112.47)	(2,112.47)	0.00
	Workers Comp	3,241,425.77	0.00	0.00	3,241,425.77	3,254,361.70	(12,935.93)	(6,345.13)	(6,590.80)
	Total	5,014,472.94	0.00	0.00	5,014,472.94	5,056,727.63	(42,254.69)	(21,205.03)	(21,049.66)
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	(7,455.27)	0.00	0.00	(7,455.27)	0.00	(7,455.27)	(7,455.27)	0.00
	Workers Comp	(32.48)	0.00	0.00	(32.48)	0.00	(32.48)	(32.48)	0.00
	Total	(7,487.75)	0.00	0.00	(7,487.75)	0.00	(7,487.75)	(7,487.75)	0.00
TOTAL		14,838,165.31	292,293.57	16,216.32	15,114,242.56	15,166,675.00	(52,432.44)	(28,692.78)	(23,739.66)

NOVEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	11/04/15	14,328.96				14,328.96	
2	11/12/15	47,291.89				47,291.89	
3	11/12/15	54,319.73				54,319.73	
4	11/18/15	76,778.48				76,778.48	
5	11/18/15	11,945.92				11,945.92	
6	11/25/15	41,781.85				41,781.85	
7	11/25/15	38,358.65				38,358.65	
8	11/30/15	7,288.10				7,288.10	
9	11/30/15	200.00		(5,208.00)		5,008.00	
10						-	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	292,293.58	-	-	5,208.00	-	287,085.58
	Monthly Rpt	287,085.58					287,085.58
	Variance	5,208.00			5,208.00		-

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

Current Fund Year: 2015										
Month Ending: November										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	811,227.89	4,636,851.39	1,069,999.86	8,748,620.87	522,757.35	1,775,526.83	214,234.83	98,552.60	(8,318.32)	17,869,453.30
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	7,898.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,318.32	16,216.32
Invest Pymnts	(53.92)	(308.17)	(82.67)	(581.70)	(34.97)	(117.99)	(14.25)	(66.32)	0.00	(1,259.99)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(53.92)	(308.17)	(82.67)	(581.70)	(34.97)	(117.99)	(14.25)	(66.32)	0.00	(1,259.99)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	7,844.08	(308.17)	(82.67)	(581.70)	(34.97)	(117.99)	(14.25)	(66.32)	8,318.32	14,956.33
EXPENSES										
Claims Transfers	6,406.90	91,157.16	3,655.60	188,046.21	0.00	0.00	0.00	0.00	3,027.70	292,293.57
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,005,006.40	0.00	1,005,006.40
TOTAL	6,406.90	91,157.16	3,655.60	188,046.21	0.00	0.00	0.00	1,005,006.40	3,027.70	1,297,299.97
END BALANCE	812,665.07	4,545,386.06	1,066,261.59	8,559,992.96	522,722.38	1,775,408.84	214,220.58	(906,520.12)	(3,027.70)	16,587,109.66

REPORT STATUS SECTION

Report Month: November

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
Accural Balances:	Accural Balances are equal	\$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS									
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND									
ALL FUND YEARS COMBINED									
CURRENT MONTH	November								
CURRENT FUND YEAR	2015								
Description:	NJCM - 74136	TD Bank Investments - 785-518-3047	TD Bank Treasuries - CWA 6201-231	TD Bank Clearing - 785-518-3021	TD Bank Adm/Exp - 785-518-3039	TD Bank CompServices WC Claims - 425-9982572	TD Bank CompServices Prop & Liab claims - 425-9983546		
ID Number:									
Maturity (Yrs)									
Purchase Yield:									
TOTAL for All Accts & instruments									
Opening Cash & Investm	\$17,869,452.79	58.98	9,853,037.32	2,002,640.00	5,997,246.14	15,680.86	-	2,387.06	3,176.55
Opening Interest Accrua	\$166.66	-	-	166.66	-	-	-	-	-
1 Interest Accrued and/or	\$1,666.67	\$0.00	\$0.00	\$1,666.67	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discou	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Inst	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$1,260.00	\$0.00	\$0.00	-\$1,260.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$406.67	\$0.00	\$0.00	\$406.67	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$1,316,779.09	\$0.00	\$0.00	\$0.00	\$16,216.32	\$1,004,914.61	\$191,073.91	\$104,574.25	
10 (Withdrawals - Sales)	-\$2,597,862.75	\$0.00	-\$91.79	\$0.00	-\$1,300,562.78	-\$1,004,914.61	-\$191,073.91	-\$101,219.66	
Ending Cash & Investment	\$16,587,109.13	58.98	\$9,852,945.53	\$2,001,380.00	\$4,712,899.68	\$15,680.86	-\$2,387.06	\$6,531.14	
Ending Interest Accrual Bal	\$1,833.33	\$0.00	\$0.00	\$1,833.33	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$131,204.20	\$0.00	\$0.00	\$0.00	\$7,488.10	\$53,932.43	\$51,228.41	\$18,555.26	
(Less Deposits in Transit)	-\$7,488.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$7,288.10	-\$200.00	
Balance per Bank	\$16,710,825.23	58.98	\$9,852,945.53	\$2,001,380.00	\$4,720,387.78	\$69,613.29	\$41,553.25	\$24,886.40	
		\$0.00	0.0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	

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

Month		December							
Current Fund Year		2015							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid December	Monthly Recoveries December	Calc. Net Paid Thru December	TPA Net Paid Thru December	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2015	Property	411,775.25	16,536.77	8,136.18	420,175.84	420,175.84	0.00	0.00	0.00
	Liability	100,223.75	17,931.06	0.00	118,154.81	118,154.81	0.00	0.00	0.00
	Auto	20,527.69	500.00	0.00	21,027.69	21,027.69	0.00	0.00	0.00
	Workers Comp	1,060,696.17	111,645.46	0.00	1,172,341.63	1,172,341.63	(0.00)	0.00	(0.00)
	Cherry Hill	3,027.70	25,730.90	3,027.71	25,730.89	28,758.60	(3,027.71)	0.00	(3,027.71)
	Total	1,596,250.56	172,344.19	11,163.89	1,757,430.86	1,760,458.57	(3,027.71)	0.00	(3,027.71)
2014	Property	348,195.46	2,500.00	2,642.81	348,052.65	348,052.65	0.00	(2,690.00)	2,690.00
	Liability	125,060.82	2,438.77	0.00	127,499.59	127,499.59	(0.00)	(0.00)	0.00
	Auto	42,368.45	1,499.66	0.00	43,868.11	43,868.11	0.00	0.00	0.00
	Workers Comp	1,267,907.04	65,850.19	0.00	1,333,757.23	1,333,757.23	0.00	0.00	0.00
	Total	1,783,531.77	72,288.62	2,642.81	1,853,177.58	1,853,177.58	0.00	(2,690.00)	2,690.00
2013	Property	344,989.43	0.00	0.00	344,989.43	344,989.43	0.00	0.00	0.00
	Liability	187,532.54	5,561.73	0.00	193,094.27	193,094.27	0.00	0.00	0.00
	Auto	58,029.36	810.00	0.00	58,839.36	58,839.36	(0.00)	(0.00)	0.00
	Workers Comp	1,887,917.24	7,331.50	300.00	1,894,948.74	1,894,948.74	0.00	0.00	0.00
	Total	2,478,468.57	13,703.23	300.00	2,491,871.80	2,491,871.80	0.00	0.00	0.00
2012	Property	289,206.35	0.00	0.00	289,206.35	289,206.35	0.00	0.00	0.00
	Liability	796,540.75	49,667.34	99.00	846,109.09	846,109.09	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	2,594,456.80	37,168.84	27,759.01	2,603,866.63	2,603,866.63	0.00	0.00	0.00
	Total	4,249,006.47	86,836.18	27,858.01	4,307,984.64	4,307,984.64	0.00	0.00	0.00
2011	Property	446,683.82	0.00	0.00	446,683.82	450,952.86	(4,269.04)	(4,269.04)	0.00
	Liability	1,185,211.65	(2,880.47)	0.00	1,182,331.18	1,209,853.23	(27,522.05)	(22,937.25)	(4,584.80)
	Auto	141,151.70	0.00	0.00	141,151.70	143,264.17	(2,112.47)	(2,112.47)	0.00
	Workers Comp	3,241,425.77	0.00	0.00	3,241,425.77	3,258,192.45	(16,766.68)	(12,935.93)	(3,830.75)
	Total	5,014,472.94	(2,880.47)	0.00	5,011,592.47	5,062,262.71	(50,670.24)	(42,254.69)	(8,415.55)
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	(7,455.27)	0.00	0.00	(7,455.27)	0.00	(7,455.27)	(7,455.27)	0.00
	Workers Comp	(32.48)	0.00	0.00	(32.48)	0.00	(32.48)	(32.48)	0.00
	Total	(7,487.75)	0.00	0.00	(7,487.75)	0.00	(7,487.75)	(7,487.75)	0.00
TOTAL		15,114,242.56	342,291.75	41,964.71	15,414,569.60	15,475,755.30	(61,185.70)	(52,432.44)	(8,753.26)

DECEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	12/02/15	2,171.69				2,171.69	
2	12/02/15	20,137.68				20,137.68	
3	12/09/15	58,020.30				58,020.30	
4	12/09/15	24,974.76				24,974.76	
5	12/16/15	58,336.52				58,336.52	
6	12/16/15	36,054.57				36,054.57	
7	12/23/15	118,232.80				118,232.80	
8	12/23/15	7,717.58				7,717.58	
9	12/30/15	7,498.76				7,498.76	
10	12/30/15	9,734.84				9,734.84	
11	12/31/15	3,466.82	- 4,054.57	- 38,937.00		- 39,524.75	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	346,346.32	- 4,054.57	- 38,937.00	-	303,354.75	
	Monthly Rpt	303,354.75				303,354.75	
	Variance	42,991.57	- 4,054.57	- 38,937.00	-	0.00	

