

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MEETING AGENDA
JUNE 22, 2015 – 5:15 PM**

**BOROUGH OF HADDONFIELD
242 KINGS HIGHWAY EAST
HADDONFIELD, NJ 08033
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

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**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: JUNE 22, 2015**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2015 EXECUTIVE COMMITTEE**
- WELCOME: BOROUGH OF HADDONFIELD**
- APPROVAL OF MINUTES:** May 26, 2015 , 2015 Open Minutes.....**Appendix I**
May 26, 2015 Closed Minutes **To be distributed**

- CORRESPONDENCE – None**

REPORTS

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

- TREASURER – Elizabeth Pigliacelli**
June Vouchers - Resolution No. 15-20.....**Page 19**
Monthly Reports**Page 22**

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report**Page 29**

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....**Page 42**

- MANAGED CARE – Consolidated Services Group**
Monthly Report**Page 46**

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: July 27, 2015 – Borough of Pine Hill**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216
Parsippany, NJ 07054

Date: June 22, 2015

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

❑ **Audit Report as of December 31, 2014** – The Auditor’s Report as of December 31, 2014 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 15-18 approving year end financials along with the Group Affidavit. **(Page 12)**

❑ **Motion to Approve Year-End Financials as of December 31, 2014 as Presented, Adopt Resolution 15-18 and execute the Group Affidavit indicating that members of the Executive Committee have read the General Comments Section of the Audit Report**

❑ **Residual Claims Fund** – The RCF met on June 3, 2015 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Wolk’s report on the meeting is enclosed. **(Appendix II)**

The RCF board adopted a Resolution accepting the transfer of member JIF’s Fund Year 2011. Enclosed you will find Resolution 15-19 authorizing the transfer of the Camden JIF’s 2011 claim liabilities to the RCF. **(Page 15)**

❑ **MOTION TO APPROVE RESOLUTION 15-19**

❑ **EJIF-** The EJIF met on June 3, 2015 at the Forsgate in Jamesburg, NJ. Commissioner Wolk’s report on the meeting is enclosed. **(Appendix II)**

❑ **MEL JIF** – The MEL met on June 3, 2015 at the Forsgate in Jamesburg, NJ. Commissioner Wolk’s report on the meeting is enclosed. **(Appendix II)**

- ❑ **2015 MEL JIF Excess and Reinsurance Policies** – on **Page 16** of the agenda is a memo from the MEL Underwriter reporting that the 2015 Excess Policies have been filed with the NJ Department of Banking and Insurance and with the DCA.
- ❑ **2016 Renewal Online Underwriting Database:** Last year the MEL contracted with Exigis to develop an underwriting database for members and/or their risk managers to add/amend schedules online thereby eliminating the annual paper Renewal Application process.

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

- ❑ **Membership Renewals** – The Fund has 4 members up for renewal at the end of the year. Renewal documents will be sent out in August. **Page 18**
- ❑ **PERMA Office Location:** PERMA has moved offices within its current building and has an updated suite number. While all other contact information remains the same, the new address is:
 - PERMA Risk Management Services
 - 9 Campus Drive, **Suite 216**
 - Parsippany, NJ 07054-4412

❑ **Due Diligence Reports:**

Financial Fast Track – as of 3/31/2015	Page 3
Income Portfolio – as of 3/31/15	Page 4
Loss Ratio Analysis – as of 4/30/15	Page 5
Loss Time Accident Frequency – as of 4/30/15	Page 6&7
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CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF		April 30, 2015	
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,009,001	4,038,931	180,178,414	184,217,345
2.	CLAIM EXPENSES				
	Paid Claims	324,771	1,585,114	81,364,101	82,949,216
	Case Reserves	38,755	228,285	4,278,498	4,506,783
	IBNR	(107,934)	(197,919)	5,721,961	5,524,042
	Recoveries	(9,611)	(27,791)	(263,520)	(291,312)
	TOTAL CLAIMS	245,981	1,587,688	91,101,040	92,688,728
3.	EXPENSES				
	Excess Premiums	322,131	1,291,273	47,741,095	49,032,368
	Administrative	213,599	695,477	32,267,386	32,962,863
	TOTAL EXPENSES	535,729	1,986,751	80,008,481	81,995,232
4.	UNDERWRITING PROFIT (1-2-3)	227,291	464,492	9,068,893	9,533,385
5.	INVESTMENT INCOME	2,387	17,649	10,049,625	10,067,274
6.	DIVIDEND INCOME	0	0	3,217,661	3,217,661
7.	STATUTORY PROFIT (4+5+6)	229,678	482,141	22,336,179	22,818,320
8.	DIVIDEND	0	0	17,699,148	17,699,148
9.	STATUTORY SURPLUS (7-8)	229,678	482,141	4,637,031	5,119,172
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	66	485	940,953	941,438
	2011	(35,376)	(57,497)	84,220	26,723
	2012	(22,903)	(100,248)	681,635	581,387
	2013	103,909	368,486	1,928,721	2,297,207
	2014	224,841	290,510	1,001,502	1,292,012
	2015	(40,859)	(19,596)		(19,596)
	TOTAL SURPLUS (DEFICITS)	229,678	482,141	4,637,031	5,119,172
	TOTAL CASH				15,459,513
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	70,161,934	70,161,934
	FUND YEAR 2011				
	Paid Claims	31,911	136,975	4,786,962	4,923,937
	Case Reserves	(3,222)	14,525	859,752	874,277
	IBNR	6,836	(92,667)	231,689	139,022
	Recoveries	0	0	(109,545)	(109,545)
	TOTAL FY 2011 CLAIMS	35,525	58,833	5,768,858	5,827,691
	FUND YEAR 2012				
	Paid Claims	36,010	579,086	3,225,999	3,805,085
	Case Reserves	(29,768)	(235,826)	1,451,319	1,215,493
	IBNR	16,971	(239,897)	627,130	387,233
	Recoveries	0	0	(66,203)	(66,203)
	TOTAL FY 2012 CLAIMS	23,213	103,363	5,238,245	5,341,608
	FUND YEAR 2013				
	Paid Claims	76,936	137,786	2,142,460	2,280,246
	Case Reserves	(87,097)	(75,892)	963,766	887,874
	IBNR	(93,157)	(425,213)	1,417,546	992,333
	Recoveries	0	0	(71,770)	(71,770)
	TOTAL FY 2013 CLAIMS	(103,319)	(363,319)	4,452,002	4,088,683
	FUND YEAR 2014				
	Paid Claims	85,273	430,533	1,046,747	1,477,280
	Case Reserves	(44,483)	7,610	1,003,661	1,011,271
	IBNR	(311,651)	(750,825)	3,445,596	2,694,771
	Recoveries	(4,760)	(22,940)	(16,003)	(38,943)
	TOTAL FY 2014 CLAIMS	(275,622)	(335,622)	5,480,001	5,144,379
	FUND YEAR 2015				
	Paid Claims	94,642	300,734		300,734
	Case Reserves	203,326	517,868		517,868
	IBNR	273,067	1,310,683		1,310,683
	Recoveries	(4,851)	(4,851)		(4,851)
	TOTAL FY 2015 CLAIMS	566,183	2,124,433		2,124,433
	COMBINED TOTAL CLAIMS	245,981	1,587,688	91,101,040	92,688,728

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	4/30/2015			
					2012	2013	2014	Last Month	This Month
CAMDEN JOINT INSURANCE FUND									
Total Cash Balance (millions)					12.21	13.39	14.32	17.15	15.46
Fixed Income Portfolio TD									
Investments (millions), Book Value					8.00	4.00	4.92	4.00	4.00
Avg maturity (years)					2.52	2.07	1.51	1.26	1.18
Unrealized gain/(loss) (%)					1.35	1.30	0.89	0.70	0.64
Purchase/Book yield (%)					1.00	1.40	1.40	1.40	1.40
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Yield (Market)					2.35	2.70	2.29	2.10	2.04
M E L PORTFOLIO									
Total Cash Balance (millions)					73.43	64.22	72.15	64.46	72.28
Fixed Income Portfolio Wells Fargo 2013-2015									
Investments (millions), Book Value					56.97	50.13	48.09	56.97	56.98
Avg maturity (years) ***					2.61	2.04	1.90	1.94	1.85
Unrealized gain/(loss) (%)					0.63	-0.30	-0.06	0.25	0.22
Purchase/Book yield (%)					0.80	0.65	0.82	0.87	0.87
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Yield (Market)					1.43	0.35	0.76	1.12	1.09
COMPARATIVE RATES (%)									
Cash & Cash Equivalents									
NJ Cash Mgmt Fund *					0.06	0.06	0.69	0.07	0.07
TD Money Market					0.05	0.01	0.01	0.01	0.01
TD Bank Deposits					Unavailable **	Unavailable **	Unavailable **	Unavailable **	0.00
Treasury Issues									
1 year bills					0.17	0.13	0.12	0.25	0.23
3 year notes					0.38	0.54	0.90	1.02	0.87
5 year notes					0.76	1.17	1.64	1.52	1.35
Merrill Lynch US Govt 1-3 years ^					0.51	0.37	0.63	2.76	0.56
* Yearly data is average monthly rate.									
^Monthly data is annualized.									
**Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.									
***MEL WF uses Weighted Avg. Life which factors in the likelihood of a security being called based on the current level of interest rates.									

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **May 31, 2015**

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	53	MONTH	52	MONTH	41	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-15		30-Apr-15		31-May-14	
PROPERTY	493,199	453,672	91.99%	100.00%	92.90%	100.00%	92.87%	100.00%
GEN LIABILITY	1,300,364	1,393,328	107.15%	96.63%	110.26%	96.51%	86.06%	92.99%
AUTO LIABILITY	420,271	250,179	59.53%	94.26%	60.60%	93.94%	29.23%	89.77%
WORKER'S COMP	3,404,221	3,542,667	104.07%	99.66%	104.05%	99.62%	102.84%	98.81%
TOTAL ALL LINES	5,618,056	5,639,847	100.39%	98.58%	101.26%	98.51%	92.57%	96.89%
NET PAYOUT %	\$4,879,702			86.86%				

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	41	MONTH	40	MONTH	29	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-15		30-Apr-15		31-May-14	
PROPERTY	486,359	292,261	60.09%	100.00%	66.49%	100.00%	68.76%	100.00%
GEN LIABILITY	1,338,095	1,008,445	75.36%	92.99%	77.00%	92.48%	33.27%	84.65%
AUTO LIABILITY	388,406	542,757	139.74%	89.77%	141.10%	89.30%	81.62%	82.02%
WORKER'S COMP	3,528,729	3,052,791	86.51%	98.81%	86.51%	98.70%	81.52%	96.21%
TOTAL ALL LINES	5,741,588	4,896,253	85.28%	96.94%	86.29%	96.72%	69.20%	92.88%
NET PAYOUT %	\$3,754,094			65.38%				

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	29	MONTH	28	MONTH	17	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-15		30-Apr-15		31-May-14	
PROPERTY	535,713	390,326	72.86%	100.00%	74.80%	100.00%	82.50%	96.87%
GEN LIABILITY	1,423,316	346,314	24.33%	84.65%	21.67%	83.56%	12.28%	69.55%
AUTO LIABILITY	377,258	56,261	14.91%	82.02%	14.01%	81.06%	12.74%	64.31%
WORKER'S COMP	3,913,656	2,306,918	58.95%	96.21%	59.64%	95.79%	54.05%	84.23%
TOTAL ALL LINES	6,249,943	3,099,819	49.60%	93.05%	49.54%	92.48%	44.48%	80.77%
NET PAYOUT %	\$2,212,969			35.41%				

