

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MEETING AGENDA
JUNE 27, 2016 – 5:15 PM**

**HADDONFIELD BOROUGH
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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: JUNE 27, 2016**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2016 EXECUTIVE COMMITTEE**
- WELCOME: HADDONFIELD**
- APPROVAL OF MINUTES:** May 23, 2016 Open Minutes.....Appendix I
May 23, 2016 Closed Minutes **To Be Distributed**

- CORRESPONDENCE – None**

REPORTS

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

- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 16-18Page 18
Treasurer's Report.....Page 21
Monthly ReportsPage 22

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report.....Page 26

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 35

- MANAGED CARE – Consolidated Services Group**
Monthly Report.....Page 38

- CLAIMS SERVICE – AmeriHealth Casualty**

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- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: July 25, 2016 – Borough of Pine Hill**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: June 27, 2016

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, 2015** – The Auditor’s Report as of December 31, 2015 has been sent under separate cover to the Executive Committee. The Audit Committee also held a conference call with Mr. Jim Miles from Bowman & Company to further review the report. Mr. Miles will give a brief report at the meeting and following that, the Board will formally approve Resolution 16-16 approving year end financials along with the Group Affidavit. **(Page 12)**
 - ❑ **Motion to Approve Year-End Financials as of December 31, 2015 as Presented, Adopt Resolution 16-16 and execute the Group Affidavit indicating that members of the Executive Committee have read the General Comments Section of the Audit Report**
- ❑ **Residual Claims Fund** – The RCF board adopted a Resolution accepting the transfer of member JIF’s Fund Year 2012. Enclosed you will find Resolution 16-17 authorizing the transfer of the Camden JIF’s 2012 claim liabilities to the RCF. **(Page 15)**
 - ❑ **Motion to Approve Resolution 16-17 Transferring Fund Year 2012 to the RCF.**
- ❑ **Residual Claims Fund** – The RCF met on June 2, 2016 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Wolk’s report on the meeting is enclosed. **(Appendix II)**
- ❑ **EJIF** - The EJIF met on June 2, 2016 at the Forsgate in Jamesburg, NJ. Commissioner Wolk’s report on the meeting is enclosed. **(Appendix II)**
- ❑ **MEL JIF** – The MEL met on June 2, 2016 at the Forsgate in Jamesburg, NJ. Commissioner Wolk’s report on the meeting is enclosed. **(Appendix II)**

- ❑ **Property Appraisals Update** – Asset Works has finished their field work. Draft reports will be received by Perma and distributed to RMC’s and members for review.
- ❑ **Employment Practices Program:** Changes to the 2017 POL/EPL Program are posted on the MEL’s webpage - www.njmel.org - which details changes to the MEL’s Model Personnel Manual and information on training program requirements.

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

Police Command Training – Four sessions have been conducted in the Camden & PMM JIF’s. Several more sessions will be announced.

Managers & Supervisors Training - Employment Practices Risk Management Program also includes mandatory training of management. Mr. Nardi has conducted several sessions. Additional sessions are planned in Barrington and at the Cherry Hill Fire District Headquarters.

- ❑ **Membership Renewals** – The Fund has 25 members up for renewal at the end of the year. Renewal documents will be sent out in August.
- ❑ **2016 MEL JIF Excess and Reinsurance Policies** – on **Page 16** of the agenda is a memo from the MEL Underwriter reporting that the 2016 Excess Policies have been filed with the NJ Department of Banking and Insurance and with the DCA.
- ❑ **2017 Renewal Online Underwriting Database:** Members and risk managers will receive an email when the database is set up to begin the 2017 underwriting renewal – which is expected to begin in late June.

❑ **Due Diligence Reports:**

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CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
AS OF		April 30, 2016			
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	1,028,430	4,119,576	192,291,770	196,411,346
2.	CLAIM EXPENSES				
	Paid Claims	269,649	1,424,289	86,580,620	88,004,909
	Case Reserves	65,015	220,327	4,015,056	4,235,383
	IBNR	164,354	788,741	6,239,000	7,027,741
	Recoveries	-	(13,745)	(254,718)	(268,463)
	TOTAL CLAIMS	499,018	2,419,612	96,579,958	98,999,570
3.	EXPENSES				
	Excess Premiums	326,900	1,306,887	51,611,433	52,918,320
	Administrative	170,536	671,996	34,379,435	35,051,431
	TOTAL EXPENSES	497,436	1,978,884	85,990,868	87,969,751
4.	UNDERWRITING PROFIT (1-2-3)	31,976	(278,920)	9,720,945	9,442,024
5.	INVESTMENT INCOME	7,209	20,603	10,076,808	10,097,411
6.	DIVIDEND INCOME	0	0	3,268,835	3,268,835
7.	STATUTORY PROFIT (4+5+6)	39,185	(258,318)	23,066,588	22,808,271
8.	DIVIDEND	0	0	18,000,321	18,000,321
9.	STATUTORY SURPLUS (7-8)	39,185	(258,318)	5,066,267	4,807,949
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	465	1,341	752,271	753,612
	Aggregate Excess LFC	20,344	81,318	0	81,318
	2012	22,861	51,821	531,344	583,164
	2013	(24,420)	(121,225)	2,836,505	2,715,281
	2014	1,517	(226,611)	1,734,442	1,507,830
	2015	2,096	(97,220)	(788,295)	(885,515)
	2016	16,323	52,260		52,260
	TOTAL SURPLUS (DEFICITS)	39,185	(258,318)	5,066,267	4,807,949
	TOTAL CASH				16,751,334
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	75,958,805	75,958,805
	FUND YEAR 2012				
	Paid Claims	21,354	360,345	4,431,694	4,792,038
	Case Reserves	(42,236)	(462,582)	938,393	475,811
	IBNR	(1,494)	51,863	145,383	197,246
	Recoveries	0	0	(123,709)	(123,709)
	TOTAL FY 2012 CLAIMS	(22,375)	(50,375)	5,391,760	5,341,385
	FUND YEAR 2013				
	Paid Claims	67,908	220,904	2,567,085	2,787,988
	Case Reserves	(47,175)	(125,214)	731,431	606,216
	IBNR	4,935	29,186	333,945	363,131
	Recoveries	0	0	(82,459)	(82,459)
	TOTAL FY 2013 CLAIMS	25,668	124,875	3,550,001	3,674,877
	FUND YEAR 2014				
	Paid Claims	18,937	117,843	1,886,486	2,004,329
	Case Reserves	91,217	34,895	995,611	1,030,506
	IBNR	(110,156)	92,007	1,850,602	1,942,609
	Recoveries	0	(13,745)	(43,698)	(57,443)
	TOTAL FY 2014 CLAIMS	(1)	231,000	4,689,000	4,920,000
	FUND YEAR 2015				
	Paid Claims	59,546	476,869	1,736,551	2,213,420
	Case Reserves	(29,425)	138,745	1,349,622	1,488,366
	IBNR	(30,121)	(512,262)	3,909,070	3,396,808
	Recoveries	0	0	(4,851)	(4,851)
	TOTAL FY 2015 CLAIMS	(0)	103,351	6,990,392	7,093,743
	FUND YEAR 2016				
	Paid Claims	101,904	248,330		248,330
	Case Reserves	92,633	634,484		634,484
	IBNR	301,190	1,127,947		1,127,947
	Recoveries	0	0		0
	TOTAL FY 2016 CLAIMS	495,727	2,010,761		2,010,761
	COMBINED TOTAL CLAIMS	499,018	2,419,612	96,579,958	98,999,570

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	4/30/2016			
					2013 TD	2014 WF	2015 WF	Last Month	This Month
CAMDEN JOINT INSURANCE FUND									
Total Cash Balance (millions)			13.39	14.32	15.46	18.36	16.75		
Fixed Income Portfolio									
Investments (millions), Book Value			4.00	4.92	4.92	9.99	9.93		
Avg maturity (years) ***			2.07	1.51	1.33	0.99	0.91		
Unrealized gain/(loss) (%)			1.30	0.89	0.47	0.05	0.14		
Purchase/Book yield (%)			1.40	1.40	1.40	0.60	0.60		
Realized gain/(loss) (%)			0.00	0.00	0.00	0.00	0.00		
Total Yield (Market)			2.70	2.29	1.87	0.65	0.74		
M E L PORTFOLIO									
Total Cash Balance (millions)			64.22	72.15	80.36	72.53	82.44		
Fixed Income Portfolio Wells Fargo 2013-2016									
Investments (millions), Book Value			50.13	48.09	48.09	61.79	57.82		
Avg maturity (years) ***			2.04	1.90	1.58	1.40	1.43		
Unrealized gain/(loss) (%)			-0.30	-0.06	0.12	0.36	0.35		
Purchase/Book yield (%)			0.65	0.82	0.82	0.90	0.94		
Realized gain/(loss) (%)			0.00	0.00	0.00	0.00	0.00		
Total Yield (Market)			0.35	0.76	0.94	1.26	1.29		
COMPARATIVE RATES (%)									
Cash & Cash Equivalents									
NJ Cash Mgmt Fund *			0.06	0.69	0.10	0.36	0.39		
Wells Fargo Treasury Plus 454/Sweep			0.01	0.01	0.01	0.01	0.01		
Investors Bank Deposits			-	-	0.66	0.66	0.66		
Treasury Issues									
1 year bills			0.13	0.12	0.32	0.66	0.56		
3 year notes			0.54	0.90	1.02	1.04	0.92		
5 year notes			1.17	1.64	1.53	1.38	1.26		
3 month bills			0.06	0.03	0.05	0.30	0.23		
Merrill Lynch US Govt 1-3 years ^			0.37	0.63	0.56	0.90	0.93		
* Yearly data is average monthly rate.									
^ Monthly data is Year to Date Return									
***WF uses Weighted Average 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, 2016