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

Current Fund Year: 2015 Month Ending: December										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	812,665.07	4,545,386.06	1,066,261.59	8,559,992.96	522,722.38	1,775,408.84	214,220.58	(906,520.12)	(3,027.70)	16,587,109.66
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	10,778.99	99.00	0.00	28,059.01	0.00	0.00	0.00	0.00	3,027.71	41,964.71
Invest Pymnts	(40.02)	(223.86)	(61.27)	(421.79)	(25.92)	(87.44)	(10.56)	(49.15)	0.00	(920.01)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(40.02)	(223.86)	(61.27)	(421.79)	(25.92)	(87.44)	(10.56)	(49.15)	0.00	(920.01)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51,265.79	0.00	51,265.79
TOTAL	10,738.97	(124.86)	(61.27)	27,637.22	(25.92)	(87.44)	(10.56)	51,216.64	3,027.71	92,310.49
EXPENSES										
Claims Transfers	19,036.77	72,718.43	2,809.66	221,995.99	0.00	0.00	0.00	0.00	25,730.90	342,291.75
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	877,923.75	0.00	877,923.75
TOTAL	19,036.77	72,718.43	2,809.66	221,995.99	0.00	0.00	0.00	877,923.75	25,730.90	1,220,215.50
END BALANCE	804,367.27	4,472,542.77	1,063,390.66	8,365,634.19	522,696.46	1,775,321.40	214,210.02	(1,733,227.23)	(25,730.89)	15,459,204.65
REPORT STATUS SECTION										
Report Month: December										
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
Accural Balances:	Accural Balances are equal									\$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS									
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND									
ALL FUND YEARS COMBINED									
CURRENT MONTH	December								
CURRENT FUND YEAR	2015								
Description:	NJCM - 74136		TD Bank Investments - 785-518-3047	TD Bank Treasuries - CWA 6201-231	TD Bank Clearing - 785-518-3021	TD Bank Adm/Exp - 785-518-3039	TD Bank CompServices WC Claims - 425-9982572	TD Bank CompServices Prop & Liab claims - 425-9983546	
ID Number:									
Maturity (Yrs)									
Purchase Yield:									
TOTAL for All									
Accts & instruments									
Opening Cash & Investm	\$16,587,109.13	58.98	9,852,945.53	2,001,380.00	4,712,899.68	15,680.86	-	2,387.06	6,531.14
Opening Interest Accrua	\$1,833.33	-	-	1,833.33	-	-	-	-	-
1 Interest Accrued and/or	\$1,666.67	\$0.00	\$0.00	\$1,666.67	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Inst	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$920.00	\$0.00	\$0.00	-\$920.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$746.67	\$0.00	\$0.00	\$746.67	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$1,321,371.62	\$0.00	\$91.79	\$0.00	\$93,138.71	\$877,740.23	\$247,726.89	\$102,674.00	
10 (Withdrawals - Sales)	-\$2,448,356.62	\$0.00	-\$183.52	\$0.00	-\$1,224,086.55	-\$877,740.23	-\$247,726.89	-\$98,619.43	
Ending Cash & Investment	\$15,459,204.13	\$58.98	\$9,852,853.80	\$2,000,460.00	\$3,581,951.84	\$15,680.86	-\$2,387.06	\$10,585.71	
Ending Interest Accrual Bal	\$3,500.00	\$0.00	\$0.00	\$3,500.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$121,212.96	\$0.00	\$0.00	\$0.00	\$3,466.82	\$33,103.49	\$62,412.44	\$22,230.21	
(Less Deposits in Transit)	-\$6,806.96	\$0.00	\$0.00	\$0.00	-\$3,340.14	\$0.00	-\$3,466.82	\$0.00	
Balance per Bank	\$15,573,610.13	\$58.98	\$9,852,853.80	\$2,000,460.00	\$3,582,078.52	\$48,784.35	\$56,558.56	\$32,815.92	
			0.0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00



TD Wealth

PORTFOLIO APPRAISAL
AS OF 11/30/15

PAGE 4

ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT
INSURANCE FUND
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
CASH & EQUIVALENTS							
CASH							
0	INCOME CASH	.00	.00	.00	.000 .00		
0	PRINCIPAL CASH	.00	.00	.00	.000 .00		
	TOTAL CASH	.00	.00	.00	.00	.00	0.0
	TOTAL CASH & EQUIVALENTS	.00	.00	.00	.00	.00	0.0
DEBT OBLIGATIONS							
1 - 2 YEARS							
2,000,000	3134G4-SZ-2 PHLMC 1% 04/28/2017 DTD 01/28/2014 CALLABLE 01/28/2016	1,833.33	2,001,380.00 2,000,000.00	1,380.00	100.069 2,000,000.00	100.00	1.0
	TOTAL 1 - 2 YEARS	1,833.33	2,001,380.00 2,000,000.00	1,380.00	2,000,000.00	100.00	1.0
	TOTAL DEBT OBLIGATIONS	1,833.33	2,001,380.00 2,000,000.00	1,380.00	2,000,000.00	100.00	1.0
	NET ASSETS	1,833.33	2,001,380.00 2,000,000.00	1,380.00	2,000,000.00	100.00	1.0
	TOTAL SECURITIES CURRENTLY HELD		2,003,213.33				



TD Wealth

PORTFOLIO APPRAISAL
AS OF 12/31/15

PAGE 4

ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT
INSURANCE FUND
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
CASH & EQUIVALENTS							
CASH							
0	INCOME CASH	.00	.00	.00	100.000 .00		
0	PRINCIPAL CASH	.00	.00	.00	100.000 .00		
	TOTAL CASH	.00	.00	.00	.00	100.00	0.0
	TOTAL CASH & EQUIVALENTS	.00	.00	.00	.00	100.00	0.0
DEBT OBLIGATIONS							
1 - 2 YEARS							
2,000,000	3134G4-SZ-2 FHLMC 1% 04/28/2017 DTD 01/28/2014 CALLABLE 01/28/2016	3,500.00	2,000,460.00 2,000,000.00	460.00	100.023 2,000,000.00	100.00	1.0
	TOTAL 1 - 2 YEARS	3,500.00	2,000,460.00 2,000,000.00	460.00	2,000,000.00	100.00	1.0
	TOTAL DEBT OBLIGATIONS	3,500.00	2,000,460.00 2,000,000.00	460.00	2,000,000.00	100.00	1.0
	NET ASSETS	3,500.00	2,000,460.00 2,000,000.00	460.00	2,000,000.00	100.00	1.0
	TOTAL SECURITIES CURRENTLY HELD		2,003,960.00				

RESOLUTION NO. 16-8

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

APPOINTING APPROVED COUNSEL

WHEREAS, the Camden County Municipal Joint Insurance Fund is responsible for providing a defense to certain claims brought against its members in accordance with the Fund's coverage documents; and

WHEREAS, in order to appoint defense counsel, a law firm must be on the approved counsel list of the Camden County Municipal Joint Insurance Fund to defend any members of the Fund; and

WHEREAS, the Camden County Municipal Joint Insurance Fund appoints firms to the panel in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.;

WHEREAS, responses were received in the Fund office,

WHEREAS, the law firms attached to this resolution have been proposed as Counsel for the Camden County Municipal Joint Insurance Fund for the year 2016 and have been reviewed and recommended by the Fund's Attorney,

NOW, THEREFORE BE IT RESOLVED, by the Fund Commissioners of the Camden County Municipal Joint Insurance Fund that the law firms attached to this resolution be and the same are hereby appointed as the approved counsel for the Camden County Municipal Joint Insurance Fund for the year 2016.

BE IT FURTHER RESOLVED by the Fund Commissioners of the Fund that the following fee schedule for Defense Attorney's for 2016 is established:

1. Third Party Liability cases - \$175/hour
2. Workers Compensation cases - \$115/hour
3. Litigation Expense and paralegal charges - \$50/hour

BE IT FURTHER RESOLVED that the Chairperson and Secretary of the Fund are hereby authorized to execute this resolution;

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

Chairperson

Secretary

Date

BROWN & CONNERY, LLP

ATTORNEYS AT LAW
360 HADDON AVENUE
WESTMONT, NEW JERSEY 08108
(856) 854-8900
FAX (856) 858-4967

Joseph M. Nardi, III, Esq.
jnardi@brownconnery.com

December 22, 2015

Bradford Stokes, Account Executive
PERMA, LLC
40 Lake Center Executive Park
401 Route 73 North, Suite 300
P.O. Box 989
Marlton, New Jersey 08053

**Re: Camden County Municipal Joint Insurance Fund
Defense Panel for 2016**

Dear Mr. Stokes:

I recommend the following law firms to be presented for approval by the Executive Committee of the Camden County Municipal Joint Insurance Fund for defense of litigated matters for the period from January 1, 2016 through December 31, 2016:

Matthew B. Wieliczko, Esquire
Zeller & Wieliczko, LLP
120 Haddonstowne Court
Cherry Hill, New Jersey 08003
856-428-6600

Francis X. Donnelly, Esquire
Mayfield, Turner, O'Mara & Donnelly
2201 Route 38, Suite 300
Cherry Hill, NJ 08002
856-667-2600

Michael O. Kassak, Esquire
White and Williams, LLP
Liberty View
457 Haddonfield Road, Suite 400
Cherry Hill, New Jersey 08002-2220
856-317-3600

John M. Palm, Esquire

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BROWN & CONNERY, LLP

December 22, 2015

Page 2

High Ridge Commons, Suite 101
200 Haddonfield Berlin Road
Gibbsboro, NJ 08026
856-783-5461

Eric J. Riso, Esquire
Stuart A. Platt, Esquire
Platt & Riso, P.C.
40 Berlin Avenue
Stratford, New Jersey 08084
856-784-1555

Carl J. Gregorio, Esquire
Brown & Connery, LLP
360 Haddon Avenue
Westmont, NJ 08108
856-854-8900
(Worker's Compensation)

William Freeman, Esquire
Freeman, Barton, Huber & Sacks
20 Tanner Street
P.O. Box 10
Haddonfield, NJ 08033
856-428-7600
(Workers Compensation)

Robert Baxter, Esquire
Paul Kelly, Esquire
Craig, Annin & Baxter, LLP
41 Grove Street, Suite A
Haddonfield, NJ 08033
856-795-2220

Burchard V. Martin, Esquire
Martin, Gunn & Martin
216 Haddon Avenue
P.O. Box 358
Westmont, NJ 08108
856-858-0900

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BROWN & CONNERY, LLP

December 22, 2015

Page 3

Charles Shimberg, Esquire
Shimberg & Friel
20 Brace Road, Suite 350
Cherry Hill, NJ 08034
856-857-0700

Salvatore J. Siciliano, Esquire
16 S. Haddon Avenue
P.O. Box 25
Haddonfield, NJ 08033
856-795-0500

Dennis J. Crawford, Esquire
Michael McElhatton, Esquire
Crawford & McElhatton
619 S. White Horse Pike
Audubon, NJ 08106
856-310-5550

