

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

**BOROUGH OF PINE HILL
45 W. SEVENTH AVENUE
PINE HILL, NJ 08021
AGENDA AND REPORTS**

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

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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: JULY 25, 2016**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2016 EXECUTIVE COMMITTEE**
- WELCOME: PINE HILL**
- APPROVAL OF MINUTES:** June 27, 2016 Open Minutes.....Appendix I
June 27, 2016 Closed Minutes **To Be Distributed**

- CORRESPONDENCE – None**

REPORTS

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

- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 16-19Page 15
Treasurer's Report.....Page 18
Monthly ReportsPage 19

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report.....Page 25

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 34

- MANAGED CARE – Consolidated Services Group**
Monthly Report.....Page 37

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: August 22, 2016 – Borough of Barrington**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: July 25, 2016

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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

Motion to Approve Revisions to the Management Agreement with Wilmington Trust.

2017 RFQ – Fair & Open Process – Some of the Fund's Professional Service Agreements will expire at the end of this year. The fund office will advertise Requests for Qualifications for Fund Professionals for the period of January 1, 2017 through December 31, 2017.

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

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

Motion to authorize the fund office to advertise Requests for Qualifications for Fund Professionals for the period of January 1, 2017 through December 31, 2017.

2017 Renewal Online Underwriting Database: Members and risk managers have received notification that the database is set up to begin the 2017 underwriting renewal. The deadline to submit schedules is August 15th.

- ❑ **Employment Practices Program:** As a reminder, changes to the 2017 POL/EPL Program are posted on the MEL’s webpage - www.njmel.org - which details changes to the MEL’s Model Personnel Manual and information on training program requirements. Members have until October 1st to submit checklist to qualify and/or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel. The checklist appears on **Page 12**.

Police Supervisor Training – One more session will be held in Lindenwold on August 3rd. Registration for that course appears on **Page 13**.

- ❑ **2016 Coverage Manuals** – The 2016 Coverage Manuals will be distributed to all Fund Commissioners and Risk Managers via email by the end of the month.
- ❑ **Property Appraisals Update** – Draft reports have been received by Perma from Asset Works and the Fund Office is in the process of reviewing them. We will be distributing the reports to RMC’s and members in the next few weeks for further review.
- ❑ **Membership Renewals** – The Fund has 25 members up for renewal at the end of the year. Renewal documents will be sent out in August.
- ❑ **Regulatory Affairs** - PERMA filed the 2015 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Departments of Insurance and Community Affairs. In addition, the Synopsis of Audit was published in the Fund’s official newspaper.
- ❑ **Safety Expo** – For the ninth year, the MEL is working with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town’s water & sewer employees. The Safety Expo will be held on September 30th at the Camden County Emergency Services Training Center. A notice will be mailed to all members with additional information.

❑ **Due Diligence Reports:**

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**CAMDEN COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT**

AS OF May 31, 2016

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	1,029,894	5,149,470	192,291,770	197,441,240
2. CLAIM EXPENSES				
Paid Claims	459,541	1,883,830	86,580,620	88,464,450
Case Reserves	(126,637)	93,690	4,015,056	4,108,745
IBNR	(483,497)	305,245	6,239,000	6,544,245
Recoveries	-	(13,745)	(254,718)	(268,463)
TOTAL CLAIMS	(150,593)	2,269,019	96,579,958	98,848,977
3. EXPENSES				
Excess Premiums	326,721	1,633,609	51,611,433	53,245,042
Administrative	169,952	841,948	34,379,435	35,221,383
TOTAL EXPENSES	496,673	2,475,557	85,990,868	88,466,425
4. UNDERWRITING PROFIT (1-2-3)	683,814	404,894	9,720,945	10,125,839
5. INVESTMENT INCOME	(3,547)	17,056	10,076,808	10,093,864
6. DIVIDEND INCOME	0	0	3,268,835	3,268,835
7. STATUTORY PROFIT (4+5+6)	680,267	421,949	23,066,588	23,488,538
8. DIVIDEND	0	0	18,000,321	18,000,321
9. STATUTORY SURPLUS (7-8)	680,267	421,949	5,066,267	5,488,216
SURPLUS (DEFICITS) BY FUND YEAR				
Closed	(241)	1,100	752,271	753,371
Aggregate Excess LFC	20,283	101,601	0	101,601
2012	(127,896)	(76,075)	531,344	455,269
2013	76,032	(45,192)	2,836,505	2,791,313
2014	106,698	(119,913)	1,734,442	1,614,529
2015	431,564	334,344	(788,295)	(453,951)
2016	173,826	226,086		226,086
TOTAL SURPLUS (DEFICITS)	680,267	421,949	5,066,267	5,488,216
TOTAL CASH				17,469,197
CLAIM ANALYSIS BY FUND YEAR				
TOTAL CLOSED YEAR CLAIMS	0	0	75,958,805	75,958,805
FUND YEAR 2012				
Paid Claims	42,487	402,832	4,431,694	4,834,526
Case Reserves	4,173	(458,410)	938,393	479,983
IBNR	80,988	132,851	145,383	278,234
Recoveries	0	0	(123,709)	(123,709)
TOTAL FY 2012 CLAIMS	127,648	77,273	5,391,760	5,469,033
FUND YEAR 2013				
Paid Claims	11,365	232,268	2,567,085	2,799,353
Case Reserves	(2,722)	(127,936)	731,431	603,495
IBNR	(85,312)	(56,126)	333,945	277,819
Recoveries	0	0	(82,459)	(82,459)
TOTAL FY 2013 CLAIMS	(76,669)	48,206	3,550,001	3,598,208
FUND YEAR 2014				
Paid Claims	54,454	172,297	1,886,486	2,058,783
Case Reserves	(32,523)	2,372	995,611	997,982
IBNR	(129,413)	(37,406)	1,850,602	1,813,196
Recoveries	0	(13,745)	(43,698)	(57,443)
TOTAL FY 2014 CLAIMS	(107,482)	123,517	4,689,000	4,812,518
FUND YEAR 2015				
Paid Claims	111,789	588,658	1,736,551	2,325,209
Case Reserves	(41,996)	96,749	1,349,622	1,446,371
IBNR	(503,537)	(1,015,799)	3,909,070	2,893,271
Recoveries	0	0	(4,851)	(4,851)
TOTAL FY 2015 CLAIMS	(433,743)	(330,392)	6,990,392	6,660,000
FUND YEAR 2016				
Paid Claims	239,445	487,775		487,775
Case Reserves	(53,569)	580,915		580,915
IBNR	153,777	1,281,725		1,281,725
Recoveries	0	0		0
TOTAL FY 2016 CLAIMS	339,653	2,350,414		2,350,414
COMBINED TOTAL CLAIMS	(150,593)	2,269,019	96,579,958	98,848,977

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	5/31/2016
					Last	This
					Month	Month
					2013	2014
					2015	2016
CAMDEN JOINT INSURANCE FUND						
Total Cash Balance (millions)		13.39	14.32	15.46	16.75	17.47
Fixed Income Portfolio TD						
Investments (millions), Book Value		4.00	4.92	4.92	9.93	9.99
Avg maturity (years)		2.07	1.51	1.33	0.91	0.83
Unrealized gain/(loss) (%)		1.30	0.89	0.47	0.14	0.05
Purchase/Book yield (%)		1.40	1.40	1.40	0.60	0.60
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		2.70	2.29	1.87	0.74	0.65
M E L PORTFOLIO						
Total Cash Balance (millions)		64.22	72.15	80.36	82.44	65.17
Fixed Income Portfolio						
Investments (millions), Book Value		50.13	48.09	48.09	57.82	58.98
Avg maturity (years) ***		2.04	1.90	1.58	1.43	1.44
Unrealized gain/(loss) (%)		-0.30	-0.06	0.12	0.35	0.11
Purchase/Book yield (%)		0.65	0.82	0.82	0.94	0.94
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.35	0.76	0.94	1.29	1.05
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.06	0.69	0.10	0.39	0.39
TD Money Market		0.01	0.01	0.01	0.01	0.01
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits				0.66	0.66	0.66
Treasury Issues						
1 year bills		0.13	0.12	0.32	0.56	0.59
3 year notes		0.54	0.90	1.02	0.92	0.97
5 year notes		1.17	1.64	1.53	1.26	1.30
Merrill Lynch US Govt 1-3 years ^		0.37	0.63	0.56	0.93	0.83
* 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 June 30, 2016