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	53 MONTH		52 MONTH		41 MONTH	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-16		30-Apr-16		01-Jun-15	
PROPERTY	486,359	289,261	59.47%	100.00%	59.99%	100.00%	60.09%	100.00%
GEN LIABILITY	1,338,095	1,352,991	101.11%	96.63%	100.23%	96.51%	75.36%	92.99%
AUTO LIABILITY	388,406	589,953	151.89%	94.26%	151.89%	93.94%	139.74%	89.77%
WORKER'S COMP	3,528,729	2,958,595	83.84%	99.66%	82.79%	99.62%	86.51%	98.81%
TOTAL ALL LINES	5,741,588	5,190,800	90.41%	98.62%	89.59%	98.54%	85.28%	96.94%
NET PAYOUT %	\$4,710,817		82.05%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	41 MONTH		40 MONTH		29 MONTH	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-16		30-Apr-16		01-Jun-15	
PROPERTY	535,713	365,961	68.31%	100.00%	68.31%	100.00%	74.21%	100.00%
GEN LIABILITY	1,423,316	509,695	35.81%	92.99%	35.26%	92.48%	24.33%	84.65%
AUTO LIABILITY	377,258	79,744	21.14%	89.77%	21.14%	89.30%	14.91%	82.02%
WORKER'S COMP	3,913,656	2,357,740	60.24%	98.81%	60.22%	98.70%	58.95%	96.21%
TOTAL ALL LINES	6,249,943	3,313,141	53.01%	97.04%	52.87%	96.83%	49.71%	93.05%
NET PAYOUT %	\$2,709,647		43.35%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	29 MONTH		28 MONTH		17 MONTH	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-16		30-Apr-16		01-Jun-15	
PROPERTY	591,500	352,128	59.53%	100.00%	59.53%	100.00%	66.08%	96.87%
GEN LIABILITY	1,405,625	447,793	31.86%	84.65%	31.43%	83.56%	18.27%	69.55%
AUTO LIABILITY	350,875	91,263	26.01%	82.02%	23.80%	81.06%	17.68%	64.31%
WORKER'S COMP	3,909,782	2,097,748	53.65%	96.21%	53.45%	95.79%	44.24%	84.23%
TOTAL ALL LINES	6,257,782	2,988,932	47.76%	93.18%	47.41%	92.62%	38.98%	81.01%
NET PAYOUT %	\$1,990,950		31.82%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	17 MONTH		16 MONTH		5 MONTH	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-16		30-Apr-16		01-Jun-15	
PROPERTY	541,208	623,873	115.27%	96.87%	115.33%	96.65%	48.09%	37.00%
GEN LIABILITY	1,412,638	326,806	23.13%	69.55%	22.99%	67.85%	3.54%	14.00%
AUTO LIABILITY	335,860	40,648	12.10%	64.31%	12.40%	62.03%	5.09%	15.00%
WORKER'S COMP	3,739,043	2,779,895	74.35%	84.23%	73.18%	81.73%	15.67%	9.00%
TOTAL ALL LINES	6,028,749	3,771,223	62.55%	80.82%	61.82%	78.72%	15.15%	13.02%
NET PAYOUT %	\$2,324,853		38.56%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	5 MONTH		4 MONTH		-7 MONTH	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-16		30-Apr-16		01-Jun-15	
PROPERTY	490,882	118,629	24.17%	37.00%	21.79%	30.00%	N/A	N/A
GEN LIABILITY	1,437,680	39,921	2.78%	14.00%	1.91%	10.00%	N/A	N/A
AUTO LIABILITY	330,150	25,948	7.86%	15.00%	5.67%	10.00%	N/A	N/A
WORKER'S COMP	3,689,848	919,900	24.93%	9.00%	20.12%	6.00%	N/A	N/A
TOTAL ALL LINES	5,948,560	1,104,398	18.57%	12.85%	15.05%	9.17%	N/A	N/A
NET PAYOUT %	\$523,483		8.80%					

2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		May 31, 2016		
	2016	2015	2014	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2016 - 2014
CENTRAL	1.05	1.83	2.52	2.00
BERGEN	1.06	2.38	2.44	2.17
BURLINGTON	1.13	1.76	1.85	1.70
SUBURBAN ESSEX	1.27	2.12	2.52	2.16
MONMOUTH	1.30	2.13	2.21	2.02
CAMDEN	1.33	2.44	2.07	2.03
NJ PUBLIC HOUSING	1.41	1.75	2.82	2.15
SUBURBAN MUNICIPAL	1.42	2.12	1.76	1.85
MORRIS	1.63	1.98	2.01	1.94
SOUTH BERGEN	1.68	2.39	2.19	2.18
N.J.U.A.	1.74	2.39	2.94	2.50
PROF MUN MGMT	1.74	3.70	2.37	2.80
TRI-COUNTY	1.98	1.93	2.09	2.00
OCEAN	2.16	2.12	2.39	2.24
ATLANTIC	2.30	2.40	3.05	2.67
AVERAGE	1.55	2.23	2.35	2.16

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

MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	2014 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2016 - 2014
		*	5/31/2016	ACCIDENTS					
1	89 BARRINGTON		0	0	0.00	1.81	3.27	1 BARRINGTON	2.05
2	91 BERLINBOROUGH		0	0	0.00	0.95	0.00	2 BERLINBOROUGH	0.35
3	93 BROOKLAWN		0	0	0.00	0.00	1.55	3 BROOKLAWN	0.61
4	94 CHESILHURST		0	0	0.00	0.00	3.08	4 CHESILHURST	1.31
5	95 CLEMENTON		0	0	0.00	2.99	4.72	5 CLEMENTON	3.03
6	96 COLLINGSWOOD		0	0	0.00	0.00	0.66	6 COLLINGSWOOD	0.24
7	97 GIBBSBORO		0	0	0.00	3.92	0.00	7 GIBBSBORO	1.14
8	99 HADDON		0	0	0.00	2.03	0.67	8 HADDON	1.03
9	101 HADDONFIELD		0	0	0.00	4.05	1.46	9 HADDONFIELD	1.73
10	102 HI-NELLA		0	0	0.00	0.00	0.00	10 HI-NELLA	0.00
11	104 LAWNSIDE		0	0	0.00	9.80	3.70	11 LAWNSIDE	5.01
12	107 MEDFORD LAKES		0	0	0.00	0.00	1.79	12 MEDFORD LAKES	0.83
13	108 MERCHANTVILLE		0	0	0.00	0.00	0.00	13 MERCHANTVILLE	0.00
14	109 MOUNT EPHRAIM		0	0	0.00	0.00	1.49	14 MOUNT EPHRAIM	0.58
15	110 OAKLYN		0	0	0.00	4.41	1.43	15 OAKLYN	2.20
16	111 PINE HILL		0	0	0.00	1.72	0.00	16 PINE HILL	0.76
17	112 RUNNEMEDE		0	0	0.00	0.00	1.86	17 RUNNEMEDE	0.70
18	117 WOODLYNNE		0	0	0.00	0.00	2.11	18 WOODLYNNE	0.80
19	451 TAVISTOCK		0	0	0.00	0.00	0.00	19 TAVISTOCK	0.00
20	457 PINE VALLEY		0	0	0.00	0.00	0.00	20 PINE VALLEY	0.00
21	565 CAMDEN PARKING AUTHORITY		0	0	0.00	14.29	5.00	21 CAMDEN PARKING AU	7.06
22	564 CHERRY HILL		0	2	0.96	0.97	0.33	22 CHERRY HILL	0.70
23	90 BELLMAWR		0	1	1.13	5.44	2.35	23 BELLMAWR	3.30
24	98 GLOUCESTER		0	1	1.23	1.67	1.29	24 GLOUCESTER	1.41
25	114 VOORHEES		1	1	1.72	3.69	1.38	25 VOORHEES	2.37
26	115 WINSLOW		0	2	2.21	3.60	4.48	26 WINSLOW	3.74
27	105 LINDENWOLD		0	1	2.35	2.14	5.03	27 LINDENWOLD	3.40
28	87 AUDUBON		0	1	2.64	0.00	1.37	28 AUDUBON	1.06
29	103 LAUREL SPRINGS		0	1	3.24	8.11	0.00	29 LAUREL SPRINGS	3.64
30	584 CHERRY HILL FIRE DISTRICT		0	4	4.64	2.21	1.19	30 CHERRY HILL FIRE DIS	2.30
31	106 MAGNOLIA		2	3	5.78	0.00	0.00	31 MAGNOLIA	1.29
32	113 SOMERDALE		0	3	6.34	0.00	2.88	32 SOMERDALE	2.74
33	92 BERLIN TOWNSHIP		0	3	8.57	0.00	6.49	33 BERLIN TOWNSHIP	4.18
Totals:			3	23	1.33	1.97	1.70		1.73

