

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
MEETING AGENDA  
MARCH 23, 2015 – 5:15 PM**

**LINDENWOLD MUNICIPAL BUILDING  
15 NORTH WHITE HORSE PIKE  
LINDENWOLD, NJ  
AGENDA AND REPORTS**

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

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

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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA  
MEETING: MARCH 23, 2015**

---

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

**REPORTS**

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
Executive Director's Report .....**Page 1**
  
- TREASURER - Richard Schwab**  
March Vouchers - Resolution No. 15-13.....**Page 19**  
Monthly Reports ..... **To be distributed**
  
- ATTORNEY – Joseph Nardi, Esquire**
  
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report .....**Page 24**
  
- UNDERWRITING MANAGER – Conner Strong & Buckelew**  
Monthly Certificate Holding Report.....**Page 35**
  
- MANAGED CARE – Consolidated Services Group**  
Monthly Report .....**Page 36**
  
- CLAIMS SERVICE – Comp Services Inc.**

- 
- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - MEETING ADJOURNED**
  - NEXT MEETING: April 27, 2015 – Cherry Hill Fire District Headquarters**

## Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 16  
Parsippany, NJ 07054

Date: March 23, 2015

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

---

---

**Professional Service Agreements:** In 2006, the Camden County JIF and the MEL adopted standard contract language for professional service agreements. The MEL's attorney has updated provisions of the standard contract on Political Contributions, Affirmative Action and Records. The attached Resolution includes the recommended form – with tracked changes. Clauses unique by Fund professionals are set forth in the first section of the professional service agreements. The JIF attorney has reviewed these changes and is in agreement. **(Page 11)**

**Motion to adopt Resolution 15-12 Amending the Fund's Standard Contract Provisions.**

**Property Appraisal RFQ** – The Fund has budgeted funds to start the process of conducting property appraisals on members facilities with values of \$150,000 or greater. Appraisals were last conducted five years ago and this is anticipated to be a three year project.

The Central Jersey Joint Insurance Fund will also be authorizing to advertise for RFQ's for this service at their March meeting. In an effort to possibly secure better pricing, the Fund office is proposing that the Camden and Central JIF's release a joint RFQ.

**Motion to Authorize to Advertise for RFQ for Appraisal Services**

**2015 MEL & MR HIF Educational Seminar** – **(Page 16)** Banking and Insurance Commissioner Kenneth Kobylowski will be the Keynote speaker at the annual MEL & MRHIF Educational Seminar, Friday April 17, 2015. Attached is the agenda and registration form for the annual MEL & MRHIF Educational Seminar at the National Conference Center at the East Windsor Holiday Inn. Continuing Ed credits are available for CFO/CMFO, Clerks, Public Works, Insurance Producers, Purchasing Agents, Accountants, Lawyers, TCH Water Supply, Wastewater, RPPO and QPA.

**Elected Officials Training:** As in the past, the MEL will reduce each member's 2015 liability claims premium by \$250 for each municipal elected official and member's CEO (i.e. municipal manager/administrator). The maximum credit is 25% of the member's liability claims fund. The Fund will be scheduling sessions through Mr. Nardi's office.

The MEL is again making available an on-line training program for elected officials to earn the training credit. On line instructions are on **page 17**

- ❑ **2015 PRIMA Conference** –The JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Houston from June 7–10. Please advise the Fund office if you are interested in attending.
- ❑ **RCF Meeting:** The RCF met on Wednesday, March 4, 2015 at 10:30 a.m. Enclosed is Commissioner Wolk’s report on the meeting. (**Appendix II**)
- ❑ **EJIF Meeting:** The EJIF met on Wednesday, March 4, 2015 at 10:50 a.m. Enclosed is Commissioner Wolk’s report on the meeting. (**Appendix II**)
- ❑ **MEL Meeting:** The MEL met on Wednesday, March 4, 2015 at 11:15 a.m.. Enclosed is Commissioner Wolk’s report on the meeting. (**Appendix II**)
- ❑ **2015 Financial Disclosure Forms:** Last year, the Division of Local Government Services introduced a new online program for financial disclosure filings. The fund office has received notification that the same program for online filing will be implemented again this year and the deadline to file is April 30<sup>th</sup>. The fund office will distribute instructions to commissioners on how to file once a roster is finalized.
- ❑ **League Magazine:** Enclosed on **Page 18** is the first of a series of MEL advertisements to appear in the League magazine. Each advertisement in the “Power of Collaboration” series will be different and will highlight activities of the MEL and JIFs as well as people who have rendered significant service.
- ❑ **Due Diligence Reports:**

<b>Financial Fast Track</b> – <i>not available this month</i>	
<b>Income Portfolio</b> – as of 1/31/15	<b>Page 3</b>
<b>Loss Ratio Analysis</b> – as of 2/28/15	<b>Page 4</b>
<b>Loss Time Accident Frequency</b> – as of 2/28/15	<b>Page 5&amp;6</b>
<b>POL/EPL Compliance Report</b>	<b>Page 7</b>
<b>Fund Commissioners</b>	<b>Page 8</b>
<b>2015 Fund Year Regulatory Affairs Checklist</b>	<b>Page 9</b>
<b>RMC Agreements</b>	<b>Page 10</b>

<b>CAMDEN JOINT INSURANCE FUND</b>						
<b>Fixed Income Portfolio Summary and Rate Comparison</b>						
					For Month End	1/31/2015
					2014	Last Month
					2013	This Month
					2012	
<b>CAMDEN JOINT INSURANCE FUND</b>						
Total Cash Balance (millions)		12.21	13.39	14.32	14.32	16.41
Fixed Income Portfolio TD						
Investments (millions), Book Value		8.00	4.00	4.92	4.00	4.00
Avg maturity (years)		2.52	2.07	1.51	1.51	1.42
Unrealized gain/(loss) (%)		1.35	1.30	0.89	0.66	0.89
Purchase/Book yield (%)		1.00	1.40	1.40	1.40	1.40
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		2.35	2.70	2.29	2.06	2.29
<b>M E L PORTFOLIO</b>						
Total Cash Balance (millions)		73.43	64.22	72.15	66.50	66.50
Fixed Income Portfolio Wells Fargo 2013-2014						
Investments (millions), Book Value		56.97	50.13	48.09	52.88	50.89
Avg maturity (years) ***		2.61	2.04	1.90	1.90	2.01
Unrealized gain/(loss) (%)		0.63	-0.30	-0.06	-0.13	0.42
Purchase/Book yield (%)		0.80	0.65	0.82	0.82	0.86
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		1.43	0.35	0.76	0.69	1.28
<b>COMPARATIVE RATES (%)</b>						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.06	0.06	0.69	0.07	0.07
TD Money Market		0.05	0.01	0.01	0.01	0.01
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Treasury Issues						
1 year bills		0.17	0.13	0.12	0.21	0.20
3 year notes		0.38	0.54	0.90	1.06	0.90
5 year notes		0.76	1.17	1.64	1.64	1.37
Merrill Lynch US Govt 1-3 years ^		0.51	0.37	0.63	0.62	6.02
* Yearly data is average monthly rate.						
^Monthly data is annualized.						
**Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.						
***MEL WF uses Weighted Avg. Life which factors in the likelihood of a security being called based on the current level of interest rates.						

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

AS OF **February 28, 2015**

**FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	50	MONTH	49	MONTH	38	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-15		31-Jan-15		27-Feb-14	
PROPERTY	493,199	458,167	92.90%	100.00%	92.90%	100.00%	100.81%	100.00%
GEN LIABILITY	1,300,364	1,458,252	112.14%	96.23%	99.15%	95.99%	66.42%	91.38%
AUTO LIABILITY	420,271	254,677	60.60%	93.27%	60.60%	92.93%	28.04%	88.30%
WORKER'S COMP	3,404,221	3,510,622	103.13%	99.52%	105.35%	99.46%	100.69%	98.43%
TOTAL ALL LINES	5,618,056	5,681,719	101.13%	98.33%	99.48%	98.22%	87.33%	96.18%
NET PAYOUT %	\$4,756,400		84.66%					

**FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	38	MONTH	37	MONTH	26	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-15		31-Jan-15		27-Feb-14	
PROPERTY	486,359	323,395	66.49%	100.00%	66.58%	100.00%	69.47%	100.00%
GEN LIABILITY	1,338,095	890,177	66.53%	91.38%	60.05%	90.78%	19.68%	81.65%
AUTO LIABILITY	388,406	429,349	110.54%	88.30%	109.32%	87.77%	66.68%	78.92%
WORKER'S COMP	3,528,729	3,033,789	85.97%	98.43%	86.57%	98.27%	79.10%	94.80%
TOTAL ALL LINES	5,741,588	4,676,710	81.45%	96.23%	80.24%	95.96%	63.59%	91.10%
NET PAYOUT %	\$3,512,127		61.17%					

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

	Budget	Limited	26	MONTH	25	MONTH	14	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-15		31-Jan-15		27-Feb-14	
PROPERTY	535,713	399,950	74.66%	100.00%	74.66%	100.00%	84.15%	96.03%
GEN LIABILITY	1,423,316	294,003	20.66%	81.65%	18.23%	80.55%	10.06%	64.20%
AUTO LIABILITY	377,258	45,944	12.18%	78.92%	12.18%	77.72%	13.06%	56.96%
WORKER'S COMP	3,913,656	2,329,315	59.52%	94.80%	59.52%	94.20%	48.19%	74.88%
TOTAL ALL LINES	6,249,943	3,069,212	49.11%	91.29%	48.55%	90.59%	40.47%	73.18%
NET PAYOUT %	\$2,106,535		33.70%					

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

	Budget	Limited	14	MONTH	13	MONTH	2	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-15		31-Jan-15		27-Feb-14	
PROPERTY	591,500	373,875	63.21%	96.03%	62.11%	95.63%	10.09%	13.00%
GEN LIABILITY	1,405,625	208,014	14.80%	64.20%	11.50%	62.24%	0.32%	2.50%
AUTO LIABILITY	350,875	64,618	18.42%	56.96%	17.75%	54.16%	3.52%	2.50%
WORKER'S COMP	3,909,782	1,733,772	44.34%	74.88%	38.02%	70.13%	0.99%	2.00%
TOTAL ALL LINES	6,257,782	2,380,280	38.04%	73.48%	33.21%	69.87%	1.84%	3.18%
NET PAYOUT %	\$1,279,479		20.45%					

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

	Budget	Limited	2	MONTH	1	MONTH	-10	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-15		31-Jan-15		27-Feb-14	
PROPERTY	543,000	89,668	16.51%	13.00%	6.07%	6.00%	N/A	N/A
GEN LIABILITY	1,419,000	660	0.05%	2.50%	0.18%	1.00%	N/A	N/A
AUTO LIABILITY	337,000	4,000	1.19%	2.50%	0.59%	1.00%	N/A	N/A
WORKER'S COMP	3,749,000	190,713	5.09%	2.00%	1.85%	0.50%	N/A	N/A
TOTAL ALL LINES	6,048,000	285,041	4.71%	3.13%	1.77%	1.14%	N/A	N/A
NET PAYOUT %	\$51,485		0.85%					

<b>2015 LOST TIME ACCIDENT FREQUENCY ALL JIFs</b>				
		<b>February 28, 2015</b>		
	<b>2015</b>	2014	2013	<b>TOTAL</b>
	<b>LOST TIME</b>	LOST TIME	LOST TIME	<b>RATE *</b>
FUND	<b>FREQUENCY</b>	FREQUENCY	FREQUENCY	<b>2015 - 2013</b>
OCEAN	<b>0.70</b>	2.31	2.22	<b>2.14</b>
ATLANTIC	<b>0.97</b>	2.68	2.66	<b>2.54</b>
NJ PUBLIC HOUSING	<b>1.24</b>	2.62	2.39	<b>2.41</b>
BERGEN	<b>1.26</b>	2.25	1.87	<b>2.00</b>
N.J.U.A.	<b>1.27</b>	2.62	2.30	<b>2.37</b>
TRI-COUNTY	<b>1.35</b>	1.80	1.96	<b>1.84</b>
SUBURBAN ESSEX	<b>1.47</b>	2.30	2.49	<b>2.34</b>
MORRIS	<b>1.52</b>	1.86	1.53	<b>1.69</b>
CENTRAL	<b>1.85</b>	2.30	2.46	<b>2.34</b>
BURLINGTON	<b>2.00</b>	1.52	1.59	<b>1.59</b>
SUBURBAN MUNICIPAL	<b>2.19</b>	1.58	1.91	<b>1.78</b>
MONMOUTH	<b>2.65</b>	2.26	1.40	<b>1.89</b>
CAMDEN	<b>2.97</b>	1.89	1.95	<b>2.00</b>
PROF MUN MGMT	<b>3.36</b>	2.14	2.88	<b>2.58</b>
SOUTH BERGEN	<b>3.52</b>	2.46	2.56	<b>2.59</b>
<b>AVERAGE</b>	<b>1.89</b>	2.17	2.14	<b>2.14</b>

Camden Joint Insurance Fund								
2015 LOST TIME ACCIDENT FREQUENCY								
DATA VALUED AS OF February 28, 2015								
	**	# CLAIMS FOR	Y.T.D. LOST TIME	2015 LOST TIME	2014 LOST TIME	2013 LOST TIME		TOTAL RATE
MEMBER	*	2/28/2015	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2015 - 2013
1 AUDUBON		0	0	0.00	1.37	1.36	1 AUDUBON	1.26
2 AUDUBON PARK		0	0	0.00	0.00	0.00	2 AUDUBON PARK	0.00
3 BERLIN BOROUGH		0	0	0.00	0.00	0.00	3 BERLIN BOROUGH	0.00
4 BERLIN TOWNSHIP		0	0	0.00	3.90	2.56	4 BERLIN TOWNSHIP	2.97
5 BROOKLAWN		0	0	0.00	1.55	0.00	5 BROOKLAWN	0.72
6 CHESILHURST		0	0	0.00	3.08	0.00	6 CHESILHURST	1.52
7 COLLINGSWOOD		0	0	0.00	0.66	1.07	7 COLLINGSWOOD	0.82
8 GIBBSBORD		0	0	0.00	0.00	0.00	8 GIBBSBORD	0.00
9 GLOUCESTER		0	0	0.00	1.29	1.99	9 GLOUCESTER	1.54
10 HADDON		0	0	0.00	0.00	0.00	10 HADDON	0.00
11 HI-NELLA		0	0	0.00	0.00	3.28	11 HI-NELLA	1.53
12 LINDENWOLD		0	0	0.00	5.03	5.08	12 LINDENWOLD	4.68
13 MAGNOLIA		0	0	0.00	0.00	1.97	13 MAGNOLIA	0.96
14 MEDFORD LAKES		0	0	0.00	1.79	2.13	14 MEDFORD LAKES	1.83
15 MERCHANTVILLE		0	0	0.00	0.00	0.00	15 MERCHANTVILLE	0.00
16 MOUNT EPHRAIM		0	0	0.00	1.49	0.00	16 MOUNT EPHRAIM	0.67
17 PINE HILL		0	0	0.00	0.00	1.98	17 PINE HILL	0.88
18 RUNNEMEDE		0	0	0.00	1.86	0.91	18 RUNNEMEDE	1.27
19 SOMERDALE		0	0	0.00	2.88	1.44	19 SOMERDALE	2.00
20 WOODLYNNE		0	0	0.00	2.11	4.26	20 WOODLYNNE	2.92
21 TAVISTOCK		0	0	0.00	0.00	0.00	21 TAVISTOCK	0.00
22 PINE VALLEY		0	0	0.00	0.00	0.00	22 PINE VALLEY	0.00
23 CAMDEN PARKING AUTHO		0	0	0.00	5.00	7.41	23 CAMDEN PARKING AU	5.79
24 CHERRY HILL FIRE DISTRIC		0	0	0.00	1.19	3.23	24 CHERRY HILL FIRE DIS	2.08
25 WINSLOW		0	2	5.41	4.04	1.83	25 WINSLOW	3.14
26 BARRINGTON		0	1	5.43	3.27	0.94	26 BARRINGTON	2.43
27 BELLMAWR		0	2	7.25	2.35	1.59	27 BELLMAWR	2.33
28 HADDONFIELD		1	1	8.11	1.46	2.90	28 HADDONFIELD	2.44
29 OAKLYN		0	1	8.82	1.43	0.00	29 OAKLYN	1.36
30 VOORHEES		1	2	8.86	1.38	4.88	30 VOORHEES	3.54
31 LAWNSIDE		0	1	11.76	3.70	3.77	31 LAWNSIDE	4.33
32 CLEMENTON		1	1	17.91	4.72	1.59	32 CLEMENTON	3.79
33 LAUREL SPRINGS		1	2	32.43	0.00	0.00	33 LAUREL SPRINGS	2.15
34 CHERRY HILL	**						34 CHERRY HILL	
		4	13	2.97	1.89	1.95		2.00



MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund				
Data Valued As of :	March 11, 2015			
<b>Total Participating Members</b>	<b>34</b>			
Complaint	<b>34</b>			
Percent Compliant	100.00%			
		01/01/15	2015	
		EPL	POL	Co-Insurance
Member Name	2015 Compliant	Deductible	Deductible	01/01/15
AUDUBON	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
COLLINGSWOOD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HADDON	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	\$ 20,000	\$ 20,000	0%
LAWNSIDE	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
LINDENWOLD	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODLYNNE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

**Camden JIF  
2015 FUND COMMISSIONERS**

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

**Camden County Municipal Joint Insurance Fund**  
**Annual Regulatory Filing Check List**  
**Year 2015 as of March 16, 2015**

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

**CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND  
2015 RISK MANAGEMENT CONSULTANTS AGREEMENTS  
AS OF March 13, 2015**

<b>MUNICIPALITY</b>	<b>RISK MANAGEMENT CONSULTANT</b>	<b>Resolution Received</b>	<b>Agreement Received</b>	<b>Contract Term date</b>
AUDUBON	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	1/26/2015	1/26/2015	12/31/15
BARRINGTON	CONNER STRONG & BUCKELEW			12/31/14
BELLMAWR	CONNER STRONG & BUCKELEW		2/6/2015	12/31/15
BERLIN BOROUGH	EDGEWOOD ASSOCIATES		02/06/15	12/31/15
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
BROOKLAWN	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
CHERRY HILL	CONNER STRONG & BUCKELEW	2/6/2015	2/6/2015	12/31/15
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW			12/31/14
CHESILHURST	EDGEWOOD ASSOCIATES	2/6/2015	2/6/2015	12/31/15
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	02/06/15	02/06/15	12/31/15
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
COLLINGSWOOD	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP			12/31/14
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	2/6/2015	2/6/2015	12/31/15
HADDON	WAYPOINT INSURANCE SERVICES	1/12/2015	1/12/2015	12/31/15
HADDONFIELD	HENRY BEAN & SONS	01/08/15	01/08/15	12/31/15
HI-NELLA	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
LAWN SIDE	M&C INSURANCE AGENCY	02/06/15	02/06/15	02/05/16
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
MAGNOLIA	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
MEDFORD LAKES	CONNER STRONG & BUCKELEW	02/06/15	3/1/2015	12/31/15
MERCHANTVILLE	CONNER STRONG & BUCKELEW		2/6/2015	12/31/15
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		7/1/2014	05/15/15
OAKLYN	HARDENBERGH INSURANCE GROUP	1/26/2015	1/26/2015	12/31/15
PINE HILL	CONNER STRONG & BUCKELEW		3/4/2015	12/31/15
PINE VALLEY	HENRY BEAN & SONS	2/6/2015	2/6/2015	12/31/15
RUNNEMEDE	CONNER STRONG & BUCKELEW		2/5/2015	12/31/15
SOMERDALE	CONNER STRONG & BUCKELEW		2/6/2015	12/31/15
TAVISTOCK	CONNER STRONG & BUCKELEW	1/8/2013	1/8/2013	12/31/16
VOORHEES	HARDENBERGH INSURANCE GROUP	03/03/15	3/3/2015	12/31/15
WINSLOW	CONNER STRONG & BUCKELEW	1/9/2015	2/6/2015	12/31/15
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	1/26/2015	1/26/2015	12/31/15

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

## CAMDEN Exhibit A

### STANDARD PROVISIONS

Adopted by the FUND on January 23~~18~~, 2006

Unless otherwise provided, the following provisions shall apply to the SERVICE AGREEMENT between the SERVICE PROVIDER and the FUND

**INDEMNIFICATION AND HOLD HARMLESS:** SERVICE PROVIDER shall indemnify, ~~defend~~ and hold the FUND, its Commissioners, appointed officials and member municipalities harmless from any and all claims or liabilities arising out of the activities of the SERVICE PROVIDER, its employees and agents in connection with all activities undertaken by the SERVICE PROVIDER, pursuant to this Agreement. It is the intention of the parties that any claim for relief of any type being asserted against the FUND, its Commissioners, appointed officials and member municipalities, based upon any act or omission of the SERVICE PROVIDER, its affiliates and successors, shall be the responsibility of the SERVICE PROVIDER, and the SERVICE PROVIDER shall hold the FUND harmless from same.

**INSURANCE:** SERVICE PROVIDER shall provide, at its own cost and expense, proof of the following minimum insurance to the FUND:

Workers' Compensation: Statutory plus \$100,000/\$500,000/\$100,000 for employers' liability.

General Liability: \$1,000,000/\$2,000,000 CSL for bodily injury, property damage, and personal injury.

Automobile Liability: \$1,000,000 CSL covering all owned/non-owned, and hired automobiles.

Professional Liability Insurance: \$1,000,000/\$1,000,000 aggregate.

Bond: If required by the by-laws or pursuant to NJAC 11:15-2 et seq., The SERVICE PROVIDER shall be bonded in a form and amount acceptable to the FUND's governing body

Failure by the SERVICE PROVIDER to supply written evidence of these coverages shall result in default. It is required that, wherever possible, the FUND be named as an "additional named insured" on any certificate of insurance. The insurance companies for the above coverages must be licensed, solvent and acceptable to the FUND. SERVICE PROVIDER shall not take any action to cancel or materially change any of the above insurance required under this Agreement without FUND approval. Maintenance of insurance under this section shall not relieve SERVICE PROVIDER of any liability greater than the insurance coverage.

**POLITICAL CONTRIBUTIONS:** ~~This section~~ Compliance with the New Jersey Campaign Contributions and Expenditures Reporting Act, N.J.S.A. 19:44A-1 et seq. shall be a material term and condition of this contract and shall be binding upon the parties hereto upon execution of this Contract. The following provision only applies to the SERVICE PROVIDER if the appointment was not made pursuant to a fair and open process in accordance with N.J.S.A. 19:44A-20.4 et ~~seq~~ seq. By acceptance of this Agreement, the SERVICE PROVIDER certifies that in the one year period preceding the date that this contract is legally authorized that neither the SERVICE PROVIDER business entity nor any persons holding 10% or more of the issued and outstanding stock of the SERVICE PROVIDER business entity or entitled to receive the benefit of 10% or more of the revenues and/or profits of the SERVICE PROVIDER business entity have made any reportable contributions pursuant to N.J.S.A. 19:44A-1 et seq. that, pursuant to P.L. 2004, c.19 would bar the award of this contract. This includes any reportable contribution to any official, candidate, joint candidates committee or political party representing elected officials or candidates as defined pursuant to N.J.S.A. 19:44A-3(p), (q) and (r) of any member local unit insured by the FUND. Further, the SERVICE PROVIDER and all persons holding 10% or more of the issued and outstanding stock of the SERVICE PROVIDER business entity or entitled to receive the benefit of 10% or more of the revenues and/or profits of the SERVICE PROVIDER business entity shall not make such contributions during the period of this contract.

**TERMINATION:** The FUND may terminate this Agreement, at any time during the term thereof by the giving of ninety (90) days written notice, setting forth the cause or causes for termination to the SERVICE PROVIDER. The SERVICE PROVIDER shall have the opportunity for a hearing before the FUND's Executive Committee. The FUND's Executive Committee shall determine whether the reasons for the termination can be amicably and reasonably resolved or whether, in its sole determination, the Agreement shall be terminated. The SERVICE PROVIDER may terminate this Agreement, at any time during the term thereof, by the giving of ninety (90) days written notice.

**OWNERSHIP OF RECORDS:** All records and data of any kind relating to the FUND shall belong to the FUND, and shall be surrendered to the FUND upon expiration or termination of this Agreement. At all times during the term of this Agreement and for a period of ~~two (2)~~ five (5) years ~~following any termination or expiration~~ from the date of final payment, the FUND, its appointed officials and other designated representatives, as authorized by the FUND, shall have access to records and files maintained by the

SERVICE PROVIDER for the FUND during normal business hours. Furthermore, such records, books, and files relating to the operation and business of the FUND are the property of the FUND, regardless of site stored. Information released to the SERVICE PROVIDER by the FUND for the purpose of performing the services as outlined herein shall be used only in connection with the performance of said duties. In addition, Records must be made available to the state office of comptroller upon request.

**PAYMENT:** Payment shall be made in monthly installments, (unless otherwise specified), provided the SERVICE PROVIDER submits a duly authorized voucher at least 10 days prior to the next regularly scheduled meeting of the FUND's governing body. Final Payment will be withheld until the vendor's continued service is determined. If the vendor's contract will not be renewed or is terminated – final payment will not be made until all provisions of the contract have been satisfied. This payment schedule is subject to any rules and regulations promulgated by the Department of Banking & Insurance and the Department of Community Affairs.

This payment schedule is subject to any rules and regulations promulgated by the Department of Banking & Insurance and the Department of Community Affairs.

**SPECIAL PROVISIONS RELATING TO COMPENSATION.** The compensation or service fee set forth in this Agreement includes:

All administrative staff, including support staff, necessary to perform the work required of the SERVICE PROVIDER.

Use of all physical equipment, and there shall be no further charges for rent, light, heat, office equipment or similar items.

In-house computer services including all software and hardware provided by the SERVICE PROVIDER for the FUND's use, it being understood that the software and hardware is and shall remain the property of the SERVICE PROVIDER. All data and records which pertain to the business and activities of the FUND shall be the property of the FUND and upon the request of the FUND's Executive Committee or Executive Director/Administrator the SERVICE PROVIDER shall provide a complete and current copy of all such data and records to the FUND's Executive Committee or Executive Director/Administrator in either hard copy or on computer tape or disk or both as the FUND's Executive Committee or Executive Director/Administrator may specify providing the SERVICE PROVIDER is able to comply with the type of copy request.

Furthermore, the SERVICE PROVIDER shall take all reasonable steps necessary to safeguard data files, reports or other information from loss, destruction or erasure. Liability for cost or expense of replacing for damages resulting from the loss of such data shall be borne by the SERVICE PROVIDER unless at the time of loss, said data was in the exclusive custody of the FUND.

**INDEPENDENT CONTRACTOR STATUS:** The SERVICE PROVIDER at all times shall be an independent

contractor, and employees of SERVICE PROVIDER shall in no event be considered employees of the FUND. No agency relationship between the parties, except as expressly provided for herein, shall exist either as a result of the execution of this Agreement or performance there under.

**ENTIRE AGREEMENT:** This instrument contains the entire Agreement of the parties hereto and may not be amended, modified, released or discharged, in whole or in part, except by an instrument in writing signed by the parties hereto.

**NEW JERSEY LAW:** This Agreement shall be governed by, and construed in accordance with, the laws of the State of New Jersey.

**BINDING ON SUCCESSORS AND ASSIGNS:** Except as otherwise provided herein, all terms, provisions and conditions of this Agreement shall be binding on and inure to the benefit of the parties hereto, their respective personal representatives, successors and assigns.

**NO ASSIGNMENT:** the SERVICE PROVIDER shall not assign This Agreement without the specific written consent of the FUND.

**MODIFICATION:** No modification of this Agreement shall be valid or binding unless the modification shall be in writing and executed by the FUND and the SERVICE PROVIDER.

**NO WAIVER:** No waiver of any term, provision or condition contained in this Agreement, nor any breach of any such term, provision or condition shall constitute a waiver of any subsequent breach of any such term, provision or condition by either party, or justify or authorize the non-observance on any other occasion of the same or any other term, provision or condition of this Agreement by either party.

**PARTIAL INVALIDITY:** If any term, provision or condition contained in this Agreement, or the application thereof to any person or circumstances shall, at any time, or to any extent, be invalid or unenforceable, the remainder of this Agreement, or the application of such term or provision to persons or circumstances other than those as to which this Agreement is invalid or unenforceable, shall not be affected thereby, and each term, provision or condition contained in this Agreement shall be valid and enforced to the fullest extent permitted by the law provided, however, that no such invalidity shall in any way reduce services to be performed by the SERVICE PROVIDER to the FUND.

**CAPTIONS:** The captions or paragraph headings contained in this Agreement are solely for purpose of convenience and shall not be deemed part of this Agreement for the purpose of construing the meaning thereof or for any other purpose.

**CONFLICT of INTEREST:** This contract may be voided by the Fund Commissioners if the SERVICE PROVIDER fails to disclose an actual or potential conflict of interest as defined in the FUND's Bylaws, or in N.J.S.A. 40A:9-22.1 et. Seq. (the "Local Government Ethics Laws").

**PROPRIETARY INFORMATION:** The SERVICE PROVIDER shall not reveal to any third party any information that the FUND has defined as proprietary without the express written consent of the FUND. In addition, the SERVICE PROVIDER shall promptly advise the FUND upon being interviewed or retained by a prospective new client operating in the field of casualty insurance involving public entities or public agencies in the State of New Jersey. Failure to comply with these requirements shall represent cause for termination of this agreement, in accordance with ~~Section 14~~ THE TERMINATION CLAUSE of this agreement.

**ELECTRONIC MAIL:** The SERVICE PROVIDER agrees that it shall maintain and utilize the electronic mail systems in order to communicate with other service providers of the FUND and to meet reporting requirements of the Executive Director/Administrator's office. The SERVICE PROVIDER agrees that all financial and agenda reports shall be submitted in electronic formats established by the Fund Commissioners via electronic mail. The SERVICE PROVIDER further agrees that all personnel working under this contract shall direct access to the SERVICE PROVIDER's electronic mail system and shall have individual electronic mail addresses.

**AFFIRMATIVE ACTION:**  
During the performance of this ~~agreement/contract~~, the SERVICE PROVIDER agrees as follows:

The SERVICE PROVIDER, where applicable, will not discriminate against any employee or applicant for employment because of age, race, creed, color, national origin, ancestry, marital status, ~~sex~~-affectional or sexual orientation.

The gender identity or expression, disability, nationality or sex. Except with respect to affectional or sexual orientation and gender identity or expression, the SERVICE PROVIDER will take affirmative action to ensure that such applicants are recruited and employed, and that employees are treated during employment, without regard to their age, race, creed, color, national origin, ancestry, marital status, ~~sex~~-affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Such action shall include, but not ~~be~~-limited to the following: employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship.

The SERVICE PROVIDER agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the Public Agency Compliance Officer setting forth provisions of this nondiscrimination ~~clause~~, clause.

The SERVICE PROVIDER, where applicable will, in all solicitations or advertisements for employees placed by or on behalf of the SERVICE PROVIDER, state that all qualified applicants will receive consideration for employment without regard to age, race, creed, color,

national origin, ancestry, marital status, ~~sex~~-affectional or sexual orientation, gender identity or expression, disability, nationality or sex.

The SERVICE PROVIDER, where applicable, will send to each labor union or representative ~~of~~ workers with which it has a collective bargaining agreement or other contract or understanding, a notice, to be provided by the agency contracting officer advising the labor union or ~~workers'~~ workers' representative of the SERVICE PROVIDER'S commitments under this act and shall post copies of the notice in conspicuous places available to employees and applicants for employment.

The SERVICE PROVIDER, where applicable, agrees to comply with ~~the any~~ regulations promulgated by the Treasurer pursuant to P.L. 1975, c. 127, N.J.S.A. 10:5-31 et seq., as amended and supplemented from time to time and the Americans with Disabilities Act.

The SERVICE PROVIDER agrees to ~~attempt to make~~ good faith efforts to employ minority and ~~female~~ women workers consistent with the applicable county employment goals prescribed by ~~N.J.A.C. 17:27-5.2 promulgated by the Treasurer pursuant to P.L. 1975, c. 127, as amended and supplemented from time to time or established~~ in accordance with N.J.A.C. 17:27-5.2, or a binding determination of the applicable county employment goals determined by the ~~Affirmative Action Office/Division~~, pursuant to N.J.A.C. 17:27-5.2 promulgated by the Treasurer pursuant to P.L. 1975, c. 127, as amended and supplemented from time to time.

The SERVICE PROVIDER agrees to inform, in writing, its appropriate recruitment agencies ~~in the area~~, including, but not limited to, employment agencies, placement bureaus, colleges, universities, labor unions, that it does not discriminate on the basis of age, creed, color, national origin, ancestry, marital status, ~~sex~~-affectional or sexual orientation, gender identity or expression, disability, nationality or sex, and that it will discontinue the use of any recruitment agency which engages in direct or indirect discriminatory practices.

The SERVICE PROVIDER agrees to revise any of its testing procedures, if necessary, to assure that all ~~personnel~~ personal testing conforms with the principles of job-related testing, as established by the statutes and court decisions of the State of New Jersey, and as established by applicable Federal law and applicable Federal court decisions.

~~The~~

In conforming with the applicable employment goals, the SERVICE PROVIDER agrees to review all procedures relating to transfer, upgrading, downgrading and layoff to ensure that all such actions are taken without regard to age, creed, color, national origin, ancestry, marital status, ~~sex~~, affectional or sexual orientation, ~~and conform with the applicable employment goals~~, gender identity or expression, disability, nationality or sex, consistent with the statutes and court decisions of the State of New Jersey, and applicable Federal law and applicable Federal court decisions.

The SERVICE PROVIDER shall submit to the public agency, after notification of award but prior to execution of a goods and services contract, one of the following three documents:

Letter of Federal Affirmative Action Plan Approval  
Certificate of Employee Information Report  
Employee Information Report Form AA302

The SERVICE PROVIDER shall furnish such reports or other documents to the ~~Affirmative Action Office~~Division of Contract Compliance & EEO as may be requested by the ~~office~~Division from time to time in order to carry out the purposes of these regulations, and public agencies shall furnish such information as may be requested by the ~~Affirmative Action Office~~Division of Contract Compliance & EEO for conducting a compliance investigation pursuant to Subchapter 10 of the Administrative Code ~~(at N.J.A.C. 17:27),~~



**RESOLUTION NO. 15-12**

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

**AMENDING THE FUND'S STANDARD  
PROFESSIONAL SERVICE AGREEMENT**

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

**WHEREAS**, the Fund approved contract language for the standard provisions that pertain to every provider unless specifically altered in the front section on January 3, 2006; and approved amendments on May 28, 2008;

**WHEREAS**, changes in the state law necessitates additional modifications to the standard contract; in particular language for Political Contributions and Recordkeeping;

**NOW, THEREFORE, BE IT RESOLVED** that the amendments to the standard contract, attached heretofore, shall be adopted by the FUND for all contracts until this resolution is amended or appealed.

ADOPTED this day;

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
date

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
date

## 2015 MEL & MRHIF Educational Seminar

Friday, April 17, 9:00 to 4:00

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

The MEL (Municipal Excess Liability Fund) and MRHIF (Municipal Reinsurance Health Fund) are sponsoring the 5<sup>th</sup> annual educational seminar for commissioners, municipal personnel, risk managers and vendor personnel. This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks: Five Credits plus One Ethics Credit
  - Insurance Producers and Purchasing Agents: Five Credits
  - Accountants (CPA's) and Lawyers (CLE): approval pending
  - TCH Water Supply & Wastewater Licensed Operator Training: Five Credits
  - RPPO and QPA (approval pending)
- (Attendance for the full morning and afternoon session required for credit)

### Topics

- Keynote: Commissioner Kenneth Kobylowski, NJ Department of Banking and Insurance
- Healthcare Reform: Greg Grimaldi & Paul Laracy)
- Update on Employment Practices Liability: Fred Semrau and Joseph Hrubash
- Community Safety Issues: Joanne Hall
- Local Government Officials Ethics Act: Bill Kearns
- Cyber Liability Coverage: Ed Scioli and Paul Miola
- Cyber Liability Risk Control: Marc Pfeiffer

REGISTRATION: RSVP by Friday, April 10

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

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

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

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

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

E-mail or fax registrations to Joeen Ciannella, PERMA: (201) 881-7633 [jciannella@permainc.com](mailto:jciannella@permainc.com)



## 2015 Elected Officials Online Training Instructions

While we recommend that public officials attend a training class, the MEL is also making available an on-line training program for elected officials and authority commissioners to earn their \$250 training credit. Please follow the steps below to access the program. To receive credit, the program must be completed by June 1, 2015.

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

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

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

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

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

Step 6: On the course selection page, click "Employment Practices Liability" on the left. Then click "enroll" on the right.

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

Step 8: On your authorized course list, click "Employment Practices Liability" to access the course.

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

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



# The Power of Collaboration

**January 29... Edison Township:** a devastating fire strikes the DPW Garage destroying its entire fleet of heavy duty trucks...and a major snow storm is on its way the following day.

The leadership of the Central New Jersey Joint Insurance Fund (JIF) swung into action.

Edison JIF Commissioner Bill Northgrave called the day of the fire for help securing trucks. JIF Chair Bob Landolfi and Risk Manager Jay McManus scoured the area and Woodbridge loaned salt trucks from its fleet to help its fellow JIF member. JIF Executive Director Joe Hrubash engaged the MEL network in the search. QualLynx Adjuster Chris Roselli located heavy trucks in Pennsylvania — at a time when every resource in New Jersey was committed to the coming storm.

In emergency session the JIF advanced \$1.5 million to Edison for truck rental and rapid replacement. And MEL excess insurer Zurich American approved a \$1.5 million advance so that repairs could begin immediately.

The trucks arrived just in time to plow Edison's streets and avert a major community disaster.

**The power of collaboration:** communities working together for the common good.



## THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

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

**RESOLUTION NO. 15-13**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
BILLS LIST – MARCH**

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

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

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

**FUND YEAR 2014**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>007520</b>			
007520	BOWMAN & COMPANY, LLP	AUDITOR FEE 2014	7,500.00
			<b>7,500.00</b>
		TOTAL PAYMENTS FY 2014	7,500.00

**FUND YEAR 2015**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>007521</b>			
007521	COMP SERVICES, INC.	CLAIMS ADMIN - 03/2015	30,833.33
			<b>30,833.33</b>
<b>007522</b>			
007522	INTERSTATE MOBILE CARE INC.	DRUG TESTING - 02/2015	2,214.00
			<b>2,214.00</b>
<b>007523</b>			
007523	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 03/2015	10,660.10
			<b>10,660.10</b>
<b>007524</b>			
007524	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 02/2015	60.65
007524	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 03/2015	28,833.25
			<b>28,893.90</b>
<b>007525</b>			
007525	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 03/2015	3,705.50
			<b>3,705.50</b>
<b>007526</b>			
007526	BROWN & CONNERY, LLP	ATTORNEY EXPENSES - 02/2015	70.28
007526	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 02/2015	1,782.00
007526	BROWN & CONNERY, LLP	2015 TRAINING - 01/31/2015	175.00
007526	BROWN & CONNERY, LLP	ATTORNEY FEE 02/2015	1,654.75
			<b>3,682.03</b>
<b>007527</b>			
007527	RICHARD B. SCHWAB	TREASURER FEE 03/2015	2,029.08
			<b>2,029.08</b>
<b>007528</b>			
007528	COLLINGSWOOD BOROUGH	REIMBURSE TOWN FOR 02/15 JIF MTG DINNER	330.45
			<b>330.45</b>

<b>007529</b> 007529	JACK LIPSETT	EXECUTIVE COMMITTEE ATTENDANCE 1ST QTR15	300.00 <b>300.00</b>
<b>007530</b> 007530	M. JAMES MALEY	EXECUTIVE COMMITTEE ATTENDANCE 1ST QTR15	300.00 <b>300.00</b>
<b>007531</b> 007531	NEAL ROCHFORD	EXECUTIVE COMMITTEE ATTENDANCE 1ST QTR15	300.00 <b>300.00</b>
<b>007532</b> 007532	JOSEPH WOLK	EXECUTIVE COMMITTEE ATTENDANCE 1ST QTR15	300.00 <b>300.00</b>
<b>007533</b> 007533	MICHAEL MEVOLI	EXECUTIVE COMMITTEE ATTENDANCE 1ST QTR15	300.00 <b>300.00</b>
<b>007534</b> 007534	RICHARD MICHIELLI	EXECUTIVE COMMITTEE ATTENDANCE 1ST QTR15	300.00 <b>300.00</b>
<b>007535</b> 007535	TERRY SHANNON KIERSZNOWSKI	EXECUTIVE COMMITTEE ATTENDANCE 1ST QTR15	300.00 <b>300.00</b>
<b>007536</b> 007536	JOSEPH GALLAGHER	EXECUTIVE COMMITTEE ATTENDANCE 1ST QTR15	300.00 <b>300.00</b>
<b>007537</b> 007537	COURIER POST	ACCT:CHL-083028 - 02/15/15 PBLC MTG NOTI	55.20 <b>55.20</b>
<b>007538</b> 007538	PARACLYTE TRAINING CONSULTANTS	CAREER SURVIVAL TRNG - 2/24 & 3/3	650.00 <b>650.00</b>
<b>007539</b> 007539	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR - 02/28/2015	92.86 <b>92.86</b>
<b>007540</b> 007540	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 03/2015	8,400.17 <b>8,400.17</b>
<b>007541</b> 007541	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER - 03/2015	920.05 <b>920.05</b>
<b>007542</b> 007542	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST INSTALL 2015 - VOORHEES	26,843.07 <b>26,843.07</b>
<b>007543</b> 007543 007543	EDGEWOOD ASSOCIATES INC. EDGEWOOD ASSOCIATES INC.	RMC 1ST INSTALL 2015 - CHESILHURST BORO RMC FEE 1ST INSTALL 2015 - BERLIN BORO	2,913.15 11,589.10 <b>14,502.25</b>
<b>007544</b> 007544	LOUIS DiANGELO	EXECUTIVE COMMITTEE ATTENDANCE 1ST QTR15	300.00 <b>300.00</b>

TOTAL PAYMENTS FY 2015

136,511.99

**TOTAL PAYMENTS ALL FUND YEARS \$ 144,011.99**

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

**Attest:**

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

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

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

PORTFOLIO APPRAISAL  
AS OF 02/28/15

PAGE 4

ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT  
INSURANCE FUND  
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
CASH & EQUIVALENTS							
CASH							
0	INCOME CASH	.00	.00	.00	.000 .00		
0	PRINCIPAL CASH	.00	.00	.00	.000 .00		
	TOTAL CASH	.00	.00	.00	.00	.00	0.0
	TOTAL CASH & EQUIVALENTS	.00	.00 .00	.00	.00	.00	0.0
DEBT OBLIGATIONS							
3 - 6 MONTHS							
2,000,000	3136FP-DY-0 FED NATL MTG ASSN 1.875% 09/09/2015 DTD 09/09/10 CALLABLE 03/09/2011	17,916.66	2,017,500.00 1,995,000.00	22,500.00	100.875 1,999,440.00	50.15	1.9
	TOTAL 3 - 6 MONTHS	17,916.66	2,017,500.00 1,995,000.00	22,500.00	1,999,440.00	50.15	1.9
GREATER THAN 2 YEARS							
2,000,000	3134G4-SZ-2 FHLMC 1% 04/28/2017 DTD 01/28/2014 CALLABLE 01/28/2016	6,833.33	2,005,040.00 2,000,000.00	5,040.00	100.252 2,000,000.00	49.85	1.0
	TOTAL GREATER THAN 2 YEARS	6,833.33	2,005,040.00 2,000,000.00	5,040.00	2,000,000.00	49.85	1.0
	TOTAL DEBT OBLIGATIONS	24,749.99	4,022,540.00 3,995,000.00	27,540.00	3,999,440.00	100.00	1.4



PORTFOLIO APPRAISAL  
AS OF 02/28/15

PAGE 5

ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT  
INSURANCE FUND  
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
	NET ASSETS	24,749.99	4,022,540.00 3,995,000.00	27,540.00	3,999,440.00	100.00	1.4
	TOTAL SECURITIES CURRENTLY HELD		4,047,289.99				

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

**TO:** Municipal Fund Commissioners  
**FROM:** J. A. Montgomery Risk Control, JIF Safety Director  
**DATE:** March 05, 2015

**Service Team:**

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

**FEBRUARY 2015 ACTIVITIES**

**LOSS CONTROL SERVICES**

- Township of Berlin – Attended a Safety Committee Meeting – February 12
- Cherry Hill Fire District – Conducted a Loss Control Survey – February 3
- Borough of Haddonfield – Conducted a Loss Control Survey – February 18

**JIF MEETINGS ATTENDED**

- Camden JIF – Claims Meeting – February 20
- Camden JIF – Fund Commissioner Meeting – February 23
- Camden JIF – Executive Safety Committee Meeting – February 12

**UPCOMING JIF MEETINGS**

- Safety Awards & Kickoff Breakfast at Scottish Rite Ballroom Collingswood – March 24

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

- Use of a Spotter When Backing– February 9
- "First Responders - Safe Lifting and Moving of Patients" – February 23

### **MEL VIDEO LIBRARY**

The following members utilized the MEL Video Library in February.

<b><u>Members</u></b>	<b><u>No. of Videos</u></b>
Bellmawr Borough	1
Brooklawn Borough	1
Haddonfield Borough	4

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

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

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

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

Date	Terr.	Location	Topic	Time
3/2/15	5	Township of Voorhees #3	Leaf Collection Safety	1:00 - 2:30 pm
3/3/15	5	Township of Voorhees #1	HazCom w/GHS	9:00 - 10:30 am
3/3/15	5	Township of Voorhees #1	Driving Safety Awareness	10:45 - 12:15 pm
3/4/15	5	Township of Moorestown	Employee Conduct & Violence Prevention	10:15 - 11:45 am
3/4/15	5	Township of Moorestown	BBP	12:00 - 1:00 pm
3/9/15	5	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
3/9/15	5	Township of Voorhees #3	PPE	1:00 - 3:00 pm
3/10/15	5	Township of Winslow	Fall Protection Awareness	8:00 - 10:00 am
3/10/15	5	Township of Winslow	Hearing Conservation	10:15 - 11:15 am
3/10/15	5	Township of Winslow	Back Safety / Material Handling	11:30 - 12:30 pm
3/11/15	5	Pennsauken SA #3	HazCom w/GHS	8:30 - 10:00 am
3/11/15	5	Pennsauken SA #3	Employee Conduct & Violence Prevention	10:15 - 11:45 am
3/11/15	5	Pennsauken SA #3	BBP	12:00 - 1:00 pm
3/11/15	5	Evesham Twp. MUA	Fall Protection Awareness	8:15 - 10:15 am
3/11/15	5	Evesham Twp. MUA	Hearing Conservation	10:30 - 11:30 am
3/12/15	5	Township of Cherry Hill #4 (Town Hall)	Driving Safety Awareness	9:30 - 11:00 am
3/12/15	5	Township of Cherry Hill #5 (Library)	Office Safety	12:00 - 2:00 pm
3/13/15	5	Borough of Somerdale	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
3/16/15	5	Borough of Magnolia	Landscape Safety	9:00 - 12:00 pm
3/16/15	5	Township of Voorhees #3	LOTO	1:00 - 3:00 pm

3/17/15	5	Township of Voorhees #1	Fire Safety	9:30 - 10:30 am
3/17/15	5	Township of Voorhees #1	Fire Extinguisher	10:45 - 11:45 am
3/18/15	5	Camden Parking Authority	Accident Investigation	9:00 - 11:00 am
3/20/15	5	Borough of Collingwood	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
3/23/15	5	Borough of Glassboro #1	Flagger / Work Zone Safety	8:00 - 12:00 pm
3/23/15	5	Township of Voorhees #3	Sanitation / Recycling Safety	1:00 - 3:00 pm
3/24/15	5	Logan Twp. MUA #1	Driving Safety Awareness	8:30 - 10:00 am
3/24/15	5	Logan Twp. MUA #1	Hoists, Cranes, Rigging Safety	10:30 - 12:30 pm
3/25/15	5	Deptford Twp. MUA	Flagger / Work Zone Safety	8:00 - 12:00 pm
3/25/15	5	Borough of Pitman	Forklift Certification	8:30 - 2:00 pm w/lunch brk
3/25/15	5	Township of Moorestown	HazCom w/GHS	8:30 - 10:00 am
3/25/15	5	Township of Moorestown	Fire Extinguisher	10:15 - 11:15 am
3/25/15	5	Township of Moorestown	HazCom w/GHS	12:30 - 2:00 pm
3/25/15	5	Township of Moorestown	Fire Extinguisher	2:15 - 3:15 pm
3/26/15	5	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
3/26/15	5	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
3/26/15	5	City of Burlington #2	CDL-Drivers Safety Regulations	11:00 - 1:00 pm
3/27/15	5	Franklin Township #2 (Gloucester)	PPE	9:00 - 11:00 am
3/30/15	5	Township of Voorhees #3	BBP	1:00 - 2:00 pm
3/30/15	5	Township of Voorhees #3	Confined Space Awareness	2:00 - 3:00 pm
3/31/15	5	Township of Winslow	Landscape Safety	8:00 - 11:00 am
4/1/15	5	Township of Moorestown	Special Events Management	8:30 - 10:30 am
4/1/15	5	Township of Moorestown	Safety Committee Best Practices	10:45 - 12:15 pm
4/7/15	5	Logan Twp. MUA #1	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
4/7/15	5	Township of Westampton #1 (Fire Dept.)	CEVO-Fire-Evening	7:00 - 11:00 pm
4/8/15	5	Township of Florence	Leaf Collection Safety	8:30 - 10:00 am
4/8/15	5	Township of Florence	Hearing Conservation	10:15 - 11:15 am
4/10/15	5	Borough of Runnemede	PPE	8:00 - 10:00 am
4/10/15	5	Borough of Runnemede (P.D.)	Bloodborne Pathogens Train-the-Trainer	10:30 - 1:30 pm
4/13/15	5	Borough of Glassboro #1	Jetter / Vacuum Safety	9:00 - 11:00 am
4/13/15	5	Township of Voorhees #3	HazCom w/GHS	1:00 - 2:30 pm
4/14/15	5	Township of Hainesport #1	Heavy Equipment Safety	8:30 - 11:30 am
4/15/15	5	Township of Burlington #3	Landscape Safety Awareness	8:00 - 11:00 am
4/16/15	5	Township of Cherry Hill #6	Heavy Equipment Safety	8:00 - 11:00 am
4/16/15	5	Borough of Collingwood	Confined Space Awareness	12:30 - 1:30 pm
4/17/15	5	Borough of Clementon	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/17/15	5	Township of Woolwich	DDC-6	8:00 - 2:30 pm w/lunch brk
4/21/15	5	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/22/15	5	Borough of Pitman	Fast Track to Safety	9:00 - 3:00 pm w/lunch brk
4/24/15	5	Borough of Runnemede	Landscape Safety	8:00 - 11:00 am
4/27/15	5	Borough of Glassboro #1	Forklift Operator Evaluation Train-the-Trainer	9:00 - 12:00 pm
4/27/15	5	Township of Voorhees #3	Flagger / Work Zone Safety	11:00 - 3:00 pm
4/28/15	5	Township of Cherry Hill #6	Driving Safety Awareness	8:00 - 10:00 am
4/28/15	5	Township of Cherry Hill #6	CDL-Drivers Safety Regulations	10:15 - 12:15 pm
4/29/15	5	Township of Tabernacle #1	Fire Safety	8:30 - 9:30 am
4/29/15	5	Township of Tabernacle #1	Fire Extinguisher	9:45 - 10:45 am
4/29/15	5	Township of Moorestown	LOTO	8:30 - 10:30 am
4/29/15	5	Township of Moorestown	LOTO	10:45 - 12:45 pm
5/1/15	5	Borough of Medford Lakes #1	Heavy Equipment Safety	8:30 - 11:30 am
5/4/15	5	Township of Voorhees #3	Fire Safety	1:00 - 2:00 pm
5/4/15	5	Township of Voorhees #3	Fire Extinguisher	2:00 - 3:00 pm
5/5/15	5	Township of Florence	Playground Safety Inspections	8:30 - 10:30 am

5/5/15	5	Township of Florence	Shop & Tool Safety	10:45 - 11:45 am
5/5/15	5	Township of Westampton #1 (Fire Dept.)	Employee Conduct & Violence Prevention-Evening	7:30 - 9:00 pm
5/6/15	5	City of Burlington #2	HazCom w/GHS	8:00 - 9:30 am
5/6/15	5	City of Burlington #2	Confined Space Awareness	9:45 - 10:45 am
5/7/15	5	Borough of Clementon	Confined Space Awareness	8:00 - 9:00 am
5/7/15	5	Borough of Clementon	Shop & Tool Safety	9:15 - 10:15 am
5/8/15	5	Franklin Township #2 (Gloucester)	Sanitation / Recycling Safety	9:00 - 11:00 am
5/8/15	5	Borough of Pitman (Police)	CEVO-Police	9:00 - 1:00 pm
5/8/15	5	Borough of Pitman (Police)	Fire Extinguisher	1:30 - 2:30 pm
5/11/15	5	Borough of Magnolia	Fall Protection Awareness	10:00 - 12:00 pm
5/12/15	5	Township of Westampton	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
5/13/15	5	Borough of Pitman	CMVO	11:00 - 2:30 pm w/lunch brk
5/15/15	5	Borough of Collingwood	Flagger / Work Zone Safety	8:00 - 12:00 pm
5/19/15	5	Township of Waterford	PPE	8:00 - 10:00 am
5/19/15	5	Township of Waterford	Fire Extinguisher	10:15 - 11:15 am
5/19/15	5	Township of Waterford	Respiratory Protection	11:30 - 12:30 pm
5/20/15	5	Township of Burlington #3	CSE-Permit Required w/Classroom Demo	8:00 - 12:00 pm
5/21/15	5	Township of Cherry Hill #6	Employee Conduct & Violence Prevention	8:00 - 9:30 am
5/21/15	5	Township of Cherry Hill #6	Toolbox Talks Essentials	9:45 - 11:15 am
5/21/15	5	Township of Cherry Hill #6	Hazard ID: Making Your Observation Count	12:00 - 2:00 pm
5/22/15	5	Township of Evesham #4	Playground Safety Inspections	8:30 - 10:30 am
5/22/15	5	Township of Evesham #4	Hearing Conservation	10:45 - 11:45 am
5/27/15	5	Township of Moorestown	Jetter / Vacuum Safety	8:30 - 10:30 am
5/29/15	5	Borough of Collingwood	Driving Safety Awareness	8:00 - 9:30 am
5/29/15	5	Borough of Collingwood	Back Safety / Material Handling	9:45 - 10:45 am

<b>CEU's for Certified Publics Works Managers</b>			
<b>M SI Course</b>	<b>CEUs/Cat.</b>	<b>M SI Course</b>	<b>CEUs/Cat.</b>
Accident Investigation	2 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Advanced Safety Leadership	10 / M	Hazard Identification - Making Your Observations Count	1 / T, M
Asbestos, Lead & Silica Industrial Health Overview	1 / T, G	Hearing Conservation	1 / T, G
Back Safety / Material Handling	1 / T	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Training	1 / G	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 Vac 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	Special Events Management	2 / M
HazCom with Globally Harmonized System	1 / T, G	Toolbox Talk Essentials	1 / M
<b>CEU's for Registered Municipal Clerks</b>			
<b>M SI Course</b>	<b>CEUs/Cat.</b>	<b>M SI Course</b>	<b>CEUs/Cat.</b>
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	6 / P
		Special Event Management	2 / P
<b>TCH's For Water/ Wastewater</b>			
<b>M SI Course</b>	<b>TCHs/Cat.</b>	<b>M SI Course</b>	<b>TCHs/Cat.</b>
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	Jetter Safety	2 / S
BOE Safety Awareness	3 / S	Ladder Safety/Walking Working Surfaces	2 / S
CDL - Supervisors Reasonable Suspicion	1.5 / S	Landscape Safety	2 / S
CDL - Drivers' Safety Regulations	2 / S	Leaf Vac Safety	2 / S
Confined Space Awareness	1 / S	Lockout Tagout	2 / S
Confined Space Entry - Permit Required	3.5 / S	Shop and Tool Safety	1 / S
Defensive Driving-6-Hour	5.5 / 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	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Snow Plow Safety	2 / S
Fire Safety	1 / S	Special Event Management	2 / S
Flagger / Workzone Safety	2 / S	Toolbox Talk Essentials	1 / S
HazCom with Globally Harmonized System	1.5 / S		
<b>CEU's for Tax Collectors</b>		<b>CEU's for County/Municipal Finance Officers</b>	
<b>M SI Course</b>	<b>CEUs/Cat.</b>	<b>M SI Course</b>	<b>CEUs/Cat.</b>
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
***Category			
E- Ethics			
T - Technical			
G- Governmental			
S - Safety			
P - Professional Development			
M - Management			

# Fast Track to Safety

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

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

### Full Day Sessions Includes:

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

---

### Venues & Dates

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

Check website for times & locations

#### January

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

#### February

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

#### March

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

#### April

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

#### May

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

#### June

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

#### August

- ❖ Hanover (Morris) – 8/28/15

#### September

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

#### October

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

#### November

- ❖ Beach Haven (Ocean) – 11/4/15





## Safety Director Bulletin

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

### A message from the JIF Safety Director's Office:

Last Thursday afternoon an Illinois Fire Chief was killed when one of his fire trucks struck him while backing at an emergency medical incident. The hazard of maneuvering large vehicles is a serious exposure in many departments including; public works, utilities, fire, and EMS. According to the National Safety Council one in four accidents can be blamed on poor backing practices. Backing accidents cause over 500 deaths each year. The Safety Director reminds our members to back safely by following these best practices:

- **Know your vehicle's blind spots.** Blind spots can be behind, in front of, and on both sides of the vehicles. Blind spots vary depending on the height of the object. A tall object, such as person may be visible to the driver's whereas a 3 foot high bollard may not be.

An effective toolbox talk exercise would be to map out a vehicle's blind spots at three heights; ground level, 3 feet high, and 6 feet high.

- **Park defensively.** Whenever possible, drivers should park vehicles so that they can be pulled forward when leaving. Back down alleys that do not permit driving all the way though or room to turn around.

When investigating a backing accident, review whether the driver parked defensively – was there an opportunity to park the vehicle so that backing could have been avoiding?

- **Use a spotter whenever possible.** Organizations should have a written policy which requires the use of a spotter whenever one is available. Standard hand signals should be included in the policy. If a spotter is absolutely not available, the driver should be required to perform a walk-around and immediately return to the cab, tap the horn, and start backing.

Consistent enforcement is imperative. Do not overlook if a passenger is in a vehicle backing without a spotter. Everyone should recognize that spotters are the single most important safeguard when a vehicle must be backed.



The attached link takes you to the index of MEL's Toolbox Talks. "*Spotter Hand Signals When Backing*" may be used to reinforce this message.

[NJMEL.ORG - Safety Tool Box Talks](http://NJMEL.ORG - Safety Tool Box Talks)

CAMDEN COUNTY  
MUNICIPAL JOINT INSURANCE FUND



safetyawards  
& KICKOFF BREAKFAST MEETING

**DATE** Tuesday, March 24, 2015

RSVP NOW

**TIME** 8:30am Registration  
9:00am Start Time

**LOCATION** Scottish Rite Ballroom  
315 White Horse Pike  
Collingswood, New Jersey 08107

**RSVP** by March 17, 2015

**QUESTIONS?** Contact Melissa Wade at (856) 552-6850

*Note: Please ensure a delegate from your Municipality is in attendance.*

J.A. Montgomery  
— Risk Control —  
Since 1934

### **First Responders - Safe Lifting and Moving of Patients**



The emergency medical system starts when someone calls 911. The dispatch center will take the call and determine the type of response required. For medical issues, an ambulance will be dispatched and, in many systems, local fire and / or police departments will be called to assist. In the course of providing patient care, many EMT's, police officers, and firefighters are injured each year while lifting and moving patients.

When and how to move a patient is determined by many factors. In general, a patient should be moved immediately (emergency move) only when there is an imminent life hazard to the patient or rescuer. First responders must do what is necessary for the welfare of everyone. When there is no imminent threat to life, a well thought out plan for safely lifting and transporting the patient should be established prior to moving.

#### **Have a Plan for Patient Lifts**

Patient lifting and moving are critical skills that can range from a simple procedure to a complex operation. First responders must move the patient, protect the patient from further injury, and protect themselves. While lifting and moving skills can be developed and improved through practice, some patient moves require quick thinking and ingenuity. All responders must be on the same page when performing a patient lift. Pre-lift considerations include:

- The weight of the patient, availability, and timeliness of help; use a rough guideline of 1 rescuer per 75 - 100 pounds of patient weight (plus equipment), depending on accessibility and handholds. Know your own physical ability and limitations.
- Communicate the plan clearly and frequently with other rescuers. One person must take the lead.
- What equipment should be used? What types of lifting equipment are available?
- What is the response time for the nearest bariatric BLS unit?
- Can the patient be lifted safely from their current location, or should the crew use proper techniques to drag the patient to a better location before attempting the lift?
- Where is the patient going to be taken once lifted? Which doorway is easiest? Should a window be made into a door? Is the pathway clear?
- How will crew members move a patient sitting in a vehicle or on the floor / ground to the ambulance?
- What if the initial plan does not work?

*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.*

## Prepare for Patient Lifts

Soft tissue injuries from repetitive and heavy lifting are common causes of injury to EMTs, police officers, and firefighters. Department heads can use the following steps to prepare their personnel.

- Train and retrain on safe lifting techniques
- Photograph or videotape patient handling drills to study body mechanics
- Use situational drills and tabletop exercises to practice decision-making for patient handling
- Evaluate lifting aids such as power stretchers, stair chairs, mega movers, etc.
- Debrief every significant patient handling incident



EMS Lifting Drill



Stryker Power Pro Cot

## Body Mechanics for Patient Lifts

Proper body mechanics refers to the best way to use your body to move or lift a patient. Concentrate on protecting your back by keeping it straight and using the more powerful muscles in your legs to do the work. When lifting a patient remember the following key points:

- Begin your lift by facing the patient you intend to lift
- Have your legs at least shoulder-width apart. Lock your lower back in its natural S-curve. Keep your head up, and your shoulders square.
- Ensure good footing. Consider surface conditions and obstacles to a proper lifting stance
- If the patient is on the ground, lower your body by bending your knees and squatting down to the patient or backboard
- Grasp the equipment you are using with your hands, palms facing upward
- Keep the weight of the patient as close to your body as possible
- Lift with your legs, not your back
- Lift without twisting

## Wellness

Patient handling can be a physically taxing skill that requires a high level of fitness. First Responders need to follow a well-rounded program of weight training, cardiovascular exercise and stretching to ensure personal readiness for the demands of the job. Physical training and stretching have become requirements for many public safety agencies for good reason. Studies show that a department-wide fitness and wellness program coupled with training on proper body mechanics and lifting techniques result in fewer injuries. Responders must commit to a personal program of exercise and stretching to withstand the physical demands of the job to ensure an exciting and fulfilling injury free career.

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

*Tuesday, February 19, 2015*

From 1/21/2015 To 2/18/2015

<b>Holder (H) / Insured Name (I)</b>	<b>Holder / Insured Address</b>	<b>Holder Code</b>	<b>Description of Operations</b>	<b>Issue Date</b>	<b>Coverage</b>
<b><u>CAMDEN JIF</u></b>					
H- Inverso & Stewart, LLC	651 Route 73 North Suite 402 Marlton, NJ 08053	8436	Evidence of insurance for the auditors. Crime Policy Coverage # 2/18/2015 CAM140602 effec. Date 1/1/2014 end date 1/1/2015 Coverage \$50,000		ALL
I- Borough of HiNella	100 Wykagyl Raod HiNella, NJ 08083		Crime Policy Coverage # MEL01480187 effec. Date 1/1/2014 End Date 1/1/2015 Coverage \$950,000 EXCESS OF \$50,000 KAF		

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



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

**2015**

<u>Reviewed Date</u>	<u>Provider Billed Amt</u>	<u>CSG Repriced Amt</u>	<u>Savings</u>	<u>% of Savings</u>
January 2015	\$88,349.32	\$50,999.65	\$37,349.67	42.27%
February 2015	\$145,725.32	\$70,810.29	\$74,915.03	51.41%
<b>TOTAL 2015</b>	<b>\$234,074.64</b>	<b>\$121,809.94</b>	<b>\$112,264.70</b>	<b>47.96%</b>

<u>Monthly PPO Statistics</u>	
Bills	137
PPO Bills	121
PPO Penetration	88.32%

<u>YTD PPO Statistics</u>	
Bills	240
PPO Bills	216
PPO Penetration	90.00%

**2014**

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

## 2013

<u>Reviewed Date</u>	<u>Provider Billed Amt</u>	<u>CSG Repriced Amt</u>	<u>Savings</u>	<u>% of Savings</u>
January 2013	\$247,161.80	\$87,881.50	\$159,280.30	64.44%
February 2013	\$336,963.34	\$141,472.27	\$195,491.07	58.02%
March 2013	\$359,916.37	\$160,352.23	\$199,564.14	55.45%
April 2013	\$193,138.43	\$79,885.35	\$113,253.08	58.64%
May 2013	\$133,654.01	\$63,389.76	\$70,264.25	52.57%
June 2013	\$154,142.01	\$70,085.37	\$84,056.64	54.53%
July 2013	\$105,088.56	\$57,841.33	\$47,247.23	44.96%
August 2013	\$139,677.91	\$60,875.44	\$78,802.47	56.42%
September 2013	\$159,485.68	\$85,034.32	\$74,451.36	46.68%
October 2013	\$202,981.17	\$88,948.90	\$114,032.27	56.18%
November 2013	\$198,027.91	\$88,352.28	\$109,675.63	55.38%
December 2013	\$120,397.50	\$62,236.41	\$58,161.09	48.31%
<b>TOTAL 2013</b>	<b>\$2,350,634.69</b>	<b>\$1,046,355.16</b>	<b>\$1,304,279.53</b>	<b>55.49%</b>

## 2012

<u>Reviewed Date</u>	<u>Provider Billed Amt</u>	<u>CSG Repriced Amt</u>	<u>Savings</u>	<u>% of Savings</u>
January 2012	\$327,432.29	\$123,601.52	\$203,830.77	62.25%
February 2012	\$321,490.83	\$102,427.74	\$219,063.09	68.14%
March 2012	\$463,116.94	\$258,351.85	\$204,765.09	44.21%
April 2012	\$495,580.87	\$252,390.87	\$243,190.00	49.07%
May 2012	\$367,200.13	\$144,996.75	\$222,203.38	60.51%
June 2012	\$166,311.10	\$72,784.56	\$93,526.54	56.24%
July 2012	\$152,688.61	\$69,169.12	\$83,519.49	54.70%
August 2012	\$255,865.17	\$128,069.44	\$127,795.73	49.95%
September 2012	\$157,038.27	\$89,055.18	\$67,983.09	43.29%
October 2012	\$251,986.43	\$117,081.04	\$134,905.39	53.54%
November 2012	\$209,957.68	\$80,016.77	\$129,940.91	61.89%
December 2012	\$323,520.62	\$113,296.64	\$210,223.98	64.98%
<b>TOTAL 2012</b>	<b>\$3,492,188.94</b>	<b>\$1,551,241.48</b>	<b>\$1,940,947.46</b>	<b>55.58%</b>

# ***APPENDIX I – MINUTES***

**February 23, 2015 Meeting**



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

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

**PLEDGE OF ALLEGIANCE  
MOMENT OF SILENCE OBSERVED**

**ROLL CALL OF EXECUTIVE COMMITTEE:**

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

**EXECUTIVE COMMITTEE ALTERNATES:**

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA, Risk Management Services <b>Bradford Stokes,</b> <b>Karen A. Read</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	CompServices <b>Denise Hall</b>
Safety Director	J.A. Montgomery Risk Control <b>John Saville</b>
Treasurer	<b>Richard Schwab</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein,</b> <b>Steve Armenti</b>
Underwriting Manager	Conner Strong & Buckelew <b>Edward Scioli</b>

**FUND COMMISSIONERS PRESENT:**

Ari Messinger, Cherry Hill Alternate  
Millard Wilkinson, Berlin Boro  
David Taraschi, Audubon  
Eleanor Kelly, Runnemede Borough  
Robert Mather, Pine Valley  
Jack Flynn, Gibbsboro  
Ken Cheeseman, Laurel Springs

**RISK MANAGEMENT CONSULTANTS PRESENT:**

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

**WELCOME:** Executive Director Brad Stokes welcomed everyone to the Collingswood Senior Community Center.

**APPROVAL OF MINUTES:** OPEN & CLOSED SESSION OF NOVEMBER 24, 2014 AND FEBRUARY 5, 2015.

**MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF NOVEMBER 24, 2014 AND FEBRUARY 5, 2015:**

Motion:	Commissioner Michielli
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE:**

NONE

**MOTION TO ADJOURN SINE DIE MEETING:**

Motion:	Commissioner Michielli
Second:	Commissioner DiAngelo
Vote:	Unanimous

**SINE DIE MEETING ADJOURNED - CHAIRMAN ASKED EXECUTIVE DIRECTOR TO RUN ELECTIONS OF OFFICERS, 5-MEMBER EXECUTIVE COMMITTEE, 3 ALTERNATES TO EXECUTIVE COMMITTEE**

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

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

With 17 Commissioners present a quorum of 15 was achieved. Executive Director said the Fund also sent ballots out and received two or three additional ballots in addition to those that are present. Executive Director thanked everyone that came out and braved the cold to be present tonight.

**ELECTION OF 2015 CHAIRMAN, SECRETARY, 5-MEMBER EXECUTIVE COMMITTEE, 3 EXECUTIVE COMMITTEE ALTERNATES:**

**NOMINATIONS COMMITTEE** – Executive Director read the slate of the 2015 committee, which was submitted by Commissioner Michielli, Chair of Nominating Committee:

**OFFICERS:**

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

**FIVE MEMBER EXECUTIVE COMMITTEE:**

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

Neal Rochford – Borough of Haddonfield

**EXECUTIVE COMMITTEE ALTERNATES**

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

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

**ADDITIONAL NOMINATIONS FOR EXECUTIVE COMMITTEE ENTERTAINED**

Hearing no additional nominations,

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

Motion: Commissioner Michielli  
Second: Commissioner DiAngelo  
Vote: Unanimous

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

Chairman Mevoli called meeting to order.

**ROLL CALL OF 2015 EXECUTIVE COMMITTEE:**

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

**EXECUTIVE COMMITTEE ALTERNATES:**

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

**2015 REORGANIZATION:**

**REORGANIZATION RESOLUTIONS:** Executive Director said in August 2014, the Board authorized the advertisement of RFQ’s in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq. for Fund Year 2015, 2016 and 2017. The Contracts Committee reviewed the responses and made their recommendation at the November fund meeting. Enclosed with the reorganization resolutions was Resolution 15-3 reflecting the appointments and re-appointments & establishing compensation for Fund Year 2015. Executive Director reviewed the appointments.

**RESOLUTION 15-3 APPOINTMENTS**

- I. **PERMA Risk Management Services** is hereby appointed as **Administrator**, Mr. Bradford Stokes is appointed as Executive Director, Mr. Joseph Hrubash as Deputy Executive Director, and both as agent for process of services.
- II. Mr. Joseph Nardi, Esq. of **Brown & Connery, LLP** is hereby appointed as **Fund Attorney** and shall receive a retainer for administrative services, legal research and legal opinions. In addition, Brown & Connery, LLP. shall provide litigation management services. **Contract term to be one year.**
- III. **Mr. Richard Schwab** is hereby appointed as **Fund Treasurer. Contract term to be month to month.**
- IV. **TD Bank** is hereby appointed as **Asset Manager** to the FUND. .08% of the market value of the FUND’s invested assets. **Contract term to be one year with a “30 –day cancellation clause”.**
- V. **Bowman & Company** is hereby appointed as **Fund Auditor. Contract term to be one year.**
- VI. **Bowman & Company** is hereby appointed as **Fund Payroll Auditor. Contract term to be one year.**
- VII. **Amerihealth Casualty Inc.** is hereby appointed as the **Claims Service Organization** for the FUND to adjust all claims for current and prior Fund Years.
- VIII. **The Actuarial Advantage** is hereby appointed as **Actuary** for the FUND.
- IX. **J.A. Montgomery Risk Control** is hereby appointed **Loss Control Consultant** and Right To Know Training Services to the FUND.
- X. **Conner Strong & Buckelew** is hereby appointed **Underwriting Manager** for the FUND.
- XI. **Interstate Mobile Care** is hereby appointed as the **Fund CDL Drug & Alcohol Monitor** for the FUND. **Contract term to be one year.**

**XII. Consolidated Services Group** is hereby appointed as the **Fund Managed Care Provider** for the FUND.

All professionals and service organizations appointed pursuant to this Resolution shall serve the Fund for three year term unless otherwise specified from the adoption of this Resolution or until a successor shall be appointed and qualified, in accordance with the fees, terms and conditions of the Professional Services Contract(s) which will be entered into, a copy of which will be on file in the Fund office, located at 401 Route 73 North, Suite 300, Marlton, New Jersey 08053

**MOTION TO ADOPT RESOLUTION 15-3 CONFIRMING APPOINTMENT OF FUND PROFESSIONALS:**

Motion: Commissioner DiAngelo  
Second: Commissioner Shannon  
Vote: 9 Ayes – 0 Nays

**ORGANIZATION RESOLUTIONS**

**RESOLUTION 15-4 DESIGNATION FISCAL MANAGEMENT PLAN** The Fiscal Management Plan includes escalating interest rates for delinquent assessments, which are tied to the New Jersey Cash Management Plan. In addition, the Fiscal Management Plan allows Cherry Hill Township to process their assessment payment based on a fiscal year operation. Executive Director said on page 11 there are two additional permissible funds that were added which are items (g) government money market fund and (h) local government investment pools. They were always permissible and we just added them to clean the document up.

**I.** Those banks listed as official depositories: TD Bank, TD Bank Asset Management, Wells Fargo Bank, Wells Fargo Unitized Trust (upon approval of appropriate authorities), the New Jersey Cash Management Plan, and any bank authorized to do business in the State of New Jersey within the guidelines of GUDPA (Governmental Unit Depository Protection Act).

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

Chairman	Michael Mevoli
Secretary	M. James Maley
Treasurer	Richard Schwab
Member Executive Committee	Terry Shannon

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

Lee Herzer  
Donald J. Liskay

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

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

a. For the first 30 days - 0%

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

- VI.** The assessment due dates are January 31, 2015 for the first installment and June 15, 2015 for the second installment.
- VII.** Cherry Hill Township operates on a fiscal calendar year beginning July 1 and ending June 30. Cherry Hill Township assessment due dates are February 28, 2015 for the first installment and July 31, 2015 for the second installment.
- VIII.** Certifying and Approval Officer for all FUND expenses shall be the FUND’s Executive Director and/or the Account Manager so designated by the Executive Director.

**RESOLUTION 15-5 DESIGNATION OF SECRETARY AS CUSTODIAN OF RECORDS TO BE KEPT AND MAINTAINED AT THE FUND OFFICE AS REQUIRED BY THE FUND’S BYLAWS**

**RESOLUTION 15-6 AUTHORIZATION OF COMPENSATION TO EXECUTIVE COMMITTEE FOR MEETING ATTENDANCE AT EXECUTIVE COMMITTEE MEETINGS.**

**RESOLUTION 15-7 ESTABLISHING THE 2015 PLAN OF RISK MANAGEMENT.** Executive Director said the Underwriting Manager reviewed the Risk Management Plan and recommended for approval. Any changes to the Plan are highlighted in blue. Executive Director said Mr. Scioli is present to review a few of the changes in the 2015 Plan of Risk Management. Underwriting Manager said the only significant change to the 2015 Risk Management plan is on page 22 of the agenda. Zurich has put in a provision for wind turbine for a sublimit for \$100,000 and we were able to negotiate that to \$1 million.

Executive Director said with no questions being heard a motion is in order to approve Resolutions 15-4 through 15-7.

**MOTION TO ADOPT ORGANIZATIONAL RESOLUTIONS 15-4 THROUGH 15-7:**

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

Organizational Resolutions & Risk Management Plan Made Part of Minutes.

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

**COMMITTEE APOINTMENTS:** Executive Director said the Fund has eight standing committees. Enclosed in the agenda was the Chairs list of the committee appointments for 2015. Chairman Mevoli said if anyone would like to join a committee and we have room to please let us know.

**2015 ASSESSMENTS:** Executive Director said the 2015 Assessments were mailed via certified mail to all member towns on/about December 13<sup>th</sup>. First Installment payments are due by January 31, 2015. Please note that the Fund has a safe deposit box for assessment payments. A notice was included with the assessment billing with the safe deposit box address, which is:

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

Treasurer Schwab said two towns have not paid their assessment as of this date.

**2015 MEL & MRHIF EDUCATIONAL SEMINAR:** The Banking and Insurance Commissioner Kenneth Kobylowski will be the Keynote speaker at the annual MEL & MRHIF Educational Seminar, Friday April 17, 2015. Attached is the agenda and registration form for the annual MEL & MRHIF Educational Seminar at the National Conference Center at the East Windsor Holiday Inn. Continuing Ed credits are available for CFO/CMFO, Clerks, Public Works, Insurance Producers, Purchasing Agents, Accountants, Lawyers, TCH Water Supply, Wastewater, RPPO and QPA.

**MEL BULLETIN 15-01:** Executive Director said closed on page 33 of the agenda was the MEL Bulletin 15-01 that lists all coverage bulletins for 2015. They are available on the MEL's Website at NJMEL.ORG

**ELECTED OFFICIALS TRAINING:** As in the past, the MEL will reduce each member's 2015 liability claims premium by \$250 for each municipal elected official and member's CEO (i.e. municipal manager/administrator). The maximum credit is 25% of the member's liability claims fund. The fund will be scheduling sessions through Mr. Nardi's office. One is scheduled for March 3<sup>rd</sup> in Collingswood and March 11<sup>th</sup> in Barrington.

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

**SAFETY COMMITTEE:** Executive Director said the Safety Committee has requested an increase for the safety incentive program to be able to increase monetary awards. A verbal report will be presented. Executive Director said a few months back the Safety Committee had a discussion regarding the disparity of incentive awards between the different sized towns. It was discussed to add \$15,000 to the safety budget from the contingency line item. Executive Director said we have enough money in contingency to increase the safety budget if the Fund Commissioners so desire.

Commissioner DiAngelo said the Safety Director should make it clear at the Safety Breakfast that the award scale is for this year and may not be the same in future years. Chairman Mevoli said it should be in the program so it is clear to all members. In response to Commissioner Shannon, Executive Director said it will be based on number of employees and assessment.



Chairman Mevoli said the money aspect is not the goal of the program our ultimate goal is to have 100% participation in the safety incentive program. A few years back we did drop the awards down because there was not enough money, but the towns still responded and did what they were suppose to do - which in the long run saves everyone money.

**MOTION TO APPROVE INCREASE IN SAFETY INCENTIVE AWARDS:**

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

**2015 PRIMA CONFERENCE:** Executive Director said in the past the JIF has authorized the attendance of Board members at the annual risk management conference for the purpose of attending seminars. The next PRIMA conference will take place in Houston from June 7-10. Resolution 15-9 authorizing travel expenses is on Page 34 of the agenda.

**MOTION TO ADOPT ORGANIZATIONAL RESOLUTIONS 15-9 AUTHORIZING THE TRAVEL EXPENSES FOR PRIMA CONFERENCE:**

Motion: Commissioner Gallagher  
Second: Commissioner Lipsett  
Roll Call Vote: 9 Ayes – 0 Nays

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

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

Executive Director reviewed the Financial Fast Track and said as of December 31st we have a statutory surplus of \$4.664 million. Executive Director also reviewed the Expected Loss Ratio Analysis and said for 2015 where the actuary projected us at 1.14% we are currently at 1.77% indicating some of the issues in January which is also reflected in the Lost Time Accident Frequency. Executive Director said we finished the year fairly strong at 1.82 below the average for the state but for the start of 2015 we are at 4.11. Executive Director said he was in contact with Denise Hall for a breakdown on the situation and on page 43 of the agenda there is a breakdown showing nine members with lost time in January with slips and falls and a wide variety of injuries.

Executive Director's Report Made Part of Minutes.

**TREASURER:** Report summarizing cash and investments as of November 2014, December 2014 and January 2015 were included in the agenda. Treasurer Schwab said December and January reports were handed out since they are slightly different than those in the agenda.

**Approving Payment of Resolution 15-10 February 2015 Vouchers**

<b>TOTAL 2014</b>	\$926.50
<b>TOTAL 2014</b>	\$863,154.71
<b>TOTAL</b>	<b>\$864,081.21</b>

**Confirmation of November 2014 Claims Payments/Certification of Claims Transfers:**

<b>2010</b>	0.00
<b>2011</b>	39,590.27
<b>2012</b>	133,033.01
<b>2013</b>	44,839.55
<b>2014</b>	117,799.63
<b>TOTAL</b>	<b>335,262.46</b>

**Confirmation of December 2014 Claims Payments/Certification of Claims Transfers:**

<b>2010</b>	0.00
<b>2011</b>	121,829.86
<b>2012</b>	40,093.69
<b>2013</b>	74,331.76
<b>2014</b>	121,274.34
<b>TOTAL</b>	<b>357,529.65</b>

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

<b>2011</b>	66,920.23
<b>2012</b>	262,300.58
<b>2013</b>	24,786.17
<b>2014</b>	164,845.03
<b>2015</b>	10,089.68
<b>TOTAL</b>	<b>528,941.69</b>

**MOTION TO APPROVE RESOLUTION 15-10 VOUCHER PAYMENTS FOR FEBRUARY 2015:**

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

**MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF NOVEMBER & DECEMBER 2014 AND JANUARY 2015 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:**

Motion: Commissioner Maley  
Second: Commissioner Wolk  
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Fund Attorney said on page 68 of the agenda you will find the Resolution 15-11 appointing approved counsel. On pages 69 thru 73 of the agenda was Mr. Nardi's letter and listing of defense counsel for 2015. Attorney Nardi recommended the firms be approved for 3<sup>rd</sup> party liability and workers compensation cases this year.

**MOTION TO APPROVE RESOLUTION 15-11 FOR THE 2015 DEFENSE PANEL:**

Motion: Commissioner Maley  
Second: Commissioner Michielli  
Roll Call Vote: 8 Ayes – 0 Nays, 1 Abstain – Commissioner Wolk

Defense Panel Attached & Report made Part of Minutes

Attorney Nardi said he would like to request an increase in the amount charged per hour from \$165 to \$175 for third party liability as well as \$10 increase for workers compensation cases. This will only be for those cases assigned in 2015.

**MOTION TO APPROVE INCREASE OF HOURLY RATES IN RESOLUTION 15-11**

Motion: Commissioner Maley  
Second: Commissioner DiAngelo  
Roll Call Vote: 8 Ayes – 0 Nays, 1 Abstain – Commissioner Wolk

**SAFETY DIRECTOR:**

Safety Director reviewed the monthly reports. Mr. Saville said a copy of the invitation that was sent out for the annual JIF Safety Breakfast is on page 98 of the agenda and will be on Tuesday, March 25, 2014 at the Collingswood Scottish Rite. The Safety Roundtable will be immediately following the breakfast this year which will count as a regional training and is mandatory. Please remind your safety coordinators to attend the Round Table after the breakfast. Mr. Saville said the Police Ad hoc Committee will be scheduled for January 31<sup>st</sup> and invitations will be sent out to local police chiefs.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Underwriting Manager reviewed the Certificate Report for the period 10/21/14 to 11/20/14 and 11/21/14 to 12/18/14 which were included in the agenda. There was also a separate handout which listed the renewal certificates for the period of 9/1/2014 to 12/31/2014 listing 270 certificates. Underwriting Manager said if anyone has any questions please feel free contact his office.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider thanked the board for reappointment. Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for November 2014 with a savings of 40.35%, December 2014 where there was a savings of 34.77% for the month and a total of 47.58 % for the year. Ms. Goldstein reviewed January 2015 and reported as savings of 42.27%.

Managed Care Provider reviewed the 3<sup>rd</sup> and 4<sup>th</sup> Quarter Workers’ Comp Injury Snapshot report.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Claims Administrator said they have worked very closely with the Treasurer to identify the variances and have identified all of them and have also made some changes to the reports to make it easier to identify some of the information to capture.

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

Motion: Commissioner Shannon  
Second: Commissioner Gallagher  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion: Commissioner Lipsett  
Second: Commissioner Michielli  
Vote: Unanimous

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

Motion: Commissioner Shannon  
Second: Commissioner Lipsett  
Roll Call Vote: 9 Ayes – 0 Nays

**OLD BUSINESS:**

NONE

**NEW BUSINESS:**

NONE

**PUBLIC COMMENT:**

NONE

**MOTION TO ADJOURN:**

Motion:	Commissioner Michielli
Second:	Commissioner DiAngelo
Vote:	Unanimous

**MEETING ADJOURNED: 6:05PM**

---

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

## ***APPENDIX II – MEL, EJIF & RCF REPORTS***



## Municipal Excess Liability Joint Insurance Fund

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

Date: March 4, 2015

To: Fund Commissioners  
Camden County Municipal Joint Insurance Fund

From: Commissioner Wolk

Subject: March MEL Report

**Asset Manager & Banking Services:** Representatives from Wells Fargo provided the MEL with a report on MEL investments.

**MEL Financial Fast Track Report** – Year-end report distributed showing the MEL's statutory surplus stands at \$17,231,043.

**MEL Commissioner Retreat:** The MEL Board of Fund Commissioners had a one-day retreat on February 26<sup>th</sup> – which included an overview of the formation of the Joint Insurance Funds and a review of the Standing Committees. Board adopted a Resolution accepting recommendations from the retreat to combine the Strategic Planning Committee, Membership & Marketing and Rules/Contracts into one Committee to be known as the Management Committee. In addition, the Police Accreditation Committee was disbanded and minor revisions were made to Charters. Commissioners agreed that an annual retreat would be a good way for standing committees to issue annual reports to the board.

**Public Officials/Elected Online Training Seminars:** While the MEL continues to recommend that public officials attend a training class, the MEL is also making available an online training program for local elected officials, the municipal manager/administrator, authority commissioners and authority executive directors to earn their \$250 training credit. To receive credit, the program must be completed by June 1, 2015. This program can also be assigned without credit to other local unit appointees and senior staff; enclosed are the instructions to access this program.

**2015 MEL & MR HIF Educational Seminar:** Banking and Insurance Commissioner Kenneth Kobylowski will be the Keynote speaker at the annual MEL & MRHIF Educational Seminar, Friday April 17, 2015. The agenda and registration form for the annual MEL & MRHIF Educational Seminar at to the National Conference Center at the East Windsor Holiday Inn was distributed.

Continuing Ed credits are available for CFO/CMFO, Clerks, Public Works, Insurance Producers, Purchasing Agents, Accountants, Lawyers, TCH Water Supply, Wastewater, RPPO and QPA.

**Professional Service Agreements:** In 2006, the MEL adopted standard contract language for professional service agreements. The Board adopted a Resolution amending the standard contract to be updated to track to language in the law on Political Contributions, Affirmative Action and Records.

**Audit Committee:** The Board accepted the recommendation of the Audit Committee and approved the Internal Audit of Accounting & Financial Reporting, Internal Audit of Second Opinion on Reserves and the Internal Audit of Claims.

**Legislative Committee:** Legislative Committee submitted minutes of its February 19, 2015 meeting.

**Emergency Cleanup and Restoration Services:** The Fund office released and advertised this RFQ with a deadline of March 3<sup>rd</sup> to respond. Purpose of RFQ was to develop a list of vendors that meet the certain qualifications, including compliance with local public contract and department of labor laws. Responses were received from six vendors. Responses will be posted to the MEL webpage so members can select as needed. Members are not required to select from this list but must select a qualified vendor. List is expected to be amended from time to time.

**Safety and Education Committee:** The Safety and Education Committee is scheduled to meet at 11AM March 27, 2015 at the Forsgate Country Club.

**Investment Committee:** A meeting of the Investment Committee will be scheduled shortly.

**MEL Coverage Bulletins:** MEL Bulletin 15-01 was submitted for information. As indicated in the bulletin, all coverage bulletins and supporting attachments will be available on the MEL website [www.njmel.org](http://www.njmel.org). (*Click on Coverage and then Coverage Bulletins*)

**League Magazine:** The first of a series of MEL advertisements to appear in the League magazine was distributed. Each advertisement in the “Power of Collaboration” series will be different and will highlight activities of the MEL and JIFs as well as people who have rendered significant service.

**Claims Administrators Meeting:** A meeting of all JIF and MEL third party administrators was held on February 6<sup>th</sup> at the Forsgate Country Club. Primary purpose was to introduce the MEL’s new Property TPA – Vanguard – and review the Claim Reporting procedures.

**RCF 2015 Reorganization Meeting:** Commissioner Cottman submitted a report on the Residual Claims Fund’s 2015 Reorganization meeting - which was held on January 7, 2015 at 10:30 a.m. at the Forsgate Country Club.

**2015 Financial Disclosure Forms:** Last year, the Division of Local Government Services developed an online program for financial disclosure filings. The fund office has received notification that online filing will be implemented again this year and the deadline to file is April



30<sup>th</sup>. The fund office will distribute instructions to commissioners on how to file once a roster is finalized.

**Superstorm Sandy** – Fund Attorney provided an update on the status of Superstorm Sandy claims and reported that mediator, Judge Carver, set a date of July 31<sup>st</sup> to complete the mediation process.

**Claims Committee:** Claims Review Committee submitted a report on its January meeting. Committee met again following the board's meeting.



## Municipal Excess Liability Residual Claims Fund

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

March 4, 2015

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

From: Commissioner Wolk

**Re:** *Topics Discussed at the RCF March Meeting*

**Asset Manager & Banking Services:** Jeffrey Lang and Karen DiMeglio from Wells Fargo provided a summary report on the Financial Assets and Performance of the RCF. Mr. Lang reported that through cash-flow forecasting, Wells Fargo has been able to increase amounts invested. The RCF has \$81 million invested with a purchase yield of .69 basis points as of December 31, 2014.

**Claims Committee:** The Claims Committee met at 9:00 am on the day of the Commissioners' meeting and the next meeting is scheduled for May 6, 2015 via video/teleconference.

**Professional Service Agreements:** In 2006, the RCF adopted standard contract language for professional service agreements as a separate appendix with unique clauses by Fund professional to be set forth in the first section of the professional service agreements. Based on the Executive Director's recommendation and the Fund Attorney's review, the Board of Fund Commissioners adopted a resolution amending the Fund's standard contract provisions to be updated to track to language in the law on Political Contributions, Affirmative Action and Records.

**2015 Financial Disclosure Forms:** Last year, the Division of Local Government Services developed an online program for financial disclosure filings. The fund office has received notification that online filing will be implemented again this year with a deadline to file of April 30<sup>th</sup>. The fund office will distribute instructions to commissioners on how to file once a roster is finalized.

Next Meeting: The next meeting of the RCF is scheduled for Wednesday June 3, 2015 at 10:30AM the Forsgate CC, Jamesburg, NJ.



**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: March 4, 2015

TO: Fund Commissioners  
Camden County Municipal Joint Insurance Fund

FROM: Commissioner Wolk

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

---

**PROFESSIONAL SERVICE AGREEMENTS** – In 2006, the EJIF adopted standard contract language for professional service agreements. The Fund Attorney recommended the standard contract be updated to track to language in the law on Political Contributions, Affirmative Action and Records. Resolution #15-15 amending the Fund’s standard contract provisions was adopted by the Executive Board.

**ACTUARIAL IBNR REPORT-** Mr. Kullman of Aon was present at the meeting and gave a report on the actuarial IBNR estimates for the E-JIF valued as of December 31, 2014.

**POLICY REWRITE** – The new E-JIF Policy Form is in the final stages of the policy rewrite. The Executive Board passed a motion granting authorization which empowers the E-JIF Coverage Committee to adopt the new Policy Form prior to the next fund meeting.

**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 of acquiring properties. The Environmental Alert was re-issued to the entire E-JIF membership in January 2015.

**E-JIF JUNE MEETING-** The next meeting of the EJIF is scheduled for Wednesday, June 3, 2015 at the Forsgate CC, Jamesburg.