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	54	MONTH	53	MONTH	42	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-16		31-May-16		01-Jul-15	
PROPERTY	486,359	289,261	59.47%	100.00%	59.47%	100.00%	60.09%	100.00%
GEN LIABILITY	1,338,095	1,350,373	100.92%	96.73%	101.11%	96.63%	79.04%	93.46%
AUTO LIABILITY	388,406	589,953	151.89%	94.56%	151.89%	94.26%	139.02%	90.21%
WORKER'S COMP	3,528,729	2,964,417	84.01%	99.70%	83.84%	99.66%	87.21%	98.92%
TOTAL ALL LINES	5,741,588	5,194,004	90.46%	98.69%	90.41%	98.62%	86.52%	97.15%
NET PAYOUT %	\$4,717,983		82.17%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	42	MONTH	41	MONTH	30	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-16		31-May-16		01-Jul-15	
PROPERTY	535,713	373,208	69.67%	100.00%	69.67%	100.00%	74.16%	100.00%
GEN LIABILITY	1,423,316	517,608	36.37%	93.46%	35.81%	92.99%	26.69%	85.57%
AUTO LIABILITY	377,258	79,744	21.14%	90.21%	21.14%	89.77%	16.53%	82.91%
WORKER'S COMP	3,913,656	2,351,463	60.08%	98.92%	60.24%	98.81%	57.77%	96.57%
TOTAL ALL LINES	6,249,943	3,322,023	53.15%	97.24%	53.13%	97.04%	49.61%	93.53%
NET PAYOUT %	\$2,811,940		44.99%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	30	MONTH	29	MONTH	18	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-16		31-May-16		01-Jul-15	
PROPERTY	591,500	352,128	59.53%	100.00%	59.53%	100.00%	68.73%	97.09%
GEN LIABILITY	1,405,625	502,892	35.78%	85.57%	31.86%	84.65%	18.80%	71.16%
AUTO LIABILITY	350,875	91,263	26.01%	82.91%	26.01%	82.02%	17.68%	66.43%
WORKER'S COMP	3,909,782	2,098,503	53.67%	96.57%	53.65%	96.21%	49.96%	86.31%
TOTAL ALL LINES	6,257,782	3,044,786	48.66%	93.66%	47.76%	93.18%	42.93%	82.81%
NET PAYOUT %	\$2,029,855		32.44%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	18	MONTH	17	MONTH	6	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-16		31-May-16		01-Jul-15	
PROPERTY	541,208	623,726	115.25%	97.09%	115.27%	96.87%	60.55%	45.00%
GEN LIABILITY	1,412,638	327,117	23.16%	71.16%	23.13%	69.55%	5.21%	19.00%
AUTO LIABILITY	335,860	40,648	12.10%	66.43%	12.10%	64.31%	6.65%	20.00%
WORKER'S COMP	3,739,043	2,776,279	74.25%	86.31%	74.35%	84.23%	23.17%	14.00%
TOTAL ALL LINES	6,028,749	3,767,770	62.50%	82.62%	62.55%	80.82%	21.39%	18.29%
NET PAYOUT %	\$2,378,973		39.46%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	6	MONTH	5	MONTH	-6	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-16		31-May-16		01-Jul-15	
PROPERTY	490,882	158,875	32.37%	45.00%	24.17%	37.00%	N/A	N/A
GEN LIABILITY	1,437,680	40,648	2.83%	19.00%	2.78%	14.00%	N/A	N/A
AUTO LIABILITY	330,150	45,873	13.89%	20.00%	7.86%	15.00%	N/A	N/A
WORKER'S COMP	3,689,848	849,987	23.04%	14.00%	24.93%	9.00%	N/A	N/A
TOTAL ALL LINES	5,948,560	1,095,382	18.41%	18.10%	18.57%	12.85%	N/A	N/A
NET PAYOUT %	\$609,094		10.24%					

2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		June 30, 2016		
	2016	2015	2014	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2016 - 2014
BURLINGTON	1.04	1.85	1.85	1.70
BERGEN	1.18	2.23	2.30	2.04
CAMDEN	1.25	2.44	2.07	1.97
CENTRAL	1.26	1.83	2.52	2.01
SUBURBAN ESSEX	1.31	2.12	2.55	2.15
MONMOUTH	1.38	2.17	2.24	2.04
NJ PUBLIC HOUSING	1.38	1.75	2.82	2.12
PROF MUN MGMT	1.45	3.70	2.37	2.70
TRI-COUNTY	1.65	1.93	2.09	1.94
MORRIS	1.68	2.00	2.01	1.94
SOUTH BERGEN	1.72	2.63	2.46	2.38
N.J.U.A.	1.76	2.44	2.94	2.50
SUBURBAN MUNICIPAL	1.89	2.12	1.76	1.93
OCEAN	2.11	2.12	2.39	2.23
ATLANTIC	2.38	2.42	3.05	2.67
AVERAGE	1.56	2.25	2.36	2.16

Camden Joint Insurance Fund									
2016 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF June 30, 2016									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2016 LOST TIME	2015 LOST TIME	2014 LOST TIME	MEMBER	TOTAL RATE
		*	6/30/2016	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2016 - 2014
1	88 AUDUBON PARK		0	0	0.00	0.00	0.00	1 AUDUBON PARK	0.00
2	89 BARRINGTON		0	0	0.00	1.81	3.27	2 BARRINGTON	1.97
3	91 BERLIN BOROUGH		0	0	0.00	0.95	0.00	3 BERLIN BOROUGH	0.34
4	93 BROOKLAWN		0	0	0.00	0.00	1.55	4 BROOKLAWN	0.58
5	94 CHESILHURST		0	0	0.00	0.00	3.08	5 CHESILHURST	1.27
6	95 CLEMENTON		0	0	0.00	2.99	4.72	6 CLEMENTON	2.88
7	96 COLLINGSWOOD		0	0	0.00	0.00	0.66	7 COLLINGSWOOD	0.23
8	97 GIBBSBORO		0	0	0.00	3.92	0.00	8 GIBBSBORO	1.07
9	99 HADDON		0	0	0.00	2.03	0.67	9 HADDON	0.98
10	101 HADDONFIELD		0	0	0.00	4.05	1.46	10 HADDONFIELD	1.64
11	102 HI-NELLA		0	0	0.00	0.00	0.00	11 HI-NELLA	0.00
12	104 LAWNSIDE		0	0	0.00	9.80	3.70	12 LAWNSIDE	4.78
13	107 MEDFORD LAKES		0	0	0.00	0.00	1.79	13 MEDFORD LAKES	0.80
14	108 MERCHANTVILLE		0	0	0.00	0.00	0.00	14 MERCHANTVILLE	0.00
15	110 OAKLYN		0	0	0.00	4.41	1.43	15 OAKLYN	2.10
16	111 PINE HILL		0	0	0.00	1.72	0.00	16 PINE HILL	0.74
17	112 RUNNEMEDE		0	0	0.00	0.00	1.86	17 RUNNEMEDE	0.68
18	117 WOODLYNNE		0	0	0.00	0.00	2.11	18 WOODLYNNE	0.76
19	451 TAVISTOCK		0	0	0.00	0.00	0.00	19 TAVISTOCK	0.00
20	457 PINE VALLEY		0	0	0.00	0.00	0.00	20 PINE VALLEY	0.00
21	565 CAMDEN PARKING AUTHO		0	0	0.00	14.29	5.00	21 CAMDEN PARKING AU	6.73
22	564 CHERRY HILL		0	2	0.80	0.97	0.33	22 CHERRY HILL	0.68
23	90 BELLMAWR		0	1	0.94	5.44	2.35	23 BELLMAWR	3.17
24	98 GLOUCESTER		0	1	1.02	1.67	1.29	24 GLOUCESTER	1.34
25	114 VOORHEES		0	1	1.43	3.69	1.38	25 VOORHEES	2.29
26	115 WINSLOW		0	2	1.84	3.60	4.48	26 WINSLOW	3.61
27	109 MOUNT EPHRAIM		1	1	2.08	0.00	1.49	27 MOUNT EPHRAIM	1.12
28	87 AUDUBON		0	1	2.20	0.00	1.37	28 AUDUBON	1.02
29	103 LAUREL SPRINGS		0	1	2.70	8.11	0.00	29 LAUREL SPRINGS	3.45
30	105 LINDENWOLD		1	2	3.92	2.14	5.03	30 LINDENWOLD	3.69
31	106 MAGNOLIA		0	3	4.82	0.00	0.00	31 MAGNOLIA	1.23
32	584 CHERRY HILL FIRE DISTRIC		1	5	4.83	2.21	1.19	32 CHERRY HILL FIRE DIS	2.43
33	113 SOMERDALE		0	3	5.29	0.00	2.88	33 SOMERDALE	2.61
34	92 BERLIN TOWNSHIP		0	3	7.14	0.00	6.49	34 BERLIN TOWNSHIP	4.03
Totals:			3	26	1.25	1.97	1.70		1.70
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									
2015 Loss Time Accident Frequency as of			June 30, 2015		2.59				

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund				
Data Valued As of :	July 18, 2016			
Total Participating Members	34			
Complaint	34			
Percent Compliant	100.00%			
	Compliant	01/01/16 EPL Deductible	2016 POL Deductible	Co-Insurance 01/01/16
AUDUBON	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
COLLINGSWOOD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HADDON	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	\$ 20,000	\$ 20,000	0%
LAWN SIDE	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
LINDENWOLD	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODLYNNE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
* Member does NOT participate in EPL coverage				

**Camden JIF
2016 FUND COMMISSIONERS**

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

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

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

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2016 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF July 18, 2016				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/26/16	01/26/16	12/31/16
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	3/28/2016	3/28/2016	12/31/16
BARRINGTON	CONNER STRONG & BUCKELEW	2/17/2016	2/17/2016	12/31/16
BELLMAWR	CONNER STRONG & BUCKELEW	2/3/2016	2/3/2016	12/31/16
BERLIN BOROUGH	EDGEWOOD ASSOCIATES		05/24/16	12/31/16
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	2/3/2016	02/03/16	12/31/16
BROOKLAWN	CONNER STRONG & BUCKELEW	2/16/2016	02/29/16	12/31/16
CHERRY HILL	CONNER STRONG & BUCKELEW	2/6/2016	2/6/2016	12/31/16
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	3/22/2016	3/22/2016	12/31/16
CHESILHURST	EDGEWOOD ASSOCIATES			12/31/15
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	03/03/16	03/03/16	12/31/16
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/13/16	01/13/16	12/31/16
COLLINGSWOOD	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	02/22/16	02/22/16	12/31/16
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/4/2016	1/4/2016	12/31/16
HADDON	WAYPOINT INSURANCE SERVICES	1/20/2016	1/20/2016	12/31/16
HADDONFIELD	HENRY BEAN & SONS	01/04/16	01/04/16	12/31/16
HI-NELLA	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/26/16	01/26/16	12/31/16
LAWNSIDE	M&C INSURANCE AGENCY	02/18/16	02/18/16	02/03/17
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/28/16	01/28/16	12/31/16
MAGNOLIA	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
MEDFORD LAKES	CONNER STRONG & BUCKELEW	01/06/16	1/6/2016	12/31/16
MERCHANTVILLE	CONNER STRONG & BUCKELEW	02/04/16	3/21/2016	12/31/16
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		6/19/2016	05/15/16
OAKLYN	HARDENBERGH INSURANCE GROUP	1/26/2016	1/26/2016	12/31/16
PINE HILL	CONNER STRONG & BUCKELEW	1/19/2016	1/19/2016	12/31/16
PINE VALLEY	HENRY BEAN & SONS	2/12/2016	2/12/2016	12/31/16
RUNNEMEDE	CONNER STRONG & BUCKELEW		1/5/2016	12/31/16
SOMERDALE	CONNER STRONG & BUCKELEW		2/6/2016	12/31/16
TAVISTOCK	CONNER STRONG & BUCKELEW	1/8/2013	1/8/2013	12/31/16
VOORHEES	HARDENBERGH INSURANCE GROUP	03/02/16	3/2/2016	12/31/16
WINSLOW	CONNER STRONG & BUCKELEW	2/8/2016	2/8/2016	12/31/16
WOODYLYNNE	ASSOCIATED INSURANCE PARTNERS	4/19/2016	4/19/2016	12/31/16

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

Checklist for Members with Currently Approved Risk Control Plans

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

Name of Municipality or Authority: _____

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

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

Signature: _____

Date: _____ Telephone: _____

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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**

40 Lake Center Executive Park
401 Route 73 North
Marlton, NJ 08053
Telephone (856) 552-6834 Fax (856) 552-6835

MEMO

TO: Honorable Mayor & Council

FROM: PERMA Risk Management Services

DATE: July 11, 2016

RE: Police Command Staff Training

As a follow up to our correspondence outlining the 2016/2017 Employment Practices Liability (EPL) Compliance Program, we have scheduled several training sessions for Police Chiefs, Captains and Lieutenants for members of the Camden County Municipal Joint Insurance Fund and Professional Municipal Management Joint Insurance Fund.