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund				
Data Valued As of :	June 14, 2016			
Total Participating Members	34			
Complaint	34			
Percent Compliant	100.00%			
		01/01/16	2016	
	Compliant	EPL	POL	Co-Insurance
Member Name		Deductible	Deductible	01/01/16
AUDUBON	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
COLLINGSWOOD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HADDON	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	\$ 20,000	\$ 20,000	0%
LAWNSIDE	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
LINDENWOLD	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODLYNNE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

**Camden JIF
2016 FUND COMMISSIONERS**

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

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

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

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2016 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF June 10, 2016				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/26/16	01/26/16	12/31/16
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	3/28/2016	3/28/2016	12/31/16
BARRINGTON	CONNER STRONG & BUCKELEW	2/17/2016	2/17/2016	12/31/16
BELLMAWR	CONNER STRONG & BUCKELEW	2/3/2016	2/3/2016	12/31/16
BERLIN BOROUGH	EDGEWOOD ASSOCIATES		05/24/16	12/31/16
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	2/3/2016	02/03/16	12/31/16
BROOKLAWN	CONNER STRONG & BUCKELEW	2/16/2016	02/29/16	12/31/16
CHERRY HILL	CONNER STRONG & BUCKELEW	2/6/2016	2/6/2016	12/31/16
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	3/22/2016	3/22/2016	12/31/16
CHESILHURST	EDGEWOOD ASSOCIATES			12/31/15
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	03/03/16	03/03/16	12/31/16
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/13/16	01/13/16	12/31/16
COLLINGSWOOD	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	02/22/16	02/22/16	12/31/16
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/4/2016	1/4/2016	12/31/16
HADDON	WAYPOINT INSURANCE SERVICES	1/20/2016	1/20/2016	12/31/16
HADDONFIELD	HENRY BEAN & SONS	01/04/16	01/04/16	12/31/16
HI-NELLA	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/26/16	01/26/16	12/31/16
LAWNSIDE	M&C INSURANCE AGENCY	02/18/16	02/18/16	02/03/17
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/28/16	01/28/16	12/31/16
MAGNOLIA	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
MEDFORD LAKES	CONNER STRONG & BUCKELEW	01/06/16	1/6/2016	12/31/16
MERCHANTVILLE	CONNER STRONG & BUCKELEW	02/04/16	3/21/2016	12/31/16
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		6/19/2016	05/15/16
OAKLYN	HARDENBERGH INSURANCE GROUP	1/26/2016	1/26/2016	12/31/16
PINE HILL	CONNER STRONG & BUCKELEW	1/19/2016	1/19/2016	12/31/16
PINE VALLEY	HENRY BEAN & SONS	2/12/2016	2/12/2016	12/31/16
RUNNEMEDE	CONNER STRONG & BUCKELEW		1/5/2016	12/31/16
SOMERDALE	CONNER STRONG & BUCKELEW		2/6/2016	12/31/16
TAVISTOCK	CONNER STRONG & BUCKELEW	1/8/2013	1/8/2013	12/31/16
VOORHEES	HARDENBERGH INSURANCE GROUP	03/02/16	3/2/2016	12/31/16
WINSLOW	CONNER STRONG & BUCKELEW	2/8/2016	2/8/2016	12/31/16
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	4/19/2016	4/19/2016	12/31/16

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
Resolution of Certification
Annual Audit Report for Period Ending December 31, 2015

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 2015 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 27, 2016.

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 2015.

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. 16-17

**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>
2012	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 6/30/16

MICHAEL MEVOLI, Chairman

M. JAMES MALEY, JR., Secretary



Edward J. Cooney, MBA
Vice President
Account Executive/Underwriting Manager

Major Accounts

P : 973-659-6424
F : 856-830-1432
ecooney@connerstrong.com
9 Campus Drive
Parsippany, NJ 07054
connerstrong.com

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

***RE: Municipal Excess Liability Joint Insurance Fund
2016 Excess Insurance and Reinsurance Policies***

Dear Lisa:

This letter will serve as the filing of the Municipal Excess Liability Joint Insurance Fund's ("MEL") 2016 excess insurance and reinsurance policies. The filing of the MEL's and MEL member JIFs' 2016 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 includes the following:

Section 1 – Property

The property policy for the 12/31/2015 to 12/31/2016 period is provided by Zurich North America ("Zurich"). Zurich provides a \$125,000,000 limit of insurance, per occurrence. Please note, the NJ Utility Authorities JIF ("NJUA") does not participate in the MEL Property program and will separately file its property policy.

Section 2 – Excess Flood and Earth Movement

The excess flood and earth movement insurance has limits of \$25,000,000 excess of the primary \$50,000,000 of limits provided by the Zurich program referenced above, and is provided on a quota share basis by Ironshore, Axis, Aspen, RSUI, Arch and ACE. The NJPHA is included in this program. The NJUA does not participate in the MEL Property program.

Section 3 – Workers' Compensation and Employers' Liability

Safety National Casualty Corporation ("Safety National") provides the excess workers' compensation policy for the 01/01/2016 to 01/01/2018 period. Safety National provides statutory limits excess of \$2,000,000.

Section 4 – Non-Owned Aircraft

The non-owned aircraft policy for the 01/01/2016 to 01/01/2017 period is provided by Catlin Insurance Company, Inc. (“Catlin”) with a liability limit of \$5,000,000 each occurrence.

Section 5 – General Reinsurance Corporation (“Gen Re”) Reinsurance Agreement

The 2016 General Reinsurance Corporation reinsurance agreement is for excess liability (\$3,250,000 excess of \$1,750,000) and excess public officials/employment practices liability (\$4,000,000 excess of \$2,000,000 and \$4,000,000 excess of \$6,000,000). NJUA is not included in the program, which purchases its own excess liability policy; this will be separately filed.

Section 6 – Munich Reinsurance America, Inc. (“Munich Re”) Reinsurance Agreement

The 2016 Munich Re reinsurance agreement is for optional excess liability limits of up to \$15,000,000 excess of \$5,000,000. NJUA is not included in the program, which purchases its own excess liability policy; this will be separately filed.

Section 7 – Public Officials Liability / Employment Practices Liability

The primary public officials liability and employment practices liability insurance is insured with QBE Specialty Insurance Company via MEL’s member JIFs with a limit of \$2,000,000.

Section 8 – Privacy Liability

The privacy liability (“cyber”) insurance is insured with Indian Harbor Insurance Company (XL Catlin) via MEL’s member JIFs with a limit of \$6,000,000.

Please advise if you have any questions.

Best regards,



Edward J. Cooney, MBA
Vice President, Account Executive/Underwriting Manager
Conner Strong & Buckelew

RESOLUTION NO. 16-18

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

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

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

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

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

FUND YEAR 2016

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001012			
001012	APEX INSURANCE SRVS c/o XL INS	TECH ERRORS&OMISSIONS ADD'L 2016	6,231.00
			6,231.00
001013			
001013	COMP SERVICES, INC.	CLAIMS ADMIN - 06/2016 - CHERRY HILL	2,458.33
001013	COMP SERVICES, INC.	CLAIMS ADMIN - 06/2016	31,833.33
			34,291.66
001014			
001014	INTERSTATE MOBILE CARE INC.	CDL DRUG TESTING MONITOR -05/2016	2,157.00
			2,157.00
001015			
001015	J.A. MONTGOMERY RISK CONTROL	TRAINING CATERING 4/27/16	74.09
001015	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 06/2016	10,873.33
			10,947.42
001016			
001016	VOORHEES TOWNSHIP	REIMBURSE 1/2 COST FOR MTG 05/2016	248.65
			248.65
001017			
001017	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 05/2016	39.14
001017	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 06/2016	29,384.75
			29,423.89
001018			
001018	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 06/2016	3,779.67
			3,779.67
001019			
001019	BROWN & CONNERY, LLP	ATTORNEY EXPENSE - 05/2016	259.00
001019	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 05/2016	1,532.31
001019	BROWN & CONNERY, LLP	PREPARTN ELECTED OFFICI TRNG SEMINR 5/16	3,902.50
001019	BROWN & CONNERY, LLP	ATTORNEY FEE 05/2016	1,687.83
			7,381.64
001020			
001020	ELIZABETH PIGLIACELLI	TREASURER FEE 06/2016	1,708.33
			1,708.33
001021			
001021	CHERRY HILL FIRE DISTRICT 13	FOOD EXPENSE FOR 04/2016 MEETING	143.85