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	17	MONTH	16	MONTH	5	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-15		30-Apr-15		31-May-14	
PROPERTY	591,500	390,860	66.08%	96.87%	65.74%	96.65%	24.42%	37.00%
GEN LIABILITY	1,405,625	256,814	18.27%	69.55%	16.96%	67.85%	2.33%	14.00%
AUTO LIABILITY	350,875	62,018	17.68%	64.31%	17.49%	62.03%	11.98%	15.00%
WORKER'S COMP	3,909,782	1,729,838	44.24%	84.23%	45.04%	81.73%	11.80%	9.00%
TOTAL ALL LINES	6,257,782	2,439,530	38.98%	81.01%	39.14%	78.91%	10.88%	13.11%
NET PAYOUT %	\$1,472,763			23.53%				

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	5	MONTH	4	MONTH	-7	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-15		30-Apr-15		31-May-14	
PROPERTY	543,000	260,268	47.93%	37.00%	46.86%	30.00%	N/A	N/A
GEN LIABILITY	1,419,000	50,060	3.53%	14.00%	2.33%	10.00%	N/A	N/A
AUTO LIABILITY	337,000	17,099	5.07%	15.00%	4.53%	10.00%	N/A	N/A
WORKER'S COMP	3,749,000	585,923	15.63%	9.00%	13.63%	6.00%	N/A	N/A
TOTAL ALL LINES	6,048,000	913,350	15.10%	13.02%	13.45%	9.32%	N/A	N/A
NET PAYOUT %	\$425,383			7.03%				

2015 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		May 31, 2015		
	2015	2014	2013	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2015 - 2013
TRI-COUNTY	1.23	1.84	1.96	1.78
NJ PUBLIC HOUSING	1.24	2.67	2.34	2.29
ATLANTIC	1.43	2.77	2.70	2.51
N.J.U.A.	1.66	2.68	2.30	2.34
SUBURBAN ESSEX	1.76	2.48	2.49	2.39
CENTRAL	1.82	2.42	2.56	2.37
OCEAN	1.83	2.25	2.40	2.24
MORRIS	1.98	1.96	1.62	1.83
BURLINGTON	2.05	1.52	1.59	1.64
MONMOUTH	2.17	2.19	1.42	1.87
SUBURBAN MUNICIPAL	2.19	1.58	1.91	1.82
SOUTH BERGEN	2.21	2.43	2.56	2.45
BERGEN	2.28	2.28	1.91	2.13
CAMDEN	2.74	1.97	1.95	2.09
PROF MUN MGMT	4.03	2.14	2.88	2.77
AVERAGE	2.04	2.21	2.17	2.17

Camden Joint Insurance Fund									
2015 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF May 31, 2015									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2015 LOST TIME	2014 LOST TIME	2013 LOST TIME	MEMBER	TOTAL RATE
		*	5/31/2015	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2015 - 2013
1	87 AUDUBON		0	0	0.00	1.37	1.36	1 AUDUBON	1.12
2	88 AUDUBON PARK		0	0	0.00	0.00	0.00	2 AUDUBON PARK	0.00
3	91 BERLIN BOROUGH		0	0	0.00	0.00	0.00	3 BERLIN BOROUGH	0.00
4	92 BERLIN TOWNSHIP		0	0	0.00	3.90	2.56	4 BERLIN TOWNSHIP	2.66
5	93 BROOKLAWN		0	0	0.00	1.55	0.00	5 BROOKLAWN	0.65
6	94 CHESILHURST		0	0	0.00	3.08	0.00	6 CHESILHURST	1.36
7	96 COLLINGSWOOD		0	0	0.00	0.66	1.07	7 COLLINGSWOOD	0.74
8	97 GIBBSBORO		0	0	0.00	0.00	0.00	8 GIBBSBORO	0.00
9	102 HI-NELLA		0	0	0.00	0.00	3.28	9 HI-NELLA	1.39
10	105 LINDENWOLD		0	0	0.00	5.03	5.08	10 LINDENWOLD	4.22
11	106 MAGNOLIA		0	0	0.00	0.00	1.97	11 MAGNOLIA	0.87
12	107 MEDFORD LAKES		0	0	0.00	1.79	2.13	12 MEDFORD LAKES	1.68
13	108 MERCHANTVILLE		0	0	0.00	0.00	0.00	13 MERCHANTVILLE	0.00
14	109 MOUNT EPHRAIM		0	0	0.00	1.49	0.00	14 MOUNT EPHRAIM	0.61
15	111 PINE HILL		0	0	0.00	0.00	1.98	15 PINE HILL	0.78
16	112 RUNNEMEDE		0	0	0.00	1.86	0.91	16 RUNNEMEDE	1.13
17	113 SOMERDALE		0	0	0.00	2.88	1.44	17 SOMERDALE	1.80
18	117 WOODLYNNE		0	0	0.00	2.11	4.26	18 WOODLYNNE	2.62
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	99 HADDON		0	1	1.62	0.67	0.00	21 HADDON	0.60
22	98 GLOUCESTER		0	1	2.01	1.29	1.99	22 GLOUCESTER	1.69
23	89 BARRINGTON		0	1	2.17	3.27	0.94	23 BARRINGTON	2.19
24	110 OAKLYN		0	1	3.53	1.43	0.00	24 OAKLYN	1.22
25	584 CHERRY HILL FIRE DISTRIC		1	4	5.30	1.19	3.23	25 CHERRY HILL FIRE DIS	2.79
26	114 VOORHEES		0	3	5.31	1.38	4.88	26 VOORHEES	3.48
27	90 BELLMAWR		1	4	5.80	2.35	1.59	27 BELLMAWR	2.57
28	101 HADDONFIELD		1	2	6.49	1.46	2.90	28 HADDONFIELD	2.62
29	565 CAMDEN PARKING AUTHOI		0	1	6.86	5.00	7.41	29 CAMDEN PARKING AU'	6.31
30	95 CLEMENTON		0	1	7.16	4.72	1.59	30 CLEMENTON	3.56
31	115 WINSLOW		1	7	7.57	4.48	1.83	31 WINSLOW	3.94
32	104 LAWNSIDE		0	2	9.41	3.70	3.77	32 LAWNSIDE	4.68
33	103 LAUREL SPRINGS		0	2	12.97	0.00	0.00	33 LAUREL SPRINGS	1.95
34	564 CHERRY HILL	**						34 CHERRY HILL	
Totals:			0	0	2.74	1.97	1.95		2.09
Frequency = (Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2014 Loss Time Accident Frequency as of			May 30, 2014		1.54				

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund				
Data Valued As of :		June 15, 2015		
Total Participating Members	34			
Complaint	34			
Percent Compliant	100.00%			
		01/01/15	2015	
		EPL	POL	Co-Insurance
Member Name	2015 Compliant	Deductible	Deductible	01/01/15
AUDUBON	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
COLLINGSWOOD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HADDON	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	\$ 20,000	\$ 20,000	0%
LAWNSIDE	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
LINDENWOLD	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODLYNNE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
* Member does NOT participate in EPL coverage				

**Camden JIF
2015 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	Gary Knight
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill	Lenore Rosner	Ari Messinger
Cherry Hill Fire District	John Foley	
Chesilhurst	Michael Blunt	
Clementon	Lorraine Boyer	Jenai Johnson
Collingswood	M. James Maley	Keith Hastings
Gibbsboro	Jack Flynn	Anne Levy
Gloucester	Jack Lipsett	William P. James
Haddon Twp	John Foley	
Haddonfield	Neal Rochford	Sharon McCullough
Hi-Nella	Phyllis Twisler	
Laurel Springs	Tom Barbera	Ken Cheeseman
Lawnside	Tyrone Wakefield	
Lindenwold	Robert Lodovici	Dawn Thompson
Magnolia	Richard Michielli	
Medford Lakes	Julie Keizer	
Merchantville	Edward Brennan	
Mt. Ephraim	M. Joseph Wolk	
Oaklyn	Ron Aron	Bonnie Taft
Pine Hill	Patricia Hendricks	
Pine Valley	Robert Mather	
Runnemede	Eleanor Kelly	Nick Kappatos
Somerdale	M. Gary Passante	
Tavistock	Terry Shannon	
Voorhees	Lawrence Spellman	Mario DiNatile
Winslow	Joseph Gallagher	
Woodlynne	Jerald Fuentes	

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2015 as of May 1, 2015

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed 3/9
<input type="checkbox"/> Assessments	Filed 3/9
<input type="checkbox"/> Actuarial Certification	To be Filed in July
<input type="checkbox"/> Reinsurance Policies	To be Filed in June
<input type="checkbox"/> Fund Commissioners	Filed 3/9
<input type="checkbox"/> Fund Officers	Filed 3/9
<input type="checkbox"/> Renewal Resolutions	Filed
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2015 Risk Management Plan	Filed 3/9
<input type="checkbox"/> 2015 Risk Manager Contracts	In Process of Collection
<input type="checkbox"/> 2015 Certification of Professional Contracts	To be Filed
<input type="checkbox"/> Unaudited Financials	To be Filed
<input type="checkbox"/> Annual Audit	To be Filed in July
<input type="checkbox"/> State Comptroller Audit Filing	To be Filed in July
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2015 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF May 15, 2015				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	1/26/2015	1/26/2015	12/31/15
BARRINGTON	CONNER STRONG & BUCKELEW	3/27/2015	3/27/2015	12/31/15
BELLMAWR	CONNER STRONG & BUCKELEW		2/6/2015	12/31/15
BERLIN BOROUGH	EDGEWOOD ASSOCIATES		02/06/15	12/31/15
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
BROOKLAWN	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
CHERRY HILL	CONNER STRONG & BUCKELEW	2/6/2015	2/6/2015	12/31/15
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	3/27/2015	3/27/2015	12/31/15
CHESILHURST	EDGEWOOD ASSOCIATES	2/6/2015	2/6/2015	12/31/15
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	02/06/15	02/06/15	12/31/15
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
COLLINGSWOOD	CONNER STRONG & BUCKELEW	04/27/15	02/06/15	12/31/15
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	03/27/15	03/27/15	12/31/15
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	2/6/2015	2/6/2015	12/31/15
HADDON	WAYPOINT INSURANCE SERVICES	1/12/2015	1/12/2015	12/31/15
HADDONFIELD	HENRY BEAN & SONS	01/08/15	01/08/15	12/31/15
HI-NELLA	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
LAWN SIDE	M&C INSURANCE AGENCY	02/06/15	02/06/15	02/05/16
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
MAGNOLIA	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
MEDFORD LAKES	CONNER STRONG & BUCKELEW	02/06/15	3/1/2015	12/31/15
MERCHANTVILLE	CONNER STRONG & BUCKELEW		2/6/2015	12/31/15
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		7/1/2014	05/15/15
OAKLYN	HARDENBERGH INSURANCE GROUP	1/26/2015	1/26/2015	12/31/15
PINE HILL	CONNER STRONG & BUCKELEW		3/4/2015	12/31/15
PINE VALLEY	HENRY BEAN & SONS	2/6/2015	2/6/2015	12/31/15
RUNNEMEDE	CONNER STRONG & BUCKELEW		2/5/2015	12/31/15
SOMERDALE	CONNER STRONG & BUCKELEW		2/6/2015	12/31/15
TAVISTOCK	CONNER STRONG & BUCKELEW	1/8/2013	1/8/2013	12/31/16
VOORHEES	HARDENBERGH INSURANCE GROUP	03/03/15	3/3/2015	12/31/15
WINSLOW	CONNER STRONG & BUCKELEW	1/9/2015	2/6/2015	12/31/15
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	1/26/2015	1/26/2015	12/31/15
Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.				

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
Resolution of Certification
Annual Audit Report for Period Ending December 31, 2014**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2014 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the EXECUTIVE COMMITTEE, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the EXECUTIVE COMMITTEE of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the EXECUTIVE COMMITTEE have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the EXECUTIVE COMMITTEE have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the EXECUTIVE COMMITTEE.

WHEREAS, such resolution of certification shall be adopted by the EXECUTIVE COMMITTEE no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the EXECUTIVE COMMITTEE have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State

of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the EXECUTIVE COMMITTEE to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the EXECUTIVE COMMITTEE of the Camden County Municipal Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

WE HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING HELD ON JUNE 22, 2015.