Police Departments are involved in a high percentage of employment related litigation, and the training offered is one of the required elements for the incentive under this program. Police Chiefs and at least one other command officer must complete the MEL's Police Agencies Training Program. We encourage the participation of as many command officers as possible.

To date, the following session has been scheduled:

August 3, 2016	9:00 am	Lindenwold Senior Center
		2119 S White Horse Pike
		Lindenwold, NJ 08021

We ask that you please complete the attached registration sheet and return it to the Fund office at your earliest convenience. Should you have any questions, feel free to contact the Fund office.

Thank you.

**2016 POLICE TRAINING
REGISTRATION FORM**

Please Print

Course Date/Location (check one):



August 3, 2016

Lindenwold

9 AM

Name: _____

Title: _____

Municipality: _____

Contact: _____

Phone Number: _____

Fax: _____

E-Mail: _____

Forward the completed form to Rachel Chwastek at:

rchwastek@permainc.com or Fax: 856-552-6835

or

Rachel Chwastek

PERMA Risk Management Services

40 Lake Center Executive Park

401 Route 73 N

Marlton, NJ 08053

RESOLUTION NO. 16-19

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

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

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

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

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

FUND YEAR 2015

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001038			
001038	BOWMAN & COMPANY, LLP	PAYROLL AUDIT 2015	7,500.00
001038	BOWMAN & COMPANY, LLP	AUDITOR FEE 06/30/2016	18,097.00
			25,597.00
		TOTAL PAYMENTS FY 2015	25,597.00

FUND YEAR 2016

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001039			
001039	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 3RD QTR 2016	2,623.38
			2,623.38
001040			
001040	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY 3RD QTR 2016	148,492.62
001040	MUNICIPAL EXCESS LIABILITY JIF	MEL 3RD QTR 2016	478,127.06
			626,619.68
001041			
001041	N.J. MUNICIPAL ENVIRONMENTAL	EJIF 2ND 2016 INSTALLMENT	162,794.76
			162,794.76
001042			
001042	COMPSERVICES, INC.	CHERRY HILL SERVCIES - 07/2016	2,458.33
001042	COMPSERVICES, INC.	CLAIMS ADMIN - 07/2016	31,833.33
			34,291.66
001043			
001043	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER - 07/2016	938.44
			938.44
001044			
001044	WILMINGTON TRUST	ACCT: 20160630-51245-A - 6/30/16	393.48
			393.48
001045			
001045	INTERSTATE MOBILE CARE INC.	DRUG TESTING 06/2016	2,152.00
			2,152.00

001046			
001046	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2016 - BELLMAWR	16,443.31
001046	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2016 - BARRINGTON	8,747.05
001046	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2016 - BERLIN TWP	11,441.79
001046	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2016 - MEDFORD LAKE	5,657.72
001046	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2016 - MAGNOLIA	6,495.63
001046	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2016 - MERCHANTVILLE	5,695.92
001046	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2016 - GLOUCESTER	24,935.79
001046	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2016 - COLLINGSWOOD	21,105.33
001046	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2016 - BROOKLAWN	4,841.97
001046	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2016 - CHERRY HILL FD	20,280.50
001046	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2016 - CHERRY HILL TWP	37,554.35
001046	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2016 - HI-NELLA	1,217.87
001046	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2016 - RAVISTOCK	372.12
001046	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2016 - SOMERDALE	6,709.80
001046	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2016 - WINSLOW	35,655.28
001046	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2016 - MT. EPHRAIM	6,614.81
001046	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2016 - PINE HILL	8,634.91
001046	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2016 - RUNNEMEDE	9,657.71
			232,061.86
001047			
001047	HENRY D. BEAN & SON, INC.	RMC FEE 2ND 2016 - HADDONFIELD BORO	15,332.16
001047	HENRY D. BEAN & SON, INC.	RMC FEE 2ND 2016 - PINE VALLEY	623.91
001047	HENRY D. BEAN & SON, INC.	OVERPAID 2015 RMC FEE - HADDONFIELD	-1,648.20
			14,307.87
001048			
001048	EDGEWOOD ASSOCIATES INC.	RMC FEE 2ND 2016 - BERLIN BORO	9,931.05
			9,931.05
001049			
001049	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 07/2016	10,873.33
			10,873.33
001050			
001050	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 06/2016	23.53
001050	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 07/2016	29,384.75
			29,408.28
001051			
001051	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 07/2016	3,779.67
			3,779.67
001052			
001052	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 06/2016	3,025.00
001052	BROWN & CONNERY, LLP	EXPENSE - 06/2016	153.27
001052	BROWN & CONNERY, LLP	ATTORNEY FEE 06/2016	1,687.83
001052	BROWN & CONNERY, LLP	EPL TRAINING - 07/07/2016	980.00
			5,846.10
001053			
001053	ELIZABETH PIGLIACELLI	TREASURER FEE 07/2016	1,708.33
			1,708.33
001054			
001054	HADDONFIELD BOROUGH	JIF MEETING/DINNER - 6/27/16	251.76
			251.76
001055			

001055	MUNICIPAL EXCESS LIABILITY JIF	MSI 3RD QTR 2016	12,426.25
			12,426.25
001056			
001056	PAUL'S CUSTOM AWARDS & TROPHIE	PERPETUAL PLAQUE OF CHERRY HILL TWP	120.00
			120.00
001057			
001057	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR 6/30/16	66.15
			66.15
001058			
001058	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 7/16 - CHERRY HL	1,083.00
001058	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 07/2016	8,568.25
			9,651.25
	TOTAL PAYMENTS FY 2016		1,160,245.14

TOTAL PAYMENTS ALL FUND YEARS \$ 1,185,842.14

Attest:

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

_____ **Dated:** _____
Treasurer

July 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 June 30, 2016 for Fund Years 2012, 2013, 2014, 2015 and 2016. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for June totaled \$19,500.49.

- **RECEIPT ACTIVITY FOR JUNE:**

Cherry Hill deductible	\$	40,060.62
Assessments		4,064,362.54
Mel Residual Claims - 2015		112,096.38
Restitution/Subrogation		247.25
Interest		<u>1,992.15</u>
Total June Receipts		<u>\$ 4,218,758.94</u>

- **CLAIM ACTIVITY FOR JUNE:**

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

Property Liability Claims	\$	152,633.43
Workers Compensation Claims		171,846.59
Administration Expense		<u>178,060.07</u>
Total Claims/Expenses		<u>\$502,540.09</u>

- **CASH ACTIVITY FOR JUNE:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$17,469,196.41 to a closing balance of \$21,200,580.35 showing an increase of \$3,731,383.94.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer



TD Wealth

PORTFOLIO APPRAISAL
AS OF 06/30/16

PAGE 2

ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT
INSURANCE FUND
INVESTMENT MANAGEMENT

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



Investment Detail

Account Number **115884-000**

As of June 30, 2016

Page 3 of 5

QUANTITY DESCRIPTION	MARKET VALUE (M/V) MARKET UNIT PRICE	%M/V	FEDERAL TAX COST AVERAGE UNIT COST	UNREALIZED GAIN/(LOSS)	ACCRUED INCOME	ESTIMATED ANNUAL INCOME	YIELD (%) YTM (%)
PRINCIPAL PORTFOLIO(S)							
U.S. GOVERNMENT AGENCIES							
2017 10,000,000.0000	\$10,010,200.00	100.00	\$ 9,993,900.00	\$16,300.00	\$15,972.22	\$62,500.00	0.62
FEDERAL HOME LOAN BANK	100.1020		99.94				0.49
DTD 03/29/2016 0.625% 03/29/2017							
NON CALLABLE							
CUSIP 3130A7N84 RATING AAA							
TOTAL U.S. GOVERNMENT AGENCIES	10,010,200.00	100.00	9,993,900.00	16,300.00	15,972.22	62,500.00	0.62
TOTAL PRINCIPAL PORTFOLIO(S)	10,010,200.00	100.00	9,993,900.00	16,300.00	15,972.22	62,500.00	0.62
TOTAL ACCRUED INCOME	15,972.22						
TOTAL MARKET VALUE WITH ACCRUED INCOME	10,026,172.22						

JUNE							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	6/9/2016	67,002.43				67,002.43	
2	6/9/2016	35,520.65				35,520.65	
3	6/15/2016	56,636.20				56,636.20	
4	6/15/2016	38,355.99				38,355.99	
5	6/22/2016	46,188.05				46,188.05	
6	6/22/2016	43,711.08				43,711.08	
7	6/29/2016	18,857.65				18,857.65	
8	6/29/2016	7,049.23				7,049.23	
9	7/1/2016	3,919.44				3,919.44	
10	7/1/2016	7,239.30				7,239.30	
11	6/30/2016		- 3,323.33			- 3,323.33	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	324,480.02	- 3,323.33	-	-	321,156.69	
	Monthly Rpt	321,156.69				321,156.69	
	Variance	3,323.33	- 3,323.33	-	-	- 0.00	