			143.85
001022			
001022	JACK LIPSETT	EXPENSES FOR PRIMA CONF - 6/16	964.42
001022	JACK LIPSETT	EXECUTIVE COMMITTEE ATTENDANCE 2ND QTR16	450.00
			1,414.42
001023			
001023	M. JAMES MALEY	EXECUTIVE COMMITTEE ATTENDANCE 2ND QTR16	450.00
			450.00
001024			
001024	NEAL ROCHFORD	EXECUTIVE COMMITTEE ATTENDANCE 2ND QTR16	450.00
			450.00
001025			
001025	JOSEPH WOLK	EXECUTIVE COMMITTEE ATTENDANCE 2ND QTR16	450.00
			450.00
001026			
001026	MICHAEL MEVOLI	EXECUTIVE COMMITTEE ATTENDANCE 2ND QTR16	300.00
			300.00
001027			
001027	RICHARD MICHIELLI	EXECUTIVE COMMITTEE ATTENDANCE 2ND QTR16	450.00
			450.00
001028			
001028	TERRY SHANNON KIERSZNOWSKI	EXECUTIVE COMMITTEE ATTENDANCE 2ND QTR16	450.00
			450.00
001029			
001029	JOSEPH GALLAGHER	EXECUTIVE COMMITTEE ATTENDANCE 2ND QTR16	450.00
			450.00
001030			
001030	PARACLYTE TRAINING CONSULTANTS	POLICE ADMN 5/16 WINSLW,VOORHS,COLLINGSW	1,125.00
			1,125.00
001031			
001031	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR 5/31/16	62.53
			62.53
001032			
001032	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES 6/2016 CHERRY HILL	1,083.00
001032	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 0/2016	8,568.25
			9,651.25
001033			
001033	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGERS FEE 06/216	938.44
			938.44
001034			
001034	WALTER A. EIFE	RMC FEE 2ND 2016 - HADDON TWP	16,778.25
			16,778.25
001035			
001035	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2016 - OAKLYN	5,868.39
001035	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2016 - LINDENWOLD	17,494.04
001035	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2016 - AUDUBON	10,694.64
001035	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2016 - CLEMENTON	7,283.54
001035	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2016 - LAUREL SPRINGS	3,552.13
			44,892.74
001036			
001036	LOUIS DiANGELO	EXECUTIVE COMMITTEE ATTENDANCE 2ND QTR16	450.00
			450.00
001037			
001037	ASSOCIATED INSURANCE PARTNERS,	RMC FEE 2ND 2016 - WOODLYNNE	2,540.00
001037	ASSOCIATED INSURANCE PARTNERS,	RMC FEE 2ND 2016 - AUDUBON PARK	894.33
			3,434.33

TOTAL PAYMENTS ALL FUND YEARS \$ 178,060.07

Attest:

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

_____ **Dated:** _____
Treasurer

June 27, 2016

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

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

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

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

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

- **BILL LIST FOR THE MONTH OF 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 \$5,208.33. This generated an average annual yield of .83%. The yield excluding the unrealized loss of \$8,900.00. (As reported by TD Bank).

- **RECEIPT ACTIVITY FOR MAY:**

Cherry Hill deductible	\$	10,138.55
Assessments		1,332,787.33
Refunds/Other		4,120.50
Restitution/Subrogation		1,200.00
Interest		<u>144.54</u>
Total May Receipts		<u>\$ 1,348,390.92</u>

- **CLAIM ACTIVITY FOR MAY:**

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

Property Liability Claims	\$	139,943.47
Workers Compensation Claims		361,497.18
Administration Expense		<u>119,728.71</u>
Total Claims/Expenses		<u>\$621,169.36</u>

- **CASH ACTIVITY FOR MAY:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$16,751,333.50 to a closing balance of \$17,469,196.41 showing an increase of \$717,862.91.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer



TD Wealth

PORTFOLIO APPRAISAL
AS OF 05/31/16

PAGE 4

ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT
INSURANCE FUND
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
CASH & EQUIVALENTS							
CASH							
0	INCOME CASH	.00	.00	.00	.000 .00		
0	PRINCIPAL CASH	.00	.00	.00	.000 .00		
	TOTAL CASH	.00	.00	.00	.00	1.00	0.0
	TOTAL CASH & EQUIVALENTS	.00	.00	.00	.00	1.00	0.0
DEBT OBLIGATIONS							
6 - 12 MONTHS							
10,000,000	3130A7-N8-4 FHLB .625% 03/29/2017 DTD 03/29/2016	10,763.88	9,997,900.00 9,992,701.10	5,198.90	99.979 9,993,900.00	100.00	.6
	TOTAL 6 - 12 MONTHS	10,763.88	9,997,900.00 9,992,701.10	5,198.90	9,993,900.00	100.00	0.6
	TOTAL DEBT OBLIGATIONS	10,763.88	9,997,900.00 9,992,701.10	5,198.90	9,993,900.00	100.00	0.6
	NET ASSETS	10,763.88	9,997,900.00 9,992,701.10	5,198.90	9,993,900.00	100.00	0.6
	TOTAL SECURITIES CURRENTLY HELD		10,008,663.88				

MAY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	05/03/2016	6,811.22				6,811.22	
2	05/04/2016	14,947.54				14,947.54	
3	05/04/2016	59,363.38				59,363.38	
4	05/11/2016	136,880.65				136,880.65	
5	05/11/2016	13,399.03				13,399.03	
6	05/18/2016	56,983.51				56,983.51	
7	05/18/2016	38,647.12				38,647.12	
8	05/25/2016	136,545.89				136,545.89	
9	05/25/2016	26,086.48				26,086.48	
10	6/1/2016	9,328.37				9,328.37	
11	06/01/2016	2,247.46		(1,839.50)		407.96	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	501,240.65	-	- 1,839.50	-	499,401.15	Treas. Rpt.
	Monthly Rpt	499,401.15				499,401.15	TPA Rpt.
	Variance	1,839.50	-	- 1,839.50	-	0.00	Difference

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

Current Fund Year: 2016										
Month Ending: May										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	836,311.51	4,631,736.00	901,358.81	9,108,137.68	1,050,902.36	2,312,207.57	320,468.24	(2,399,507.11)	(10,281.04)	16,751,334.03
RECEIPTS										
Assessments	52,864.92	154,829.14	35,555.09	397,373.55	116,682.49	276,757.54	35,063.96	263,660.64	0.00	1,332,787.33
Refunds	0.00	639.50	0.00	1,200.00	0.00	0.00	0.00	0.00	10,138.55	11,978.05
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(8,900.01)	0.00	(8,900.01)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(8,900.01)	0.00	(8,900.01)
Other *	0.00	0.00	0.00	0.00	0.00	3,481.00	0.00	144.54	0.00	3,625.54
TOTAL	52,864.92	155,468.64	35,555.09	398,573.55	116,682.49	280,238.54	35,063.96	254,905.17	10,138.55	1,339,490.91
EXPENSES										
Claims Transfers	59,849.71	78,425.05	1,668.71	321,436.56	0.00	0.00	0.00	0.00	40,060.62	501,440.65
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119,728.71	0.00	119,728.71
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	458.65	0.00	458.65
TOTAL	59,849.71	78,425.05	1,668.71	321,436.56	0.00	0.00	0.00	120,187.36	40,060.62	621,628.01
END BALANCE	829,326.72	4,708,779.59	935,245.20	9,185,274.67	1,167,584.84	2,592,446.11	355,532.20	(2,264,789.30)	(40,203.11)	17,469,196.93

REPORT STATUS SECTION

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

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

Month		May							
Current Fund Year		2016							
		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
2016	Property	28,153.72	56,672.30	0.00	84,826.02	84,826.02	0.00	0.00	0.00
	Liability	6,971.36	1,735.25	0.00	8,706.61	8,706.61	0.00	0.00	(0.00)
	Auto	6,679.64	1,668.71	0.00	8,348.35	8,348.35	0.00	0.00	0.00
	Workers Comp	206,525.17	179,368.68	0.00	385,893.85	385,893.85	(0.00)	(0.00)	(0.00)
	Cherry Hill	10,281.05	35,565.92	10138.55	35,708.42	35,708.42	0.00	(2,421.17)	2,421.17
	Total	258,610.94	275,010.86	10,138.55	523,483.25	523,483.25	(0.00)	(2,421.17)	2,421.17
2015	Property	576,069.52	3,177.41	0.00	579,246.93	579,246.93	0.00	0.00	0.00
	Liability	145,819.45	19,770.03	0.00	165,589.48	165,589.48	0.00	0.00	0.00
	Auto	29,048.47	0.00	0.00	29,048.47	29,048.47	(0.00)	(0.00)	0.00
	Workers Comp	1,457,631.14	88,842.04	0.00	1,546,473.18	1,546,473.18	0.00	(30,000.18)	30,000.18
	Cherry Hill	(0.01)	4,494.70	0.00	4,494.69	4,494.70	(0.01)	(0.01)	0.00
	Total	2,208,568.57	116,284.18	0.00	2,324,852.75	2,324,852.76	(0.01)	(30,000.19)	30,000.18
2014	Property	323,918.01	0.00	0.00	323,918.01	323,918.01	0.00	0.00	0.00
	Liability	185,927.56	13,001.69	0.00	198,929.25	198,929.25	(0.00)	(0.00)	0.00
	Auto	43,963.11	0.00	0.00	43,963.11	43,963.11	0.00	0.00	0.00
	Workers Comp	1,393,076.93	41,452.34	0.00	1,434,529.27	1,434,529.27	0.00	0.00	0.00
	Total	1,946,885.61	54,454.03	0.00	2,001,339.64	2,001,339.64	0.00	0.00	0.00
2013	Property	337,742.74	0.00	0.00	337,742.74	337,742.74	0.00	0.00	0.00
	Liability	277,057.59	4,061.35	0.00	281,118.94	281,118.94	0.00	0.00	0.00
	Auto	69,470.59	0.00	0.00	69,470.59	69,470.59	0.00	0.00	0.00
	Workers Comp	2,021,257.77	8,503.29	1,200.00	2,028,561.06	2,028,561.06	0.00	0.00	0.00
	Total	2,705,528.69	12,564.64	1,200.00	2,716,893.33	2,716,893.33	0.00	0.00	0.00
2012	Property	289,206.35	0.00	0.00	289,206.35	289,206.35	0.00	0.00	0.00
	Liability	1,058,629.39	39,856.73	639.50	1,097,846.62	1,097,846.62	(0.00)	0.00	(0.00)
	Auto	568,802.57	0.00	0.00	568,802.57	568,802.57	0.00	0.00	0.00
	Workers Comp	2,751,690.84	3,270.21	0.00	2,754,961.05	2,754,961.05	0.00	0.00	0.00
	Total	4,668,329.15	43,126.94	639.50	4,710,816.59	4,710,816.59	(0.00)	0.00	(0.00)
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		11,787,922.96	501,440.65	11,978.05	12,277,385.56	12,277,385.57	(0.01)	(32,421.36)	32,421.35

**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 1, 2016

Service Team:

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

MAY ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Bellmawr – Conducted a Loss Control Survey on May 26
- Borough of Brooklawn – Conducted a Loss Control Survey on May 31
- Township of Cherry Hill – Conducted a Loss Control Survey on May 27
- Borough of Collingswood – Conducted a Loss Control Survey on May 18
- City of Gloucester – Conducted a Loss Control Survey on May 19
- Borough of Magnolia – Conducted a Loss Control Survey on May 23

JIF MEETINGS ATTENDED

- Camden JIF – May Claims Meeting on May 20
- Camden JIF – May Fund Commissioner Meeting on May 23

UPCOMING JIF MEETINGS

- Camden JIF – May Fund Commissioner Meeting on June 27
- Camden JIF – Executive Safety Committee Meeting on June 2

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- Camden JIF - SD Bulletin – Spring time is chemical clean-up time on May 9
- Camden JIF – MSI Bulletin – Seasonal (Summer) Employee Orientation on May 17
- Camden JIF - SD Bulletin - Training Summer Seasonal Employees on May 23
- Camden JIF - A message from the JIF Safety Director - Management of Special Events on May 24
- Camden JIF - Did You Know? – MSI Training Schedule – June 2016 on May 24
- Camden JIF - Best Practices when Unloading Heavy Materials on May 31

MEL VIDEO LIBRARY

The following members utilized the MEL Video Library in May.

<u>Members</u>	<u>No. of Videos</u>
Brooklawn Borough	4
Winslow Township	2

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

MSI TRAINING PROGRAMS

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

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

Date	Location	Topic	Time
6/2/16	Borough of Collingswood	Fire Extinguisher	8:00 - 9:00 am
6/2/16	Borough of Collingswood	Hearing Conservation	9:15 - 10:15 am
6/2/16	Borough of Collingswood	Shop & Tool Safety	10:30 - 11:30 am
6/3/16	Township of Monroe #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
6/3/16	Township of Bordentown	Flagger/Work Zone	12:00 - 4:00 pm
6/7/16	Township of Mantua	Confined Space Awareness	1:00 - 2:00 pm
6/7/16	Township of Mantua	Fire Safety	2:00 - 3:00 pm

Date	Location	Topic	Time
6/7/16	Deptford Twp. MUA	Fire Safety	8:30 - 9:30 am
6/7/16	Deptford Twp. MUA	Fire Extinguisher	9:45 - 10:45 am
6/7/16	Deptford Twp. MUA	Asbestos, Lead & Silica Health Overview	11:00 - 12:00 pm
6/8/16	City of Burlington #2	HazCom w/GHS	8:00 - 9:30 am
6/8/16	City of Burlington #2	Confined Space Awareness	9:45 - 10:45 am
6/17/16	Borough of Clementon #3	Heavy Equipment Safety	8:30 - 11:30 am
6/20/16	Merchantville-Pennsauken WC	Excavation/Trenching/Shoring	8:30 - 12:30 pm
6/23/16	Borough of Collingswood	CMVO	8:30 - 12:30 pm
6/24/16	Township of Monroe #3	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
6/24/16	Township of Mantua	BBP	1:30 - 2:30 pm
6/28/16	Cherry Hill BOE	Confined Space Awareness	8:00 - 9:00 am
6/28/16	Cherry Hill BOE	BBP	9:15 - 10:15 am
6/28/16	Cherry Hill BOE	Back Safety/Material Handling	10:30 - 11:30 am
6/28/16	Cherry Hill BOE	Fire Extinguisher	12:20 - 1:20 pm
6/29/16	Cherry Hill BOE	LOTO	8:00 - 10:00 am
6/29/16	Cherry Hill BOE	Ladder Safety/Walking Surfaces	10:15 - 12:15 pm
7/12/16	Logan Twp. MUA #1	Landscape Safety	8:00 - 11:00 am
7/13/16	Township of Burlington #3	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
7/15/16	Township of Bordentown	Heavy Equipment	1:00 - 4:00 pm
7/15/16	Borough of Willingboro #4	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
7/15/16	Borough of Willingboro #4	Hearing Conservation	12:00 - 1:00 pm
7/18/16	Merchantville-Pennsauken WC	Excavation/Trenching/Shoring	8:30 - 12:30 pm
7/22/16	Monroe Township MUA #1	Flagger/Work Zone	8:00 - 12:00 pm
8/5/16	Township of Bordentown	Seasonal (Autumn/Winter) PW Operations	1:00 - 4:00 pm
8/8/16	Merchantville-Pennsauken SA	Flagger/Work Zone	8:30 - 12:30 pm
8/12/16	Township of Mantua	CDL-Drivers Safety Regulations	1:00 - 3:00 pm
8/15/16	Merchantville-Pennsauken SA #2	Flagger/Work Zone	8:30 - 12:30 pm
8/17/16	Township of Washington	DDC-6	8:30 - 3:00 pm w/lunch brk
8/19/16	Township of Monroe #3	Heavy Equipment	8:00 - 11:00 am

MSI TRAINING PROGRAMS

A list of the current MSI administrators is below.

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

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

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

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



Safety Director Bulletin

One in a series of safety bulletins from your Joint Insurance Fund

May 2016

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. Select the desired classes from the list of online courses in the blue box on the left of your screen.
4. Remind the students to provide their Course Completion Certificates in accordance with your policy.

You may also wish to add other relevant online 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 600 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.

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Page 1

- 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 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](#)
 - [Mower Blades](#)
 - [Mower Safety](#)

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.

While special events occur throughout New Jersey year round, there is an increase in activity when warm weather and longer days return. Special events, by definition present atypical challenges to the organization. This is true whether the organization is sponsoring the event, providing support services, or just allowing the use of a public facility.

To assist municipalities and agencies, the MEL has developed a series of tools to identify and mitigate the many risks associated with special events. The latest tool is a revised *Community Safety Leadership booklet - Management of Special Events*. It is available on the MEL homepage (www.njmel.org). The booklet provides guidance on such issues as providing alcohol, rides or attractions, and contracts and certificates of insurance.

Also on the MEL website, under the SAFETY tab is a Safety Director Bulletin and a checklist. These resources provide a good summary of the comprehensive information in the CSL booklet.

If more intensive training is needed for your special event team, the MEL Safety Institute offers a two hour class on Special Event Management. This class is recommended for persons responsible for approving or organizing special events, such as parades, fairs, and community days within the community. The class helps members work through concerns that typically arise during special event planning.

For specific or additional concerns, your risk manager or the Safety Director office is ready to assist.

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

In May, the CDC and NIOSH released a publication on best practices when unloading heavy materials, such as from delivery trucks, or when moving materials from one location to another. The 5-page publication is available at <http://www.mc.uky.edu/kiprc/programs/face/files/hazalerts/truck-driver-crushing.pdf> and is filled with information that be used during a future safety talk with employees who work around forklifts, cranes, and similar equipment.

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
Certificate Of Insurance Monthly Report

Monday, May 23, 2016

From 4/21/2016 To 5/22/2016

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
CAMDEN JIF					
H- NJ Transit I- Borough of Berlin	One Penn Plaza East Newark, NJ 07105-2246 59 S. White Horse Pike Berlin, NJ 08009	1416	Evidence of Insurance as respects Berlin Train Station Building, McClellan Ave., Berlin, NJ 08009.	4/27/2016	GL EX
H- Haddonfield Board of Education I- Borough of Haddonfield	Lincoln Avenue Haddonfield, NJ 08033 242 Kings Highway East Haddonfield, NJ 08033	1551	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for use of various school buildings for polling locations during the year.	4/22/2016	GL EX AU WC
H- Delaware River Port Authority I- Parking Authority of the City of Camden	Port Authority Transit Corporation One Port Center 2 Riverside Drive Camden, NJ 08101 10 Delaware Avenue Camden, NJ 08103	1577	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for use of the Waterfront Technology Center, Lot 5.	4/28/2016	GL EX AU WC
H- Haddonfield Board of Education I- Borough of Haddonfield	Lincoln Avenue Haddonfield, NJ 08033 242 Kings Highway East Haddonfield, NJ 08033	1637	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to the use of various school buildings by the police/auxiliary police for tactical training sessions.	5/20/2016	GL EX AU WC
H- KS State Bank I- Cherry Hill Fire District	1010 Westloop PO Box 69 Manhattan, KS 66505-0069 301 Burnt Mill Road Cherry Hill, NJ 08003	2813	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to the lease of two (2) 2016 Ford E450 AEV 172 Type III Ambulances, (see page 2)	5/13/2016	GL AU PH EX W

H- KS State Bank I- Cherry Hill Fire District	1010 Westloop PO Box 69 Manhattan, KS 66505-0069 301 Burnt Mill Road Cherry Hill, NJ 08003	2813	Certificate Holder is amended to be Included as "additional Insured" the person(s) or organization(s) as shown in the description section of this certificate of Insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named Insured) as respects to the lease of two (2) 2016 Ford E450 AEV 172 Type III Ambulances, (see page 2)	5/13/2016 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, 2016 fireworks display. Rain date July 5, 2016	5/4/2016 GL EX AU WC
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, 2016. Rain Date 07/05/16.	5/4/2016 GL EX AU WC
H- Delaware River Port Authority I- Parking Authority of the City of Camden	New Jersey Economic Development Authority 36 West St., PO Box 990 Trenton, NJ 08608 10 Delaware Avenue Camden, NJ 08103	19222	Certificate Holder is amended to be Included as "additional Insured" the person(s) or organization(s) as shown in the description section of this certificate of Insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named Insured) for use of the Waterfront Technology Center Lot 5.	4/28/2016 GL EX AU WC
H- NJ Economic Development Authority I- Parking Authority of the City of Camden	State of New Jersey PO Box 990 Trenton, NJ 08608 10 Delaware Avenue Camden, NJ 08103	21013	Certificate Holder is amended to be Included as "additional Insured" the person(s) or organization(s) as shown in the description section of this certificate of Insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named Insured) for use of Delaware Ave & Elm St Block 79 Lot 13 aka Prison Lot.	4/28/2016 GL EX AU WC

H- FMP Cherry Hill Park LLC I- Township of Cherry Hill	78 E. Main Street Marlton, NJ 08053 620 Mercer Street Cherry Hill, NJ 08002	21237	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry Hill's \$50,000 Deductible on WC. Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of Insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy	5/2/2016 Exception
H- NJ Department of Community Affairs I- Parking Authority of the City of Camden	101 S. Broad Street P. O. Box 800 Trenton, NJ 08625 10 Delaware Avenue Camden, NJ 08103	21250	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of Insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respect to Walter Rand Transportation Center located at 1 South Broadway, Camden, NJ 08103.	5/11/2016 GL EX AU WC
H- NJ Department of Children and Families I- Parking Authority of the City of Camden	50 E. State Street, 7th Floor P. O. Box 717 Trenton, NJ 08625 10 Delaware Avenue Camden, NJ 08103	21251	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of Insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respect to the Walter Rand Transportation Center located at 1 South Broadway, Camden, NJ 08103.	5/11/2016 GL EX AU WC

Total # of Holders = 13



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

2016:

<u>Reviewed Date</u>	<u>Provider Billed Amt</u>	<u>CSG Repriced Amt</u>	<u>Savings</u>	<u>% of Savings</u>
January	\$70,539.78	\$33,254.75	\$37,285.03	52.86%
February	\$142,366.08	\$82,244.39	\$60,121.69	42.23%
March	\$412,910.41	\$204,711.56	\$208,198.85	50.42%
April	\$372,001.82	\$200,922.56	\$171,079.26	45.99%
May	\$114,433.26	\$64,409.01	\$50,024.25	43.71%
TOTAL 2016	\$1,112,251.35	\$585,542.27	\$526,709.08	47.36%

Monthly & YTD Summary:

<u>PPO Statistics</u>	<u>May</u>	<u>YTD</u>
Bills	159	911
PPO Bills	149	816
PPO Bill Penetration	93.71%	89.57%
PPO Charges	\$108,863.86	\$1,010,542.86
Charge Penetration	95.13%	90.86%

Savings History:

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

APPENDIX I – MINUTES

May 23, 2016 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MAY 23, 2016
VOORHEES TOWN HALL 5:23 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Absent
M. James Maley, Secretary	Borough of Collingswood	Present (arrived 5:40 pm)
Richard Michielli	Borough of Magnolia	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
M. Joseph Wolk	Borough of Mount Ephraim	Present
Neal Rochford	Borough of Haddonfield	Present

EXECUTIVE COMMITTEE ALTERNATES:

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Bob Mather, Pine Valley Borough
Millard Wilkinson, Berlin Borough
Lawrence Spellman, Voorhees Township
David Taraschi, Audubon Borough
Jack Flynn, Gibbsboro Borough
John Foley, Cherry Hill Fire District
Ken Cheeseman, Laurel Springs Borough
Edward Hill, Lawnside Borough

RISK MANAGEMENT CONSULTANTS PRESENT:

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

WELCOME: Mayor Platt welcomed everyone to the Voorhees Township Town Hall

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF APRIL 25, 2016

MOTION TO APPROVE THE OPEN MINUTES OF APRIL 25, 2016

Motion: Commissioner Lipsett
Second: Commissioner Michielli
Vote: Unanimous

CORRESPONDENCE:

NONE

MEL MEMBERSHIP RENEWAL: The Fund is scheduled to renew their MEL membership effective 7/1/16. Enclosed on Page 14 is Resolution 16-13 renewing the Fund's membership in the Municipal Excess Liability Joint Insurance Fund for the period of July 1, 2016 through June 30, 2019. Executive Director said a motion would be in order to renew membership in the Municipal Excess Liability Joint Insurance Fund.

MOTION TO APPROVE MEMBERSHIP IN THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

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

MEL CRIME POLICY ENDORSEMENTS: The MEL Coverage Committee worked with the Technical Writer to develop two enhancing endorsements to the JIF Crime Policy. One is extending coverage for Social Engineering exposure and the other as an exception to the Failure to Obtain Insurance exclusion as respects to on line vendor exposure. Enclosed on Page 16 of the agenda there is a memorandum from the MEL Underwriting Manager. Executive Director said Ed Cooney from the MEL Underwriting office is present at the meeting to discuss the enhancing endorsements.

Mr. Cooney said the Social Engineering endorsement is an expansion of the Crime form which will give you coverage enhancement for social engineering losses. This is a new form of theft going on with technology where someone may impersonate and employee of your township requesting a fraudulent transfer of assets or funds and then money is then gone never to be recovered.

Mr. Cooney said the Failure to Obtain Insurance endorsement is a small supplement of \$25,000 to cover vendors that provide “on-line” service for member towns, most notable the collection of recreation registration fees.

The Endorsement appeared on Pages 17 - 19, if the Fund Commissioners agree with the endorsement, a motion would be in order to accept.

MOTION TO ACCEPT THE POLICY ENDORSEMENTS APPROVED BY THE MEL

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

POLICE ACCREDITATION: As previously discussed, the Fund’s Coverage Committee made the recommendation that any member that seeks Police Accreditation be awarded a one time grant of 25% of the cost associated with the program after the member achieves Accreditation. On Page 20 is Resolution 16-14 that established the Program.

MOTION TO APPROVE RESOLUTION 16-14 ESTABLISHING A GRANT PROGRAM FOR POLICE ACCREDITATION

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

PROPERTY APPRAISALS UPDATE: Asset Works has begun to contact members to begin property appraisals in the Camden JIF. Work should be complete by mid June. Draft reports will be received by Perma and distributed to RMC’s and members for review.

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

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

Police Command Training – Sessions have been conducted in Collingswood, Voorhees and Winslow. The PMM JIF has one scheduled on May 25th at the Marlton Fire Station. Several more sessions will be announced. Executive Director said a Chief and one superior officer must attend one of the training sessions.

Managers & Supervisors Training - Employment Practices Risk Management Program also includes mandatory training of management. Mr. Nardi has conducted a session in Winslow. Sessions are scheduled in Collingswood on May 24th, Cherry Hill on May 25th, and Voorhees on June 6th. Registration information was enclosed on Page 22. Executive Director said over 60 people are registered for the training in Collingswood. If we need to schedule a few more session we will do that.

Elected Officials Training Seminars – Every year, the MEL holds training seminars for elected officials and reduces a member's assessment by \$250 for each municipal elected officials and Administrator completing the course by June 1st. Please visit the MEL webpage for other scheduled classes – njmel.org

This course is also available on line; directions are on Page 24.

2016 FINANCIAL DISCLOSURE FORMS: As previously reported the Fund office has provided all Fund Commissioners and Professionals with the login information they need to complete their Financial Disclosure filing for the Camden County JIF. The email included links to the instructions and the DLGS webpage to file your disclosure; filing deadline was April 30th. Executive Director said we are happy to report the Camden JIF is in full compliance and all Fund Commissioners have filed their Disclosure forms. Executive Director thanked Karen Read for assisting a few members with issues they encountered when completing their disclosure forms online.

2017 RENEWAL ONLINE UNDERWRITING DATABASE: Members and risk managers will receive an email when the database is set up to begin the 2017 underwriting renewal – which is expected to begin on or near June 1, 2016. Executive Director said depending on when the property appraisals come in that information may be integrated into the Exigis system. Executive Director said we will review the appraisal information before anything is changed in the Exigis system.

2016 2ND ASSESSMENT BILLS: Statements of Account were sent to members with a due date of June 15th and a reminder that a new lock box is in place; see Page 25 of the agenda. Treasurer Pigliacelli said a few assessments were paid in May and she will keep members advised as payments are received.

POLICE ASSOCIATION TRAINING: Executive Director said one add on item is a letter that was circulated from the Camden County Police Chiefs Association asking if we could help out financially on an Ethical Protector Executive Overview course designed to give Police Chiefs and senior officers interactive training with introduction to the physical, verbal

and physical conflict de-escalation and verbal defense influence skills. This letter was from Chief Winters of Pine Hill and they are asking if the JIF could contribute \$99 with the registration of one police officer from each jurisdiction in the county. Executive Director said the total cost would be roughly around \$3,000 and we do have a line item in the budget for police training which would easily cover this. Executive Director said a few of our members did take a look at this and thought it would be very worth while for the JIF and they would recommend it.

MOTION TO APPROVE THE POLICE ASSOCIATION TRAINING FOR ONE OFFICER PER MEMBER WITH A COST OF \$99.00 PER ATTENDING OFFICER

Motion: Commissioner Gallagher
 Second: Commissioner Lipsett
 Roll Call Vote: 7 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 Financial Fast Track as of March 31, 2016 the statutory surplus stands at \$4.7 million. Executive Director said 2015 continues to be the year that is really haunting us as it has with many JIFs, because of the winter that year. Executive Director said last week there was a meeting with the actuary and found the average cost per claim in 2013 was \$11,714; in 2014 the average cost was \$13,500; and 2015 the average cost was over \$21,000 per claim, so you can see the severity in 2015 and how it affects the numbers. Executive Director said thankfully 2016 has leveled off and we had a good winter and this was a total reflection on the winter of 2015. Executive Director revised the Expected Loss Ratio Analysis and said for April 2016 the actuary projected the JIF at a little over 9% and we currently stand at 15% which is not so bad for this current year. Executive Director said in Lost Time Accident Frequency as of April 30th we improved to 1.44 - down from last month at 1.83 and last year at 2.97. This is a dramatic improvement over last year. Executive Director said we still have 23 members with no lost time accidents as of April 30.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 16-15 May 2016 Vouchers

2015	\$16,116.19
2016	\$103,612.52
TOTAL	\$119,728.71

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

Closed	.00
2012	21,354.05
2013	67,937.19
2014	22,383.93
2015	94,545.66
2016	112,042.61
TOTAL	318,263.44

MOTION TO APPROVE RESOLUTION 16-15 MAY 2016 VOUCHERS

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

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

Motion: Commissioner DiAngelo
 Second: Commissioner Michielli
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said we have had a significant amount of attendance at the training but would like to encourage in addition to the training everyone reviews their policies and procedures. The MEL has made it very easy and the information is on the MEL website at www.njmel.org and we encourage everyone not to wait until October 1st because there are changes in the law which the towns would be bound by. Mr. Nardi highlighted a few of the changes one being anti-discrimination policy and the ADA Act in regard to the NJ Pregnant Workers Fairness Act, Modification of Social Media Policy, Open Public Meetings Act Procedures for Personnel Matters and several others. They are very important topics and ones we face every day. Please have your town solicitor to take a look and make sure these policies are in place.

SAFETY DIRECTOR:

Mr. Saville reviewed the monthly reports. Mr. Saville reminded everyone the next Executive Safety Committee meeting will take place on June 2, 2016 at the Conner Strong & Bucklew offices. If you have any items you would like added to the Executive Safety Committee Meeting agenda please contact the Safety Director's office.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Underwriting Manager reviewed the Certificate Report for the period 3/19/16 to 4/20/16 which was included in the agenda showing 47 certificates were issued during that time period.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of April 2016 where there was a savings of 45.99% for the month and a total of 47.77 % for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

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

Motion: Commissioner Gallagher
Second: Commissioner Lipsett
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Gallagher
Second: Commissioner Shannon
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Shannon
Second: Commissioner Gallagher
Roll Call Vote: 8 Ayes – 0 Nays

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT: Commissioner Wilkinson said on the Executive Director's Report under Police Accreditation the Resolution# is 16-19 and on the actual Resolution on Page 20 the Resolution# is 16-14. In response to Mayor Wolk, Ms. Read said the correction would be made on the Executive Director's report to reflect Resolution# 16-14.

MOTION TO ADJOURN:

Motion:

Second:

Vote:

Commissioner Michielli

Commissioner Gallagher

Unanimous

MEETING ADJOURNED: 5:55PM

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 1, 2016

Memo to: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: Topics Discussed at the RCF June Meeting

Auditor and Actuary Year-End Reports: The Audit Report as of December 31, 2015 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor referred to the Comparative Statement of Revenues, Expenses and Changes in Net Position (Exhibit B) of the audit and noted that 2014 has been restated to reflect a change in accounting methodology of discounting reserves at 1.79% as permissible by Governmental Auditing Standards. Fund Auditor said this resulted in a restatement of the 2014 net position to \$4.2 million. Fund Auditor said using the same methodology the net position of 2015 is \$2.8 million.

Fund Auditor said corrective action was taken by management after the 12/31/14 audit finding and recommendation that a Residual Legacy Account be formed.

Fund Auditor said there are two audit findings:

- 1) The Residual Legacy Account (Fund Years 1995-2004) and specific fund years for workers' compensation, liability, property, and faithful performance bond experienced a deficit caused by paid claims and loss reserves in excess of the projected amounts used to establish the budget. Fund Auditor said this is an annual finding since the lines of coverage that experience deficits vary as reserves are liquidated. Fund Auditor noted that the RCF has not assessed members for these deficits and the corrective action from management is to instead monitor fund position and reserve changes quarterly.

Executive Director reported that the confidence level of claims transfers will be increased from 60% to 70% in an effort to reduce the potential for deficits in future closed years that will be transferred to the RCF. Executive Director also said the change in the cash management plan to allow for anticipated higher yields will help offset the discounting of reserves. Lastly, Executive Director reported the MEL is expected to change the audit universe schedule so the Claims Audit is completed next to help identify claim reserving adequacy and trends.

2) There exists a deficit in fund year 2015 Loss Contingency Fund of \$366 that should be eliminated. Fund Auditor said the corrective action plan is to make a transfer from the General and Administrative Fund to the Loss Contingency Fund to cover the deficit.

Following the report the Board approved the year-end financials, adopted resolution 9-16 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report.

Fund Actuary reviewed the Actuarial Analysis and Loss Adjustment Reserves as of December 31, 2015 and reported the total reserves stand at \$82 million with \$11 million in Incurred But Not Reserved (IBNR). No action was necessary as this report was provided for information.

Transfer of Funds: The audit report as of 12/31/15 noted a comment that a small deficit of \$366 exists in Fund Year 2015 Loss Contingency Fund and should be eliminated. Executive Director reported that management's response is to approve a transfer from the General and Administrative Fund to cover the deficit. The Board of Fund Commissioners adopted a resolution approving and authorizing the transfer of \$366 to cover the 2015 deficit.

Claim Transfers: Executive Director reported that all members of the RCF Fund will be asked to adopt resolutions at their June/July meetings to transfer their 2012 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of June 30, 2016. The Board voted to accept local JIF transfers of fund year 2012 outstanding claim liabilities. Enclosed as part of this report is the claims transfer resolution for local funds to adopt.

RCF Cash Management Plan: As previously reported the MEL and RCF jointly explored options to develop a new investment plan for consideration by DCA and DOBI that would allow for higher rates of return. In April the fund revised its cash management plan and filed the change with the State on 3/22/16. Executive Director reported that no response was received from DCA or DOBI since the filing was made and as per the regulations the amendment to the cash management stands.

2016 Financial Disclosure Forms: Executive Director reported all Commissioners & Fund Professionals completed their filings by the April 30th deadline.

Claims Committee: The Claims Review Committee met in March, May and the morning of the Commissioner's meeting. The next Claims Review Committee meetings are scheduled for July 6, 2016 at 9:00AM in Marlton and video-conference and September 7, 2016 at 9:00AM at the Forsgate Country Club.

Next Meeting: The next meeting of the RCF is scheduled for Wednesday September 7, 2016 at 10:30AM the Forsgate CC, Jamesburg, NJ.

Asset Manager Agreement: Fund Attorney reported he worked with both Investors Bank and Wilmington Trust on their respective agreements to negotiate certain changes in contractual language. After several discussions, Wilmington Trust agreed to the recommended changes. Fund Attorney said action by the board is not required and this is being presented for information only.

Asset Manager Report: Enclosed as part of this report is a summary on the Financial Assets and Performance by Wilmington Trust.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: June 1, 2016

TO: 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, 2015. 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 #18-16 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, 2016.

ACQUIRING “FREE” PROPERTY ALERT – As a reminder, attached to this report is a copy of an E-JIF Alert that was issued in December 2013/January 2014 regarding the hidden costs and potential exposures associated with acquiring properties. An updated Environmental Alert is being prepared by the Environmental Engineers and will be distributed to the entire E-JIF membership.

2016 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 7, 2016 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 1, 2016

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

From: Commissioner Joseph Wolk

Subject: Executive Director's Report

Year-end Financial Reports: Fund Auditor submitted and reviewed the Audit Report as of December 31, 2015 noting the Fund's statutory surplus stands at \$19,113,098. Auditor said there was one finding: one TPA did not have a Service Organization Control (SOC) Report; Perma will work with TPA to secure report. Management Report also included a note on the impact of the economic conditions on the Fund's earned investment income, a suggestion to monitor the position of the Residual Claims Fund and a comment on cyber security crime. 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, 2015 and said reserves decreased compared to this time last year resulting from increase in liability reserves offset by a decrease in workers' compensation reserves.

Audit Committee met on May 31st and reviewed the report. Audit Committee recommends the MEL alter its Internal Audit Universe moving up the Claims Audit to 2016 and the Actuarial Second Opinion to 2017.

Investment Program: Fernando Garip, Asset Manager, updated the Board on the transition from Wells Fargo to Wilmington Trust. Mr. Garip also provided a brief outlook on the impact of the revised Cash Management Plan on the MEL's investments as well as the overall investment environment. Mr. Garip said he expects to see an increase in the MEL's yield by year-end. In addition, Mr. Garip will provide the MEL with suggested changes to permitted investments.

Management Committee: The Management Committee met on May 31st and reviewed:

WC Actuarial Projections: Actuary reviewed his report discussing the factors that are contributing to the increase in JIF workers compensation losses over the past few years. Report shows an apparent relationship between snow fall and increases in workers' compensation claim activity. The bottom line is that this analysis suggests that the JIFs and the MEL should be able to maintain stable budget rates for 2017.

Reinsurance/Excess/Coverage Issues: Zurich has indicated that for 2017 they are seeking an increase in the property policy per occurrence deductible from \$500,000 to \$1 million at the expiring premium rate. Underwriting Manager is continuing to negotiation with Zurich. In the interim, the actuary will determine the additional funding required for this retention change. This also raises the question of increasing member JIF property retentions and the feasibility of directing the MEL Underwriting Manager to do a system wide spread marketing effort.

Cyber: MEL Underwriting Manager recommended the cyber liability program be marketed for 2017 in an effort to broaden coverage and obtain better loss control services from the insurer.

RMIS/On line underwriting data RFQ: Executive Director's office is currently drafting the RFQ for the renewal of the contract for the on line exposure data management system currently provided by EXIGIS. This is an opportunity to also explore the latest risk management information systems (RMIS) including underwriting and claims management. In response to the Management Committee's suggestion, Chairman Rheinhardt will chair a sub-committee to be responsible for this RFQ process. Commissioner Landolfi and Mike Avalone, RMC, volunteered to serve on sub-committee - along with Executive Directors of affiliated local JIFs. Chairman Rheinhardt said anyone else wishing to serve can contact him or the Executive Director's office.

Marketing Consultant RFQ: At the Commissioners Retreat, the Board discussed the need to review the MEL's marketing program to better meet the expectations of the new generation of elected officials. Executive Director's office is working on drafting a Marketing Consultant RFQ.

MEL Safety Institute: Based on recommendation of the Management and Safety Committees, the Board voted to increase the 2016 MSI budget (currently \$913,000) by \$105,000 to fund the member requests for additional training. While the online program has been extensively utilized, Executive Director said it has not resulted in a reduction of classroom sessions. There are currently 65 additional pending requests and another 90 are anticipated before year-end. Further, this request includes the development of a special safety course for vehicle mechanics and a revised version of the management skills course for seasoned management personnel.

MEL Booth Update: The Board approved an expenditure not to exceed \$10,000 for the replacement of the outdated booth used at the League. Perma and Arthur J Gallagher Risk Management Services have been working together on a new design.

Internship Program: This initiative is now being taken over by the New Jersey Safety Institute.

Large City JIF: This program does not appear to be feasible and is being suspended. The MEL is working with Barbara Murphy to make the existing New Jersey Self Insurers JIF more competitive.

Management of Special Events: This booklet was updated by Paul Forlenza and Melissa Ollendike of A. J. Gallagher and is being distributed to all members.

Coverage Committee: Minutes of the Committee's April 22nd meeting distributed for information. The Board accepted the Committee's recommendations and approved a "social engineering" endorsement to the crime policy. Endorsement addresses the exposure where an employee is "duped" into transferring money, which is currently excluded.

Committee will continue in its review of: shared services bulletin with respect to IT services; genesis analysis of JIF auto and casualty documents; pollution coverage for in transit exposure; coverage considerations for unmanned aerial vehicles (drones); establish a public officials legal defense fund; clash coverage statement; valuation for historic buildings losses; legal issues associated with safe spaces for exchanging items purchased on-line; 2017 proposals for increased property limits.

Named Windstorm Shared Deductible Program. The Board adopted Resolution 13-16 updating the program between the MEL and several Joint Insurance Funds addressing the Windstorm deductibles to reflect changes in the MEL's retention as well as language in the Zurich property policy.

Safety & Education Committee: The committee met on May 11, 2016 and submitted minutes of its meeting. Committee made several recommendations which were referred to and reported on by the Management Committee.

The Safety & Education Committee was asked to review the proposal received in response to the MEL's RFQ for the Learning Management System. The Board accepted the Committee's recommendation to renew its professional service agreement with First Net at expiring pricing plus an additional fee of \$2,020 annually to redevelop the online university and to upgrade to their NextGen product.

Legislative Committee: The committee met on May 25th. Committee Chairman Hirsh reviewed the minutes of the meeting with the Board.

Emergency Cleanup and Restoration Services: The Fund received additional responses to the MEL RFQ for qualified vendors for Emergency Cleanup and Restoration Services. As noted in October 2015, the MEL expects to periodically add vendors to the existing list, which are posted to the MEL webpage. Stretch Cleaning & Restoration of Long Beach Township and CPR Restoration & Cleaning Service of Perth Amboy & Philadelphia will be added to the MEL list of vendors completing the RFQ.

RCF Report: The RCF met just prior to the MEL meeting and adopted a resolution accepting local member transfers of Fund year 2012 liabilities. The MEL Board adopted a Resolution to transfer Fund year 2012 open liabilities to the RCF.

MEL/MRHIF Educational Seminar: 155 people attended the MEL/MRHIF Educational Seminar on April 15th. The Board agreed to reserve the same venue for April 14, 2017.

Claims Committee: The Claims Review Committee met in March and May and is scheduled to meet immediately following the Board meeting. Minutes of the March and May meetings are enclosed under separate cover.

Fund Attorney – Fund Attorney said the MEL approved negotiated modifications to its agreement with Wilmington Trust in March. Fund Attorney said Wilmington Trust agreed to 2 other minor changes.