MICHAEL MEVOLI, Chairman

M. JAMES MALEY, JR., Secretary

GROUP AFFIDAVIT FORM
CERTIFICATION OF EXECUTIVE COMMITTEE

of the
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

We members of the Executive Committee of the Camden County Municipal Joint Insurance Fund, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the Executive Committee of the Camden County Municipal Joint Insurance Fund.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2014.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS - RECOMMENDATIONS

_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)

Attest:

M. James Maley, Jr. Secretary to the Fund

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the Executive Committee.

Important: This certificate must be sent to the Division of Local Government Services, CN 803, Trenton, NJ 08625.

RESOLUTION NO. 15-19

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
TO TRANSFER TO
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interest of the member local units and joined the Residual Claims Fund.

NOW, THEREFORE, BE IT RESOLVED that the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks.

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>Member Fund S.I.R.</u>
2011	WC/GL/AL & PROPERTY	Varies

BE IT FURTHER RESOLVED that the actual transfer of claim liabilities to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 6/30/15

MICHAEL MEVOLI, Chairman

M. JAMES MALEY, JR., Secretary



Edward Scioli

Vice President, Account Executive
MELJIF Underwriting Manager Unit
9 Campus Drive
Parsippany, NJ 07054
Phone Number: 856.552.4660
Fax Number: 856.552.4661
E-Mail:
escioli@connerstrong.com

June 3, 2015

Lisa Frawley
Department of Banking and Insurance
New Jersey Department of Community Affairs
101 South Broad Street
P.O. Box 803
Trenton, NJ 08625

Re: 2015 MELJIF Excess and Reinsurance Policies

Dear Lisa:

This letter will serve as the filing of the Municipal Excess Liability Joint Insurance Fund's 2015 excess and reinsurance policies. The filing of the MEL and MEL member JIF 2015 policies for the primary self retained layers will be forwarded under separate cover as the policies are in the process of being finalized.

The enclosed binder (Book Two) includes the following:

- **Section 1:** The property/boiler & machinery program policy for the 12/31/14 to 12/31/15 is provided by Zurich America. Zurich provides a 125,000,000 per occurrence limit. The NJ Public Housing Authorities JIF is included in this program. Please note that the NJ Utility Authorities JIF does not participate in the MEL Property program and will file their property policy separately.
- **Section 2:** The excess flood and earth movement at limits of \$25 million excess \$50 million is provided on a quota share basis. The insurers include Ironshore, Axis, Aspen, RSUI, Arch. and ACE. Zurich provides a 125,000,000 per occurrence limit. The NJ Public Housing Authorities JIF is included in this program. As stated above, the NJ Utility Authorities JIF does not participate in the MEL Property program.

NEW JERSEY

PENNSYLVANIA

DELAWARE

FLORIDA

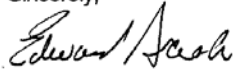
- **Section 3:** The excess workers compensation policy for 1/1/14 to 1/1/16 is provided by Safety National. Safety National provides Statutory limits excess \$2 million. Note: The Safety National policy covers all MEL affiliated JIF's.
- **Section 4:** The Catlin non-owned aircraft policy for 1/1/14 to 1/1/16 covering all MEL affiliated JIF's, including members of the NJ Utility Authorities JIF, FIRST JIF and the NJ Public Housing Authorities JIF.
- **Section 5:** The 2015 General Re Reinsurance Agreement for excess liability (\$3,250,000 excess \$1,750,000) and excess public officials/employment practices liability (\$4,000,000 excess \$2,000,000 and \$4,000,000 excess \$6,000,000). Gen Re covers all MEL affiliated JIF's except the NJ Utility Authorities JIF, which purchases its own excess liability policy that will be forwarded as a separate filing. Also, the Gen Re program covers those members of the NJ Public Housing Authorities JIF who have opted to participate in the MELJIF program for excess liability and excess POL/EPL. Genesis provides 100 % of the reinsurance on this placement.

The primary \$2 million for POL/EPL is insured with XL Insurance via MEL's Member JIFS's.

- **Section 6:** The 2015 Munich Re Reinsurance Agreement for optional excess liability limits of up to \$15,000,000 excess \$5,000,000. Munich Re covers all MEL affiliated JIF's except the NJ Utility Authorities JIF, which purchases its own excess liability policy that will be filed separately. Also, the Munich Re program covers those members of the NJ Public Housing Authorities JIF who have opted to participate in the MELJIF program for excess liability. Munich provides 100 % of the reinsurance on this placement.

Please advise if you have any questions.

Sincerely,



Edward Scioli
Vice President, Account Executive

ES/ES
Enclosures

cc: David Grubb – PERMA
Cate Kiernan – PERMA
Joseph Hrubash – PERMA
Thomas Nolan – Conner Strong & Buckelew
Nancy M. Malool – NJ State Dept. of Banking and Insurance

MEMBERSHIP RENEWALS

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

RESOLUTION NO. 15-20

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

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

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

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

FUND YEAR 2015

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
007612			
007612	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 3RD QTR 2015	2,623.38
			2,623.38
007613			
007613	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY 3RD QTR 2015	148,492.62
007613	MUNICIPAL EXCESS LIABILITY JIF	MEL 3RD QTR 2015	479,791.56
			628,284.18
007614			
007614	COMP SERVICES, INC.	CLAIMS ADMIN - 06/2015	30,833.33
			30,833.33
007615			
007615	INTERSTATE MOBILE CARE INC.	DRUG TESTING - 05/2015 - CHERRY HILL	55.00
007615	INTERSTATE MOBILE CARE INC.	CDL DRUG & ALCOHOL TESTING - 05/2015	2,250.00
			2,305.00
007616			
007616	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 06/2015	10,660.10
			10,660.10
007617			
007617	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 05/2015	53.16
007617	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 06/2015	28,833.25
			28,886.41
007618			
007618	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 06/2015	3,705.50
			3,705.50
007619			
007619	BROWN & CONNERY, LLP	ATTORNEY EXPENSE - 05/2015	47.69
007619	BROWN & CONNERY, LLP	ATTORNEY FEE 05/2015	1,654.75
007619	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 05/2015	1,207.50
			2,909.94
007620			
007620	RICHARD B. SCHWAB	CONSULTANT FOR TREASURER TRANSITION 5/15	550.00
			550.00
007621			
007621	ELIZABETH PIGLIACELLI	TREASURER FEE 06/2015	1,666.66
			1,666.66

007622			
007622	CHERRY HILL FIRE DISTRICT 13	MEETING EXPENSE - 04/2015	197.50
			197.50
007623			
007623	JACK LIPSETT	PRIMA EXPENSE REIMBURSEMENT - 06/15	1,199.48
007623	JACK LIPSETT	MEETING EXPENSE - 05/27/2015	97.99
007623	JACK LIPSETT	EXECUTIVE COMMITTEE ATTENDANCE 2ND QTR15	450.00
			1,747.47
007624			
007624	M. JAMES MALEY	EXECUTIVE COMMITTEE ATTENDANCE 2ND QTR15	300.00
			300.00
007625			
007625	NEAL ROCHFORD	EXECUTIVE COMMITTEE ATTENDANCE 2ND QTR15	450.00
			450.00
007626			
007626	JOSEPH WOLK	EXECUTIVE COMMITTEE ATTENDANCE 2ND QTR15	450.00
			450.00
007627			
007627	MICHAEL MEVOLI	EXECUTIVE COMMITTEE ATTENDANCE 2ND QTR15	450.00
			450.00
007628			
007628	RICHARD MICHIELLI	EXECUTIVE COMMITTEE ATTENDANCE 2ND QTR15	300.00
			300.00
007629			
007629	TERRY SHANNON KIERSZNOWSKI	EXECUTIVE COMMITTEE ATTENDANCE 2ND QTR15	450.00
			450.00
007630			
007630	JOSEPH GALLAGHER	EXECUTIVE COMMITTEE ATTENDANCE 2ND QTR15	300.00
			300.00
007631			
007631	MUNICIPAL EXCESS LIABILITY JIF	MSI 3RD QTR 2015	10,761.75
			10,761.75
007632			
007632	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR 5/31/2015	182.47
007632	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR 04/30/15	53.85
			236.32
007633			
007633	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 06/2015	8,400.17
			8,400.17
007634			
007634	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER - 06/2015	920.05
			920.05
007635			
007635	WALTER A. EIFE	RMC FEE 2ND 2015 - HADDON TWP	16,587.12
			16,587.12
007636			
007636	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2015 - LINDENWOLD	17,140.27
007636	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2015 - OAKLYN	5,503.16
007636	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2015 - LAUREL SPRINGS	3,447.68
007636	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2015 - VOORHEES	26,559.11
007636	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2015 - AUDUBON	10,352.46
007636	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2015 - CLEMENTON	6,935.98

69,938.66

007637			
007637	EDGEWOOD ASSOCIATES INC.	RMC FEE 2ND 2015 - BERLIN BORO	11,297.01
007637	EDGEWOOD ASSOCIATES INC.	RMC FEE 2ND 2015 - CHESILHURST BORO	2,886.26
			14,183.26

007638			
007638	LOUIS DiANGELO	EXECUTIVE COMMITTEE ATTENDANCE 2ND QTR15	450.00
			450.00

TOTAL PAYMENTS FY 2015 838,546.80

TOTAL PAYMENTS ALL FUND YEARS \$ 838,546.80

MICHAEL MEVOLI, Chairperson

Attest:

M. JAMES MALEY, JR., Secretary

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

Treasurer **Dated:** _____

June 22, 2015

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

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

The statements included in this report are prepared on a "cash basis" and relate to financial activity through the period ending May 31, 2015 for Closed Fund Years 2007 through 2010 and Fund Years 2011, 2012, 2013, 2014 and 2015. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.
A summary of the contents of these statements is presented below.

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for May totaled \$1,051.67. This generated an average annual yield of 0.31%. The yield excluding the unrealized loss of \$3,740.00 (as reported by TD Bank).

- **RECEIPT ACTIVITY FOR MAY:**

Assessments	\$ 1,553,779.05	
Subrogation /Refunds	<u>84,345.96</u>	
Total Receipts		<u>\$ 1,638,125.01</u>

- **CLAIM ACTIVITY FOR MAY:**

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

Property Liability Claims	\$ 333,286.87	
Workers Compensation Claims	134,859.91	
Administration Expense	<u>103,858.93</u>	
Total Claims		<u>\$ 437,145.80</u>

- **CASH ACTIVITY FOR APRIL:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$15,459,512.92 to a closing balance of \$16,656,567.86 showing an increase of \$1,197,054.94.