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

Current Fund Year: 2016										
Month Ending: June										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	829,326.72	4,708,779.59	935,245.20	9,185,274.67	1,167,584.84	2,592,446.11	355,532.20	(2,264,789.30)	(40,203.11)	17,469,196.93
RECEIPTS										
Assessments	161,212.66	472,154.67	108,426.00	1,211,798.86	355,825.65	843,977.85	106,928.26	804,038.59	0.00	4,064,362.54
Refunds	247.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40,060.62	40,307.87
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,146.16	0.00	27,146.16
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(12,854.00)	0.00	(12,854.00)
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,292.16	0.00	14,292.16
Other *	0.00	0.00	0.00	0.00	0.00	112,096.38	0.00	0.00	0.00	112,096.38
TOTAL	161,459.91	472,154.67	108,426.00	1,211,798.86	355,825.65	956,074.23	106,928.26	818,330.75	40,060.62	4,231,058.95
EXPENSES										
Claims Transfers	26,146.75	94,805.11	29,124.07	167,876.67	0.00	0.00	0.00	0.00	3,204.09	321,156.69
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178,060.07	0.00	178,060.07
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	458.24	0.00	458.24
TOTAL	26,146.75	94,805.11	29,124.07	167,876.67	0.00	0.00	0.00	178,518.31	3,204.09	499,675.00
END BALANCE	964,639.88	5,086,129.15	1,014,547.12	10,229,196.86	1,523,410.50	3,548,520.34	462,460.46	(1,624,976.86)	(3,346.58)	21,200,580.88

REPORT STATUS SECTION

Report Month: June

Balance Differences

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS									
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND									
ALL FUND YEARS COMBINED									
CURRENT MONTH	June								
CURRENT FUND YEAR	2016								
Description:	NJCM - 74136	TD Bank Investments - 785-518-3047	TD Bank Treasuries - CWA 6201-231	TD Bank Clearing - 785-518-3021	TD Bank Adm/Exp - 785-518-3039	TD Bank CompServices WC Claims - 425-9982572	TD Bank CompServices Prop & Liab claims - 425-9983546		
ID Number:									
Maturity (Yrs)									
Purchase Yield:									
TOTAL for All Accts & instruments									
Opening Cash & Investm	\$17,469,196.41	-	1,864,144.12	9,997,900.00	4,245,029.91	15,680.86	-	2,387.06	10,576.21
Opening Interest Accrua	\$10,763.88	-	-	10,763.88	-	-	-	-	-
1 Interest Accrued and/or	\$5,208.34	\$0.00	\$0.00	-\$10,763.88	\$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)	-\$13,194.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$340.43	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Inst	\$1,992.15	\$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)	\$25,154.01	\$0.00	\$0.00	\$16,994.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$19,500.49	\$0.00	\$0.00	\$6,230.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$14,575,145.44	\$0.00	\$0.00	\$0.00	\$543,750.27	\$0.00	\$172,612.42	\$155,190.93	\$155,190.93
10 (Withdrawals - Sales)	-\$10,858,053.65	\$0.00	-\$458.24	-\$10,014,894.44	-\$324,480.02	-\$15,680.86	-\$171,846.59	-\$152,633.43	-\$152,633.43
Ending Cash & Investment	\$21,200,580.35	\$0.00	\$1,863,685.88	\$0.00	\$4,464,300.16	\$0.00	-\$1,621.23	\$13,133.71	\$13,133.71
Ending Interest Accrual Bal	\$15,972.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$264,421.49	\$0.00	\$0.00	\$0.00	\$11,158.74	\$0.00	\$42,595.24	\$50,178.41	\$50,178.41
(Less Deposits in Transit)	-\$11,158.74	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$3,919.44	-\$7,239.30	-\$7,239.30
Balance per Bank	\$21,453,843.10	\$0.00	\$1,863,685.88	\$0.00	\$4,475,458.90	\$0.00	\$37,054.57	\$56,072.82	\$56,072.82
							\$0.00	\$0.00	\$0.00

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

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

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

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

JUNE ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Berlin – Conducted a Loss Control Survey on June 23
- Camden City Parking Authority – Conducted a Loss Control Survey on June 14
- Borough of Chesilhurst – Conducted a Loss Control Survey on June 1
- Township of Haddon – Conducted a Loss Control Survey on June 14
- Borough of Oaklyn – Conducted a Loss Control Survey on June 21
- Township of Voorhees – Conducted a Loss Control Survey on June 23
- Township of Winslow – Conducted a Loss Control Survey on June 16

JIF MEETINGS ATTENDED

- Camden JIF – May Claims Meeting on May 20
- Camden JIF – May Fund Commissioner Meeting on June 27

UPCOMING JIF MEETINGS

- Camden JIF – Fund Commissioner Meeting on July 25

- Camden JIF – Executive Safety Committee Meeting on August 9

SAFETY DIRECTOR’S BULLETINS & SAFETY ANNOUNCEMENTS

- Camden JIF - Suburban JIF - Safety Director's Bulletin - Summertime and High Visibility Apparel on June 21
- Camden JIF - Did You Know? – MSI Training Schedule – July 2016 on June 27

MEL VIDEO LIBRARY

The following members utilized the MEL Video Library in June.

<u>Members</u>	<u>No. of Videos</u>
Barrington Borough	4
Berlin Borough	2
Brooklawn Borough	6
Laurel Springs Borough	2
Lawnside Borough	3
Magnolia Borough	2
Voorhees Township	3
Winslow Township	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 July, August and September 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	Location	Topic	Time
7/12/16	Logan Twp. MUA #1	Landscape Safety	8:00 - 11:00 am
7/13/16	Township of Burlington #3	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
7/15/16	Township of Bordentown	Heavy Equipment	1:00 - 4:00 pm
7/15/16	Borough of Willingboro #4	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
7/15/16	Borough of Willingboro #4	Hearing Conservation	12:00 - 1:00 pm

7/18/16	Merchantville-Pennsauken WC	Excavation/Trenching/Shoring	8:30 - 12:30 pm
7/22/16	Monroe Township MUA #1	Flagger/Work Zone	8:00 - 12:00 pm
8/5/16	Township of Bordentown	Seasonal (Autumn/Winter) PW Operations	1:00 - 4:00 pm
8/8/16	Merchantville-Pennsauken SA	Flagger/Work Zone	8:30 - 12:30 pm
8/12/16	Township of Mantua	CDL-Drivers Safety Regulations	1:00 - 3:00 pm
8/15/16	Merchantville-Pennsauken WC #2	Flagger/Work Zone	8:30 - 12:30 pm
8/17/16	Township of Washington	DDC-6	8:30 - 3:00 pm w/lunch brk
8/19/16	Township of Monroe #3	Heavy Equipment	8:00 - 11:00 am
9/2/16	Township of Bordentown	Shop & Tool Safety	11:00 - 12:00 pm
9/2/16	Township of Bordentown	Special Events Management	12:30 - 2:30 pm
9/7/16	Township of Washington	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
9/9/16	Township of Pemberton	Heavy Equipment	8:00 - 11:00 am
9/9/16	Township of Pemberton	Hearing Conservation	11:15 - 12:15 pm
9/12/16	Borough of Glassboro #1	Hearing Conservation	12:00 - 1:00 pm
9/12/16	Borough of Glassboro #1	Fire Safety	1:15 - 2:15 pm
9/14/16	Township of Burlington #3	CSE-Permit Required w/Classroom Demo	8:00 - 12:00 pm
9/16/16	Monroe Township MUA #1	Excavation/Trenching/Shoring	8:00 - 12:00 pm
9/19/16	Borough of Willingboro #4	Fire Extinguisher	8:30 - 9:30 am
9/20/16	Township of Waterford	Leaf Collection Safety	8:30 - 10:30 am
9/21/16	Evesham Twp. MUA	CSE-Permit Required w/Classroom Demo	8:00 - 12:00 pm
9/21/16	Borough of Bellmawr	Sanitation/Recycling Safety	8:30 - 10:30 am
9/21/16	Borough of Bellmawr	Back Safety/Material Handling	10:45 - 11:45 am
9/22/16	Township of Westampton	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
9/23/16	Township of Evesham #4	Heavy Equipment	8:30 - 11:30 am
9/26/16	Merchantville-Pennsauken SA #2	DDC-6	8:30 - 3:00 pm w/lunch brk
9/26/16	Borough of Magnolia	HazMat Awareness w/HazCom GHS	10:00 - 1:00 pm
9/27/16	Township of Delran	HazMat Awareness w/HazCom	8:00 - 11:00 am
9/28/16	Evesham Twp. MUA	CSE-Permit Required w/Classroom Demo	8:00 - 12:00 pm
9/29/16	Borough of Berlin	Employee Conduct/Violence Prevention	8:30 - 10:00 am
9/30/16	Township of Mantua	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm

MSI TRAINING PROGRAMS

A list of the current MSI administrators is below.