Brenton C. Owens, Esquire
Kent & McBride, P.C.
1040 Kings Highway North, Suite 600
Cherry Hill, NJ 08034
856-667-3113
(Worker's Compensation)

James E. Mulroy, Esquire
Green Lundgren & Ryan, P.C.
20 Brace Road - Suite 200
Cherry Hill, New Jersey 08034
856-428-5800

John C. Gillespie, Esquire
Parker McCay, PA
9000 Midlantic Drive
#300
Mt. Laurel, NJ 08054
856-596-8900

Howard C. Long, Esquire

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BROWN & CONNERY, LLP

December 22, 2015

Page 4

Wade Long & Wood
1250 Chews Landing Road – Suite 1
Laurel Springs, NJ 08021
856-346-2800

Jay J. Blumberg, Esquire
Christopher Wolk, Esquire
Blumberg & Wolk, LLC
158 Delaware Street
PO Box 68
Woodbury, NJ 08096
856-848-7472

Christopher J. Saracino, Esquire
Pietras, Saracino, Smith, LLP
2060 Fairfax Avenue
Cherry Hill, New Jersey 08003
856-761-3773
(Workers' Compensation)

Michael P. Madden, Esquire
Timothy R. Bieg, Esquire
Madden & Madden
108 Kings Highway East – Suite 200
Haddonfield, New Jersey 08033
856-428-9520

Douglas Long, Esquire
Long, Marnero & Associates
44 Euclid Street
Woodbury, NJ 08096
856-848-6440

Louis Cappelli, Jr., Esquire
Florio, Perrucci, Steinhardt & Fader
1010 Kings Hwy South
Building 2
Cherry Hill, New Jersey 08034
(856) 853-5530

The foregoing list should be presented to the Executive Committee for consideration at the reorganization meeting scheduled for January 25, 2016.

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BROWN & CONNERY, LLP

December 22, 2015

Page 5

I also recommend approval of the hourly rate for defense counsel for third party liability cases to be established at \$175.00 and for Workers' Compensation cases to be established at \$115.00 as well as reimbursement of litigation expenses and hourly paralegal charges of \$50.00 for all cases.

Thank you for your attention to these matters. If you have any questions, please do not hesitate to contact me.

Very truly yours,
BROWN & CONNERY, LLP

By: 
JOSEPH M. NARDI, III

JMN,III/vgd

cc: Michael Mevoli, Chairman

2552964.v1

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: January 5, 2016

Service Team:

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

NOVEMBER & DECEMBER 2015 ACTIVITIES

LOSS CONTROL SERVICES

- Township of Berlin – Conducted a Loss Control Survey on – November 6
- Camden City Parking Authority – Conducted an Accident Investigation on – November 2
- Borough of Clementon – Conducted a Loss Control Survey on – November 4
- Borough of Oaklyn – Conducted a Loss Control Survey on – November 4
- Borough of Somerdale – Conducted a Loss Control Survey on – November 3
- Borough of Pine Hill – Conducted a Loss Control Survey on – December 2

JIF MEETINGS ATTENDED

- Camden JIF – Fund Commissioner Meeting – November 23
- Camden JIF – Claims Meeting – November 20 & December 18
- Camden JIF – Executive Safety Committee Meeting – December 10

UPCOMING JIF MEETINGS

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

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- SD Bulletin – Mobile Work Zone – November 16
- SD Bulletin – Managing Slip & Falls during Winter Months – November 30
- MSI Announcement – MSI Training Schedule for December 2015 – December 3
- SD Bulletin – NIOSH Firefighter Safety Alert– December 17
- MSI Announcement – MSI Training Schedule for January 2016 – December 21

MEL VIDEO LIBRARY

The following members utilized the MEL Video Library in November & December.

Members

No. of Videos

Berlin Borough	1
Brooklawn Borough	2
Collingswood Borough	1

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

MSI TRAINING PROGRAMS

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

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

Date	Terr.	Location	Topic	Time
1/8/16	5	Borough of Runnemede	CSE-Permit Required w/Classroom Demo	8:00 - 12:00 pm
1/8/16	5	Township of Monroe #3	PPE	8:30 - 10:30 am
1/8/16	5	Township of Monroe #3	HazCom w/GHS	10:45 - 12:15 pm
1/11/16	5	Merchantville-Pennsauken SA #2	Fall Protection Awareness	8:30 - 10:30 am
1/11/16	5	Merchantville-Pennsauken SA #2	Fire Safety	10:45 - 11:45 am
1/11/16	5	Merchantville-Pennsauken SA #2	Accident Investigation	12:30 - 2:30 pm
1/11/16	5	Borough of Glassboro #1 (Fire Dept.)	HazMat Awareness w/HazCom GHS-Evening	7:00 - 10:00 pm
1/11/16	5	Borough of Glassboro #1 (Fire Dept.)	BBP-Evening	10:00 - 11:00 pm
1/12/16	5	Township of Cherry Hill #6	CMVO	8:30 - 12:30 pm
1/13/16	5	Township of Burlington #3	Snow Plow/Snow Removal	8:00 - 10:00 am
1/15/16	5	Borough of Somerdale	Jetter/Vacuum Safety	12:00 - 2:00 pm
1/19/16	5	Borough of Paulsboro #1	CDL-Drivers Safety Regulations	8:30 - 10:30 am

Date	Terr.	Location	Topic	Time
1/19/16	5	Borough of Paulsboro #1	BBP	10:45 - 11:45 am
1/19/16	5	Township of Mantua	Driving Safety Awareness	1:00 - 2:30 pm
1/20/16	5	Borough of Pitman	Flagger/Work Zone	10:00 - 2:30 pm w/lunch brk
1/22/16	5	Township of Franklin #2	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
1/25/16	5	Township of Mantua	Sanitation/Recycling Safety	1:00 - 3:00 pm
1/26/16	5	Township of Waterford	HazCom w/GHS	8:30 - 10:00 am
1/26/16	5	Township of Waterford	BBP	10:15 - 11:15 am
1/27/16	5	Pennsauken SA #3	Back Safety/Material Handling	8:30 - 9:30 am
1/27/16	5	Pennsauken SA #3	Fire Extinguisher	9:45 - 10:45 am
1/27/16	5	Pennsauken SA #3	Hearing Conservation	11:00 - 12:00 pm
1/29/16	5	Borough of Somerdale	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
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
2/9/16	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-Driver 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
2/24/16	5	Pennsauken SA #3	Flagger/Work Zone	8:30 - 12:30 pm
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
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
3/11/16	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.)	CSE-Permit Required w/Classroom Demo- Evening	7:00 - 11:00 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

Date	Terr.	Location	Topic	Time
				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

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

A Message from the Safety Director

The National Institute for Occupational Safety and Health (NIOSH) recently issued a Safety Advisory recommending fire departments immediately take four actions to protect firefighters from being injured or killed while operating on roofs that contain translucent corrugated roof panels. The Advisory is attached for your convenience.



Please forward this Message to the appropriate fire official.



November 20, 2015

SAFETY ADVISORY

Fire Fighter Fatality Investigation and Prevention Program

NIOSH

Translucent Corrugated Roof Panels May Contribute to Increased Fall Risk during Roof Operations

The National Institute for Occupational Safety and Health (NIOSH) recommends that all fire departments immediately take the following actions to reduce the risk of fire fighters being injured or killed while operating on roofs that contain translucent corrugated roof panels:

- Ensure that all fire fighters, company officers and chief officers are aware of and are trained to recognize translucent corrugated roof panels.
- Establish policies and procedures to ensure that fire fighters do not walk or stand on translucent corrugated roof panels.
- Ensure fire fighters immediately inform the incident commander and other fire fighters when translucent corrugated roof panels are identified.
- Ensure fire fighters follow safe roof operating practices including sounding the roof, having enough ladders for safe exit and always wearing the proper PPE, including self-contained breathing apparatus.



Photos. Top photo shows the panel where a fire fighter fell through a translucent corrugated roof panel. The panel was flush with the surrounding roof surface. Bottom photo shows an aerial view of the building where incident occurred. The translucent roof panels appear grey against the white metal roof. At night, the panels are difficult to detect and typically do not include a frame.



Map data: Google, DigitalGlobe

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



NIOSH Safety Advisory: Translucent Roof Panels May Contribute to Increased Risk during Roof Operations

The NIOSH Fire Fighter Fatality Investigation and Prevention Program is currently investigating a July 15, 2015 fire fighter line-of-duty-death that illustrates the hazard to fire fighters when operating on roofs containing translucent corrugated panels. These panels are designed to transfer natural light and heat into a building's interior and in some cases may be painted or tinted to blend in with the existing roof. These panels are designed in a variety of shapes, sizes, and colors and may be difficult to recognize, especially at night. Preliminary findings indicate that these panels are typically not designed to be walked upon, will not support the weight of a fire fighter (with or without personal protective equipment and tools), and may degrade when exposed to UV, water and other chemicals. These roof panels can be found in a variety of buildings including, manufacturing facilities, warehouses, storage buildings, restaurants, carpools, canopies, barns and covered walkways in both commercial and residential settings.

Circumstances of the incident under investigation by NIOSH

On June 28, 2015, at approximately 2130 hours, a 46-year-old career fire fighter/engineer was seriously injured, and eventually died, when he fell through a translucent corrugated roof panel while his crew was searching the roof for fire extension from an exterior dumpster fire. The fire department was dispatched for a report of a multi-family commercial structure fire. The first arriving crews found a fire burning in a dumpster located against the exterior wall of a 300 feet x 60 feet, one-story, metal frame commercial building located in a warehouse district. The first arriving crews pulled the dumpster away from the building and quickly extinguished the fire using tank water. Scorch marks on the exterior wall near a window raised the possibility of fire extension inside the building. The incident commander directed crews to force entry into the building and search for fire extension and occupants. He also directed a truck company to ladder the roof and search for fire extension. Four fire fighters climbed onto the roof, where one used a thermal imager to check for signs of fire extension while the other three, including the fire fighter/engineer, sized up the roof conditions. While operating on the roof, the fire fighter/engineer stepped on a translucent corrugated roof panel and fell approximately 17 feet onto a concrete

floor. The fire fighter was seriously injured and died 17 days later on July 15, 2015. This fire department experienced a similar incident in 2012 in which a translucent corrugated roof panel broke under the weight of a fire fighter who fortunately did not receive a serious injury. A NIOSH investigation report of this fatality providing additional details about the incident and recommendations for preventing falls through these types of roof panels will be available at a later date.