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

Sincerely,

Elizabeth Pigliacelli
Treasurer

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

Month		May							
Current Fund Year		2015							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid May	Monthly Recoveries May	Calc. Net Paid Thru May	TPA Net Paid Thru May	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2015	Prop	102,851.04	42,715.48	0.00	145,566.52	145,566.52	0.00	0.00	0.00
	Liab	560.00	1,500.00	0.00	2,060.00	2,060.00	0.00	0.00	0.00
	Auto	5,549.38	250.00	0.00	5,799.38	5,799.38	0.00	0.00	0.00
	WC	186,922.53	85,035.01	0.00	271,957.54	271,957.54	0.00	0.00	0.00
	Total	295,882.95	129,500.49	0.00	425,383.44	425,383.44	0.00	0.00	0.00
2014	Prop	320,732.56	2,027.34	0.00	322,759.90	322,759.90	0.00	0.00	0.00
	Liab	82,111.99	2,594.15	0.00	84,706.14	84,706.14	(0.00)	(0.00)	0.00
	Auto	39,118.33	3,250.12	0.00	42,368.45	42,368.45	0.00	0.00	0.00
	WC	996,374.12	26,554.83	0.00	1,022,928.95	1,022,928.95	0.00	0.00	0.00
	Total	1,438,337.00	34,426.44	0.00	1,472,763.44	1,472,763.44	0.00	0.00	0.00
2013	Prop	358,893.25	0.00	10,297.00	348,596.25	348,596.25	0.00	0.00	0.00
	Liab	119,872.55	6,591.25	0.00	126,463.80	126,463.80	0.00	0.00	0.00
	Auto	48,661.27	2,040.00	0.00	50,701.27	50,701.27	0.00	0.00	0.00
	WC	1,688,295.22	6,159.20	0.00	1,694,454.42	1,694,454.42	0.00	0.00	0.00
	Total	2,215,722.29	14,790.45	10,297.00	2,220,215.74	2,220,215.74	0.00	0.00	0.00
2012	Prop	316,255.31	0.00	27,048.96	289,206.35	289,206.35	0.00	0.00	0.00
	Liab	548,691.74	27,153.63	0.00	575,845.37	575,845.37	0.00	0.00	0.00
	Auto	405,055.17	5,960.28	0.00	411,015.45	411,015.45	(0.00)	(0.00)	0.00
	WC	2,468,879.56	11,147.56	2,000.00	2,478,027.12	2,478,027.12	(0.00)	(0.00)	0.00
	Total	3,738,881.78	44,261.47	29,048.96	3,754,094.29	3,754,094.29	(0.00)	(0.00)	0.00
2011	Prop	446,683.82	0.00	0.00	446,683.82	450,952.86	(4,269.04)	(4,269.04)	0.00
	Liab	1,014,202.34	100,511.41	0.00	1,114,713.75	1,110,444.71	4,269.04	4,269.04	0.00
	Auto	128,252.04	3,833.30	0.00	132,085.34	132,085.34	0.00	0.00	0.00
	WC	3,225,255.75	5,963.31	45,000.00	3,186,219.06	3,186,219.06	(0.00)	(0.00)	0.00
	Total	4,814,393.95	110,308.02	45,000.00	4,879,701.97	4,879,701.97	(0.00)	(0.00)	0.00
	TOTAL	12,503,217.97	333,286.87	84,345.96	12,752,158.88	12,752,158.88	(0.00)	(0.00)	0.00

MAY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	5/6/2015	36,889.77				36,889.77	
2	5/6/2015	35,084.53				35,084.53	
3	5/13/2015	82,727.44				82,727.44	
4	5/13/2015	35,957.17				35,957.17	
5	5/20/2015	39,450.08				39,450.08	
6	5/20/2015	31,833.10				31,833.10	
7	5/27/2015	33,188.21				33,188.21	
8	5/27/2015	20,093.45				20,093.45	
9	6/1/2015	11,891.66				11,891.66	
10	6/1/2015	6,171.46				6,171.46	
11	5/31/2015			(84,345.96)		(84,345.96)	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	333,286.87	-	(84,345.96)	-	248,940.91	Treas. Rpt.
	Monthly Rpt	333,286.87		(84,345.96)		248,940.91	TPA Rpt.
	Variance	-	-	-	-	-	Difference

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

2015									
May									
Prop	Liab	Auto	WC	POL/EPL	MEL	EJIF	Cherry Hill	Admin	TOTAL
838,548.05	4,461,916.73	1,093,800.76	8,165,890.05	(4,131.45)	676,508.15	52,317.39	0.00	174,663.24	15,459,512.92
58,856.72	197,681.70	42,995.59	485,879.16	130,265.47	303,299.27	44,005.45	0.00	290,795.69	1,553,779.05
37,345.96	0.00	0.00	47,000.00	0.00	0.00	0.00	0.00	0.00	84,345.96
(201.81)	(1,073.91)	(266.60)	(1,966.46)	0.00	(162.82)	(12.63)	0.00	(240.04)	(3,924.27)
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(201.81)	(1,073.91)	(266.60)	(1,966.46)	0.00	(162.82)	(12.63)	0.00	(240.04)	(3,924.27)
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
96,000.87	196,607.79	42,728.99	530,912.70	130,265.47	303,136.45	43,992.82	0.00	290,555.65	1,634,200.74
44,742.82	138,350.44	15,333.70	134,859.91	0.00	0.00	0.00	0.00	0.00	333,286.87
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103,858.93	103,858.93
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
44,742.82	138,350.44	15,333.70	134,859.91	0.00	0.00	0.00	0.00	103,858.93	437,145.80
889,806.10	4,520,174.08	1,121,196.05	8,561,942.84	126,134.02	979,644.60	96,310.21	0.00	361,359.96	16,656,567.86
Report Month: May									
					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	May							
CURRENT FUND YEAR	2015							
Description:	#1- NJCM	#2-Investnts	#3-Treasuries	#4-Clearing	#5-Exp.	#6-WC Claim		
ID Number:	74136	571-202-535	147-097	641-007-280	641-006-594	425-9982572		
Maturity (Yrs)	0	0	0	0	0	0	0	0
Purchase Yield:	0	0	0	0	0	0	0	0
TOTAL for All Accts & instruments								
Opening Cash & Investment Balance	\$15,459,512.90	\$ 58.98	\$ 7,825,298.83	\$ 4,020,780.53	\$ 3,612,323.39	\$ 1,500.00	-2387.16	
Opening Interest Accrual Balance	\$5,583.32	\$ -	\$ -	\$ 5,583.32	\$ -	\$ -	0	
1 Interest Accrued and/or Interest Cost	\$4,791.67	\$0.00	\$0.00	\$4,791.67	\$0.00	\$0.00	\$0.00	
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Instr.s	(\$184.29)	\$0.00	(\$184.29)	\$0.00	\$0.00	\$0.00	\$0.00	
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
7 Unrealized Gain (Loss)	(\$3,740.00)	\$0.00	\$0.00	(\$3,740.00)	\$0.00	\$0.00	\$0.00	
8 Net Investment Income	\$867.38	\$0.00	(\$184.29)	\$1,051.67	\$0.00	\$0.00	\$0.00	
9 Deposits - Purchases	\$2,075,270.81	\$0.00	\$0.00	\$0.00	\$1,638,125.01	\$103,858.93	\$134,859.91	
10 (Withdrawals - Sales)	(\$874,291.60)	\$0.00	\$0.00	\$0.00	(\$437,145.80)	(\$103,858.93)	(\$134,859.91)	
Ending Cash & Investment Balance	\$16,656,567.82	\$58.98	\$7,825,114.54	\$4,017,040.53	\$4,813,302.60	\$1,500.00	(\$2,387.16)	
Ending Interest Accrual Balance	\$10,374.99	\$0.00	\$0.00	\$10,374.99	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$141,775.08	\$0.00	\$0.00	\$0.00	\$18,063.12	\$43,847.08	\$44,923.08	
(Less Deposits in Transit)	(\$18,093.12)	\$0.00	\$0.00	\$0.00	(\$30.00)	\$0.00	(\$11,891.66)	
Balance per Bank	\$16,780,249.78	\$58.98	\$7,825,114.54	\$4,017,040.53	\$4,831,335.72	\$45,347.08	\$30,644.26	

ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT
INSURANCE FUND
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
CASH & EQUIVALENTS							
CASH							
0	INCOME CASH	.00	.00	.00	.000 .00		
0	PRINCIPAL CASH	.00	.00	.00	.000 .00		
	TOTAL CASH	.00	.00	.00	.00	.00	0.0
	TOTAL CASH & EQUIVALENTS	.00	.00 .00	.00	.00 .00	.00	0.0
DEBT OBLIGATIONS							
1 - 3 MONTHS							
2,000,000	3136FP-DY-0 FED NATL MTG ASSN 1.875% 09/09/2015 DTD 09/09/10 CALLABLE 03/09/2011	8,541.66	2,009,640.00 1,995,000.00	14,640.00	100.482 1,999,660.00	50.03	1.9
	TOTAL 1 - 3 MONTHS	8,541.66	2,009,640.00 1,995,000.00	14,640.00	1,999,660.00	50.03	1.9
1 - 2 YEARS							
2,000,000	3134G4-SZ-2 FHLMC 1% 04/28/2017 DTD 01/28/2014 CALLABLE 01/28/2016	1,833.33	2,007,400.00 2,000,000.00	7,400.00	100.370 2,000,000.00	49.97	1.0
	TOTAL 1 - 2 YEARS	1,833.33	2,007,400.00 2,000,000.00	7,400.00	2,000,000.00	49.97	1.0
	TOTAL DEBT OBLIGATIONS	10,374.99	4,017,040.00 3,995,000.00	22,040.00	3,999,660.00	100.00	1.4

PORTFOLIO APPRAISAL
AS OF 05/31/15

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ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT
INSURANCE FUND
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
	NET ASSETS	10,374.99	4,017,040.00 3,995,000.00	22,040.00	3,999,660.00	100.00	1.4
	TOTAL SECURITIES CURRENTLY HELD		4,027,414.99				

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: June 01, 2015

Service Team:

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

MAY 2015 ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Bellmawr – Conducted a Loss Control Survey on – May 7
- Borough of Chesilhurst – Conducted a Loss Control Survey on – May 11
- Borough of Medford Lakes – Conducted a Loss Control Survey on – May 15
- Borough of Mt. Ephraim – Conducted a Loss Control Survey on – May 7

JIF MEETINGS ATTENDED

- Camden JIF – Claims Meeting – May 22
- Camden JIF – Fund Commissioner Meeting – May 26
- Camden JIF – MEL Leadership Training Three Day Course – May 6 & 20 & June 3

- Camden JIF – Executive Safety Committee Meeting – Postponed until June 4

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- National Fall Safety Stand-Down – May 1
- Training Summer Seasonal Employees– May 6
- Traffic Control by Law Enforcement in Work Zones– May 15

MEL VIDEO LIBRARY

The following members utilized the MEL Video Library in May.

<u>Members</u>	<u>No. of Videos</u>
Berlin Borough	1
Berlin Township	3
Haddon Township	5
Winslow Township	3

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

A Summer Camp announcement is attached which outlines online courses to aid in counselor training. Please note the start date of April 1st.

Listed below are upcoming MSI training programs scheduled for June, July & August 2015. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time. ***Members are reminded to log on to the www.njmel.org website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.***

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

Please look for 2015 classes to be posted in the Learning Management System by mid-December. You will be able to register at that time.

Date	Terr.	Location	Topic	Time
6/4/15	5	Deptford Twp. MUA	Flagger / Work Zone Safety	8:30 - 12:30 pm
6/5/15	5	Borough of Medford Lakes #1	Landscape Safety	8:00 - 11:00 am
6/5/15	5	Borough of Medford Lakes #1	Shop & Tool Safety	11:15 - 12:15 pm
6/9/15	5	Deptford Twp. MUA	Fire Safety	8:30 - 9:30 am
6/9/15	5	Deptford Twp. MUA	Fire Extinguisher	9:45 - 10:45 am
6/9/15	5	Deptford Twp. MUA	Respiratory Protection	11:00 -12:00 pm
6/10/15	5	Borough of Pitman	Hearing Conservation	9:30 - 10:30 am
6/10/15	5	Borough of Pitman	Heavy Equipment Safety	11:00 - 2:30 pm w/lunch brk
6/11/15	5	Township of Cherry Hill #6	Fall Protection Awareness	8:00 - 10:00 am
6/11/15	5	Township of Cherry Hill #6	Fire Safety	10:15 - 11:15 am

Date	Terr.	Location	Topic	Time
6/12/15	5	Franklin Township #2 (Gloucester)	Playground Safety Inspections	9:00 - 11:00 am
6/12/15	5	Franklin Township #2 (Gloucester)	Shop & Tool Safety	11:15 - 12:15 pm
6/15/15	5	Township of Delran	Landscape Safety	8:00 - 11:00 am
6/23/15	5	Township of Winslow	CMVO	8:00 - 12:00 pm
6/26/15	5	Township of Evesham #4	CDL-Drivers Safety Regulations	8:30 - 10:30 am
6/26/15	5	Township of Evesham #4	Driving Safety Awareness	10:45 - 12:15 pm
6/29/15	5	Cherry Hill Twp. BOE #2	HazCom w/GHS	8:00 - 9:30 am
6/29/15	5	Cherry Hill Twp. BOE #2	Asbestos, Lead & Silica Health Overview	9:45 - 10:45 am
6/29/15	5	Cherry Hill Twp. BOE #2	BBP	11:00 - 12:00 pm
6/29/15	5	Cherry Hill Twp. BOE #2	Fire Extinguisher	12:30 - 1:30 pm
6/29/15	5	Cherry Hill Twp. BOE #2	Hearing Conservation	1:45 - 2:45 pm
6/30/15	5	Cherry Hill Twp. BOE #2	Landscape Safety	8:00 - 11:00 am
6/30/15	5	Cherry Hill Twp. BOE #2	LOTO	11:30 - 1:30 pm
7/7/15	5	Township of Westampton #1 (Fire Dept.)	Traffic Control for Emergency Responders- Evening	7:30 - 9:30 pm
7/8/15	5	Township of Burlington #3	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
7/9/15	5	Township of Delran	Flagger / Work Zone Safety	8:00 - 12:00 pm
7/10/15	5	Borough of Willingboro #2	Hoists, Cranes & Rigging Safety	8:30 - 10:30 am
7/10/15	5	Borough of Willingboro #2	Hearing Conservation	10:45 - 11:45 am
7/15/15	5	Borough of Pitman	Ladder Safety / Walking Working Surfaces	12:30 - 2:30 pm
7/17/15	5	Borough of Medford Lakes #1	CDL-Supervisors Reasonable Suspicion	8:30 - 10:30 am
7/23/15	5	Township of Cherry Hill #6	Excavation/Trenching/Shoring	8:00 - 12:00 pm
7/29/15	5	Township of Southampton	Driving Safety Awareness	12:30 - 2:00 pm
8/3/15	5	Township of Hainesport #1	Landscape Safety	8:30 - 11:30 am
8/4/15	5	Township of Westampton	Heavy Equipment Safety	8:30 - 11:30 am
8/4/15	5	Township of Westampton #1 (Fire Dept.)	Employee Conduct & Violence Prevention- Evening	7:30 - 9:00 pm
8/7/15	5	Township of Cherry Hill #6	Safety Coordinator Skills Training	8:30 - 3:00 pm w/lunch brk
8/12/15	5	Borough of Pitman	CSE-Permit Required w/Classroom Demo	10:30 - 2:30 pm
8/14/15	5	Township of Willingboro #2	Excavation/Trenching/Shoring	8:30 - 12:30 pm
8/20/15	5	Township of Cherry Hill #6	Jetter / Vacuum Safety	8:00 - 10:00 am
8/20/15	5	Township of Cherry Hill #6	PPE	10:15 - 12:15 pm

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

Fast Track to Safety

2015 “Fast Track to Safety” Training Scheduled Dates & Open Enrollment Available On-Line

Registration is now available to all individuals who would like to attend one of the scheduled 2015 “Fast Track to Safety” venues listed below. The MEL Safety Institute encourages you taking advantage of one of these full days of regulatory training. To attend one of the scheduled dates, log onto NJMEL.org and access the Learning Management System by clicking on the MSI Logo followed by MSI Login to enroll your employees. If assistance is needed, contact the MSI Help Line at 866-661-5120.

Full Day Sessions Includes:

- ❖ Hazard Communication w/GHS
 - ❖ Bloodborne Pathogens
 - ❖ Fire Safety
- ❖ Personal Protective Equipment
- ❖ Driving Safety Awareness

Venues & Dates

Fast Track run time is 5 hours plus a 1 hour lunch break

Check website for times & locations

January

- ❖ Deal (Monmouth) – 1/16/15
- ❖ Upper Deerfield (Atlantic) – 1/23/15

February

- ❖ Mahwah (Bergen) – 2/13/15
- ❖ Pemberton BOE (SAIF) – 2/25/15

March

- ❖ Barnegat (Ocean) – 3/10/15
- ❖ Lower Township (Atlantic) – 3/13/15
- ❖ Wharton (Morris) – 3/19/14
- ❖ Collingswood (Camden) – 3/20/15
- ❖ Bergenfield (Bergen) – 3/25/15

April

- ❖ Union Beach (Monmouth) – 4/9/15
- ❖ Brigantine (Atlantic) – 4/16/15
- ❖ Clementon (Camden) – 4/17/15
- ❖ Pitman (TRICO) – 4/22/15

May

- ❖ Elmwood Park (S. Bergen) – 5/8/15
- ❖ Westampton (BURLCO) – 5/12/15
- ❖ Jackson (Ocean) – 5/22/15

June

- ❖ Robbinsville (Mid-Jersey) – 6/10/15
- ❖ Stone Harbor (Atlantic) – 6/11/15
- ❖ Lincoln Park (Morris) – 6/12/15
- ❖ Manalapan (Monmouth) – 6/26/15

August

- ❖ Hanover (Morris) – 8/28/15

September

- ❖ Ocean City (Atlantic) – 9/11/15
- ❖ Ridgefield (PAIC) – 9/18/15
- ❖ Perth Amboy H.A. (NJPHA) – 9/22/15
- ❖ Washington Twp. (TRICO) – 9/24/15

October

- ❖ Sparta (Morris) – 10/2/15
- ❖ Hillsborough (Central) – 10/15/15
- ❖ Middletown (Monmouth) – 10/28/15

November

- ❖ Beach Haven (Ocean) – 11/4/15



Preparation for Right to Know Inventory & Labeling Surveys

To comply with the RTK Inventory & Labeling requirements, we have a few reminders.

Representatives from J.A. Montgomery Risk Control will soon contact you to schedule the annual chemical inventory. We visit every location where you store chemicals. To assist in conducting an efficient and complete inventory; we ask your help.

1. Please look at your chemical inventory and safely discard any chemicals, paints and oils you no longer need or plan to use. If it is not there it does not have to be inventoried.
2. Representatives need free access to each storage location, so please assure that cabinet doors and shelves are accessible. A neat and orderly arrangement makes this task easier and safer and assists us in completing the inventory in a timely fashion.
3. Look at your MSDS/Hazardous Substance Fact Sheets. Is there a binder in each work location that contains the sheets for products used at that location? You may obtain a CD-ROM of all of the Hazardous Substance Fact Sheets online at: <http://nj.gov/health/eoh/rtkweb/rtkorderform.shtml>
4. **NEW:** The standard requires that you maintain a Central File and our representatives will be making a spot check of your File. The Central File consists of the following records:
 - The last full survey and updates for subsequent years
 - The MSDS or Safety Data Sheet for every hazardous chemical product on site
 - The NJ Hazardous Substance Fact Sheets for materials on your inventory
 - A copy of the "Green Book" or reference to the online NJ HazMat List
5. This is a good time to check that there are no unlabeled containers or illegible labels. Look for secondary containers with inappropriate labels. Nothing should be stored in food containers (bottles, jugs, etc.). Discard or properly label any questionable items. Here are a few suggestions for good storage practices:
 - No corrosives stored above eye level
 - All containers set firmly on shelves with no overhang
 - Secondary containers (ex. spray bottles) properly labeled with product name and principle hazard on each
 - Flammable liquids cabinets contain only flammable liquids
 - All tanks & bulk containers have the name & CAS# of the contents posted.

Please make an effort to address these issues before the summer inventory & labeling surveys begin

Updated: 4/15/2014

[A message from the JIF Safety Director's Office:](#)

May 4 – 15, 2015 is the 2nd annual Fall Safety Stand-Down weeks.

The [National Institute for Occupational Safety and Health \(NIOSH\)](#), in a combined effort with the Occupational Safety and Health Administration (OSHA) and the [Center for Construction Research and Training \(CPWR\)](#), and others, announced the second-annual construction Fall Safety Stand-Down during the weeks of May 4-15, 2015. This event follows the success of last year's Stand-Down and asks employers and workers across the nation to pause in their work and dedicate time to activities that promote the prevention of fatalities and serious injuries from falls.

“No child should lose a parent, no wife should lose a husband, and no worker should lose their life in a preventable fall,” said NIOSH Director Dr. John Howard. “The **Stand-Down** serves as an important opportunity for worksites to recognize the hazards that cause those falls, and train employers and workers how to avoid them so that these tragedies can be prevented once and for all.”

NIOSH and its partners encourage employers and workers that face fall hazards on the job to participate in this year's Stand-Down. The newly launched [2015 National Safety Stand-Down Web page](#) provides details on: how to conduct a stand-down; receive a certificate of participation; and access free education and training resources, fact sheets and other outreach materials in English and Spanish. It will also include a list of Stand-Down events free and open to the public, as they become available.

For more information about the 2015 National Fall Safety Stand-Down, please visit: <https://www.osha.gov/StopFallsStandDown/>. For more information on the campaign to prevent falls in construction, visit: www.stopconstructionfalls.com.

The Safety Director encourages all members to participate in the Stand-Down effort.



Training Summer / Seasonal Employees

Public entities rely on seasonal employees to perform many tasks during the summer months. Tasks include mowing grass, painting, collecting trash, guarding beaches and more. Often seasonal employees work alongside full-time employees. This most likely means they face the same hazards as the full-time employee. Therefore, employers must provide the same level of protection to seasonal employees as full-time employees.

One level of protection that must be offered to all employees, seasonal and full-time, is personal protective equipment (PPE). Employers must evaluate the hazards faced by workers and identify the PPE needed for tasks they perform. If the evaluation found a hazard to the workers' feet which requires full-time workers to wear protective-toed work boots, then seasonal employees doing the same job must also wear protective-toed boots.

Training is a critical safety measure that must be provided to seasonal employees. It is easy to overlook formal training for employees who will be performing routine tasks. Everyone knows how to push a mower and use a paint brush. Or do they? How do you know that the seasonal worker is aware of the hazards of your machines, your supplies, and your facilities? Training and evaluation is the only way supervisors can know that seasonal employees have the necessary knowledge and skills to do the job safely and efficiently. The MEL has provided a number of resources to assist our members train summer seasonal employees.

- The MSI offers two on-line courses titled *New Employee Safety Orientation* and *New Employee Safety Orientation – Part 2*. Each course takes about 15 minutes to complete and includes a short test to document training. These orientation classes offer a good basis for your job specific training. To access these courses, click here to go to the MEL website: <http://njmel.org/>

Click on the MSI logo at the top of the page

1. Select and click on the MSI Login box
2. First-time users will select the *I Am A New User* box. Follow the directions to create a User ID and password.
3. Once in MEL Safety Institute Online University homepage, select the last box, MSI Online Training Courses. The two courses are on the left, in the blue box.
4. Remind the students to provide their Course Completed Certificates in accordance with your policy.

You may also wish to add other relevant classes such as *Bloodborne Pathogens*, *Hazard Communication*, *Survival Driving*, *Crush Zone*, or *Avoid Back Pain*.

- The MEL created a 15 min. safety video, *101 Days of Summer* that can be streamed from the MEL website, www.njmel.org. It can be found by selecting the blue VIDEO icon at the top of the page. The video is under the **Public Access Videos**.

The MEL also provides a lending library of over 1,000 titles in DVD and VHS. These can be requested through the **Members Only Videos**. Contact the MSI Help Desk at 866-661-5120 for assistance with any of these resources.

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.

- If an Instructor-led class is desired, the MSI offers a 4-hour course, *Summer Seasonal Employee Orientation*, which covers most safety regulations and considerations of common summer staff duties. The course content includes PPE, chemical safety, bloodborne pathogens and many tools. You can find a scheduled class in your area by calling the MSI Help Desk at 866-661-5120.
- The MEL website (www.njmel.org) now contains a series of 5-minute Toolbox Talk specifically for summer seasonal employees. They can be found under the SAFETY tab. Select TOOLBOX TALKS from the drop down box. Scroll down the list and you find the following lesson plans.
 - [Heat Related Illnesses: Risks Rise with Temperature for Outdoor workers](#)
 - [Blades of Glory: Mower Safety](#)
 - [Poison Ivy](#)
 - [Tips on Dealing with Chiggers](#)
 - [Safety Cans for Fuel Transport & Storage](#)
 - [What Outdoor Workers Need to Know about Sunglasses](#)
 - [Sunburn Hazards](#)
 - [Use of Low-speed Utility Vehicles \(Golf Carts\)](#)
 - [What you need to know about lightning](#)
 - [Lawn Care Equipment](#)
 - [The Importance of Good Hydration](#)
 - [Using the UV Index](#)

Additional lesson plans are also available that may be relevant for your operations.

OSHA (www.osha.gov) has several resources on safety for temporary and youth workers. There are sections which provide information directed at employers, young workers, and the workers' parents.

The New Jersey Department of Labor provides rules and excellent guidance for young workers at http://lwd.dol.state.nj.us/labor/wagehour/content/child_labor.html. Be sure department supervisors, full-time staff, and the young worker are educated on the rules.

Research shows that an employee's first year is the most dangerous in terms of having an injury. For many JIF members, every year brings a new group of first-year employees. Supervisors of these workers must be acutely aware of this and take steps to protect them. Three effective steps are:

- Provide training and verify learning
- Conduct frequent Job Site Observations
- Assign a strong supervisor / mentor to work with seasonal employees

The Safety Director's Office wishes everyone a safe and enjoyable summer.



Traffic Control by Law Enforcement in Work Zones

The Safety Directors' office would like to remind our law enforcement agencies of best practices for controlling traffic through work zones:

- On high volume or high speed roadways, a truck-mounted attenuator (TMA) should be a required piece of equipment.
- When a TMA is deployed at the work zone, the police cruiser should be positioned in front of the TMA, so the officer and vehicle are protected from on-coming traffic. Another option is to position the police vehicle off the roadway altogether. When positioning the police vehicle in front of the TMA, be mindful that part of the attenuation of a crash includes the TMA rolling forward several feet. Confirm the roll-forward distance with the TMA operator.
- The officer should limit the time sitting in the police vehicle as this is when they are the most vulnerable. When out of the vehicle, an ANSI Class 2 or 3 high visibility outer wear must be worn. The label should read "ANSI 107-2004 (or later) Class 2 or 3", or "ANSI 207-2009 Class 2 or 3".

The Manual on Uniform Traffic Control specifies that temporary traffic control measures are the responsibility of the local law enforcement agency. As the officer on site, you have a responsibility to ensure that the measures being employed by the work crew are in line with the MUTCD. Verify that the following practices are occurring properly:

If the contractor has a flagging operation set up:

- Flaggers must use a STOP / SLOW paddle. Red flags and hand signals are only permitted for emergency (unanticipated) situations.

Even though law enforcement officers are permitted to use hand signals, we recommend a STOP / SLOW paddle be used as the paddle provides more definitive direction to the motorist.

- Flagger(s) must be positioned on the shoulders of the road, not on the center line. It is not uncommon to see the STOP / SLOW paddle placed in a cone on the center of the roadway and the flagger standing there to turn it back and forth. This is an incorrect and dangerous position for a flagger.

If traffic is allowed to self-regulate (no flaggers): Monitor traffic to ensure that conditions are appropriate for self-regulation; low speed, low volume, and good lines of sight to see on-coming traffic. If there are signs such as long back-ups, driver confusion, or screeching brakes, make the appropriate changes to correct the hazard.

Regardless of the traffic control measures being used, we suggest an officer drive through the work zone to see what the layout looks like to approaching motorists. Be mindful of curves, hills, sun glare, shadows and other conditions that could obstruct the view of drivers. This should be repeated periodically as traffic and environmental conditions change during the day.

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.



New Online Camp Counselor Training Programs ***Available April 1st**



They're Ready for Camp! Are You?

Starting **April 1st**, the MEL Safety Institute is pleased to provide a new suite of online training programs for camp counselors.

- **Child Sexual Abuse Prevention at Camp** - This course will teach counselors how to identify red flags warning signs of abuse and methods to protect campers from peer-to-peer and adult-to-child sexual abuse.
- **Bullying Prevention at Camp** - This course will teach counselors what bullying is, what the consequences could be, and how to identify, stop and prevent bullying.
- **Playground Safety for Camp Counselors** - This course will teach counselors how most playground injuries happen and the strategies you can use to prevent them from occurring.
- **Trip and Transportation Safety** - This training will help you plan and prepare for off site adventures to make them memorable, safe and fun.
- **Aquatic Safety for Counselors** - This training will teach non-lifeguard camp staff how to protect campers in the pool and natural bodies of water.
- **The Professional Lifeguard – Pools** - This training helps guards understand their responsibilities and the practical application of their skills on the pool deck.

Camp counselors can complete the courses individually or as a group.

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

Available in the MSI Learning Management System
on April 1st!!

Summer CAMP



Before you start even one activity, make the following online courses part of your counselor training:

- Child Sexual Abuse Prevention at Camp
- Bullying Prevention at Camp
- Playground Safety for Camp Counselors
- Trip and Transportation Safety
- Aquatic Safety for Counselors
- The Professional Lifeguard – Pools

Visit The MEL Safety Institute.

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

The MSI Safety Institute can be accessed anytime by going to www.njmeli.org. Look for our logo.

How to Access Online Training Courses:

1. Go to NJMEL.org and click on the MSI logo at the top of the page.
2. Click on "MSI Login"
3. If you have taken MSI classes in the past, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Helpline listed below. If you are new, click "I am a new user." Complete the fields and you'll receive a confirmation email with your username and password.
4. Once logged in, click on "MSI On-Line Training Courses."
5. Choose the course you would like to complete
6. Click enroll
7. Choose "Click Here" to go to your authorized course list.
8. Click the program name to launch the course.
9. Click Start to begin.
10. Upon completion of the course and questions you will navigate to the "Student Center" tab to print your Certificate of Completion. Learning Transcripts are automatically updated in the MSI Learning Management System.





Before they climb, swing, slide, dig or bounce, make sure it's safe!

National Playground Safety Week April 20-24, 2015

The MEL Safety Institutes' featured course is
**Playground Safety for DPW /
Recreation Maintenance Staff**

If you have playgrounds, you know injuries occur often.

In fact, each year over 200,000 injuries occur.*

Let's do all we can to prevent injuries and promote safety.

This course teaches how most playground injuries happen and covers the strategies to prevent them.

Visit The MEL Safety Institute.

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

The MSI Safety Institute can be accessed anytime by going to www.njmeli.org. Look for our logo.



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

Tuesday, May 19, 2015

From 4/23/2015 To 5/18/2015

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>CAMDEN JIF</u>					
H- Bay Head Investments, Inc. I- Township of Winslow	t/a VCI Emergency Vehicle Specialists 43 Jefferson Avenue Berlin, NJ 08009 125 South Route 73 Winslow, NJ 08037	346	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Mortgagee/Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) loan of a 2001 Ford E-450 Ambulance, vin #1FDXE45F91HB53639, valued at \$20,000, for the Winslow EMS.	5/12/2015	GL EX AU OTH
H- Hale Trailer Brak & Wheel Inc. I- Township of Voorhees	Attn: Ira Eckstein PO Box 1400 Voorhees, NJ 08043 2400 Voorhees Town Center Voorhees, NJ 08043	477	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Mortgagee/Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) rental of Trailer # 10776 a 1999 Markline Serial # E-90316539 valued at \$15,000	5/6/2015	GL EX PR
H- City of Camden I- Cherry Hill Township Fire District #13	520 Market St. Camden, NJ 08102 1100 Markkress Rd. Cherry Hill, NJ 08003	1568	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) shared services agreement where Cherry Hill Fire District #13 will repair fire apparatus for the Camden Fire Department.	4/30/2015	GL EX AU WC

H- New Jersey Economic I- Parking Authority of the City of Camden	Development Authority 35 West Street, PO Box 990 Trenton, NJ 08608 10 Delaware Avenue Camden, NJ 08103	3895	REPLACES PRIOR CERTIFICATE - NJ Economic Development Authority 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) West Lot, Block 80, Lot 2.01 aka Lot 12.	5/18/2015	GL EX AU WC
H- Capital ACI Berlin, LLC I- Borough of Berlin	c/o Armstrong Capital 149 Madison Ave., 84th Flr New York, NY 10016 59 S. White Horse Pike Berlin, NJ 08009	5211	Evidence of insurance as respects to police car show at 328 S. White Horse Pike, Berlin, NJ on 05/31/15. Rain Date 06/07/15.	5/12/2015	GL EX AU WC
H- Ford Motor Credit Co. LLC I- Township of Winslow	1 American Road Md. 7500 Dearborn, MI 48126 125 South Route 73 Winslow, NJ 08037	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 "Mortgagee / Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty & Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) lease of 2015 Dodge Charger, vin #2C3CDXKT5FH818026, value \$29,864, for Winslow Twp Police Dept. Lease #8362602.	5/5/2015	GL EX AU OTH
H- Collingswood Board of Education I- Borough of Collingswood	200 Lees Ave Collingswood, NJ 08108 678 Haddon Avenue Collingswood, NJ 08108	10339	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 property for the July 4, 2015 fireworks display. Rain date July 5, 2015	4/27/2015	GL EX AU WC
H- County of Camden I- Township of Cherry Hill	Board of Chosen Freeholders 520 Market St. Camden, NJ 08102 820 Mercer Street Cherry Hill, NJ 08002	14061	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry Hill's \$50,000 SIR on WC. Certificate Holder is amended to include as "additional insured" the person(s) or organization(s)	4/23/2015	Exception

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 Challenger Grove Park, located at Bortons Mill Rd, Cherry Hill, NJ 08034, for the Twp's Earth Day event on 4/25/15.

H- The Knight Park Trustees I- Borough of Collingswood	713 Atlantic Ave. Collingswood, NJ 08108 678 Haddon Avenue Collingswood, NJ 08108	17775	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of facilities for a children's bike decorating contest event on July 4, 2015.	4/27/2015 GL EX AU WC
H- Borough of Tavistock I- Borough of Tavistock	213 Clements Bridge Road Barrington, NJ 08007 213 Clements Bridge Rd. Barrington, NJ 08007	18164	Evidence of insurance as respects to Statutory Bond coverage for 5/4/2015 BOND Kristy Emmett, Tax Collector, effective 01/01/15.	
H- Cherry Hill Fire Dept. I- Borough of Lawnside	1100 Markkress Road Cherry Hill, NJ 08003 4 E Douglas Ave. Lawnside, NJ 08045	19945	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) shared services agreement between the Borough of Lawnside & Cherry Hill Fire Dept.	4/30/2015 GL EX AU WC
H- 1st Colonial Community Bank I- Borough of Magnolia	210 Lake Drive East, Suite 300 Woodland Falls Corporate Park Cherry Hill, NJ 08002 438 W. Evesham Avenue Magnolia, NJ 08049	20300	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Mortgagee/Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) 2015 Ford Interceptor VIN 84260 value \$32,912.00.	5/6/2015 GL EX AU OTH

H- NJ Economic Development Authority

State of New Jersey PO Box 990 Trenton, NJ 08608 21013

REPLACES PRIOR CERTIFICATE - Certificate Holder is 5/18/2015 GL EX AU WC
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) Delaware Ave & Elm St Block 79 Lot 13 aka Prison Lot.

I- Parking Authority of the City of Camden

10 Delaware Avenue Camden, NJ 08103

Total # of Holders = 13



consolidated services group, inc.

CSG BILL REVIEW SERVICES

CAMDEN JIF

WC Medical Savings By Month

2015

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January 2015	\$88,349.32	\$50,999.65	\$37,349.67	42.27%
February 2015	\$145,725.32	\$70,810.29	\$74,915.03	51.41%
March 2015	\$127,128.41	\$70,111.93	\$57,016.48	44.85%
April 2015	\$201,720.24	\$99,564.04	\$102,156.20	50.64%
May 2015	\$194,436.93	\$85,334.10	\$109,102.83	56.11%
TOTAL 2015	\$757,360.22	\$376,820.01	\$380,540.21	50.25%

Monthly PPO Statistics

Bills	229
PPO Bills	220
PPO Penetration	96.07%

YTD PPO Statistics

Bills	859
PPO Bills	777
PPO Penetration	90.45%

2014

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

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

APPENDIX I – MINUTES

May 26, 2015 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MAY 26, 2015
GLOUCESTER CITY COMMUNITY CENTER 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Absent

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Boro
David Taraschi, Audubon
Ari Messinger, Cherry Hill Township
John Foley, Cherry Hill Fire Department
Ethel Kemp, Camden Parking Authority
Maryanne Wardlow, Lawnside

RISK MANAGEMENT CONSULTANTS PRESENT:

Ilene Laursen Conner Strong & Buckelew
Roger Leonard Leonard O'Neill Insurance Group
Terry Mason M&C Insurance Agency, Inc.
Rick Bean Henry D. Bean & Sons Insurance
Joe Henry Hardenbergh Insurance

WELCOME: Jack Lipsett welcomed everyone to the Gloucester City Community Center

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF APRIL 27, 2015.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF APRIL 27, 2015:

Motion: Commissioner Lipsett
Second: Commissioner Michielli
Vote: Unanimous

CORRESPONDENCE: Executive Director said the Camden County JIF received a letter from the Borough of Lindenwold after the agenda was sent out to all members. The Borough of Lindenwold has asked to be removed from the hosting schedule for future meetings and they did thank the JIF for the many services we provide. Executive Director said the schedule will be adjusted accordingly next year. Commissioner Lipsett said they would be happy to host the March meeting next year rather than the May meeting as this would work better for Gloucester City's scheduling. Chairman Mevoli said the schedule will reflect that change and we will find another town to host future May meetings.

PROPERTY APPRAISAL RFQ – Executive Director said the Camden and the Central Jersey Joint Insurance Funds have authorized the release of an RFQ for property appraisals at their respective March meetings. The due date for RFQ submission is May 19th. A report will be sent out under separate cover with the intention of awarding the contract at this month's meeting. Executive Director said there were three RFQ responses from Asset Works, Spire Risk Advisors and Federal Appraisals. Executive Director said there was an option to have the appraisals completed over a one year or a two year time period. We received better pricing on the one year option. Both Asset Works and Spire Risk Advisors had the same pricing at \$90 per building and Federal Appraisals has a price of \$310,000. Executive Director said Asset Works has done a lot of JIF work throughout the state. They have done some work in the Gallagher JIFs and in the New Jersey Utility Authorities JIF with local offices. Spire Risk Advisors does not have any experience in New Jersey and their closest office is in Massachusetts and they did not sign their Political

Disclosure Certification although it is not fatal. Executive Director said his recommendation would be to go with Asset Works with the one year agreement. The JIF does have \$30,000 allocated for this line item so we would need an addition \$9,500 which we could easily cover in the contingency line item. Executive Director said the joint effort with the Central JIF saved up \$10,000 which was a worth while as local agreement type effort. The process should begin sometime in July or August and will be completed within one year.

MOTION TO APPROVE THE AWARD FOR PROPERTY APPRAISALS TO ASSET WORKS

Motion: Commissioner Maley
Second: Commissioner Michielli
Vote: 8 Ayes, 0 Nays

AMEND THE FUNDS FISCAL MANAGEMENT PLAN: Executive Director said with the appointment of a new treasurer, we need to amend the Plan adding Elizabeth Pigliacelli as a signer. Resolution 15-17 was enclosed on Page 12 of the agenda packet.

MOTION TO AMEND THE FISCAL MANAGEMENT PLAN

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Vote: Unanimous

CHERRY HILL TOWNSHIP: Executive Director said the Township has requested an assessment quote to change from a Workers Comp Retention to a \$50,000 Deductible Program. This would bring their claims under our current TPA & Managed Care Provider at first dollar. The added cost for this would be \$23,530.01 (Pro-Rate for a 7/1 start). The cost will be paid for by the Township. Risk Manager Ilene Laursen said the JIF will be very happy with Cherry Hill as they do an excellent job handling their claims.

MOTION TO APPROVE CHERRY HILL TOWNSHIP'S REQUEST TO CHANGE TO A \$50,000 DEDUCTIBLE PROGRAM

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Vote: 7 Ayes, 0 Nays, 1 Abstain – Jack Lipsett

PERMA STAFF ANNOUNCEMENT: (PAGE 13): Executive Director said after 30 years of service to the MEL and its affiliated JIFs, Mary Lou Doner, Vice President of Claims, is retiring on July 1, 2015. PERMA is pleased to announce that Robyn Walcoff, Esq. will join the operation as the Vice President of Claims. Executive Director said he and Karen Read have worked with Roby Walcoff in a few of the Insurance Commissions and will be a welcomed addition and a smooth transition. Robyn Walcoff will be present at the next JIF meeting for introductions. Chairman Mevoli said Mary Lou Doner was with us from the beginning and has always done excellent work with the claims and she will be missed.

2014/2015 PUBLIC OFFICIALS/ELECTED OFFICIALS TRAINING SEMINARS:

Executive Director said as a reminder, to supplement live presentations of this year's Elected Officials seminar, the MEL posted an online version on www.njmel.org instructions to take the online course is enclosed. The deadline to complete the training is June 1, 2015. Online instructions were on page 14 of the agenda packet.

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

Members will receive an email when the database is set up to begin the 2016 underwriting renewal – which is expected to begin on or near June 1, 2015.

2015 PRIMA CONFERENCE: Executive Director said in the past the JIF has authorized the attendance of Board members at the annual risk management conference for the purpose of attending seminars. The next PRIMA conference will take place in Houston from June 7-10. Please advise the Fund office if you are interested in attending.

2015 FINANCIAL DISCLOSURE FORMS – Executive Director said last year, the Division of Local Government Services introduced a new online program for financial disclosure filings. Perma has provided all Fund Commissioners with the PIN they need to complete their Financial Disclosure filing for the Camden JIF. The email included a link to the instructions and the webpage to file your disclosure. The filing deadline is April 30th. There are several fund commissioners of this JIF that have not completed their filing by the deadline. We will be contacting these Commissioners again to remind them to complete the filing.

Executive Director said the State did issue fines for anyone that did not complete their Financial Disclosure last year. We did not have anyone in this Fund receive a fine last year.

AUDIT AND ACTUARIAL VALUATION YEAR-END REPORTS: The financial audit for the period ending December 21, 2014 will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30th deadline. Executive Director said he spoke with Mr. Miles and he requested that the Finance Committee get together for a conference call to review the audit in detail. We will send an email within the next few weeks to set up a time for the conference call.

LEAGUE MAGAZINE – Executive Director said enclosed on Page 15 of the agenda packet is the third of a series of MEL advertisements to appear in the League magazine. Each advertisement in the “Power of Collaboration” series will be different and will highlight activities of the MEL and JIFs as well as people who have rendered significant service.

SPECIAL AUDIT - Executive Director said last month we spoke about having a special audit since we have changed Treasurers. Fund Commissioners felt there should be some type of a transition audit. An email from Jim Miles was distributed regarding a scope of work for the special audit and the cost is a fair price not to exceed \$500. Everyone in the PERMA offices feels this is a sufficient and worth while effort. Chairman Mevoli said we should have this audit completed just to keep everything in order regarding the transition.

**MOTION TO APPOINT BOWMAN & COMPANY TO COMPLETE
SPECIAL AUDIT FOR TRANSITION OF TREASURER RECORDS**

Motion:	Commissioner Maley
Second:	Commissioner Michielli
Vote:	8 Ayes, 0 Nays

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

Executive Director reviewed the most recent Financial Fast Track as March 31, 2015 showing a \$4.9 million dollar surplus which is a dip from the last month and we had some reserve changes. Executive Director said the Total Cash on hand in the amount of \$17.1 million dollars. Executive Director also reviewed the Expected Loss Ratio Analysis and said where the actuary projected us at 9.3% we currently stand at 13.5% property and workers' comp is driving this number a little bit but all and all it is early in the game and we are doing fairly well. Lost Time Accident Frequency we have improved from 3.20 last month down to 2.97 this month.

Executive Director's Report Made Part of Minutes.

TREASURER:

Approving Payment of Resolution 15-16 May 2015 Vouchers

TOTAL 2014	\$0.00
TOTAL 2015	\$103,858.93
TOTAL	\$103,858.93

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

2011	31,910.62
2012	36,009.84
2013	76,935.78
2014	85,272.50
2015	94,642.44
TOTAL	324,771.18

MOTION TO APPROVE RESOLUTION 15-16 VOUCHER PAYMENTS FOR APRIL 2015 AND TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF MARCH 2015 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Maley
Second: Commissioner Wolk
Vote: 8 Ayes, 0 Nays

Chairman Mevoli said the Treasurer handed out a written report and this report will be included in the agenda going forward.

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said as we continue to work on training with our law enforcement professionals given some of the cases we have reviewed here and in the claims committee meetings, there seems to be a change and an emphasis on some of the training we would like to offer our police officers and superior officers. Mr. Nardi said we have reached out to our defense panel since they are the ones that are most informed when it comes to all the details in these cases and while we found a number of our municipalities comply with all of the required government guidelines established by the attorney generals office and the prosecutors office we have noticed a change in culture if you will on the street. We are going to try and address these types of changes in the training and constitutional rights in regards to free speech.

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. Mr. Saville said the Executive Safety Committee meeting that was scheduled for May 21st has been rescheduled to June 4th. A list of MSI training is included in the report with Fast Track Training. Mr. Saville said the next Police Ad Hoc Committee will be on June 26th at the Conner Strong & Buckelew offices. If your Chief was not at the last meeting you may want to make them aware of it and possibly take part. In response to Commissioner Shannon, Mr. Saville said all of the Chiefs have been invited to the next session at the last session there were only a select number as we were just starting and trying to get things off the ground. Commissioner DiAngelo said we may want to ask the Pennsauken police chief to the next session. Mr. Saville said Pennsauken did attend the last session.

Safety Director said there is information in the report regarding the Right to Know Surveys for this up coming year and the Online Camp Counselor training as well.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director said the Underwriting Manager and the Certificate Report was enclosed on page 38 for the period 3/24/15 to 4/22/15 was included in the agenda listing 2 certificates. Executive Director said fire works are fast approaching and we encourage everyone to get their documentation in to us as soon as possible and the risk managers that usually take the lead in this we ask you to make sure you have this information into the underwriters office.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the reports for April 2015, with a savings of 50.64% for the month and a total of 48.22 % for the year.

Monthly Activity Report Part of Minutes.

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

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

Motion: Commissioner Lipsett
Second: Commissioner DiAngelo
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Maley
Second: Commissioner Michielli
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Maley
Second: Commissioner Michielli
Roll Call Vote: 8 Ayes – 0 Nays

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN:

Motion: Commissioner Michielli
Second: Commissioner Wolk
Vote: Unanimous

MEETING ADJOURNED: 5:49PM

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

APPENDIX II

RCF, EJIF, & MEL REPORTS



Municipal Excess Liability Residual Claims Fund

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

June 3, 2015

Memo to: Board of Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: Topics Discussed at the RCF Meeting

PERMA Staff Announcement: After 30 years of service to the MEL and its affiliated JIFs Mary Louise Doner, Vice President of Claims, is retiring on July 1, 2015; PERMA is pleased to announce that Robyn Walcoff will join the operation as the Vice President of Claims. Chairman Matchett read a resolution honoring Mary Louise Doner for her years of service to the RCF, MEL and local affiliated JIFs.

Auditor and Actuary Year-End Reports: The Audit Report as of December 31, 2014 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor reported that there are three audit findings: 1) A number of fund years are in deficit caused by paid claims and loss reserves in excess of the projected amounts used to establish the budget. Fund Auditor said the corrective action from management is the formation of a Residual Legacy Account to transfer the outstanding liabilities of RCF Fund Years 1995-2005 to this account; the remaining surplus or deficit will be transferred to a Closed Year account to be monitored on a quarterly basis; 2) There is an outstanding receivable from one member JIF for \$53,591 for over two years that should be collected. Fund Auditor said the corrective action plan is that the fund will pursue payment from the MEL and in turn the MEL will seek reimbursement from the member JIF and 3) There exists a small deficit in fund year 2013 and 2014 – General and Administrative Fund from bank fees due to recent investment activity that should be eliminated. Fund Auditor said the corrective action plan is to make a transfer from the Loss Contingency Fund to the General and Administrative Fund to cover the deficit.

Following the report the Board approved the year-end financials, adopted resolution 9-15 and executed the group affidavit indicating that members of the executive committee have read the general comments section of the audit report was adopted.

In addition, the Board agreed with the recommendation of the formation of a Residual Legacy Account to transfer the outstanding liabilities of RCF Fund Years 1995-2005 which will be determined by the valuation of 12/31/14. The remaining surplus (deficit) in these years will be transferred to a Closed Year account. Executive Director said an

exhibit outlining member JIF share of the RCF Legacy Account and the Contingency account will be prepared for the September meeting.

Asset Manager & Banking Services: Jeffrey Lang and Karen DiMeglio from Wells Fargo provided a summary report on the Financial Assets and Performance of the RCF. Mr. Lang reported the RCF has \$72 million invested with a purchase yield of .76% as of March 31, 2015.

Claim Transfers: Executive Director indicated that all members of the RCF Fund will be asked to adopt resolutions at their June/July meetings to transfer their 2011 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of June 30, 2015. The Board voted to accept local JIF transfers of fund year 2011 outstanding claim liabilities.

Claims Committee: The Claims Review Committee met in March, April and the morning of the Commissioner's meeting. Chairman Matchett appointed Commissioner Robert Law to serve on the Claims Committee. The next Claims Review Committee meeting is scheduled for July 1, 2015 at 9:00AM via teleconference and September 2, 2015 at 9:00AM at the Forsgate County Club.

2015 Financial Disclosure Forms: Last year, the Division of Local Government Services developed an online program for financial disclosure filings. The Executive Director reported all Commissioners & Fund Professionals completed their filings by the April 30th deadline.

PERMA Office Location: The Executive Director also reported that PERMA has moved offices within its current building and has an updated suite number. While all other contact information remains the same, the new address is:

PERMA Risk Management Services
9 Campus Drive, **Suite 216**
Parsippany, NJ 07054-4412

Next Meeting: The next meeting of the RCF is scheduled for Wednesday September 2, 2015 at 10:30AM the Forsgate CC, Jamesburg, NJ.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: June 3, 2015

TO: Board of Fund Commissioners
Camden County Municipal Joint Insurance Fund

FROM: Commissioner Joseph Wolk

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

AUDITOR YEAR-END REPORTS – Mr. Jones of Nisivoccia & Company reviewed the audit report as of December 31, 2014. The Auditor said the Fund is in excellent financial condition. The report contained no recommendations. Following his review of the audit, the Executive Board adopted Resolution #19-15 approving the Year-End Financials and executed the Group Affidavit.

ACTUARIAL IBNR ESTIMATES – The EJIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2015.

NEW POLICY FORM – The Fund Professionals continue to revise the 2015 policy form that is being developed with Liberty Insurance, the EJIF's excess insurer. The main issues pertain to providing equal or better coverage without exposing the EJIF to a stacking of limits between coverage parts. The Fund Professionals have worked with Liberty's outside counsel White and William and a final document will be ready shortly. It is projected that the policy will be issued separately to the membership by the September meeting.

2015 BILLINGS- The first assessment installment was sent to our member JIFs in January. The second installment billings will be distributed next month.

NEXT MEETING- The next meeting of the EJIF is scheduled for September 2, 2015 at the Forsgate CC, Jamesburg.



Municipal Excess Liability Joint Insurance Fund

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

Date: June 3, 2015

To: Board of Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Subject: June MEL Report

Year-end Financial Reports: Fund Auditor submitted and reviewed the Audit Report as of December 31, 2013 and reported that the Fund's statutory surplus stands at \$17,158,279. Auditor noted there were no comments – only a note on the impact of the economic conditions on the Fund's earned investment income and a suggestion to monitor the position of the Residual Claims Fund. Auditor said the Fund is in excellent financial condition and added that he was pleased with the cooperation of Fund Professionals.

Actuary submitted and reviewed the Valuation Report as of December 31, 2014 have decreased compared to this time last year particularly since the MEL transferred all open POLEPL claims to the Residual Claims Fund.

Asset Manager & Banking Services: Jeffrey Lang and Karen DiMeglio from Wells Fargo provided a summary report on the Financial Assets and Performance of the MEL. Mr. Lang reported the RCF has \$63.9 million in assets. Asset Manager said portfolio duration is below benchmarks since interest rates are expected to increase shortly. Interest income year to date is \$113,118 and \$732,950 since Wells Fargo became Asset Manager.

Investment Committee: The Investment Committee met on May 7th. The Board accepted the Committee recommendation and authorized the issuance of Request For Proposals for Banking & Asset Management.

Coverage Committee: The Committee had a video/conference call on May 18th. The Board accepted the Committee's recommendation to approve language change proposed by XL Insurance concerning Exclusion J. Since revised language clarifies coverage intent but does not change it, XL plans to issue the change retroactive to January 1, 2015.

In 2014, the MEL asked its excess liability carrier to review JIF & MEL coverage documents. A sub-committee of the MEL Coverage Committee had its first meeting to review GenRe's comments.

Management Committee: A meeting of the Management Committee to review 2016 MEL assessment allocations will be scheduled for late June or early July.

Safety and Education Committee: The Safety and Education Committee met on March 27th and May 29th. In response to user demand, the Safety & Education Committee's requests to purchase an additional 1,500 user credits for the Camp Counselor on-line training at a cost of \$9,375 and to purchase 10,000 additional credits for the on-line training courses developed by the MEL at a cost of \$12,500 was approved.

Legislative Committee: The committee met on May 29th. Committee Chairman said 3 bills opposed by the MEL have been scheduled for hearings in the first week of June: Hirsch will provide a verbal report.

- A-1347 (Stender) / S-264 (Greenstein) which the MEL strongly opposes. This legislation establishes the "Thomas P. Canzanella Twenty First Century First Responders Protection Act"; concerns workers' compensation for public safety workers.
S-781 (Weinberg) Makes various changes to law addressing meetings of public bodies to provide public with greater access to meetings and information about meetings.
- S-782 (Weinberg) Makes certain access changes to open public records act; establishes State public finance website and creates program for development of local websites; makes appropriation.

PERMA Staff Announcement: After 30 years of service to the MEL and its affiliated JIFs Mary Lou Doner, Vice President of Claims, is retiring on July 1, 2015; PERMA is pleased to announce that Robyn Walcoff will join the operation as the Vice President of Claims. The Board adopted a Resolution expressing their appreciation for the years of service Mary Lou Doner provided to the JIFs and the MEL.

Public Officials/Elected Online Training Seminars: To supplement live presentations of this year's Elected Officials seminar, the MEL placed an on-line version on NJMEL.ORG. To date, 400 officials have used this option.

RCF Report: The RCF will meet on June 3, 2015 and adopted a resolution accepting local member transfers of Fund year 2011 liabilities. The MEL Board adopted a Resolution to transfer Fund year 2011 open liabilities to the RCF.

MEL/MRHIF Educational Seminar: 175 people attended the MEL/MRHIF Educational Seminar on April 17th. The Board agreed to reserve the same venue for Friday, May 13th next year.

On-Line EPL Training: The Fund has a contract with VCS to produce on-line training courses not to exceed \$7,907.50 per course. The Board approved VCS's additional costs to produce the most recent Employment Practices Liability Training in the amount of \$1,732. Additional cost was due to significant rewriting of the content, additional formatting effort to accommodate & synchronize the slide titles to the narrative, the purchase of 4 stock images and the purchase of 2 external drives to store the program's project files.

League Magazine: Executive Director distributed the 2nd and 3rd of a series of MEL advertisements to appear in the League magazine. Each advertisement in the "Power of Collaboration" series will be different and will highlight activities of the MEL and JIFs as well as people who have rendered significant service.

Claims Committee: The Claims Review Committee scheduled to met immediately following the Board meeting. Minutes of the March and May meetings were distributed for information.

2015 Financial Disclosure Forms: Last year, the Division of Local Government Services developed an online program for financial disclosure filings. All Commissioners & Fund Professionals completed their filings by the April 30th deadline.

OPRA: Executive Director distributed a memorandum recommending a change to the handling of OPRA requests for MEL and MEL member JIFs in light of Mary Lou Doner retiring on July 1, 2015 and due to the evolving complexity of OPRA and the fact that most requests are claim related, the function should involve legal counsel going forward. Contract matter discussed in Executive Session. Following Executive Session, Commissioners agreed to amend the Fund Attorney’s contract to provide legal counsel for OPRA requests not to exceed \$16,000 annually. Effective date of change will be July 1, 2015. Cost will be offset by reduction in payments to Perma.

PERMA Office Location: PERMA has moved offices within its current building and has an updated suite number. While all other contact information remains the same, the new address is:
PERMA Risk Management Services
9 Campus Drive, **Suite 216**
Parsippany, NJ 07054-4412

FUND ATTORNEY –

POLEPL - Fund Attorney said only 35 claims remain open from when the MEL retained Public Officials/Employment Practices Liability coverage.

Super Storm Sandy – Super Storm Sandy open claims are moving through the “claims management conference” and “mediation” process and is expected to conclude by July 1, 2015.

Arbitration Clause - The Coverage Committee entered into a dialogue with XL Insurance to discuss the possibility of eliminating the POLEPL policy’s arbitration clause.

Seeking relief, or redress, in any form other than monetary damages, including but not limited to requests for injunctive and/or declaratory relief, nor shall we have any obligation to indemnify the Insured for any costs, fees including attorney's fees, or expenses which the Insured shall become obligated to pay as a result of an adverse judgment for injunctive and/or declaratory relief. ~~However, as respects any Claim seeking non-monetary relief by reason of a Wrongful Act and which are otherwise covered by this policy, the Company shall have the right, at its option and expense, to investigate, take over the defense, or associate in the defense of any such Claim. The limit of the Company's liability for such defense costs shall not exceed \$10,000 per claim and \$50,000 in the aggregate for the Coverage Period. Such defense costs shall reduce the Limits of Liability available for the Coverage Period. Once the limit of the Company's liability under this provision has been met, the Company has the sole right to withdraw from such defense, with the Company having no further liability for such Claim whatsoever.~~

~~In the event the Company defends or associates in the defense of any Claim which a Claim seeks both injunctive relief and/or declaratory relief and monetary damages, and said Claim for monetary damages would otherwise be covered by this policy, the Company shall defend or associate in the defense of any such Claim, subject to the following limitation: in the event the Claim seeks both injunctive relief and/or declaratory relief and monetary damages, and the Claim for monetary damages would otherwise be covered by this policy, in addition to injunctive and/or declaratory relief, and the Insured during the course of litigation at any time refuses to grant the requested injunctive and/or declaratory relief, the Company's liability will not exceed for monetary damages, including claimant's attorney's fees, and defense costs shall be limited to a combined total of \$100,000.00 total per claim for all monetary damages, claimant's attorney's fees and defense costs. Once the Company's \$100,000.00 limit under this provision is exhausted, the Company may will withdraw from their defense and bears no further liability for such Claim whatsoever. Costs incurred by the Company under this provision shall reduce the limits of Liability available during the Coverage Period.~~