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

Member	Department	Last Name	First Name
AUDUBON	AUDUBON	HENRY	JOE
AUDUBON	AUDUBON	MISTALSKI	JOE
AUDUBON	AUDUBON	TARASCHI	DAVID
BARRINGTON	BARRINGTON	BROOME	KENNETH
BARRINGTON	BARRINGTON	LAURSEN	ILENE
BARRINGTON	EMS	WILSON	BARBARA
BELLMAWR	BELLMAWR	GALLAGHER	KIM
BELLMAWR	BELLMAWR	LAURSEN	ILENE
BELLMAWR	BELLMAWR	WILLIAMS	MIKE
BERLIN BOROUGH	BERLIN BOROUGH	ALLSEBROOK	JOHN
BERLIN BOROUGH	BERLIN BOROUGH	BEASLEY	WILLIAM
BERLIN TOWNSHIP	BERLIN TOWNSHIP	LAURSEN	ILENE
BERLIN TOWNSHIP	BERLIN TOWNSHIP	RIEBEL	CHARLES, JR.
BERLIN TOWNSHIP	BERLIN TOWNSHIP	UNDERWOOD	CATHY
BERLIN TOWNSHIP	BERLINEMS	FALLSTICK	CRAIG
BROOKLAWN	BROOKLAWN	DOMICO	DONNA
BROOKLAWN	BROOKLAWN	LAURSEN	ILENE
BROOKLAWN	BROOKLAWN	MCKINNEY	FRAN
BROOKLAWN	EMS	MCFADDEN	DREW
CAMDEN PARKING AUTHORITY	CAMDEN PARKING AUTHORITY	KEMP	ETHEL
CAMDEN PARKING AUTHORITY	CAMDEN PARKING AUTHORITY	MASON	TERRY
CHERRY HILL	AUTOMOTIVE	SKLIVAS	JASON
CHERRY HILL	CHERRY HILL	LAURSEN	ILENE
CHERRY HILL	CHERRY HILL	MESSINGER	ARI
CHERRY HILL	DPW OFFICE	HAGG	DIANE
CHERRY HILL	DPW OFFICE	ITZI	DOMINICK
CHERRY HILL	HIGHWAY	GARRETSON	KEVIN
CHERRY HILL	PUBLIC GROUNDS	REID	JOSEPH
CHERRY HILL	SEWER	COFFEE	GEORGE
CHERRY HILL FIRE DISTRICT	CHERRY HILL FIRE DISTRICT	CALLAN	CHRIS
CHERRY HILL FIRE DISTRICT	CHERRY HILL FIRE DISTRICT	LAURSEN	ILENE
CHERRY HILL FIRE DISTRICT	CHERRY HILL FIRE DISTRICT	SHEMELEY	TOM
CHESILHURST	CHESILHURST	POINTER	TAVARES
CLEMENTON	CLEMENTON	FREILING	ROBERT
CLEMENTON	CLEMENTON	HENRY	JOE
COLLINGSWOOD	COLLINGSWOOD	HASTINGS	KEITH
COLLINGSWOOD	COLLINGSWOOD	LAURSEN	ILENE
COLLINGSWOOD	DPW	STAMER	JAMES
COLLINGSWOOD	FIRE	JOYCE	GEOFFREY T
COLLINGSWOOD	POLICE	HARTSHAW	THOMAS R.
GIBBSBORO	GIBBSBORO	KELLY	MICHAEL
GIBBSBORO	GIBBSBORO	ROGERS	GEORGE
GLOUCESTER	GLOUCESTER	DEBUS	LISA
GLOUCESTER	GLOUCESTER	LAURSEN	ILENE
GLOUCESTER	GLOUCESTER	MORRELL	MICHAEL
GLOUCESTER	GLOUCESTER	SCHINDLER	FRED
GLOUCESTER	GLOUCESTER - HIGHWAY DEPT.	TEDESCO	ALEX
HADDON	DPW	PRINCE	BARBARA

Member	Department	Last Name	First Name
HADDONFIELD	HADDONFIELD	LEY	GREGORY
HADDONFIELD	HADDONFIELD	RAHMAD	SURAYA
HI-NELLA	HI-NELLA	LAURSEN	ILENE
HI-NELLA	HI-NELLA	TWISLER	PHYLLIS
LAUREL SPRINGS	LAUREL SPRINGS	BROWN	MICHAEL
LAUREL SPRINGS	LAUREL SPRINGS	CHEESEMAN	KEN
LAUREL SPRINGS	LAUREL SPRINGS	HENRY	JOE
LAUREL SPRINGS	LAUREL SPRINGS	RABOTTINO	CARMEN
LAWNSIDE	LAWNSIDE	MASON	TERRY
LAWNSIDE	LAWNSIDE	PRESSLEY	AMBER
LAWNSIDE	LAWNSIDE	WAKEFIELD	TYRONE
LINDENWOLD	LINDENWOLD	HENRY	JOE
LINDENWOLD	PUBLIC WORKS	DICUGNO	GEORGE
LINDENWOLD	PUBLIC WORKS	WELLS	CRAIG
MAGNOLIA	ADMINISTRATION	ANDRESS	KATHLEEN
MAGNOLIA	ADMINISTRATION	KEENAN JR	JOHN
MAGNOLIA	ELECTED OFFICIALS	BRANDT	ROBERT
MAGNOLIA	ELECTED OFFICIALS	DEPRINCE	ANTHONY
MAGNOLIA	FIRE COMPANY	WOLF	MICHAEL
MAGNOLIA	MAGNOLIA	LAURSEN	ILENE
MAGNOLIA	POLICE DEPARTMENT	STETSER	ROBERT
MEDFORD LAKES	EMS	BURKE	JIM
MEDFORD LAKES	MEDFORD LAKES	LAURSEN	ILENE
MEDFORD LAKES	MEDFORD LAKES	MCINTOSH	MARK
MEDFORD LAKES	POLICE DEPARTMENT	MARTINE	FRANK
MEDFORD LAKES	PUBLIC WORKS	RODGERS	NANCY
MERCHANTVILLE	MERCHANTVILLE	ADAIR	ROY
MERCHANTVILLE	MERCHANTVILLE	KOEHLER	FRED
MERCHANTVILLE	MERCHANTVILLE	LAURSEN	ILENE
MOUNT EPHRAIM	MOUNT EPHRAIM	BEEBE	JIM
MOUNT EPHRAIM	MOUNT EPHRAIM	LAURSEN	ILENE
MOUNT EPHRAIM	POLICE	BEPPEL	BRIAN
OAKLYN	OAKLYN	ABBATE	JOSEPH
OAKLYN	OAKLYN	MARCUCCI	CHRIS
OAKLYN	POLICE DEPARTMENT	MOORE	MARK
PINE HILL	PINE HILL	BESNICK	DEIDRE
PINE HILL	PINE HILL	GREER	JOHN
PINE HILL	PINE HILL	LAURSEN	ILENE
PINE HILL	PINE HILL	WINTERS	CHRIS
PINE VALLEY	PINE VALLEY	RAUER	RICHARD
RUNNEMEDE	DPW	RITZ	NICHOLAS,
RUNNEMEDE	RUNNEMEDE	LAURSEN	ILENE
RUNNEMEDE	RUNNEMEDE	MORIARTY	PATRICK
SOMERDALE	POLICE DEPARTMENT	CAMPBELL	ANTHONY
SOMERDALE	SOMERDALE	CANTILLO	VICTOR
SOMERDALE	SOMERDALE	LAURSEN	ILENE
SOMERDALE	SOMERDALE	SCHIAVO	DAVID
TAVISTOCK	TAVISTOCK	LAURSEN	ILENE
VOORHEES	VOORHEES	CAPONE	STEFANIE
VOORHEES	VOORHEES	DORTO	DANIELLE (DANI)
VOORHEES	VOORHEES	HENRY	JOE
VOORHEES	VOORHEES	TYTHER	VERLE
WINSLOW	DPW	MAMMUCARI	VINCENT
WINSLOW	EMS	MIDURE	JOYCE
WINSLOW	WINSLOW	ESPOSITO	JACQUELINE

Member	Department	Last Name	First Name
WINSLOW	WINSLOW	LAURSEN	ILENE
WOODLYNNE	WOODLYNNE	KENNY	ROBERT

CEU's for Certified Public Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazard Identification - Making Your Observations Count	1 / T, M
Advanced Safety Leadership	10 / M	Hearing Conservation	1 / T, G
Asbestos, Lead & Silica Industrial Health Overview	1 / T, G	Heavy Equipment Safety	1 / G - 2 / T
Back Safety / Material Handling	1 / T	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens Training	1 / G	Housing Authority Safety Awareness	3 / T
Bloodborne Pathogens Train-the-Trainer	1 / T	Jetter Safety	2 / T
BOE Safety Awareness	3 / T	Landscape Safety	2 / T
CDL - Supervisors Reasonable Suspicion	2 / M	Leaf Collection Safety Awareness	2 / T
CDL - Drivers' Safety Regulations	2 / G	Lockout Tagout	2 / T
Coaching the Maintenance Vehicle Operator	2 / T, M	Personal Protective Equipment (PPE)	2 / T
Confined Space Entry - Permit Required	3.5 / T	Playground Safety	2 / T
Confined Space Awareness	1 / T, G	Sanitation and Recycling Safety	2 / T
Driving Safety Awareness	1.5 / T	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	3 / M, G
Excavation Trenching & Shoring	2 / T, M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Flagger / 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 Talks 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 Talks 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			



Summertime and High Visibility Apparel

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

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

Standard:

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

Option:

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

Standard:

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

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

Option:

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

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

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

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

Supervisory Considerations

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

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

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

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

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

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

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

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

Be Safe

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
Certificate Of Insurance Monthly Report

Wednesday, June 22, 2016

From 5/23/2016 To 6/21/2016

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>CAMDEN JIF</u>					
H- City of Camden I- City of Gloucester City	520 Market St. Camden, NJ 08101 512 Monmouth St Gloucester City, NJ 08030 - 1793	1588	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects the use of a smokehouse for the City's Gloucester City Day event on 6/4/16.	6/3/2016	GL EX AU WC
H- Haddonfield Board of Education I- Borough of Haddonfield	Lincoln Avenue Haddonfield, NJ 08033 242 Kings Highway East Haddonfield, NJ 08033	1637	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects use of facilities for the annual fireworks display on 7/3/2016, raindate 7/10/2016.	6/13/2016	GL EX WC
H- Camden County Freeholder Board I- Borough of Haddonfield	520 Market Street Camden, NJ 08102 242 Kings Highway East Haddonfield, NJ 08033	1652	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects use of facilities for the annual fireworks display on 7/3/2016, raindate 7/10/2016.	6/13/2016	GL EX WC