NIOSH would like to bring this information to the attention of all U.S. fire departments; fire fighters; fire service trainers; building officials; local, city and state authorities having jurisdiction and building code organizations. Translucent corrugated roof panels are widely used across the United States. Fire departments should identify structures within their jurisdiction that have translucent corrugated roof panels and include this information in pre-incident plans. This information should be shared with mutual aid departments and added into the caution notes of CAD dispatch systems where possible. Incident commanders should strongly consider the risk benefit analysis of permitting rooftop operations on identified buildings.

Fire fighters may not be aware of and may not fully appreciate the hazards and risks associated with these panels. Fire fighters should always inform the incident commander and other fire fighters when translucent corrugated roof panels are identified and should not walk or stand on them. Fire fighters should constantly sound the roof to gauge structural integrity and changes in roof construction. Translucent corrugated roof panels can be difficult to identify and seldom have frames or other features that identify their location.

References

NIOSH [2004]. NIOSHALERT: Preventing Falls of Workers through Skylights and Roof and Floor Openings. Cincinnati OH. DHHS (NIOSH) Publication Number 2004-156. <http://www.cdc.gov/niosh/docs/2004-156/>

For More Information

This document is in the public domain and may be freely copied or reprinted. NIOSH encourages all readers of the Safety Advisories to make them available to all interested employers and workers.

To obtain information about other occupational safety and health topics, contact NIOSH at

Telephone: 1-800-CDC-INFO (1-800-232-4636)
TTY: 1-888-232-6348 E-mail: cdcinfo@cdc.gov
or visit the NIOSH Web site at www.cdc.gov/niosh

For a monthly update on news at NIOSH, subscribe to *NIOSH eNews* by visiting www.cdc.gov/niosh/eNews.

Mention of any company or product does not constitute endorsement by NIOSH.

DHHS (NIOSH) Publication No. 2016-110

The **NIOSH Fire Fighter Fatality Investigation and Prevention Program** is conducted by the National Institute for Occupational Safety and Health (NIOSH). The purpose of the program is to investigate fire fighter line-of-duty-deaths and formulate recommendations for preventing future deaths and injuries. The program does not seek to determine fault or place blame on fire departments or individual fire fighters but to learn from these tragic events and prevent future similar events. For more information, visit the program website at www.cdc.gov/niosh/fire.



CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
Certificate of Insurance Monthly Report

Friday, November 18, 2015

From 10/21/2015 To 11/18/2015

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverag
<u>CAMDEN JIF</u>					
H- Giles & Ransome, Inc. I- Township of Cherry Hill	600 South Egg Harbor Rd Hammonton, NJ 08037 820 Mercer Street Cherry Hill, NJ 08002	476	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry Hill's \$50,000 Deductible on WC. Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty & 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 Caterpillar 930K Wheel Loader, s#0RHN02300, value \$130,800.	10/21/2015	Exception
H- Borough of Audubon I- Borough of Audubon	606 West Nicholson Road Audubon, NJ 08106 606 West Nicholson Road Audubon, NJ 08106	1723	Evidence of insurance as respects to Statutory Bond Coverage for: Megan Giordano - Tax Collector, effective 05/01/15.	10/22/2015	BOND
H- New Jersey Council for the Humanities I- Township of Cherry Hill	28 West State Street, 6th Flr Trenton, NJ 08608-1602 820 Mercer Street Cherry Hill, NJ 08002	1951	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry Hill's \$50,000 Deductible on WC. Evidence of insurance with respects to a grant for the Cherry Hill Public Library.	11/5/2015	Exception
H- Ford Motor Credit Co. LLC I- Borough of Barrington	1 American Road MD 7500 Dearborn, MI 48126 229 Trenton Avenue Barrington, NJ 08007	4968	Evidence of auto liability insurance.	11/4/2015	GL EX AU OTH
H- PSE&G I- Borough of Haddonfield	24 Brown Avenue Springfield, NJ 07081 242 Kings Highway East Haddonfield, NJ 08033	5528	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for the installation of holiday decorations and lights on poles per written contract.	11/13/2015	GL EX AU WC

H- Burlington Co. Emergency	Services Training Ctr. 53 Academy Drive Westampton, 19463 NJ 08060		Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of facilities by the Barrington Fire Company for a training drill on 11/2/15.	10/23/2015	GL EX AU WC
I- Borough of Barrington	229 Trenton Avenue Barrington, NJ 08007				
H- Miller's Mulch	624 So. Egg Harbor Rd. Hammonton, NJ 08095	20973	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) Tree Lighting ceremony on 12/4/15 rain date 12/11/15.	10/30/2015	GL EX AU WC
I- Township of Winslow	125 South Route 73 Winslow, NJ 08037				

Total # of Holders = 7

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
Certificate of Insurance Monthly Report

Tuesday, December 21, 2015

From 11/18/2015 To 12/18/2015

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>CAMDEN JIF</u>					
H- Haddonfield Board of Education I- Borough of Haddonfield	Central Elementary/Middle School 5 Lincoln Avenue Haddonfield, NJ 08033 242 Kings Highway East Haddonfield, NJ	1551 08033	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for first night Haddonfield celebration on 12/31/15.	12/14/2015	GL EX AU WC
H- Haddonfield Memorial High School I- Borough of Haddonfield	401 Kings Highway East Haddonfield, NJ 242 Kings Highway East Haddonfield, NJ	08033 08033	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for first night Haddonfield celebration on 12/31/15.	12/14/2015	GL EX AU WC
H- Borough of Magnolia I- Borough of Magnolia	438 West Evesham Avenue Magnolia, NJ 438 W. Evesham Avenue Magnolia, NJ	08049 08049	Evidence of insurance as respects to Statutory Bond coverage for Shelley Strehle - Treasurer, effective 11/23/15.	12/11/2015	BOND
H- New Jersey Council for the Humanities I- Township of Cherry Hill	28 W. State Street, 6th Floor Trenton, NJ 820 Mercer Street Cherry Hill, NJ	08608-1602 1951 08002	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry Hill's \$50,000 Deductible on WC. Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to a grant for the Cherry Hill Public Library.	11/24/2015	Exception

H- PROVIDED TO I- Township of Voorhees	Township of Voorhees FOR EVIDENCE ONLY 2400 Voorhees Town Center Voorhees, NJ 08043	2012	Evidence of insurance for the Berlin-Gibbsboro-Voorhees Municipal Alliance (Quasi Entity) covered under the Township of Voorhees policy.	12/15/2015 GL AU EX
H- New Jersey Department of I- Borough of Brooklawn	Environmental Protection DEP Main Building 401 East 4679 State St. Trenton, NJ 301 Christiana Street Brooklawn, NJ 08030		Evidence of insurance with respects to grant reimbursement.	12/2/2015 GI EX
H- PSE&G I- Borough of Barrington	24 Brown Avenue Springfield, NJ 07081 229 Trenton Avenue Barrington, NJ 08007	5528	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for the installation of holiday decorations and lights on poles per written contract.	12/3/2015 GL EX AU WC
H- First Presbyterian Church I- Borough of Haddonfield	20 Kings Highway East Haddonfield, NJ 08033 242 Kings Highway East Haddonfield, NJ 08033	9317	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for first night Haddonfield celebration on 12/31/15.	12/14/2015 GL EX AU WC
H- Indian King Tavern I- Borough of Haddonfield	233 Kings Highways East Haddonfield, NJ 08033 242 Kings Highway East Haddonfield, NJ 08033	9340	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for first night Haddonfield celebration on 12/31/15.	12/14/2015 GL EX AU WC
H- Masonic Temple I- Borough of Haddonfield	16 Kings Highway East Haddonfield, NJ 08033 242 Kings Highway East Haddonfield, NJ 08033	12492	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for first night Haddonfield celebration on 12/31/15.	12/14/2015 GL EX AU WC

H- Mount Ephraim Senior Housing I- Borough of Mount Ephraim	PRD Management 1242 W. Kings Highway Mt. Ephraim, NJ 08059 121 South Black Horse Mt. Ephraim, NJ 08059	14666	Evidence of insurance with respects to annual inspections of units 12/4/2015 to be performed by Borough inspectors as part of the Certificate of Occupancy program.	GI EX
H- Markeim Art Center I- Borough of Haddonfield	104 Walnut St. Haddonfield, NJ 08033 242 Kings Highway East Haddonfield, NJ 08033	15183	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for first night Haddonfield celebration on 12/31/15.	12/14/2015 GL EX AU WC
H- Haddon Fortnightly I- Borough of Haddonfield	301 Kings Highway East Haddonfield, NJ 08033 242 Kings Highway East Haddonfield, NJ 08033	18805	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for first night Haddonfield celebration on 12/31/15.	12/14/2015 GL EX AU WC
H- First Baptist Church I- Borough of Haddonfield	124 Kings Highway East Haddonfield, NJ 08033 242 Kings Highway East Haddonfield, NJ 08033	19931	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for first night Haddonfield celebration on 12/31/15.	12/14/2015 GL EX AU WC
H- Ford Motor Credit Co., LLC I- Borough of Mount Ephraim	PO Box 1739 Dearborn, MI 48121-1739 121 South Black Horse Mt. Ephraim, NJ 08059	19997	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 2015 Dodge Charger, vin #32626, valued at \$43,439, for the Mount Ephraim Police Department.	12/9/2015 GL EX AU OTH

H- 1st Colonial Community Bank I- Borough of Magnolia	1040 Haddon Avenue Collingswood, NJ 08108 438 W. Evesham Avenue Magnolia, NJ 08049	20300	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respect to the lease of a 2016 Ford Explorer, vin #78189, valued at \$33,000, for the Magnolia Police Department.	11/25/2015	GL EX AU OTH
H- Grace Episcopal Church I- Borough of Haddonfield	19 Kings Highway East Haddonfield, NJ 08033 242 Kings Highway East Haddonfield, NJ 08033	21198	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for first night Haddonfield celebration on 12/31/15.	12/14/2015	GL EX AU WC
H- First Church of Christ Scientist I- Borough of Haddonfield	355 Kings Highway East Haddonfield, NJ 08033 242 Kings Highway East Haddonfield, NJ 08033	21255	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for first night Haddonfield celebration on 12/31/15.	12/14/2015	GL EX AU WC
H- Haddonfield United Methodist Church I- Borough of Haddonfield	29 Warwick Rd. Haddonfield, NJ 08033 242 Kings Highway East Haddonfield, NJ 08033	21256	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for first night Haddonfield celebration on 12/31/15.	12/14/2015	GL EX AU WC