H- Camden County Bd. of Chosen Freeholders I- Township of Winslow	County of Camden Department of Parks 1301 Park Boulevard Camden, NJ 08002 125 South Route 73 Winslow, NJ 08037	1656	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 New Brooklyn Park, located on Erial Road, Sicklerville, NJ 08081, for the Township's Family Day event on July 23, 2016. No fireworks or amusements.	6/21/2016 GL EX AU WC
H- Camden County Board of Chosen Freeholders I- Borough of Collingswood	County of Camden-Camden County Ins. Dept. 520 Market Street, 8th Floor Camden, NJ 08101 678 Haddon Avenue Collingswood, NJ 08108	1659	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to the Collingswood July 4th celebration.	6/17/2016 GLXSALWCPRP
H- NJ Dept. of Transportation I- Borough of Berlin	Division of Support Services 1035 Parkway Avenue Ewing Twp. NJ 08625 59 S. White Horse Pike Berlin, NJ 08009	3518	Evidence of insurance as respects to water/sewer service contract.	5/31/2016 GL EX AU WC
H- Ford Motor Credit Co. I- Borough of Collingswood	1 American Road MD. 7500 Dearborn, MI 48126 678 Haddon Avenue Collingswood, NJ 08108	5998	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the lease of a 2016 Ford Interceptor Utility, VIN #1FM5K8AR3GGA47354, (Continued on Page 2)	6/20/2016 GL AU PH EX W
H- Camden County Parks Department I- Borough of Haddonfield	1301 Park Blvd Cherry Hill, NJ 08002 242 Kings Highway East Haddonfield, NJ 08033	8567	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects use of facilities for the annual fireworks display on 7/3/2016, raindate 7/10/2016.	6/13/2016 GL EX WC

H- H.A. DeHart & Son, Inc. I- Township of Voorhees	311 Crown Point Rd. Thorofare, NJ 08086 2400 Voorhees Town Center Voorhees, NJ 08043	17793	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 Camel Unit #1789 - 2015 Freightliner - Value \$379,183 - VIN#1FVHG5CY2FHGG8087.	6/21/2016 GL EX AU OTH
H- Peirce Eagles Equipment Co. I- Borough of Runnemede	3388 Route 22 West Branchburg, NJ 08876 24 North Black Horse Pike Runnemede, NJ 08078	20375	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) as respects to the rental of a Vactor Truck, valued at \$300,000. (Continued on Page 2)	6/7/2016 GL AU PH EX W
H- Peirce Eagles Equipment Co. I- Borough of Runnemede	3388 Route 22 West Branchburg, NJ 08876 24 North Black Horse Pike Runnemede, NJ 08078	20375	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) as respects to the rental of a 2015 Freightliner Model 114SD, vin #1FVAG3CY9FHGC7263, (Continued on Page 2)	6/8/2016 GL EX AU OTH
H- Garden State Park Master Association, Inc. I- Township of Cherry Hill	c/o 1260 Stelton Road Piscataway, NJ 08854 820 Mercer Street Cherry Hill, NJ 08002	21296	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the use of Central Park for a concert on 6/30/16.	5/25/2016 GL EX AU OTH

Total # of Holders = 12



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

2016:

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$70,539.78	\$33,254.75	\$37,285.03	52.86%
February	\$142,366.08	\$82,244.39	\$60,121.69	42.23%
March	\$412,910.41	\$204,711.56	\$208,198.85	50.42%
April	\$372,001.82	\$200,922.56	\$171,079.26	45.99%
May	\$114,433.26	\$64,409.01	\$50,024.25	43.71%
June	\$164,776.08	\$82,217.66	\$82,558.42	50.10%
TOTAL 2016	\$1,277,027.43	\$667,759.93	\$609,267.50	47.71%

Monthly & YTD Summary:

PPO Statistics	June	YTD
Bills	214	1,125
PPO Bills	193	1,009
PPO Bill Penetration	90.19%	89.69%
PPO Charges	\$150,978.02	\$1,161,520.88
Charge Penetration	91.63%	90.96%

Savings History:

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



Camden JIF

2nd Quarter 2016 - Workers' Comp Injury Review

Claims Reported:

- 78 First Reports of Injury
- 58 Medical Treatment vs. 20 Report Only/Occurrence Only
- 12 Remain open and actively treating; 9 are currently working and/or had no missed days
- 3 Employees remain out of work due to work-related injuries; 2 have been released to TD but are not able to be accommodated

Notable:

For claims reported during the first quarter 2016:

- An average of 17 Transitional Duty days were accommodated on 10 claims
- An average of 12 TD Lost Opportunity Days occurred on 6 claims

Primary Cause/Type of Injuries:

- | | |
|--|------------------------------|
| • Strain/Sprain/Twist injuries = 22 | • Exposure to Poison Ivy = 2 |
| ○ 8 leg/knee/ankle | • Foreign Body in Eye = 2 |
| ○ 7 arm/shoulder | • Human Bite = 2 |
| ○ 4 back | • Burn/Smoke Inhalation = 1 |
| ○ 1 Hand, 1 Head & Neck, 1 Multiple parts | • Dehydration = 1 |
| • Lacerations = 14 | • Electrocutation = 1 |
| • Contusions = 6 | • Puncture Wound = 1 |
| ○ 5 head/face, 1 hand | • Stress = 1 |
| • Crush = 3 | • Slip/Fall = 0 |
| ○ hand/thumb | • Trip/Fall = 0 |
| • Exposure to Bodily Fluids/ other substance = 3 | • Loss of Consciousness = 0 |
| • Animal Bite = 1 | |

APPENDIX I – MINUTES

June 27, 2016 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JUNE 27, 2016
BOROUGH OF HADDONFIELD 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. James Maley, Secretary	Borough of Collingswood	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 A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	AmeriHealth Casualty Insurance Denise Hall, Cheryl Little
Safety Director	J.A. Montgomery Risk Control John Saville
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein, Julie DeChristy
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Bob Mather, Pine Valley Borough
Millard Wilkinson, Berlin Borough
Ari Messinger, Cherry Hill Township
David Taraschi, Audubon Borough
Jack Flynn, Gibbsboro Borough
John Foley, Cherry Hill Fire District
Eleanor Kelly, Runnemede Borough

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann Edgewood Associates
Michael Avalone Conner Strong & Buckelew
Roger Leonard, Jr. Leonard O'Neill Insurance Group
Terry Mason M&C Insurance
Walt Eife Waypoint Insurance

WELCOME: Commissioner Rochford welcomed everyone to the Borough of Haddonfield

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MAY 23, 2016

MOTION TO APPROVE THE OPEN MINUTES OF MAY 23, 2016

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

MOTION TO APPROVE THE CLOSED MINUTES OF MAY 23, 2016 AS AMENDED

Motion: Commissioner Wolk
Second: Commissioner Maley
Vote: Unanimous

CORRESPONDENCE:

NONE

AUDIT REPORT AS OF DECEMBER 31, 2015: The Auditor's Report as of December 31, 2015 has been sent under separate cover to the Executive Committee. The Audit Committee also held a conference call with Mr. Jim Miles from Bowman & Company to further review the report. Mr. Miles will give a brief report at the meeting and following that, the Board will formally approve Resolution 16-16 approving year end financials along with the Group Affidavit. (Page 12)

Jim Miles of Bowman & Company said the 2015 Audit Report was reviewed in detail with the representatives of the Camden County Municipal JIF Audit Committee. As of December 31, 2015, the Fund had \$19,179,541 in total assets, liabilities and reserves of \$10,555,563 resulting in a surplus or unrestricted net position of \$8,623,978. During Fund Year 2015 the Fund had a total operating revenue of \$12,164,529 and claims in the amount of \$5,478,919 with total operating expenses including those claims of \$11,461,308. The change in net position was \$690,108. The Fund distributed \$301,173 to members which resulted in the Year End Net

Position of \$8,623,978. Mr. Miles said on the last page of the audit report you will find Bowman & Company did not have any recommendations or findings. Mr. Miles said since the Fund is professionally managed it is rare for us to have any findings or recommendation with the Joint Insurance Funds.

MOTION TO APPROVE YEAR END FINANCIALS AS OF DECEMBER 31, 2015 AS PRESENTED, ADOPT RESOLUTION 16-16 AND EXECUTE THE GROUP AFFIDAVIT INDICATING THAT MEMBERS OF THE EXECUTIVE COMMITTEE HAVE READ THE GENERAL COMMENTS SECTION OF THE AUDIT REPORT

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

RESIDUAL CLAIMS FUND: The RCF board adopted a Resolution accepting the transfer of member JIF's Fund Year 2012. Enclosed you will find Resolution 16-17 authorizing the transfer of the Camden JIF's 2012 claim liabilities to the RCF.

MOTION TO APPROVE RESOLUTION 16-17 TRANSFERRING FUND YEAR 2012 TO THE RCF

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

RESIDUAL CLAIMS FUND: The RCF met on June 2, 2016 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Wolk's report on the meeting is enclosed. (Appendix II) Commissioner Wolk said the RCF approved the 2015 Audit authorizing the JIF to transfer the 2012 Fund Year to the RCF. The next meeting will be held on September 7, 2016.

EJIF: The EJIF met on June 2, 2016 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Wolk's report on the meeting is enclosed. (Appendix II). Commissioner Wolk said the EJIF approved the 2015 Audit. The EJIF announced an updated Environmental Alert will be prepared by the Environmental Engineers and will be distributed to members.

MEL JIF: The MEL met on June 2, 2016 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Wolk's report on the meeting is enclosed. (Appendix II). Commissioner Wolk said the MEL approved the 2015 Audit. The Asset Manager updated members on the transition from Wells Fargo to Wilmington Trust. The Executive Director's office is drafting a RFQ for the renewal of the contract for the online renewal system currently with Exigis.

PROPERTY APPRAISALS UPDATE: Asset Works has finished their field work. Draft reports will be received by Perma and distributed to RMC's and members for review. Executive Director said when the appraisers were out they did discover in some cases there were more than one building at one property location and in those instances they would do individual appraisals for each and they will only charge \$45 for the additional properties at locations with multiple property. Executive Director said he will update everyone when all of the information is in but there will be a slight change on the project but well within the range of what was budgeted over the last two years.

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

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

Police Command Training – Four sessions have been conducted in the Camden and PMM JIFs. Several more sessions will be announced. Executive Director said we had about 75% of the Police Chiefs attend the sessions thus far.

Managers & Supervisors Training - Employment Practices Risk Management Program also includes mandatory training of management. Mr. Nardi has conducted several sessions. Additional sessions are planned at the Cherry Hill Fire District on July 15th at 10:00 am we are still scheduling a date for Barrington.

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

2016 MEL JIF EXCESS AND REINSURANCE POLICIES: On page 16 of the agenda was a memo from the MEL Underwriter reporting that the 2016 Excess Policies have been filed with the NJ Department of Banking and Insurance and with the DCA.

2017 RENEWAL ONLINE UNDERWRITING DATABASE: Members and risk managers will receive an email when the database is set up to begin the 2017 underwriting renewal – which is expected to begin on or near June 1, 2016. Executive Director said the email was sent out on Friday and we ask everyone to make their updates in a timely manner since this information is very important to our budget process.

CYBER SECURITY SEMINAR – A proposal from Marc Pfeiffer on a Cyber Security seminar was distributed to the Board. Executive Director said several of the JIFs have taken advantage of this and it has received very good feed back. This seminar is a two hour session with an overview of technology risks facing local government and considerations for protecting technology infrastructure. The training also includes guidance on how to implement aspects of technology proficiency, appropriate use of email and how to identify evil emails. Executive Director said he feels there is definitely a need for this and recommended the JIF authorize two sessions at \$250 per session.

MOTION TO APPROVE TWO SESSIONS OF CYBER SECURITY SEMINAR FOR A TOTAL EXPENDITRE OF \$500.00

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

Commissioner DiAngelo said he had the pleasure of attending a preliminary of this training a few months back and thought the training was great. Commissioner DiAngelo said if you have

someone in your municipality you would like to designate - make sure they attend this session a lot of information was provided.

OPTIONAL SAFETY MONEY – Executive Director said the Fund Office will be sending out information on the \$500.00 safety money the JIF has offered to members in the past. This information will be distributed within the next week via email.

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

Executive Director reviewed the Financial Fast Track as of April 30, 2016 the statutory surplus stands at \$4.8 million. Executive Director revised the Expected Loss Ratio Analysis and said for May 2016 the actuary projected the JIF at 12.85% and we currently stand at 18.57% which is not so bad for this current year. Executive Director said in Lost Time Accident Frequency as of May 31st we improved to 1.33 - down from last month at 1.44 and last year at 2.44. Executive Director said we still have 21 members with zero lost time accidents as of May 31st. Chairman Mevoli said he was glad to see we are improving with the lost time accidents from the previous year.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 16-18 May 2016 Vouchers

2016	\$178,060.07
TOTAL	\$178,060.07

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

Closed	.00
2012	43,126.94
2013	12,564.64
2014	54,454.03
2015	116,284.18
2016	275,010.86
TOTAL	501,440.65

MOTION TO APPROVE RESOLUTION 16-18 JUNE 2016 VOUCHERS

Motion: Commissioner Lipsett
Second: Commissioner DiAngelo
Roll Call Vote: 9 Ayes - 0 Nays

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

Motion: Commissioner DiAngelo
Second: Commissioner Michielli
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said unfortunately we lost a member of our defense team this past week. Mike Huber passed away after a five year battle with cancer. Many of you may be familiar with Mike since he was a member of our defense panel since the JIF started. Mike was a member of the law firm Freeman, Barton & Huber. He was always well respected and represented the JIF and all of it's members with dignity, was incredibly competent and well qualified. He was great to work with we would like to acknowledge all of the great contributions he made to the JIF. We would like thank the Huber family and express our sorrow for his passing.

SAFETY DIRECTOR:

Mr. Saville reviewed the monthly reports. Mr. Saville reminded everyone the next Executive Safety Committee meeting will take place on August 9, 2016 at Tavistock. If you have any items you would like added to the Executive Safety Committee Meeting agenda please contact the Safety Director's office.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the Certificate Report for the period 4/21/16 to 5/22/16 which was included in the agenda showing 13 certificates were issued during that time period.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of May 2016 where there was a savings of 43.71% for the month and a total of 47.36 % for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

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

Motion: Commissioner Lipsett
Second: Commissioner Gallagher
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Gallagher
Second: Commissioner DiAngelo
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS:

NONE

NEW BUSINESS:

Risk Manager Roger Leonard said in regard to Cyber Liability he recently met with the Borough of Gibbsboro council and the suggestion was brought up about purchasing a group anti-virus license as a whole opposed to each town having to purchase it on their own. Mr. Leonard said he would like to see if the JIF members would have an interest in purchasing a license as a whole group. Typically, Comcast provides a number of licenses for residential and this may be possible for businesses or governmental agencies and thought it might be something worth while to look into it. In response to Chairman Mevoli, Executive Director said we could certainly look into this if a group purchase would save the towns some money. The needs for larger towns may be different than smaller towns but we could send a survey to members to see what towns are currently using and the cost. Commissioner Gallagher said his assumption is that most towns already have anti-virus software. Executive Director said we may be able to reach out to towns that have an IT Department and see what their guidelines may be.

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN:

Motion: Commissioner Michielli
Second: Commissioner Wolk
Vote: Unanimous

MEETING ADJOURNED: 5:49PM

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

APPENDIX II

Revisions to the Management Agreement with Wilmington Trust

INVESTMENT MANAGEMENT ACCOUNT AGREEMENT

Wilmington Trust,
National Association

Camden County Municipal Joint Insurance Fund

Corporation Account

This agreement describes the terms of an account that we, the Wilmington Trust entity indicated at the left, are creating for you, the entity indicated above. This agreement outlines the rights and responsibilities of each party, the services we intend to provide, the fees associated with those services, and other information you should know. Please read the agreement carefully before signing.

1. Our Commitments

We agree:

a) To create and maintain an account for you, in which we develop and execute investment strategies on your behalf, based on the goals and requirements you communicate to us, and subject to applicable laws, regulations, and the customs and usages of the exchanges or markets where transactions are executed.

b) To accept assets to be managed and to surrender assets to you, in accordance with instructions from you or others you may authorize.

c) To provide the investment management and custody services described below.

OUR INVESTMENT MANAGEMENT SERVICES

- Periodically review your account and make any investments, or changes in your investments, that we believe are advisable within the investment guidelines, if any, described in Schedule 1 to this agreement.
- With respect to all corporate actions requiring a vote or other action (such as proxies) we will vote your securities or take any action we believe is appropriate for your account.
- Periodically evaluate and select broker-dealers for executing trades, and negotiate commission rates with them.

**ITEMS REQUIRED FOR
INSTRUCTIONS**

The following items are required for each instruction from the type of account indicated. Orders that lack these items may not be executed.

CORPORATION Either a certificate of action of the Board of Directors or a written request signed by any of the officers indicated below.

LLC A written request signed by one or more of its members. If a member is a corporation, the instruction must be signed by any of the corporate officers indicated below.

PARTNERSHIP A written request signed by all (or less than all, if appropriate documentation is provided to us) of the general partners, or by the managing general partner. If a general partner is a corporation, its instruction must be signed by any of the corporate officers indicated below. If a general partner is itself a partnership, its instruction must be signed by all (or less than all, if appropriate documentation is provided to us), or by the managing general partner.

OUR CUSTODY SERVICES

- Provide safekeeping of assets.
- Settle transactions in securities and currencies.
- Collect and receive all interest, dividends, principal, and any other payments and promptly credit all cash and other property received.
- Make any foreign currency exchanges that are appropriate.
- Make any payments you instruct us to make, including automatic payments.
- Invest your idle cash in Select Shares of the Wilmington Prime Money Market Fund (unless you indicate a different choice on the signature page of this agreement).
- Process class action claims relating to assets in your account.
- Keep records of all transactions and holdings in your account.
- Provide periodic statements of account activity (at least quarterly), asset values, tax reporting information, and any other legally required information.
- Upon your request, if applicable, use any and all assets in your account as collateral for loans you take out with us or another lender.
- At our option, agree to a request from you to lead or participate in a legal proceeding in connection with assets in your account, provided we have first received what, in our view, is adequate indemnification and, if applicable, adequate guarantee of expense reimbursement and compensation.
- At our option, agree to a request from you to initiate collection proceedings in connection with assets in your account, provided we have received adequate guarantee of expense reimbursement and compensation.

Eligible officers

Chairman

President

Vice President

Secretary

Treasurer

Any other officer identified in an appropriate resolution or certificate of authority

CLOSING AN ACCOUNT

You and we each have the power to end this agreement and close the account. There are two ways this could occur:

- you send us written instructions to close the account, signed by the authorized person(s)
- we send you written notice that we are closing your account

When an account is closed, we deliver all assets in the account to you, once we have received a receipt for them, minus any money due us under the terms of this agreement. We also provide a final statement within 30 days of the closing.

2. Your Commitments

You agree:

a) To have us open an account for you, to appoint us advisor and custodian for all assets you deliver to this account, and to allow us to provide the services described in this agreement.

b) To provide the names and signatures of all persons authorized to give instructions or otherwise deal with us, along with sufficient documentation showing this authorization (such as a resolution, incumbency certificate, certificate of authority and the like). In addition, you agree to indicate any limitations on an individual's authority, and to notify us in writing of any changes in these arrangements (including providing any new names, signatures, or changes of address).

c) To ensure that the instructions we receive from you, or on your behalf, are in good order.

d) To accept our periodic statements as sufficient information concerning transactions in this account, unless you indicate otherwise in the signatures section or in subsequent notice to us.

e) To notify us in writing of any discrepancy in a periodic account statement within 30 days of the statement date, and you agree that the absence of any notice is the same as a written confirmation that you accept the statement, and all positions and transactions shown on it, as is.

f) To provide adequate funds to cover any overdraft or trade settlement, or the anticipated expenses of any collection or legal action we undertake on your behalf.

g) To provide us with copies of Articles of Incorporation/Corporate Resolutions for a corporate entity; Partnership or similar agreement for a Partnership/LLC entity; copies of Charter and Bylaws, Resolution of Board of Directors, IRS Tax Determination Letter for a Foundation/Endowment entity; tax identification number, address and other identifying information or documents we request in order for us to verify and record your identity as required by Federal laws designed to fight the funding of terrorism and money-laundering activities.

h) To comply with all laws and regulations that apply to you and your relationship with us.

i) **To pay us for our services** to you at our customary rates for similar accounts, with fees being calculated and deducted from your account periodically, in arrears (unless you make other arrangements) and to reimburse us for the disbursements and expenses we incur in performing these services. Changes in our customary rates will be effective only after reasonable notice to you.

j) **To follow the appropriate procedures when closing your account**, as provided in the sidebar at left.