Total # of Holders = 19



Cyber Proposal

November 10, 2015

BROKER

Mr. Chris Townsend
 Assistant Vice President
 Apex Insurance Agency Inc.
 201 Concourse Blvd, Suite 260
 Glen Allen, VA 23059

NAMED INSURED

The Participating Members of the Camden County Municipal Joint Insurance Fund
 9 Campus Drive
 Suite 16
 Parsippany, NJ 07054

TERMS AND CONDITIONS

Company Paper: Indian Harbor Insurance Company TCD 050 0215

OPTION 1 - PER EXPIRING

COVERAGE SCHEDULE				
Limit of Liability OPTIONS				
Combined Limits:		Combined Policy Aggregate Limit of Liability		\$6,000,000
Separate Limits:		Third Party and First Party Aggregate Limit of Liability		N/A
		Data Breach Response and Crisis Management Aggregate Limit of Liability		N/A
INSURING AGREEMENTS (a X indicates the coverage is included)				
		Sublimit	Retention/ Waiting Period	Retro Date
Third Party Liability Coverages				
• Technology & Professional Services				
• Media	X	\$3,000,000	\$10,000	1/1/13
• Privacy and Cyber Security	X	\$3,000,000	\$10,000	1/1/13
• Privacy Regulatory Defense, Awards & Fines	X	\$3,000,000	\$10,000	1/1/13
First Party Coverages				
• Business Interruption & Extra Expense	X	\$1,000,000	10 Hours	N/A
• Data Recovery	X	\$1,000,000	\$10,000	N/A
• Cyber-Extortion	X	\$1,000,000	\$10,000	N/A
Data Breach Response and Crisis Management Coverage		\$1,000,000	\$10,000	N/A
Premium: \$20,400				



Cyber Proposal

OPTION 2

COVERAGE SCHEDULE				
Limit of Liability OPTIONS				
Combined Limits:		Combined Policy Aggregate Limit of Liability		\$6,000,000
Separate Limits:		Third Party and First Party Aggregate Limit of Liability		N/A
		Data Breach Response and Crisis Management Aggregate Limit of Liability		N/A
INSURING AGREEMENTS (a X indicates the coverage is included)				
		Sublimit	Retention/ Waiting Period	Retro Date
Third Party Liability Coverages				
• Technology & Professional Services				
• Media		\$3,000,000	\$25,000	1/1/13
• Privacy and Cyber Security		\$3,000,000	\$25,000	1/1/13
• Privacy Regulatory Defense, Awards & Fines		\$3,000,000	\$25,000	1/1/13
First Party Coverages				
• Business Interruption & Extra Expense		\$3,000,000	10 Hours	N/A
• Data Recovery		\$3,000,000	\$25,000	N/A
• Cyber-Extortion		\$3,000,000	\$25,000	N/A
Data Breach Response and Crisis Management Coverage		\$3,000,000	\$25,000	N/A
Premium: \$27,540				

ENDORSEMENTS

1. Long Named Insured Endorsement
2. Manuscript Endorsement - Schedule of Participating Members
3. PCI Fines and Costs sublimit \$50,000 subject to \$25,000 retention

POLICY PERIOD

January 1, 2016 - January 1, 2017



Cyber Proposal

SUBJECTIVITIES

After reviewing the information submitted on the captioned risk, we are pleased to offer the following indication subject to receipt, review and acceptance of the following information:

1. None

COMMISSION

THE POLICY IS BEING ISSUED BY A CARRIER NOT LICENSED TO DO BUSINESS IN THE STATE WHERE THE INSURED IS DOMICILED. YOUR OFFICE MUST HAVE A VALID E&S LICENSE AND WILL BE RESPONSIBLE FOR THE COLLECTION AND REMITTANCE OF ANY APPLICABLE TAXES AND FEES AS WELL AS THE FILING OF ALL REQUIRED AFFIDAVITS.

Unless extended in writing this quotation will expire thirty (30) days from the date of this letter. Thank you for thinking of **XL Select Professional** for your professional liability needs. We look forward to working with you on other opportunities in the near future

Sincerely,

A handwritten signature in cursive script that reads "Scott Schleicher".

Scott Schleicher
Underwriting Manager
Cyber and Technology
Insurance
XL Catlin

301.529.2148
scott.schleicher@xcatlin.com
www.xcatlin.com



consolidated services group, inc.

**CSG BILL REVIEW SERVICES
CAMDEN JIE**

WC Medical Savings By Month

2015

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

Monthly PPO Statistics	November	December	YTD
Bills	188	272	2,366
PPO Bills	162	258	2,143
PPO Bill Penetration	86.17%	94.85%	90.57%
PPO Charges	\$204,980.21	\$229,260.44	\$2,403,739.29
Charge Penetration	92.54%	96.46%	90.95%

2014

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

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



Camden JIF

Managed Care - Workers' Comp Injury Review

(Dates of Loss in 2015)

Claims Reported:

- **309** FROI's reported during 2015
- **244** Medical Treatment vs. **65** Report Only/Occurrence Only; **59** experienced Lost Time
- **27** Remain open and actively treating; **23** are working
- **1** Employee remains out of work due to work-related injuries; **3** have been released to TD but are not able to be accommodated

Notable:

- Transitional Duty was accommodated on **58** claims during 2015
- There was a total of **1,465** Transitional Duty Lost Opportunity Days on 47 claims; an average of 31 days per claim

Primary Cause/Type of Injuries:

- 46 injuries occurred during the arrest or pursuit of suspects
- 24 Injuries handling or using equipment (18 DPW, 6 Fire)
- 23 Injuries were due to moving or lifting objects (20 DPW, 2 Firefighters, 1 Police)
- 23 MVA's (13 Police, 5 DPW, 4 EMT, 1 Firefighter)
- 19 Slip/Fall - 13 due to icy conditions (8 DPW, 6 Police, 3 Crossing Guards, 1 Animal Control, 1 Firefighter)
- 15 injuries due to performing outdoor work or maintenance (10 poison ivy, 5 insect bites)
- 13 Exposure to bodily fluid (Police and EMT)
- 12 Exposure to communicable diseases (Police, EMT, Fire)
- 12 Trip/Fall (5 DPW, 4 Administration, 2 Police, 1 Parking Authority)
- 9 Injuries occurred while exiting/dismounting equipment or vehicles (8 DPW, 1 Firefighter)

APPENDIX I – MINUTES

November 23, 2015

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – NOVEMBER 23, 2015
BROOKLAWN SENIOR COMMUNITY CENTER 5:15 PM**

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

ROLL CALL OF EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

David Taraschi, Audubon
Millard Wilkinson, Berlin Borough
Ari Messinger, Cherry Hill Township
Jack Flynn, Gibbsboro
Ken Cheeseman, Laurel Springs
Robert Mather, Pine Valley

RISK MANAGEMENT CONSULTANTS PRESENT:

Roger Leonard	Leonard O'Neill Insurance Group
Terry Mason	M&C Insurance Agency, Inc.
Mike Avalone	Conner Strong & Buckelew
Rick Bean	Henry D. Bean & Sons Insurance
Walt Eife	Waypoint Insurance
Peter DiGiambattista	Associated Insurance Partners

WELCOME: Mayor Branella welcomed everyone to the Borough of Brooklawn.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF OCTOBER 26, 2015.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF OCTOBER 26, 2015:

Motion:	Commissioner Wolk
Second:	Commissioner Lipsett
Vote:	Unanimous

CORRESPONDENCE: NONE

2016 BUDGET – As of the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2016 in the amount of \$12,428,901 representing a budget increase of 1.94%. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality/entity.

MOTION TO OPEN THE PUBLIC HEARING

Motion:	Commissioner DiAngelo
Second:	Commissioner Mevoli
Vote:	Unanimous

DISCUSSION: Executive Directors said there was one change to the budget since we did the Budget Introduction but the dollar amount did not change. On line 41 there was an adjustment made in the amount of \$5,351.00. The Budget was refreshed which resulted in an increase on the MEL property. Executive Director said after a discussion with the Chairman, instead of changing everyone’s assessment, this amount was taken out of the contingency line item. Executive Director said the loss funds did very well with an increase of 2.07% and the Professional Expenses and Contingency totaled an increase of 1.84%. Overall the Budget increase is at 1.94% which is the third year in a row we have had an increase under 2% on the average. Executive Director said if there were no questions regarding the budget an motion to adopt the 2016 Budget would be in order.

MOTION TO CLOSE THE PUBLIC HEARING

Motion:	Commissioner Lipsett
Second:	Commissioner Michielli
Vote:	Unanimous

MOTION TO ADOPT THE 2016 BUDGET AND CERTIFY THE ASSESSMENTS FOR THE CAMDEN COUNTY MUNICIPAL JIF

Motion:	Commissioner Maley
Second:	Commissioner Wolk

FUND BANKING SERVICE & ASSET MANAGER: As reported at last month’s meeting, the MEL issued a Request for Proposals for Banking and Asset Manager Services. The MEL Investment Committee made its recommendations to the Board. The Board accepted the Investment Committee recommendation to award the Banking contract to Investors Bank and the Asset Manager contract to Wilmington Trust.

Local Affiliated JIFs can participate in this program with the same terms. The applicable Resolution for the Camden JIF is on (Page 14) of the agenda. The recommended change in banking and asset management services has been discussed with the Fund’s Treasurer.

MOTION TO APPROVE RESOLUTION 15-28 APPOINTING INVESTORS BANK AS THE FUND BANK AND WILMINGTON TRUST AS ASSET MANAGER

Motion: Commissioner DiAngelo
Second: Commissioner Gallagher
Roll Call Vote: 9 Ayes, 0 Nays

POL/EPL RENEWAL: The Underwriting Manager has been negotiating the Public Officials/Employment Practices renewal for 2016. The incumbent, XL Insurance had indicated at 15% increase in the program whereas QBE North America quoted 5%. It is their recommendation that MEL Member JIFs move the EPL/POL Program to QBE North America, Summit Risk Services will remain the claims adjusters. Memorandum included on Page 15.

MOTION TO AUTHORIZING THE UNDERWRITING MANAGER TO MOVE THE FUND’S EPL/POL PROGRAM TO QBE NORTH AMERICA

Motion: Commissioner Lipsett
Second: Commissioner Wolk
Roll Call Vote: 9 Ayes, 0 Nays

CLAIMS SWEEP FOR PUBLIC OFFICIALS/EMPLOYEMENT PRACTICE

CLAIMS: It is imperative that any existing POL/EPL claims and/or facts or circumstances be reported to the current carrier prior to the policy’s expiration on December 31, 2015. Attorney Nardi said it is very important that all claims or potential claims be reported to AmeriHealth by December 18, 2015. Mr. Nardi said it is very important for everyone to take a very cautious approach and recommends getting together with department heads to make sure there have not been any verbal complaints or written complaints that you may not be aware of. Mr. Nardi recommended that members consult their municipal attorneys and your Planning and Zoning Board attorneys. Mr. Nardi said when in doubt report it.

MEMBERSHIP RENEWALS: The Fund has 4 members up for renewal at the end of the year. Renewal documents were sent out in August. We have received renewal documents from all four members the Boroughs of Clementon, Laurel Springs, Hi-Nella and Pine Hill.

PROPERTY APPRAISAL UPDATE: Asset Works has advised us that they will begin property appraisals in the Camden JIF in early December. Each member municipality will be asked to provide a contact person for Asset Works to coordinate site visits.

MEL REPORT: The MEL met on October 21, 2015 at the Forsgate Country Club to introduce the 2016 Budget. Enclosed is a copy of Commissioner Wolk's report. The MEL also met on November 18th in Atlantic City and adopted its 2016 Budget. Commissioner Wolk said introduced the 2016 Budget that showed an overall decrease of 4% and a Public Hearing and Adoption of the 2016 Budget at the November 18, 2015 meeting. The Fund attorney reported the balance of POL/EPL claims will be resolved by the end of 2016. Commissioner Wolk also said the approval to change banking services to Wilmington Trust for asset manager services and Investors Trust for Banking.

EJIF REPORT: The EJIF met last week at the Forsgate Country Club. A public hearing and adoption of the 2016 Budget was held. Commissioner Wolk said the 2016 Budget was introduced and adopted at the October 21st meeting. The EJIF authorized the 2015 Dividend in the amount of \$500,000 to its members and approval to change banking services to Wilmington Trust for asset manager services and Investors Trust for Banking. The Board voted for the release of RFQ for Environmental Engineer for the Fund. Executive Director said the Environmental Engineer will most likely change for our area, T&M did not submit an RFQ but most of their staff has moved to a new company and that company did submit an RFQ. The Board will be reviewing and a synopsis will be completed and contact information will be sent out shortly.

RCF REPORT: The Residual Claims Fund met on October 21, 2015 at the Forsgate Country Club and held it's public hearing to adopt the amended 2015 Budget and the 2016 Budget. Enclosed is a copy of Commissioner Wolk's report. Commissioner Wolk said they authorized the transfer of funds from Fund Year 2011 into the RCF. The 2015 amended Budget and the 2016 Budget was approved at the October 21, 2015 meeting. Commissioner Wolk also said the approval to change banking services to Wilmington Trust for asset manager services and Investors Trust for Banking.

MEL, RCF & EJIF REPRESENTATIVES: The Fund should elect its representative to the MEL, RCF & EJIF for the 2016 Fund Year. In response to Chairman Mevoli, Commissioner Wolk said he would be happy to serve as the MEL, RCF and EJIF representative for 2016. Chairman Mevoli thanked Commissioner Wolk and said he always does a great job as our representative.

MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2016 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

Motion:	Commissioner Maley
Second:	Commissioner Michielli
Vote:	Unanimous

MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2016 REPRESENTATIVE TO THE RESIDDUAL CLAIMS FUND JOINT INSURANCE FUND

Motion: Commissioner Maley
Second: Commissioner Michielli
Vote: Unanimous

MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2016 REPRESENTATIVE TO THE ENVIRONMENTAL JOINT INSURANCE FUND

Motion: Commissioner Maley
Second: Commissioner Michielli
Vote: Unanimous

ELECTED OFFICIALS TRAINING: This year's elected officials training program will focus on Public Officials & Employment Practices, specifically personal liability of the elected officials. Sessions will be scheduled after the New Year through the office of Mr. Nardi. The MEL will also be offering the online training.

This program will satisfy requirements that elected officials take employment practices training and ethics training & qualifies for the MEL's \$250 credit for each elected official and municipal administrator/manager.

DECEMBER MEETING: Executive Director said for the past several years, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures. Resolution 15-29 authorizing this action is part of the agenda (Paged 19).

MOTION TO APPROVE RESOLUTION 15-29 CANCELLING THE DECEMBER MEETING

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Vote: Unanimous

RISK MANAGEMENT CONSULTANT FEES - Executive Director said a few of the other JIFs in the state have passed resolutions to waive adjustments to Risk Management Fees, when we have the elected officials training with the credit of \$250.00 we have to deduct 6% of that from the risk management fees. A lot of the JIFs passed a resolution to waive anything less than \$150 or less, resulting from member credits for seminar attendance. Executive Director said it is our recommendation for this Fund to consider adopting a resolution amending the Fiscal Management Plan.

MOTION TO AMEND THE FUND'S FISCAL MANAGEMENT PLAN WAIVING RISK MANAGEMENT FEES AS A RESULT OF MEMBERS PARTICIPATING IN SEMINAR CREDITS

Moved: Commissioner Maley
Second: Commissioner Wolk
Vote: 9 Ayes, 0 Nays

TREASURER AUDIT: Executive Director said as you recall we approved Bowman & Company to complete an audit when we switched Treasurers earlier this year. We received the

report today and there were no variances or discrepancies. Executive Director said he would send this information out to everyone. It was a good transition and everything is clear on that.

DIVIDEND OPTION FORM: Executive Director said the Fund Office send out the Dividend Option form to all members to select how they would like to received the 2015 dividend in either the form of the a check or a credit on the 2016 assessment. There are 12 towns that have not responded so if we do not hear from these towns they will received their dividend in the form of a check.

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

Executive Director reviewed the most recent Financial Fast Track as of September 30, 2015 showing a \$5.1 million dollar surplus. Executive Director also reviewed the Expected Loss Ratio Analysis and said where the actuary projected us at 45% we currently stand just under 42% so we continue to trend well along with 2013 and 2014. Lost Time Accident Frequency we have improved at 2.24 last month we were at 2.28.

Executive Director's Report Made Part of Minutes.

TREASURER:

Approving Payment of Resolution #15-30 November 2015 Vouchers

CLOSED YEAR	\$900,483.72
TOTAL 2015	\$104,430.89
TOTAL	\$1,004,914.61

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

Closed Fund Year	(32.48)
2011	.00
2012	79,807.14
2013	17,739.98
2014	43,042.66
2015	257,181.32
TOTAL	397,738.54

MOTION TO APPROVE RESOLUTION #15-30 VOUCHER PAYMENTS FOR NOVEMBER 2015 AND TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF OCTOBER 2015 AS PRESENTED

Motion: Commissioner Shannon
Second: Commissioner Gallagher
Roll Call Vote: 9 Ayes, 0 Nays

MOTION TO APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Gallagher
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Mr. Nardi said back in April we talked about a seminar on Cyber Coverages and technology and risks involved. The Bloustein School recently issued the report to all member municipalities. The recommendation is you should have all of your leadership and executive teams review this information. It is very informative and would suggest part of your reorganization you conduct a meeting after everyone has reviewed.

SAFETY DIRECTOR:

John Saville reviewed the Safety Director monthly reports. A list of MSI training is included in the report with Fast Track Training. Mr. Saville said a Safety Director's Bulletin is included in the agenda on Leaf Collection Safety along with a Safety Director's ALERT on crossing guard placement. The 2016 Training calendar is being finalized. Mr. Saville also reminded everyone the Special Recognition Rewards are due so if you have someone eligible for this award now is the time to submit it. Commissioner Shannon asked if we could follow up on a crossing guard physical check list. Mr. Saville said he would check with Tim Sheehan to see if this information is being provided through the Rutgers program.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the Certificate Report was enclosed on page 33 for the period 9/24/15 to 10/20/15 was included in the agenda listing 13 certificates.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the reports for October 2015, with a savings of 42.36% for the month and a total of 48.54% for the year. Ms. Goldstein reported on the 3rd Quarter 2015 Workers Compensation Injury Snapshot.

Monthly Activity Report Part of Minutes.

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

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

Motion: Commissioner Gallagher
Second: Commissioner Wolk
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Lipsett
Second: Commissioner DiAngelo
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN:

Motion: Commissioner Michielli
Second: Commissioner Wolk
Vote: Unanimous

MEETING ADJOURNED: 5:54 PM

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

APPENDIX II

MEL, RCF & EJIF REPORT



Municipal Excess Liability Residual Claims Fund

9 Campus Drive – Suite 16
Parsippany, New Jersey 07054
Tel (201) 881-7632
Fax (201) 881-7633

January 6, 2016

Memo to: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Walk

Re: Topics Discussed at the RCF Reorganization Meeting

Correspondence: The Fund received correspondence from the Department of Banking & Insurance, which noted items that did not appear on the fund's website as per N.J.S.A. 40A:10-38.14 Internet Website Documentation. Executive Director reported the fund office responded by the deadline indicating where the documentation could be located.

Reorganization: The Residual Claims Fund reorganized on January 6, 2016. Although the RCF conducts its meetings as a Board of Commissioners, regulations require the election of an Executive Committee.

Below is a listing of the Executive Committee.

2016 Executive Committee
David Matchett, Burlco JIF, Chairman
William Close, Morris JIF, Secretary
Brian Bigler, NJUA JIF
Tom Nolan, Monmouth JIF
William Cottman, MEL JIF
Paul Shives, Ocean JIF
Madeline Cook, NJPHA JIF

The Fund also elected the following alternates for the 2016 Fund Year:

2016 Alternate Executive Committee
Richard Hirsch, Atlantic JIF
Joseph Wolk, Camden JIF
Joseph Catenaro, Suburban Essex, JIF
James Gildea, Suburban Muni JIF
Scott Carew, PMM JIF
Robert Landolfi, Central JIF

Robert Law, Trico JIF
Gregory Franz, South Bergen JIF
To Be Determined, Bergen JIF

Reorganizational Resolutions: The Board adopted the following resolutions as part of the reorganization process:

- Resolution 1-16 Fund Professionals & Professional Service Agreements
- Resolution 2-16 Fiscal Management Plan
- Resolution 3-16 Public Meeting Procedures
- Resolution 4-16 Fund Records Program and Resolution 5-16 Risk Management Plan.

Fund Professionals & Professional Service Agreements: The Board resolved to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq. for fund years 2015, 2016 and 2017. In October, the Board accepted a recommendation reflecting professional compensation for Fund Year 2016; annual amounts were reflected in Resolution 1-16.

The Board of Fund Commissioners confirmed the following appointments:

2016 Fund Professionals	
Administrator	Joseph Hrubash, PERMA Risk Mgmt. Services
Deputy Administrator	Paul Miola, Arthur J. Gallagher Risk Mgmt. Services
Attorney	Fred Semrau, Esq of Dorsey & Semrau
Excess Claims Supervisor	CB Claims LLC
Treasurer	Charles Cuccia
Actuary	The Actuarial Advantage
Auditor	Ferraioli, Wielkotz, Cerullo & Cuva, P.A.
Asset Manager	Wilmington Trust
Banking Manager	Investors Bank
Claims Data Consultant	Qual-Lynx

Fiscal Management Plan: Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; and authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; and certifying Approval Officer for all Fund expenses. Commissioner Gregory Franz was designated as the additional RCF Commissioner signatory.

Public Meeting Procedures: The Board of Fund Commissioners confirmed the following meeting schedule:

2016 Meeting Schedule & 2017 Reorganization			
March 2, 2016	Forsgate Country Club	10:50 am	
June 1, 2016	Forsgate Country Club	10:50 am	
September 7, 2016	Forsgate Country Club	10:50 am	
October 19, 2016	Forsgate Country Club	10:50 am	
January 4, 2017	Forsgate Country Club	10:50 am	

The RCF Claims Committee will meet on the same day as the Executive Committee at the above listed locations at 9:00AM before the Fund meeting. The RCF Claims Committee will not be meeting in November.

The Fund newspaper is The Star Ledger (Newark). In addition, the MEL's webpage is designated for official notices – www.njmel.org.

Fund Records: The Board confirmed the establishment of a Fund Records program appointing the Fund Secretary as custodian of records and Account Manager as Assistant Fund Secretary.

Risk Management Plan: The Board adopted the 2016 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

Committee Appointments: Chairman Matchett made the following appointments to the RCF Committees:

Urban Centers JIF Committee Chairman Matchett and Commissioners Rheinhardt, Landolfi, Hirsch, Cook and Shives.

Management Committee Chairman Matchett and Commissioners Rheinhardt and Landolfi.

Claims Committee No change – Chairman Matchett and Commissioners Hirsch, Cook, Shives, Gildea and Law will continue to serve.

2013 DOBI Examination: The State of New Jersey Department of Banking & Insurance performed an examination of the Fund for the 2013 Fund Year. The examination contained no negative findings or recommendations. The Board approved the Examination Report and executed the Group Affidavit.

Claims Committee: The Claims Committee met at 9:00 am on the day of the Commissioners' meeting and the next meeting is scheduled for March 4, 2015 at 9:00 am.

Fund Attorney: The Fund Attorney reported there are 24 EPL/POL claims - down from 400 - left to be settled since that line of coverage was transferred out of the MEL.

Inclement Weather Procedure: A procedure has been instituted for Commissioners to confirm whether a meeting has been cancelled. The Executive Director will talk to the Chairman to determine if a meeting should be cancelled. In the case of an early morning or evening meeting, PERMA will leave a message which can be obtained by dialing the Fund's main number (201) 881-7632. For meetings that occur during normal business hours, meeting status can also be obtained by dialing the Fund office.

Next Meeting: The next meeting of the RCF will be March 2, 2016 at 10:30 AM at the Forsgate Country Club in Jamesburg, NJ.



**New Jersey Municipal Environmental
Risk Management Fund**

9 Campus Drive, Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632

DATE: January 6, 2016
TO: Fund Commissioners
Camden County Municipal Joint Insurance Fund
FROM: Commissioner Joseph Wolk
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2016 REORGANIZATION- The election of the slate was confirmed. Below is a listing of the 2016 Executive Committee and the 2016 Fund Professionals.

Chairman:	Ocean	Paul Shives
Secretary:	Central	Robert Landolfi
Executive Committee:	Sub Essex JIF	Joe Catenaro
	Monmouth	Thomas Nolan
	Camden	Joe Wolk
	Sub-Muni	Jim Gildea
	PMM	Scott Carew
	Trico	Robert Law
Alternates:		
#1	South Bergen	Greg Franz
#2	Bergen	Paul Tomasko
#3	Morris	Jon Rheinhardt
#4	Burlco	Meghan Jack
#5	NJUA	Bernie Rutkowski

REORGANIZATIONAL RESOLUTIONS – The Resolutions necessary to undertake the 2016 Reorganization of the Fund were reviewed and adopted by the Board.

FUND PROFESSIONALS & PROFESSIONAL SERVICE AGREEMENTS – At the January 2015 meeting, the EJIF board awarded professional service agreements in accordance

with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq. for fund years 2015, 2016 and 2017. Contract Addendums will be forwarded to each Fund Professional which will outline adjustments to compensation for Fund year 2016. During the October 21, 2015 EJIF meeting, the Board of Fund Commissioners adopted the 2016 Budget which included a 2% increase for certain professional's compensation for the 2016 fund year.

The Board of Fund Commissioners made the following appointments:

Executive Director	James Kickham, Perma Risk Management Services
Fund Attorney	Fred Semrau, Esquire
Fund Treasurer	Charles Cuccia
Asset Manager	Wilmington Trust
Fund Auditor	Nisivoccia LLP
Underwriting Manager	Danskin Insurance Agency and Conner Strong & Buckelew
Actuary	AON Worldwide, Inc.
Environmental Engineer	PS&S Engineering and First Environment (<i>As per the agreed pricing as a result of the 2016 RFQ process for the 2016 fund year. This will be a 1 year appointment with the Fund reserving the right to renew for one and/or two more years.</i>)
Claims Administrator	Peter King, Esquire
Legislative Liaison	Kevin Hagan, PPAG (1/1/16 – 12/31/16)

ENVIRONMENTAL ENGINEER ASSIGNMENTS- As in the past, EJIF awarded contracts to two engineering firms, PS&S Engineering and First Environment for the position of Environmental Engineer. The service of the EJIF membership has been divided between the two firms by geographic location. The list of Environmental Engineer assignments by JIF is included in this report.

2016 STANDING COMMITTEES - Five standing committees were established for the 2016 Fund year. The five (5) committees are Coverage committee, Rules & Contracts committee, Budget & Finance committee, Nominating committee, and Claims committee.

REVISED BUDGET- The revised 2016 budget was included in the agenda. The revisions reflect members that are no longer with the local JIFs and new members added to the local JIFs for 2016. A motion was adopted approving the revisions to the 2016 budget.

2013 STATE EXAMINATION - The State of New Jersey Department of Banking & Insurance performed an examination of the Fund for the 2013 Fund Year. The examination contained no negative findings or recommendations. The Executive Board approved the Examination Report and executed the Group Affidavit.

NEW ENVIRONMENTAL LEGAL LIABILITY POLICY – Resolution #12-16 authorizing the implementation of a new environmental legal liability policy which will be in effect January 1, 2016 was adopted by the Executive Board. The fund professionals have researched and worked with the fund's excess insurer to rewrite the policy for a period of three years.

The new policy will simplify the policy form, and change certain provisions to correctly express the intent of the Fund for coverage.

REINSURANCE - The Underwriting Manager indicated that we are renewing our reinsurance coverage with Liberty IU. The Executive Committee authorized the fund's Underwriting Managers to purchase \$3,000,000 in increased limits for a total limit of \$8,000,000. A summary is as follows:

REINSURANCE RENEWAL

COVERAGE: Follow Form Excess Pollution Liability – Claims Made Coverage

COMPANY: Liberty Insurance Underwriters Inc., A, XV Best Rated

LIMIT OF LIABILITY: \$ 8,000,000 Pollution Incident Limit
\$ 8,000,000 Aggregate Limit

SELF INSURED RETENTION: \$3,000,000 Aggregate of All Losses Incurred

2016 MEETING SCHEDULE:

2016 Meeting Schedule		
March 2, 2016	Forsgate Country Club	10:50 am
June 1, 2016	Forsgate Country Club	10:50 am
September 7, 2016	Forsgate Country Club	10:50 am
October 19, 2016	Forsgate Country Club	10:50 am
November 16, 2016	Sheraton Hotel-Atlantic City	12:00 pm
January 4, 2017	Forsgate Country Club	10:50 am



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216
 Parsippany, NJ 07054
Tel (201) 881-7632
Fax (201) 881-7633

Date: January 6, 2016

To: Fund Commissioners
 Camden County Municipal Joint Insurance Fund

From: Joseph Wolk

Subject: January MEL Report

25th Anniversary Presentations: The meeting began with presentations between Munich Reinsurance and the MEL JIF commemorating 25 years of a very successful partnership. In addition, David Grubb was recognized for serving as MEL Executive Director for 25 years and Cate Kiernan as Account Manager.

2016 Reorganization - The MEL conducted its 2016 Reorganization. The Board of Fund Commissioners held elections for officers and board members, noted below.

Chairman	1	Jon Rheinhardt	Morris Fund
Secretary	2	Robert Landolfi	Central Fund
	3	Richard Hirsh	Atlantic Fund
	4	Carol Byrne	Bergen Fund
	5	Joseph Wolk	Camden Fund
	6	Charles Cuccia	South Bergen
	7	James Gildea	Suburban Fund
	1	Robert Law	Trico JIF
	2	Thomas Nolan	Monmouth JIF
	3	William Cottman	NJPHA Fund
	4	Joseph D'Arco	NJSI
	5	Paul Shives	Ocean Fund
	6	Scott Carew	PMM Fund
	7	Mauro Tucci	Suburban Essex Fund
		Meghan Jack	Burlco JIF
		Cynthia Ege	PAIC
		Andrew Brannen	Mid Jersey JIF

	James Carbin	First Responders JIF
	Bernie Rutkowski	NJUA Fund

2016 MEETING SCHEDULE:

2016 Meeting Schedule		
March 2, 2016	Forsgate Country Club	11:15 am
February 19, 2016	Princeton Marriott	9:00 am
June 1, 2016	Forsgate Country Club	11:15 am
September 7, 2016	Forsgate Country Club	11:15 am
October 19, 2016	Forsgate Country Club	11:15 am
November 16, 2016	Convention Center	5:00 pm
January 4, 2017	Forsgate Country Club	11:15 am

2016 Fund Professionals & Professional Service Agreements – The MEL board awarded professional service agreements in accordance with a fair and open process for Fund years 2015, 2016 & 2017. Resolution reflected professional fees and appointments.

Purchase of Excess Insurance – The Board of Fund Commissioners adopted a resolution confirming the placement of excess coverage. The MEL commercial carrier for excess workers’ compensation is Safety National, Genesis is the excess liability and optional pol/epl carrier, Munich Reinsurance provides the optional excess liability; Caitlin provides the non-owned aircraft and the commercial carrier for excess property and boiler/machinery is Zurich. Underwriting Manager’s memorandum on the renewal is attached to this report.

Underwriting Manager reported that biggest change on the renewal is the MEL is increasing its self-insurance retention on property to \$500,000 less the member JIF’s retention and Zurich will attach at \$500,000.

Risk Management Plan - The Board of Fund Commissioners adopted the 2016 MEL Risk Management Plan. The plan has been amended to reflect excess rates and carriers for 2016 as well as other changes - as noted in Underwriting Manager’s renewal memorandum.

POL/EPL Settlements –At its September meeting, the Management Committee discussed the importance of continuing the practice allowing towns to reimburse the MEL over time for their share of large employment practices claim settlements. This facilitates the settlement of complex cases and reduces legal bills. It also reduces the potential for costly litigation over what is or is not covered. A Resolution was adopted formalizing a procedure to address these matters

2013 State Examination - The State of New Jersey Department of Banking & Insurance performed an examination of the Fund for the 2013 Fund Year. Members of the Board were asked to execute an affidavit for signature by the Executive Committee of the Fund certifying

that each has reviewed the report respectively. There were no findings or recommendations in the examination.

Coverage Committee: Coverage Committee met on December 4th; minutes of the meeting are attached. Committee is recommending the Board accept the attached Cyber Liability exclusion requested by General Reinsurance – since the Funds now purchase this coverage from the commercial market. The Board accepted the Coverage Committee’s recommendation and approved a Cyber Liability Endorsement for the excess casualty document.

MEL Financial Advisor: As previously reported the MEL is exploring options for expanding the scope of investments and will need an Investment Advisor to assist with developing a new investment plan for consideration by DCA and DOBI. The Board authorized the release of an RFP for Financial Advisor.

Legislative Committee: The committee met on November 18, 2015: enclosed are the minutes of that meeting.

Committee Chairman Hirsch updated the Board on Assembly Bill 1347 and Senate Bill 264 (commonly referred to as the Firefighter’s Presumption bill) noting that it has passed in the Assembly and the Senate and is now on the Governor’s desk. The MEL adopted a position to oppose this bill. Board of Fund Commissioners adopted a Resolution urging the Governor to veto the bill. For information, a copy of the MEL and the League’s correspondence to the Labor Committee outlining their concerns with the legislation.

EPL Compliance: The Model Personnel Committee will meet on January 11, 2016 to finalize changes to Personnel Manuals.

Elected Officials Seminars: VCS is in the process of converting this year’s Elected Officials Seminar to an “online” version, pursuant to the MEL’s contract for the preparation of “online” courses. The Board extended the MEL’s Elected Officials Seminar credit to Elected Officials and Chief Operating Officers that complete the Online Elected Officials Seminar Training.

Insurance Industry Internship Program: The Management Committee considered a suggestion for a program to improve minority access to careers in the insurance industry. The MEL also had discussions with DOBI and DCA – with both expressing interest in moving further with the concept – including the possibility of state grants for the program. The Board approved the release of a Request for Proposal (RFP) for a consultant to spearhead this initiative.

Best Practices Cyber Liability: Rutgers completed its contract with the MEL to develop material on Cyber Liability Practices. The following materials were posted to the MEL webpage and distributed to all members in November: 1) Leadership Summary Pamphlet; 2) Executive Summary; and 3) Best Practices & Resource Guides.

Since additional Cyber Liability loss control efforts for members are warranted, the Board voted to award a contract to Rutgers not to exceed \$25,000 (MEL will ask commercial Cyber Liability carrier to contribute to cost) to:

- Research and provide options for MEL member employee Cyber-Hygiene program for implementation in 2017
- Consideration and recommendations for development of an RFP for intrusion testing (e.g., the emergency recovery contract)
- Develop recommendations on how entities can implement Technological Proficiency for each profile
- Develop education program for elected officials and chief administrators on importance of Tech Proficiency
- Compile model policy templates
- Provide informal technology risk support (email, phone calls) as needed

RCF: The Residual Claims Fund scheduled its 2016 Reorganization meeting for Wednesday, January 6, 2016 at 10:30 am in the Forsgate Country Club located in Jamesburg, NJ. William Cottman was elected to representative to the Residual Claims Fund for the 2016 Fund Year.

Online & Webinar Training: The MEL's contract with VCS to prepare On-line & Webinar Training programs will expired at the end of December. The Board awarded the contract to the one vendor that responded to the RFQ – VCS Video, not to exceed \$8,532.50 per course for Online Training and a fee not to exceed \$7,838.75 for Webinar Producer – as noted on Fund Professional Resolution.

Safe Patient Lifting for Emergency Responders: The MEL issued a Request for Qualifications for a Safe Lifting for Emergency Responders Video Presentation. We received on response (appendix III) from VCS Video for a cost not to exceed \$35,910 including Spanish version. The Board adopted Resolution 8-16 awarding the contract for the online production of Safe Lifting to VCS Video for a cost not to exceed \$35, 910.

Emergency Cleanup and Restoration Services: We received an additional response to the MEL RFQ for qualified vendors for Emergency Cleanup and Restoration Services. As noted in October, we expect to periodically add vendors to the existing list – posted to the MEL webpage. During December, Servpro of Haddon Heights/Voorhees submitted a response to the RFQ.

Annual Retreat: The Board of Fund Commissioners annual one-day retreat has been scheduled for 9:00 am on February 19, 2016 in the Princeton Forrestal Marriott.

Claims Committee – Claims Committee submitted the minutes of its December meeting. Committee will meet again following the MEL's reorganization.

Date: December 29, 2015

**To: Board of Fund Commissioners
Municipal Excess Liability Joint Insurance Fund**

**From: MEL Deputy Underwriting Manager
Conner Strong & Buckelew Companies, Inc.**

Re: MEL Reinsurance/Excess Insurance Renewal Status as of 12/29/15

This memo will serve as update since our November Report on the renewal marketing for MEL's excess and reinsurance program for 2016:

Property/BM - Zurich

The renewal for the excess **Property/BM** with Zurich was bound at the expiring rate. However, the one change in coverage to the 2015/2016 policy year will be in an increase in the AOP Deductible from \$250,000 to \$500,000, along with the increase to the Equipment Breakdown deductible from \$5,000 to \$50,000. (The MEL has funded for this additional deductible so the individual JIF retentions and member town retentions will remain as expiring)

Excess Flood and Earthquake – Quota Share

For 2015/2016, the MEL has once again purchased stand alone **excess flood and earthquake** coverage at limits of \$25 million excess of the \$50 million underlying annual aggregate flood limit under the Zurich program. We had previously reported that the renewal premium would be at a 5% premium decrease. The 2015/2016 renewal premium for this coverage has been bound for \$405,000 which represents a 10% premium decrease over expiring. The 2015 Budget for Excess Flood and Earthquake was \$427,500. There were no changes to the "quota share" insurers from the expiring carriers. The coverage was bound on December 31, 2015.

As part of their marketing effort for the excess flood and earthquake insurance, the insurance intermediary utilized by Conner Strong & Buckelew, completed a CAT modeling analysis for prospective insurers. The results of the modeling have been submitted and it should be noted the Probable Maximum Loss (PML) for the perils of named storm and wind for the MEL portfolio based on the Risk Management Solutions (RMS) model and 250 year return period is \$75,650,207. The MEL currently purchases \$125 million limit per occurrence for named storm and wind which is sufficient to cover the MEL's PML based on the results of the study. The cost for this study is \$10,000 and will be added to the premium for the excess coverage.

Excess Liability and Optional Excess POL/EPL (\$8 Million x \$2 Million) – Genesis

The renewal for the **excess liability** and **optional excess POL/EPL** with Genesis was previously reported at a rate increase of 2.5%; The final renewal rate came in at a 2% rate increase. This 2% has been reflected in the 2016 budget. Per expiring, the reinsurance per occurrence aggregate as respects all member entities involved in one occurrence for “*other than an Act of Terrorism*” is \$35 million. The per occurrence aggregate for “*losses resulting from an Act of Terrorism*” will remain at \$10,000,000.

Optional Excess Liability (\$15 Million x \$5 Million) – Munich Re

The renewal for the “**optional**” **excess liability** was bound at a 1% rate reduction over last year’s rate. This rate reduction was reflected in the 2016 budget. There were no changes in the coverage terms and conditions since our November Report.

Excess Workers Compensation – Safety National

The 2016 renewal for the **excess workers compensation** with Safety National has been bound on a two year agreement with guaranteed rates for 2016 and 2017. The rate for the 2016 renewal represents a 5% rate reduction over the expiring rate. The guaranteed rate for the 2017 excess workers compensation will be a 2.5% rate reduction. The coverage terms and conditions are as expiring.

Non Owned Aircraft Liability – Catlin

The **non-owned aircraft liability** was renewed for 1/1/16 and 1/1/17 on a 2 year program. The same terms and conditions, including the rate, will be in place for both years of the two year plan. The program will once again include “drones” as covered non owned aircraft. The premium for 2016 will be **\$41,651.00**.

Primary POL/EPL (JIF) – QBE North America

It was recommended to the MEL Board of Commissioners in November that the Primary POL/EPL for 2016 be moved to QBE North America from XL Insurance. XL was seeking a 15% average program premium increase statewide and would not commit to the MELJIF renewal beyond 2016. Coverage has been bound with QBE NA on a two year program at 5% statewide program increase for 2016 and 5% for 2017.

Volunteer Directors & Officers Liability – QBE NA

The Volunteer Directors and Officers liability policy will be bound with QBE NA for 2016 and 2017 at the expiring annual premiums, policy terms and conditions.

Cyber Liability– XL Insurance

The **cyber liability** coverage is a member JIF program once again for 2015. The coverage was bound at the expiring terms and conditions.

APPENDIX III
2013 STATE EXAMINATION