3. Communications Policies

You can transmit your instructions:

a) **In writing**, with all necessary signatures and any other required documentation, delivered to a physical location or fax number indicated by us.

b) **By email**, with a prompt follow-up confirmation in writing or by fax.

c) **Verbally** (either by phone or in person), with a prompt follow-up confirmation in writing or by fax.

You and we agree that:

d) **We are not obligated to act on verbal or email instructions until we have proper written confirmation.** Written instructions must be signed by someone who has authority to give instructions on the account.

e) **All communications in connection with this agreement** will be considered valid if delivered to the applicable address on the signature page.

4. Rights We Reserve

We reserve the right:

a) **To hire subcustodians (including our affiliates) and depositories.**

b) **To use our affiliates to perform services for your account** (for example, brokerage services) at their and our normal rate of compensation.

c) **To charge your account a customary fee for any overdrafts.**

d) **To reverse any transaction carried out in error.**

e) **To take any steps we believe reasonable to exercise our powers and our obligations under this agreement.**

f) To exercise any right under this agreement or applicable law at any time, with the understanding that any delay or forbearance in executing a right will not be construed as a waiver of that right.

You agree that we are not responsible for consequential or punitive damages, even if we are aware of the potential for such damages. This Section shall survive termination of this agreement. , ~~and agree to release and indemnify us for, any loss, cost, or other damage (including attorneys' fees) that may result:~~

~~a) From following the terms of this agreement.~~

~~b) From acting to protect assets pending their distribution or other disposition.~~

~~c) From any force or factor beyond our control, such as civil disturbances, attacks, war, acts of God, power or communications system failures, or the delay or negligence of others.~~

~~d) From acting on any instructions we reasonably believe are authentic, or rejecting any instructions we reasonably believe are not authentic or are unauthorized.~~

~~e) From delaying acting on any instructions that are conflicting, incomplete, or otherwise until we are satisfied that all issues are resolved.~~

~~f) From assuming that all persons and entities authorized to provide instructions are in fact whom they are certified to be (both as to individual identity and to position within an entity), until we have received a written notification otherwise.~~

~~g) From taking, or abstaining from taking, any action based on legal advice from your lawyers.~~

~~h) From any other actions we do or do not take, except to the extent determined to be caused by our own gross negligence or willful misconduct.~~

You also agree that in any event:

~~i) We will be responsible only for direct damages, and not for any type of indirect, special, consequential, or punitive damages, even if we are aware of the potential for such damages.~~

~~j) We are not responsible for the accuracy of information, including asset valuations, furnished by you or anyone else on your behalf.~~

6. Terms Concerning This Agreement

Each party agrees:

- a) **That this agreement is binding on us and our successors and assigns.** For the avoidance of doubt, any business entity into which we may be merged or converted or with which we may be consolidated, or any entity resulting from a merger, conversion or consolidation to which we are a party, or any entity succeeding to all or substantially all of our corporate trust business, shall be the successor under this agreement without any act on the part of either of us.
- b) **That this agreement is binding on you and your successors and assigns,** but that you will not assign this agreement without our prior written consent.
- c) **That if your interest in this account is assigned or terminated for any reason, you or your successors and assigns are responsible for all obligations** incurred in connection with your account, whether arising before or after the assignment or termination.
- d) **That the provisions of Section 5, “Limits of Our Responsibility,” remain in effect even after your account is closed.**
- e) **That this agreement may be amended except in writing,** and with the approval of you and us. We may also agree in writing to modify the investment guidelines from time to time.
- f) **That if any provision of this agreement is held to be invalid or unenforceable,** the remaining provisions will remain in full force and effect.

7. Disclosures

You understand and acknowledge:

- a) **That we may engage the services of one or more other sub-advisors, including affiliates,** to perform investment management services and we will periodically monitor the performance of sub-advisors.
- b) **That in managing your account, we may provide advice or exercise investment responsibilities differently,** either in nature or in timing, than we do for other accounts we manage, provided we act in good faith.
- c) **That we may use account assets to pay your obligations,** including any loans secured by account assets, and our fees.

Wilmington Trust,
National Association

Camden County Municipal Joint Insurance Fund

CONTACT INFORMATION

Wilmington Trust

1100 N. Market Street
Wilmington, DE 19890
PHONE
FAX

Client

Camden County Municipal JIF
9 Campus Drive, Ste 216
Parsippany NJ 07054
PHONE 201-881-7632
FAX 201-881-7633

d) That we may hold account assets in nominee name.

e) That any mutual funds in which your assets are invested, including our own Wilmington family of mutual funds, are legally separate from Wilmington Trust's corporate affiliates, and that such affiliates may receive compensation for providing services to the funds, including investment advice.

f) That Wilmington Trust receives additional fees beyond those described in the applicable fee schedule or fee agreement whenever we: (i) invest your money in a mutual fund or other investment fund to which we or an affiliate provides services such as investment advisory and shareholders services (this may include both affiliated and unaffiliated funds); and (ii) use one of our affiliates (such as a brokerage firm) to perform services for your accounts. The fund disclosure documents show which third parties, and which of our affiliates, provide which services and how they/we are paid.

g) That shares of mutual funds (including money market funds) and other investment funds are not bank obligations or deposits, are not insured by the FDIC, and may fluctuate in value.

h) That we may invest, for ourselves or others, in the same security we purchase for your account.

i) That we may combine transactions for your account with transactions for other accounts, and, if a particular transaction is not filled completely, your account will share in the results on a pro rata basis.

j) That we may complete any transaction in your account as a cross-transaction with another account at Wilmington Trust, so long as the cost and quality of execution is comparable to that available at that time through channels we might have used had no cross-transaction opportunity been available.

k) That this agreement is governed by the laws of the state where the Wilmington Trust office administering this account is located, and that any disputes will be subject to the exclusive jurisdiction of that state's federal or state courts.

l) That if this agreement is governed by California law, you waive your right to receive written notice from us of our investment of your account in any Wilmington Trust-sponsored mutual funds and to receive the related prospectuses within the time stipulated by California law.

8. Signatures

By signing below:

a) You represent that you are authorized to execute this agreement.

b) You agree that you understand and accept the terms of this agreement, including:

- our commitments
- your commitments
- our communication policies
- the rights we reserve
- your agreement to indemnify us
- the limitations on our responsibilities
- the terms concerning this agreement
- the disclosures
- the procedures for terminating an account

c) You request that your idle cash be invested in the following money market fund, and you acknowledge that you have received a prospectus for that fund which describes, among other things, the fees that we and our affiliates are paid by the fund, including shareholder servicing fees:

- Wilmington US Government Fund (Select Shares)
- Wilmington US Treasury Money Market Fund (Select Shares)

d) You waive your right to receive transaction confirmation statements, unless you indicate otherwise below or through subsequent notice to us in writing.

You wish to exercise your right to start receiving copies of individual confirmation statements. We may charge a reasonable fee for this service, as permitted by law.

e) You agree to pay all fees incurred in the operation of your account as described in this agreement.

f) The officer signing for us indicated that we understand, accept, and will abide by, the terms of this agreement.

Accepted and Agreed to by:

Client's Name

Wilmington Trust:

BY

BY

TITLE

TITLE

SIGNATURE

DATE

SIGNATURE

DATE

SERVICE AGREEMENT

Between

The Camden County Municipal Joint Insurance Fund hereinafter the **FUND** and
Wilmington Trust hereinafter the **SERVICE PROVIDER**

Current Period of Agreement: - January 1, 2016 to December 31, 2018

THAT THE STANDARD PROVISIONS SECTION OF THE CONTRACT be replaced in its entirety the following:

STANDARD PROVISIONS: Unless otherwise modified in writing, the contract standard provisions adopted by the FUND on January 17, 2006 with revisions adopted by the Fund on March 15, 2016 and attached hereto as Exhibit ~~B-A~~ (“Standard Provisions”) shall apply to this Agreement.

This Agreement shall consist of the following documents, each of which is incorporated herein and made a part of this Agreement. In the event of a conflict of interpretation in the documents comprising this Agreement, the order of precedent shall be as follows:

- (i) ~~the Investment Management Account Agreement attached hereto as Exhibit A~~this Service Agreement;
- (ii) ~~this Service Agreement~~the Standard Provisions attached hereto as Exhibit A;
- (iii) the ~~Standard Provisions~~Investment Management Agreement attached hereto as Exhibit B; and
- (iv) the Fee Schedule attached hereto as Exhibit C.

Notwithstanding any provision to the contrary, SERVICE PROVIDER is obligated only to perform the duties specifically set forth in this Agreement. SERVICE PROVIDER will neither be responsible for, nor chargeable with, knowledge of the terms and conditions of any other agreement, instrument, or document other than this Agreement (including any attachments hereto), whether or not an original or a copy of such agreement has been provided to SERVICE PROVIDER; and SERVICE PROVIDER will have no duty to know or inquire as to the performance or nonperformance of any provision of any such agreement, instrument, or document.

THAT THE INVESTMENT MANAGEMENT ACCOUNT AGREEMENT (formerly Exhibit A) be replaced in its entirety as Exhibit B as attached:

Note: All other terms and conditions remain unchanged.

IN WITNESS WHEREOF, this Agreement has been executed on this _____ day of _____, 2016 for the purposes and the term specified herein.

CAMDEN COUNTY MUNICIPAL

SERVICE PROVIDER

JOINT INSURANCE FUND

Attest:
