

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MEETING AGENDA
MARCH 28, 2016 – 5:15 PM**

**GLOUCESTER CITY COMMUNITY CENTER
232 NICHOLSON ROAD
GLOUCESTER CITY, NJ 08030
5:15 PM
AGENDA AND REPORTS**

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

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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: MARCH 28, 2016**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2016 EXECUTIVE COMMITTEE**
- WELCOME: GLOUCESTER CITY**
- APPROVAL OF MINUTES:** February 22, 2016 Open Minutes.....Appendix I
February 22, 2016 Closed Minutes..... **To Be Distributed**

- CORRESPONDENCE – None**

REPORTS

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

- TREASURER – Elizabeth Pigliacelli**
March Vouchers - Resolution No. 16-11.....Page 22
Treasurer's Report.....Page 25
Monthly ReportsPage 26

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report.....Page 30

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 41

- MANAGED CARE – Consolidated Services Group**
Monthly Report.....Page 44

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: April 25, 2016 – Cherry Hill Fire District Headquarters**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216
Parsippany, NJ 07054

Date: March 28, 2016

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- Cyber Liability** – At January’s meeting, the Underwriter had presented an option at higher cyber liability limits however, it came with a \$25,000 deductible. Caitlin Insurance, the Fund’s Cyber Liability carrier, has agreed to offer a revised option with the higher limits at out current deductible of \$10,000. The increase in premiums would be \$246.00 per member; \$8,364.00 total. **(Page 12)**

	Per Member	Total Premium
Current Program	\$600.00	\$20,400.00
Option 2	\$810.00	\$27,540.00
Revised Option 2	\$846.00	\$28,764.00

- Coverage Committee** – The Coverage Committee discussed several issues at the Boards request. A verbal report will be made at the meeting.
- MEL Crime & Casualty Policy Endorsements** – The MEL Coverage Committee worked with the Technical Writer to develop an endorsement to the MEL Crime Bond to accurately provide for volunteer Library Treasurers and an amusement exclusion to the JIF Casualty policy to update the definition of amusement rides to include “small truck mounted kiddie rides, inflatable bounce houses, slides and other inflatable attractions as excluded amusements”. The Board of Fund Commissioners accepted the recommendations of the Coverage Committee.

The Endorsements appear on **Pages 12 & 13**, if the Fund Commissioners agree with these endorsements, a motion would be in order to accept.

- Motion to Accept the Policy Endorsements approved by the MEL**
- Property Appraisals Update** – Asset Works has begun to contact members to begin property appraisals in the Camden JIF. Field work should be complete by early June.

- ❑ **2016 MEL & MR HIF Educational Seminar** – The 6th annual seminar is scheduled for Friday April 15, 2016 at the National Conference Center. The seminar qualifies for an extensive list of Continuing Education credits including CFO/CMFO, Clerks, Public Works, Insurance Producers, Purchasing Agents, TCH Water Supply, Wastewater, RPPO and QPA. There is no fee for employees and insurance producers associated with the MEL and MR HIF Members as well as personnel who work for service companies that are engaged by MEL member JIFS and HIFS. Attached on **page 13** is the registration form.
- ❑ **Employment Practices Program:** There are a number of areas members must address to maintain Program Compliance. Please work with your municipal attorney to complete the Attorney Certification form by October 1, 2016.

Personnel Manuals – The MEL has revised several sections of the Model Personnel Manual. An email was sent to all members and the updates have been posted to the MEL webpage – njmel.org. (**Page 14**)

Managers & Supervisors Training - Employment Practices Risk Management Program also includes mandatory training of management. We are working with the Fund Attorney’s office to develop a schedule for these classes and will notify member towns once the dates are set.

Police Training - Police Chief and a commanding officer must attend a session on employment practices training that takes into consideration the Attorney General's guidelines for police operations. A notice will be distributed to members once the classes are scheduled.

Elected Officials Training Seminars – Every year, the MEL holds training seminars for elected officials and reduces a member’s assessment by \$250 for each municipal elected officials and Administrator completing the course by June 1st. Mr. Nardi has conducted 4 sessions in the JIF.

This on-line course is available at njmel.org. Enclosed on **Page 19** are directions for the class

- ❑ **MEL Meeting** - The MEL met on March 2, 2016 at the Forsgate. A copy of Commissioner Wolk’s report of that meeting is included for your review. (**Appendix II**)
- ❑ **Residual Claims Fund** - The RCF met on March 2, 2016. A copy of Commissioner Wolk’s report of that meeting is included for your review. (**Appendix II**)
- ❑ **E-JIF Meeting** - The E-JIF also met on March 2, 2016. A copy of Commissioner Wolk’s report of that meeting is included for your review. (**Appendix II**)
- ❑ **Cyber Liability Exclusion** – The concerns raised regarding the exclusion at a recent meeting was discussed at the MEL coverage committee; who referred it to Conner Strong & Buckelew general counsel and MEL technical writer for further review.

❑ **2016 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 Atlanta from June 5–8. Please notify the Fund office if you are interested in attending.

❑ **2016 Financial Disclosure Forms** – In 2014, 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 30th. The fund office will distribute instructions to commissioners on how to file once a roster is finalized.

❑ **Due Diligence Reports:**

Financial Fast Track	Not Available
Income Portfolio	Page 4
Loss Ratio Analysis	Page 5
Loss Time Accident Frequency	Page 6&7
POL/EPL Compliance Report	Page 8
Fund Commissioners	Page 9
2016 Fund Year Regulatory Affairs Checklist	Page 10
RMC Agreements	Page 11

CAMDEN JOINT INSURANCE FUND						
Fixed Income Portfolio Summary and Rate Comparison						
					For Month End	1/31/2016
					Last	This
		2013	2014	2015	Month	Month
CAMDEN JOINT INSURANCE FUND						
Total Cash Balance (millions)		13.39	14.32	15.46	15.46	19.43
Fixed Income Portfolio TD						
Investments (millions), Book Value		4.00	4.92	4.92	2.00	0.00
Avg maturity (years)		2.07	1.51	1.33	1.33	0.00
Unrealized gain/(loss) (%)		1.30	0.89	0.47	0.02	#DIV/0!
Purchase/Book yield (%)		1.40	1.40	1.40	1.00	0.00
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	#DIV/0!
Total Yield (Market)		2.70	2.29	1.87	1.02	#DIV/0!
M E L PORTFOLIO						
Total Cash Balance (millions)		64.22	72.15	80.36	80.36	74.49
Fixed Income Portfolio Wells Fargo 2013-2015						
Investments (millions), Book Value		50.13	48.09	48.09	62.30	62.31
Avg maturity (years) ***		2.04	1.90	1.58	1.58	1.51
Unrealized gain/(loss) (%)		-0.30	-0.06	0.12	-0.27	0.22
Purchase/Book yield (%)		0.65	0.82	0.82	0.92	0.91
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.35	0.76	0.94	0.65	1.13
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.06	0.69	0.10	0.19	0.29
TD Money Market		0.01	0.01	0.01	0.01	0.01
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Treasury Issues						
1 year bills		0.13	0.12	0.32	0.65	0.54
3 year notes		0.54	0.90	1.02	1.28	1.14
5 year notes		1.17	1.64	1.53	1.70	1.52
Merrill Lynch US Govt 1-3 years ^		0.37	0.63	0.56	0.56	0.61
* Yearly data is average monthly rate.						
^Monthly data is Year to Date return						
**Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.						
***MEL WF uses Weighted Avg. Life which factors in the likelihood of a security being called based on the current level of interest rates.						

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

AS OF February 29, 2016

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	38	MONTH	37	MONTH	26	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	29-Feb-16		01-Feb-16		01-Mar-15	
PROPERTY	535,713	373,208	69.67%	100.00%	70.32%	100.00%	76.01%	100.00%
GEN LIABILITY	1,423,316	416,914	29.29%	91.38%	30.92%	90.78%	20.66%	81.65%
AUTO LIABILITY	377,258	66,261	17.56%	88.30%	17.83%	87.77%	12.18%	78.92%
WORKER'S COMP	3,913,656	2,329,745	59.53%	98.43%	59.88%	98.27%	59.52%	94.80%
TOTAL ALL LINES	6,249,943	3,186,128	50.98%	96.35%	51.64%	96.08%	49.22%	91.29%
NET PAYOUT %	\$2,569,653			41.11%				

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	26	MONTH	25	MONTH	14	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	29-Feb-16		01-Feb-16		01-Mar-15	
PROPERTY	591,500	381,263	64.46%	100.00%	64.46%	100.00%	63.21%	96.03%
GEN LIABILITY	1,405,625	329,842	23.47%	81.65%	23.00%	80.55%	14.80%	64.20%
AUTO LIABILITY	350,875	60,718	17.30%	78.92%	17.30%	77.72%	18.42%	56.96%
WORKER'S COMP	3,909,782	2,044,773	52.30%	94.80%	53.70%	94.20%	44.34%	74.88%
TOTAL ALL LINES	6,257,782	2,816,596	45.01%	91.45%	45.78%	90.76%	38.04%	73.48%
NET PAYOUT %	\$1,912,874			30.57%				

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	14	MONTH	13	MONTH	2	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	29-Feb-16		01-Feb-16		01-Mar-15	
PROPERTY	541,208	631,843	116.75%	96.03%	108.46%	95.63%	16.57%	13.00%
GEN LIABILITY	1,412,638	278,526	19.72%	64.20%	17.23%	62.24%	0.05%	2.50%
AUTO LIABILITY	335,860	48,748	14.51%	56.96%	14.41%	54.16%	1.19%	2.50%
WORKER'S COMP	3,739,043	2,399,876	64.18%	74.88%	64.20%	70.13%	5.10%	2.00%
TOTAL ALL LINES	6,028,749	3,358,993	55.72%	73.28%	54.39%	69.68%	4.73%	3.13%
NET PAYOUT %	\$1,987,768			32.97%				

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	2	MONTH	1	MONTH	-10	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	29-Feb-16		01-Feb-16		01-Mar-15	
PROPERTY	490,882	34,600	7.05%	13.00%	1.04%	6.00%	N/A	N/A
GEN LIABILITY	1,437,680	11,400	0.79%	2.50%	0.16%	1.00%	N/A	N/A
AUTO LIABILITY	330,150	10,845	3.28%	2.50%	0.30%	1.00%	N/A	N/A
WORKER'S COMP	3,689,848	112,205	3.04%	2.00%	1.24%	0.50%	N/A	N/A
TOTAL ALL LINES	5,948,560	169,050	2.84%	3.06%	0.91%	1.10%	N/A	N/A
NET PAYOUT %	\$22,694			0.38%				

2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		February 29, 2016		
	2016	2015	2014	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2016 - 2014
PROF MUN MGMT	0.62	3.70	2.37	2.83
SUBURBAN MUNICIPAL	0.71	2.37	1.76	1.96
CENTRAL	0.82	1.76	2.52	2.05
BERGEN	0.85	2.31	2.46	2.26
SUBURBAN ESSEX	1.23	2.01	2.48	2.18
ATLANTIC	1.25	2.30	2.98	2.56
BURLINGTON	1.25	1.66	1.81	1.70
MONMOUTH	1.25	2.19	2.19	2.12
NJ PUBLIC HOUSING	1.28	1.60	2.72	2.10
MORRIS	1.51	1.95	2.01	1.95
N.J.U.A.	1.56	2.28	2.94	2.53
SOUTH BERGEN	1.62	2.41	2.19	2.25
CAMDEN	2.02	2.40	2.04	2.19
TRI-COUNTY	2.27	1.83	2.03	1.95
OCEAN	2.55	2.14	2.39	2.29
AVERAGE	1.39	2.19	2.32	2.19

**Camden Joint Insurance Fund
2016 LOST TIME ACCIDENT FREQUENCY
DATA VALUED AS OF February 29, 2016**

MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2016 LOST TIME	2015 LOST TIME	2014 LOST TIME	MEMBER	TOTAL RATE
		*	2/29/2016	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2016 - 2014
1	87 AUDUBON		0	0	0.00	0.00	1.37	1 AUDUBON	0.61
2	88 AUDUBON PARK		0	0	0.00	0.00	0.00	2 AUDUBON PARK	0.00
3	89 BARRINGTON		0	0	0.00	1.81	3.27	3 BARRINGTON	2.34
4	91 BERLIN BOROUGH		0	0	0.00	0.95	0.00	4 BERLIN BOROUGH	0.42
5	93 BROOKLAWN		0	0	0.00	0.00	1.55	5 BROOKLAWN	0.70
6	94 CHESILHURST		0	0	0.00	0.00	3.08	6 CHESILHURST	1.45
7	95 CLEMENTON		0	0	0.00	2.99	4.72	7 CLEMENTON	3.60
8	96 COLLINGSWOOD		0	0	0.00	0.00	0.66	8 COLLINGSWOOD	0.28
9	97 GIBBSBORO		0	0	0.00	3.92	0.00	9 GIBBSBORO	1.41
10	99 HADDON		0	0	0.00	2.03	0.67	10 HADDON	1.19
11	101 HADDONFIELD		0	0	0.00	4.05	1.46	11 HADDONFIELD	2.06
12	102 HI-NELLA		0	0	0.00	0.00	0.00	12 HI-NELLA	0.00
13	104 LAWNSIDE		0	0	0.00	9.80	3.70	13 LAWNSIDE	5.89
14	105 LINDENWOLD		0	0	0.00	2.14	5.03	14 LINDENWOLD	3.33
15	107 MEDFORD LAKES		0	0	0.00	0.00	1.79	15 MEDFORD LAKES	0.96
16	108 MERCHANTVILLE		0	0	0.00	0.00	0.00	16 MERCHANTVILLE	0.00
17	109 MOUNT EPHRAIM		0	0	0.00	0.00	1.49	17 MOUNT EPHRAIM	0.68
18	110 OAKLYN		0	0	0.00	4.41	1.43	18 OAKLYN	2.57
19	111 PINE HILL		0	0	0.00	1.72	0.00	19 PINE HILL	0.84
20	112 RUNNEMEDE		0	0	0.00	0.00	1.86	20 RUNNEMEDE	0.81
21	114 VOORHEES		0	0	0.00	3.69	1.38	21 VOORHEES	2.31
22	117 WOODLYNNE		0	0	0.00	0.00	2.11	22 WOODLYNNE	0.93
23	451 TAVISTOCK		0	0	0.00	0.00	0.00	23 TAVISTOCK	0.00
24	457 PINE VALLEY		0	0	0.00	0.00	0.00	24 PINE VALLEY	0.00
25	564 CHERRY HILL		0	0	0.00	0.97	0.16	25 CHERRY HILL	0.53
26	565 CAMDEN PARKING AUTHO		0	0	0.00	11.43	5.00	26 CAMDEN PARKING AU	7.09
27	115 WINSLOW		1	1	2.76	3.60	4.48	27 WINSLOW	3.95
28	90 BELLMAWR		0	1	2.83	5.44	2.35	28 BELLMAWR	3.77
29	98 GLOUCESTER		1	1	3.07	1.67	1.29	29 GLOUCESTER	1.63
30	106 MAGNOLIA		0	1	4.82	0.00	0.00	30 MAGNOLIA	0.50
31	103 LAUREL SPRINGS		0	1	8.11	8.11	0.00	31 LAUREL SPRINGS	4.38
32	113 SOMERDALE		1	2	10.57	0.00	2.88	32 SOMERDALE	2.60
33	584 CHERRY HILL FIRE DISTRIC		3	4	11.59	2.21	1.19	33 CHERRY HILL FIRE DIS	2.61
34	92 BERLIN TOWNSHIP		3	3	21.43	0.00	6.49	34 BERLIN TOWNSHIP	4.69
Totals:				9	14	2.02	1.94	1.67	1.82

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

* Member does NOT participate in EPL coverage

**Camden JIF
2016 FUND COMMISSIONERS**

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

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

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

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2016 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF MARCH 14, 2016				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/26/16	01/26/16	12/31/16
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS			12/31/15
BARRINGTON	CONNER STRONG & BUCKELEW	2/17/2016	2/17/2016	12/31/16
BELLMAWR	CONNER STRONG & BUCKELEW	2/3/2016	2/3/2016	12/31/16
BERLIN BOROUGH	EDGEWOOD ASSOCIATES		02/06/15	12/31/15
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	2/3/2016	02/03/16	12/31/16
BROOKLAWN	CONNER STRONG & BUCKELEW	2/16/2016	02/29/16	12/31/16
CHERRY HILL	CONNER STRONG & BUCKELEW	2/6/2016	2/6/2016	12/31/16
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW			12/31/15
CHESILHURST	EDGEWOOD ASSOCIATES			12/31/15
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	03/03/16	03/03/16	12/31/16
CLEMENTON	HARDENBERGH INSURANCE GROUP			12/31/15
COLLINGSWOOD	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	02/22/16	02/22/16	12/31/16
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/4/2016	1/4/2016	12/31/16
HADDON	WAYPOINT INSURANCE SERVICES	1/20/2016	1/20/2016	12/31/16
HADDONFIELD	HENRY BEAN & SONS	01/04/16	01/04/16	12/31/16
HI-NELLA	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/26/16	01/26/16	12/31/16
LAWNSIDE	M&C INSURANCE AGENCY	02/18/16	02/18/16	02/03/17
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/28/16	01/28/16	12/31/16
MAGNOLIA	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
MEDFORD LAKES	CONNER STRONG & BUCKELEW	01/06/16	1/6/2016	12/31/16
MERCHANTVILLE	CONNER STRONG & BUCKELEW	02/04/16	1/4/2016	12/31/16
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		6/19/2016	05/15/16
OAKLYN	HARDENBERGH INSURANCE GROUP	1/26/2016	1/26/2016	12/31/16
PINE HILL	CONNER STRONG & BUCKELEW	1/19/2016	1/19/2016	12/31/16
PINE VALLEY	HENRY BEAN & SONS	2/12/2016	2/12/2016	12/31/16
RUNNEMEDE	CONNER STRONG & BUCKELEW		1/5/2016	12/31/16
SOMERDALE	CONNER STRONG & BUCKELEW		2/6/2016	12/31/16
TAVISTOCK	CONNER STRONG & BUCKELEW	1/8/2013	1/8/2013	12/31/16
VOORHEES	HARDENBERGH INSURANCE GROUP	03/02/16	3/2/2016	12/31/16
WINSLOW	CONNER STRONG & BUCKELEW	2/8/2016	2/8/2016	12/31/16
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS			12/31/15

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

JIF Member	2015 Cyber Premium	Option 1 – Current Program *\$6M Aggregate / \$3M 3rd Party / *\$1M 1st Party *\$10,000 Retention 2016 Cyber Premium	Option 2 *\$6M Aggregate / \$3M 3rd Party/ *\$3M 1st Party *\$25,000 Retention 2016 Cyber Premium	Revised Option 2 *\$6M aggregate /\$3M 3 rd Party *\$3m 1 st Party *\$10,000 Retention 2016 Cyber Premium
Camden	\$20,400	\$20,400 (\$600 Per/Member)	\$27,540 (\$810 Per/Member)	\$28,764 (\$846 Per/Member)

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
9 Campus Drive
Parsippany, New Jersey 07054

MEL CRIME POLICY

ENDORSEMENT
Volunteer Library Treasurers Endorsement

This ENDORSEMENT modifies such insurance as is afforded by the provisions of the Policy relating to the following:

COVERAGE PART III: Statutory Position Bond Coverage

With regard to coverage for Library Treasurers who serve on a volunteer basis, this ENDORSEMENT, the provisions of the Policy to which this ENDORSEMENT is attached apply, unless modified by ENDORSEMENT.

- A. The following is added to the GENERAL DEFINITIONS, **Definition 1. Employee** for Coverage Part III only:

In addition, for Library Treasurers who serve in a volunteer position, and are individually bonded, the definition of **employee** also includes Library Treasurers, who are not compensated by salary, wages or commissions; while in your service (and for 90 days after termination of service); and whom you have the right to direct and control while performing services for you as volunteer Library Treasurers.

The coverage provided under this ENDORSEMENT is subject to all of the terms and CONDITIONS of this Policy. All other terms and CONDITIONS of this Policy remain unchanged.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
9 Campus Drive
Parsippany, New Jersey 07054

JIF CASUALTY POLICY
ENDORSEMENT – COVERAGE PART I:
COMMERCIAL GENERAL LIABILITY INSURANCE AMENDMENT TO
ADDITIONAL EXCLUSIONS, EXCLUSION e. Institutional/Operational
Exposures

This Endorsement modifies insurance provided under the following:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

With respect to coverage provided by this Policy, this Endorsement changes this Policy as follows:

In addition, this insurance does not apply to:

The following language is added to ADDITIONAL EXCLUSIONS, EXCLUSION e. Institutional/Operational Exposures:

Mechanical Amusement Devices are also defined to include the following pursuant to the New Jersey Department on Community Affairs, concerning Carnival and Amusement Ride Safety Act P. L. 1975 C105 as amended on July 20, 2001, and New Jersey Administrative Code, Title 5. Community Affairs, Chapter 14A. Carnival-Amusement Rides, N.J.A.5:14 A (2014), N.J.A.C. §5.14A-1.1:

small truck kiddie rides as defined under N.J.A.C. §5:14A-1.2, and inflatable bounce houses, moonwalks, inflatable slides, and other inflatable attractions, which allow riders to bounce, slide, and/or to be supported by them, as defined under N.J.A.C. §5:14A-1.2, and §5:14A-13.1, “Inflatable Rides” subchapter.

All other terms and CONDITIONS of this Policy remain unchanged.

2016 MEL & MRHIF Educational Seminar

Friday, April 15, 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 6th 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:
- Insurance Producers and Purchasing Agents:
- Accountants (CPA's) and Lawyers (CLE):
- TCH Water Supply & Wastewater Licensed Operator Training:
- RPPO and QPA

(Attendance for the full morning and afternoon session required for credit)

Topics

- Keynote: How to Prepare and Respond to Active Shooter Incidents
- Healthcare Reform, an Update
- Cyber Liability Risk Control
- Personal Liability of Local Officials:
- Local Government Officials Ethics Act:
- Trends in Collective Bargaining for Public Entities

REGISTRATION: RSVP by Tuesday, April 12

Name: _____ Title: _____ Organization: _____

Address: _____

Credits being applied for: _____

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

Phone: _____ cell: _____ e-mail: _____

E-mail registrations to Karen Kamprath, PERMA: kkamprath@permainc.com



Municipal Excess Liability Joint Insurance Fund

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

To: Members - Municipal Excess Liability Joint Insurance Fund
(Municipalities and Utility Authorities)

From: David N. Grubb, Executive Director

Date: February 15, 2016

Re: 2017-2018 Employment Practices Liability (EPL) Program

95% of MEL members have adopted the MEL's model employment practices risk control program and are eligible for premium and deductible incentives. These programs must be updated every two years to remain eligible. **PLEASE VISIT THE MEL WEBPAGE – NJMEL.ORG – FOR A COPY OF THE REVISED MODEL.** Attached is a memorandum synopsis of the changes.

Members with updated loss control programs receive the standard EPL deductible of \$20,000 per claim plus a 20% co-pay capped at \$50,000 and may be eligible to buy down deductibles and co-insurance caps. (See note below concerning members with adverse EPL claims experience).

To qualify for the incentive, have your General Counsel or Employment Attorney complete the one page form checking the minimum requirements for updating the plan. It is not necessary to attach any further documentation. Mail the completed form to MEL Fund Office, 9 Campus Drive, Suite 216, Parsippany, NJ 07054.

Members that did not qualify for the 2015-2016 incentive must adopt the EPL loss control plan and submit to the MEL for review. Have your General Counsel or Employment Attorney complete the two-page form checking the minimum requirements for the plan. The following must be attached to this form: (1) the Personnel Policies and Procedures Manual, (2) the resolution adopting this manual, and (3) the Employee Handbook. Mail the completed form and attachments to the MEL Fund Office, 9 Campus Drive, Suite 216, Parsippany, NJ 07054.

Members submitting the required form by October 1, 2016 will qualify or continue to qualify for the deductible incentives effective January 1, 2017. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

Members without updated loss control programs will have a deductible of \$100,000 per claim plus a 20% co-pay with no cap. (See note below concerning members with adverse EPL claims experience).

Members with adverse EPL claims experience: Members with adverse loss experience will have a deductible of \$75,000 if they have an updated loss control plan and \$150,000 if they do not – in addition to the co-pay (as outlined above). In a few cases, the insurance carrier will establish higher deductibles for members due to exceptionally poor experience.

Public Official's Training Credit: The MEL is continuing the public officials training throughout the state for elected public officials and authority commissioners. Sessions have already been given at the League Convention and the AEA Convention in Atlantic City. The MEL will reduce each member's 2016 liability premium by \$250 for each municipal elected official and authority commissioner who completes the course by May 1, 2016. The credit is also extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is capped at 25% of the member's liability claims fund. The MEL webpage will post a listing of courses scheduled throughout the state. In addition, the course can also be taken on-line through the MEL Safety Institute (direction attached).

Required Elements for the Incentive

1. **Employment Attorney/Advisor:** An Employment Attorney or an Employment Advisor usually provides advice concerning personnel matters. However, the member may designate its General Counsel if experienced in employment matters.
2. **Personnel Policies and Procedures Manual:** To facilitate this process, the MEL has developed a Model Personnel Policies and Procedure Manual that members are free to use at their discretion. Members can adopt the model, take sections from the model and place them in their existing personnel manual, or write their own policies that cover the subjects in the model.
3. **Conscientious Employee Protection Act Notice:** This notice (in both English and Spanish) must be posted on the bulletin board and distributed to all personnel. The notice required by the NJ Department of Labor is included in the Model Personnel Policies and Procedures Manual. (copy can also be found on the MEL webpage – njmel.org)
4. **Employee Handbook:** The handbook must be updated and distributed to all personnel. To facilitate this process, the MEL has developed a Model Employee handbook that members are free to use at their discretion. (which can be found on the MEL webpage – njmel.org)
5. **Model Local Unit Civil Rights Resolution (municipalities only):** Adopt the model resolution. (which can be found on the MEL webpage – njmel.org)
6. **Managerial and Supervisory Training:** Court decisions made personnel training for managerial and supervisory "mandatory". A signed acknowledgement that the manager or supervisor has completed training within the last 12 months must be placed in the personnel files. Training is also mandatory for the Municipal Judge, the heads of volunteer emergency service organizations such as Volunteer Fire Departments, EMS units, and the heads of organizations such as Library Boards and Planning Boards, etc., that are involved in personnel matters. The MEL has developed a Model that the local JIFs will conduct over the next 6 months. Your JIF will contact you with the details.

7. **Police Chief, Captains and Lieutenants Training:** Because Police Departments are involved in a high percentage of employment related litigation, Police Chiefs and at least one other command officer must complete employment-practices training that takes into consideration the Attorney General's guidelines for police operations. A schedule of these seminars will be distributed by your JIF.
8. **Training for All Other Personnel:** Court decisions also require employers to offer anti-harassment and related personnel training to all employees. This can be accomplished by requiring your employees to complete the 14-minute on-line Employee Orientation found on www.njmel.org. Attached are the instructions to access this program.
9. **MEL EPL Helpline:** The MEL includes a helpline to its members at no additional cost. Members are required to enroll (if you have not already done so) by calling 415-817-1611 or emailing bhansen@enquiron.com.

For assistance, please contact the MEL office or the office of your local JIF.

**Synopsis of Changes to
Municipal Excess Liability Joint Insurance Fund
MODEL PERSONNEL POLICIES AND PROCEDURES MANUAL**

The Personnel Policy Committee (“Committee”) convened to consider changes to the Model Personnel Policies and Procedures (“Manual”) for the 2017 Policy Year. In order to be eligible for deductible and co-pay incentives, members must adopt the recommended changes by **October 1, 2016**.

This memorandum is intended to provide an overview of the changes to the Manual and accompanying documents. Members should amend their personnel manual accordingly.

Adopted Changes:

- A. Change One:** Modification to Anti-Discrimination Policy/ American’s with Disabilities Act Policy (Section 1 of Manual) and Employment Application to comply with the New Jersey Pregnant Worker’s Fairness Act. The foregoing referenced policies and application were amended to comply with the New Jersey Pregnant Worker’s Fairness Act, which amended the Law Against Discrimination to prevent discrimination based upon pregnancy, childbirth or pregnancy medial related condition. It also requires employers to provide reasonable accommodation.

- B. Change Two:** Modification to the Social Media Policy portion of the **Communication Media Policy (Section 2 of the Manual)** to reflect changes in technology and practices of government. Note: In this section, we have a note provided by a member of the Committee. To accommodate his comments, we have also included alternative wording.

- C. Change Three:** Addition of Employee Dating Policy to Section 2 of the Manual. This policy is adopted as an optional policy to require supervisor/ subordinate dating to notify human resources.

- D. Change Four:** Addition of I9 language to Employment Procedure in Section 5

- E. Change Five:** Modification to Open Public Meetings Act Procedures concerning Personnel Matters.

- F. Change Six:** Model Employment Application to be Compliant with Ban the Box Legislation. In March of 2015, New Jersey’s Ban the Box Legislation become effective, which prohibits employers from asking on an employment application about a candidate’s criminal background. Therefore, we have eliminated the question from the standard job application.

- G. Change Seven:** CEPA Notice. Removed outdated CEPA notice and replaced with most current version.

Checklist for Members with Currently Approved Risk Control Plans

2017-2018 MEL EMPLOYMENT PRACTICES RISK CONTROL UPDATE CHECKLIST

Name of Municipality or Authority: _____

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

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

Signature: _____

Date: _____ Telephone: _____

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



2015-2016 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 May 1, 2016.

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 "Risk Management for Officials in Local Government" 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 "Risk Management for Officials in Local Government" 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.

RESOLUTION NO. 16-11

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

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

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

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

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

FUND YEAR 2015

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
007817			
007817	PARKING AUTH CITY OF CAMDEN	2015 OPTIONAL SAFETY AWARD 3/9/16	500.00
			500.00
007818			
007818	COURIER POST	FOR AD 835180 - 12/28/15	54.30
			54.30
007819			
007819	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR 12/31/15	60.15
			60.15
TOTAL PAYMENTS FY 2015			614.45

FUND YEAR 2016

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
007820			
007820	COMP SERVICES, INC.	CHERRY HILL SERVICES - 03/2016	2,458.33
007820	COMP SERVICES, INC.	CLAIMS ADMIN - 03/2016	31,833.33
			34,291.66
007821			
007821	INTERSTATE MOBILE CARE INC.	CDL DRUG TESTING - 02/2016	2,134.00
			2,134.00
007822			
007822	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 03/2016	10,873.33
			10,873.33
007823			
007823	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 02/2016	67.27
007823	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRETOR FEE 03/2016	29,384.75
			29,452.02
007824			
007824	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE FEB & MAR 2016	7,559.34
			7,559.34
007825			
007825	BROWN & CONNERY, LLP	ATTORNEY EXPENSE - 02/2016	187.53
007825	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 02/2016	4,900.00
007825	BROWN & CONNERY, LLP	EPL TRAINING - 02/2016	1,785.00
007825	BROWN & CONNERY, LLP	ATTORNEY FEE 02/2016	1,687.83
			8,560.36

007826			
007826	JACK LIPSETT	EXEC COMMITTEE ATTENDANCE 1ST QTR 2016	450.00
			450.00
007827			
007827	M. JAMES MALEY	EXEC COMMITTEE ATTENDANCE 1ST QTR 2016	150.00
			150.00
007828			
007828	NEAL ROCHFORD	EXEC COMMITTEE ATTENDANCE 1ST QTR 2016	450.00
			450.00
007829			
007829	JOSEPH WOLK	EXEC COMMITTEE ATTENDANCE 1ST QTR 2016	450.00
			450.00
007830			
007830	MICHAEL MEVOLI	EXEC COMMITTEE ATTENDANCE 1ST QTR 2016	300.00
			300.00
007831			
007831	RICHARD MICHIELLI	EXEC COMMITTEE ATTENDANCE 1ST QTR 2016	450.00
			450.00
007832			
007832	TERRY SHANNON KIERSZNOWSKI	EXEC COMMITTEE ATTENDANCE 1ST QTR 2016	300.00
			300.00
007833			
007833	JOSEPH GALLAGHER	EXEC COMMITTEE ATTENDANCE 1ST QTR 2016	450.00
			450.00
007834			
007834	COURIER POST	ACCT; CHL-083028 - 02/12/16	57.00
			57.00
007835			
007835	SPARK CREATIVE GROUP	WEBSITE UPGRADE & MAINTENANCE 03/2016	166.25
			166.25
007836			
007836	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR 02/29/16	60.15
007836	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR 01/31/16	60.15
			120.30
007837			
007837	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICE - 3/16 CHERRY HILL	1,083.00
007837	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 03/2016	8,568.25
			9,651.25
007838			
007838	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 03/2016	938.44
			938.44
007839			
007839	COLLINGSWOOD FOUNDATION FOR	SAFETY BREAKFAST & AV EQUIP. 3/8/16	3,495.00
			3,495.00
007840			
007840	M & C INSURANCE AGENCY, INC.	RMC FEE 1ST 2016 - PARKING AUTH CC	7,027.28
007840	M & C INSURANCE AGENCY, INC.	RMC FEE 1ST 2016 - LAWNSIDE	5,522.08
			12,549.36
007841			
007841	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2016 - BERLIN TWP	11,441.79
007841	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2016 - BARRINGTON	8,810.88
			20,252.67
007842			
007842	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST 2016 - VOORHAAS	27,321.78
007842	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST 2016 - OAKLYN	5,805.45
007842	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST 2016 - CLEMENTON	7,363.02

007842	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST 2016 - LAUREL SPRINGS	3,551.56
			44,041.81
007843			
007843	LEONARD O'NEILL INSURANCE AGY	RMC FEE 1ST 2016 - GIBBSBORO	2,598.07
			2,598.07
007844			
007844	LOUIS DiANGELO	EXEC COMMITTEE ATTENDANCE 1ST QTR 2016	450.00
			450.00
		TOTAL PAYMENTS FY 2016	190,190.86

TOTAL PAYMENTS ALL FUND YEARS \$ 190,805.31

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: _____

March 28, 2016

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

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

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

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

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

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for February totaled \$0. This generated an average annual yield of 0%. The yield excluding the unrealized loss of \$0. (As reported by TD Bank). Since we are in the process of switching banks the investment account has been closed. I hope to have the funds transferred into an investment account at Wilmington Trust before the next meeting.

- **RECEIPT ACTIVITY FOR FEBRUARY:**

Cherry Hill deductible	\$	3,447.33	
Assessments		<u>623,614.11</u>	
Total January Receipts			<u>\$ 627,061.44</u>

- **CLAIM ACTIVITY FOR FEBRUARY:**

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

Property Liability Claims	\$	254,787.20	
Workers Compensation Claims		215,843.76	
Administration Expense		<u>1,075,260.01</u>	
Total Claims/Expenses			<u>\$1,545,890.97</u>

- **CASH ACTIVITY FOR FEBRUARY:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$19,432,974.27 to a closing balance of \$18,510,493.99 showing a decrease of \$922,480.28.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer



TD Wealth

PORTFOLIO APPRAISAL
AS OF 02/29/16

PAGE 2

ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT
INSURANCE FUND
INVESTMENT MANAGEMENT

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

FEBRUARY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	2/3/2016	17,391.27				17,391.27	
2	2/3/2016	9,296.75				9,296.75	
3	2/10/2016	22,850.66				22,850.66	
4	2/10/2016	29,683.07				29,683.07	
5	2/17/2016	59,705.99				59,705.99	
6	2/17/2016	40,499.31				40,499.31	
7	2/24/2016	55,665.72				55,665.72	
8	2/24/2016	168,038.24				168,038.24	
9	3/1/2016	60,230.12				60,230.12	
10	3/1/2016	7,269.83				7,269.83	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	470,630.96	-	-	-	470,630.96	
	Monthly Rpt	470,630.96				470,630.96	
	Variance	0.00	-	-	-	0.00	

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

Current Fund Year: 2016										
Month Ending: February										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	910,257.05	4,852,074.90	896,763.16	9,416,887.90	959,681.35	2,096,809.24	293,212.55	7,176.90	(3,447.32)	19,429,415.73
RECEIPTS										
Assessments	24,735.61	72,444.89	16,636.31	185,931.95	54,595.99	129,495.46	16,406.50	123,367.39	0.00	623,614.11
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,447.33	3,447.33
Invest Pymnts	(3.73)	(19.90)	(4.41)	(38.64)	(3.95)	(8.60)	(1.20)	(11.26)	0.00	(91.69)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(3.73)	(19.90)	(4.41)	(38.64)	(3.95)	(8.60)	(1.20)	(11.26)	0.00	(91.69)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	24,731.88	72,424.99	16,631.90	185,893.31	54,592.04	129,486.86	16,405.30	123,356.13	3,447.33	626,969.75
EXPENSES										
Claims Transfers	77,756.52	172,594.56	4,436.12	214,371.52	0.00	0.00	0.00	0.00	1,472.24	470,630.96
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,075,260.01	0.00	1,075,260.01
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	77,756.52	172,594.56	4,436.12	214,371.52	0.00	0.00	0.00	1,075,260.01	1,472.24	1,545,890.97
END BALANCE	857,232.41	4,751,905.34	908,958.94	9,388,409.69	1,014,273.39	2,226,296.10	309,617.85	(944,726.98)	(1,472.23)	18,510,494.51

REPORT STATUS SECTION

Report Month: February

Balance Differences

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

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

Month		February							
Current Fund Year		2016							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid February	Monthly Recoveries February	Calc. Net Paid Thru February	TPA Net Paid Thru February	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2016	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	95.00	0.00	95.00	95.00	0.00	0.00	0.00
	Workers Comp	0.00	22,599.32	0.00	22,599.32	22,599.32	0.00	0.00	0.00
	Total	0.00	22,694.32	0.00	22,694.32	22,694.32	0.00	0.00	0.00
2015	Property	457,956.85	77,756.52	0.00	535,713.37	535,713.37	0.00	0.00	0.00
	Liability	124,539.23	8,650.11	0.00	133,189.34	133,189.34	0.00	0.00	0.00
	Auto	23,707.35	4,341.12	0.00	28,048.47	28,048.47	(0.00)	0.00	(0.00)
	Workers Comp	1,294,330.22	37,563.73	0.00	1,331,893.95	1,331,893.95	0.00	0.00	0.00
	Cherry Hill	3,447.32	1,472.24	3,447.33	1,472.23	1,332.74	139.49	(25,730.91)	25,870.40
	Total	1,903,980.97	129,783.72	3,447.33	2,030,317.36	2,030,177.87	139.49	(25,730.91)	25,870.40
2014	Property	348,052.65	0.00	0.00	348,052.65	348,052.65	0.00	0.00	0.00
	Liability	138,397.29	12,890.59	0.00	151,287.88	151,287.88	(0.00)	(0.00)	0.00
	Auto	43,868.11	0.00	0.00	43,868.11	43,868.11	0.00	0.00	0.00
	Workers Comp	1,346,491.85	33,563.67	0.00	1,380,055.52	1,380,055.52	0.00	0.00	0.00
	Total	1,876,809.90	46,454.26	0.00	1,923,264.16	1,923,264.16	0.00	0.00	0.00
2013	Property	344,989.43	0.00	0.00	344,989.43	344,989.43	0.00	0.00	0.00
	Liability	213,320.40	3,977.22	0.00	217,297.62	217,297.62	0.00	0.00	0.00
	Auto	58,839.36	0.00	0.00	58,839.36	58,839.36	(0.00)	(0.00)	0.00
	Workers Comp	1,902,628.74	53,144.11	0.00	1,955,772.85	1,955,772.85	0.00	0.00	0.00
	Total	2,519,777.93	57,121.33	0.00	2,576,899.26	2,576,899.26	0.00	0.00	0.00
2012	Property	289,206.35	0.00	0.00	289,206.35	289,206.35	0.00	0.00	0.00
	Liability	858,879.12	147,076.64	0.00	1,005,955.76	1,005,955.76	0.00	0.00	0.00
	Auto	568,802.57	0.00	0.00	568,802.57	568,802.57	0.00	0.00	0.00
	Workers Comp	2,672,246.15	67,500.69	0.00	2,739,746.84	2,739,746.84	0.00	0.00	0.00
	Total	4,389,134.19	214,577.33	0.00	4,603,711.52	4,603,711.52	0.00	0.00	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		10,689,702.99	470,630.96	3,447.33	11,156,886.62	11,156,747.13	139.49	(25,730.91)	25,870.40

**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 2, 2016

Service Team:

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

FEBRUARY 2016 ACTIVITIES

LOSS CONTROL SERVICES

- Township of Cherry Hill – Conducted a Loss Control Survey on – February 24
- City of Gloucester – Conducted a Loss Control Survey on – February 10
- Borough of Haddonfield – Conducted a Loss Control Survey on – February 17
- Borough of Lawnside – Conducted a Loss Control Survey on – February 8
- Borough of Lindenwold – Conducted a Loss Control Survey on – February 17

JIF MEETINGS ATTENDED

- Camden JIF – Fund Commissioner Meeting – February 22
- Camden JIF – Claims Meeting – February 19

UPCOMING JIF MEETINGS

- Camden JIF – Executive Safety Committee Meeting – March 13
- Camden JIF – Fund Commissioner Meeting – March 28
- Camden JIF – Annual Safety Awards Breakfast – March 29

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- Camden JIF - S:ERVE - Safety: Emergency Responder Vehicle Education – February 8
- Camden JIF - New MSI Online Training Program - Cybersecurity for Public Entity Employees – February 1
- Camden JIF - SD Bulletin - Automated External Defibrillators (AED) in Public Settings – February 22
- Camden JIF - Did You Know? – MSI Training Schedule – March 2016. – February 24
- Camden JIF - Safety Awards and Kickoff Breakfast Invitation! – February 25

MEL VIDEO LIBRARY

The following members utilized the MEL Video Library in February.

Members

No. of Videos

Berlin Borough	3
Cherry Hill Township	2
Collingswood Borough	3
Haddonfield Borough	4
Laurel Springs Borough	4
Lawnside Borough	3

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

MSI TRAINING PROGRAMS

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

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

Date	Territory	Location	Topic	Time
3/1/16	5	Borough of Clementon #3	Safety Committee Practices	9:00 - 10:30 am
3/1/16	5	Borough of Clementon #3	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
3/2/16	5	Township of Florence	Fire Safety	8:30 - 9:30 am
3/2/16	5	Township of Florence	Fire Extinguisher	9:45 - 10:45 am
3/2/16	5	Township of Florence	Hearing Conservation	11:00 - 12:00 pm
3/3/16	5	Township of Westampton	DDC-6	8:00 - 2:30 pm w/lunch brk
3/4/16	5	Township of Pemberton	CDL-Drivers Safety Regulations	8:00 - 10:00 am
3/4/16	5	Township of Bordentown	Fall Protection Awareness	1:00 - 3:00 pm
3/7/16	5	Township of Winslow	Excavation/Trenching/Shoring	8:00 - 12:00 pm
3/8/16	5	Township of Cherry Hill #6	Landscape Safety	8:30 - 11:30 am
3/9/16	5	Township of Burlington #3	LOTO	8:00 - 10:00 am

Date	Territory	Location	Topic	Time
3/10/16	5	Deptford Twp. MUA #1	Excavation/Trenching/Shoring	8:00 - 12:00 pm
3/11/16	5	Borough of Runnemede	CDL-Supervisors Reasonable Suspicion	8:30 - 10:30 am
3/11/16	5	Borough of Somerdale	PPE	12:00 - 2:00 pm
3/14/16	5	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
3/14/16	5	Borough of Glassboro #1 (Fire Dept.)	Confined Space Awareness-Evening	7:00 - 8:00 pm
3/16/16	5	Borough of Paulsboro #1	HazCom w/GHS	8:30 - 10:00 am
3/16/16	5	Borough of Paulsboro #1	Hearing Conservation	10:15 - 11:15 am
3/17/16	5	Borough of Somerdale	Bloodborne Pathogens Train-the-Trainer	12:00 - 3:00 pm
3/22/16	5	Township of Florence	Heavy Equipment	8:30 - 11:30 am
3/22/16	5	Township of Florence	Back Safety/Material Handling	11:45 - 12:45 pm
3/23/16	5	Borough of Pitman	Employee Conduct/Violence Prevention	1:00 - 2:30 pm
3/29/16	5	Township of Mt. Laurel #2	Driving Safety Awareness	8:30 - 10:00 am
3/30/16	5	Evesham Twp. MUA	Excavation/Trenching/Shoring	8:00 - 12:00 pm
3/30/16	5	Mantua MUA	DDC-6	8:30 - 3:00 pm w/lunch brk
3/31/16	5	Township of Delran	CMVO	8:00 - 12:00 pm
4/1/16	5	Township of Bordentown	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/1/16	5	Township of Franklin #2	Forklift Operator Certification	8:30 - 3:00 pm w/lunch brk
4/4/16	5	Borough of Magnolia	CDL-Drivers Safety Regulations	10:00 - 12:00 pm
4/4/16	5	Borough of Glassboro #1	CMVO	8:00 - 12:00 pm
4/5/16	5	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/6/16	5	Township of Waterford	Fire Extinguisher	8:30 - 9:30 am
4/6/16	5	Township of Waterford	Respiratory Protection	9:45 - 10:45 am
4/7/16	5	Borough of Collingswood	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/8/16	5	Township of Tabernacle #1	Fire Safety	8:30 - 9:30 am
4/8/16	5	Township of Tabernacle #1	Fire Extinguisher	9:45 - 10:45 am
4/11/16	5	Borough of Glassboro #1	LOTO	1:00 - 3:00 pm
4/12/16	5	Borough of Clementon #3	Safety Coordinators Skills Training	8:30 - 3:00 pm w/lunch brk
4/12/16	5	Township of Mantua	Sanitation/Recycling Safety	1:00 - 3:00 pm
4/13/16	5	City of Burlington #2	Fall Protection Awareness	8:00 - 10:00 am
4/13/16	5	City of Burlington #2	Employee Conduct/Violence Prevention	10:15 - 11:45 am
4/14/16	5	Deptford Twp. MUA #1	HazCom w/GHS	8:00 - 9:30 am
4/14/16	5	Deptford Twp. MUA #1	Respiratory Protection	9:45 - 10:45 am
4/15/16	5	Township of Monroe #3	CDL-Drivers Safety Regulations	8:00 - 10:00 am
4/15/16	5	Township of Monroe #3	Fall Protection Awareness	10:15 - 12:15 pm
4/18/16	5	Merchantville-Pennsauken WC #2	Office Safety	8:30 - 10:30 am
4/18/16	5	Merchantville-Pennsauken WC #2	Office Safety	10:45 - 12:45 pm
4/18/16	5	Borough of Glassboro #1 (Fire Dept.)	CEVO-Fire-Evening	7:00 - 11:00 pm
4/19/16	5	Township of Winslow	PPE	8:00 - 10:00 am
4/19/16	5	Township of Winslow	Asbestos, Lead, Silica Health Overview	10:15 - 11:15 am
4/19/16	5	Township of Winslow	Hearing Conservation	11:30 - 12:30 pm
4/20/15	5	Township of Cherry Hill #5	Special Events Management	10:00 - 12:00 pm
4/22/16	5	Township of Evesham #4	DDC-6	8:30 - 3:00 pm w/lunch brk
4/25/16	5	Township of Delran	CDL-Drivers Safety Regulations	8:00 - 10:00 am
4/25/16	5	Township of Delran	BBP	10:15 - 11:15 am
4/25/16	5	Township of Delran	Confined Space Awareness	11:30 - 12:30 pm
4/26/16	5	Township of Florence	Excavation/Trenching/Shoring	8:30 - 12:30 pm
4/27/16	5	Borough of Pitman	Fire Extinguisher	12:30 - 1:30 pm
4/27/16	5	Borough of Pitman	Hearing Conservation	1:30 - 2:30 pm
4/29/16	5	Borough of Willingboro #2	CMVO	8:00 - 12:30 pm w/lunch brk
5/2/16	5	Township of Monroe #3	Landscape Safety	8:00 - 11:00 am
5/3/16	5	Township of Florence	Flagger/Work Zone	8:30 - 12:30 pm
5/4/16	5	Evesham Twp. MUA	LOTO	8:00 - 10:00 am
5/4/16	5	Evesham Twp. MUA	Back Safety/Material Handling	10:15 - 11:15 am

Date	Territory	Location	Topic	Time
5/5/16	5	Borough of Paulsboro #1	LOTO	10:00 - 12:00 pm
5/6/16	5	Township of Tabernacle #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
5/6/16	5	Township of Bordentown	Fire Extinguisher	2:00 - 3:00 pm
5/9/16	5	Merchantville-Pennsauken SA #2	Heavy Equipment	8:30 - 11:30 am
5/10/16	5	Township of Waterford	DDC-6	8:30 - 3:00 pm w/lunch brk
5/11/16	5	Evesham Twp. MUA	LOTO	8:00 - 10:00 am
5/11/16	5	Evesham Twp. MUA	Back Safety/Material Handling	10:15 - 11:15 am
5/12/16	5	Borough of Collingswood	CDL-Drivers Safety Regulations	8:00 - 10:00 am
5/12/16	5	Borough of Collingswood	Employee Conduct/Violence Prevention	10:15 - 11:45 am
5/13/16	5	Borough of Clementon #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
5/16/15	5	Merchantville-Pennsauken SA #2	Heavy Equipment	8:30 - 11:30 am
5/17/16	5	Township of Cherry Hill #6	Fire Safety	8:30 - 9:30 am
5/17/16	5	Township of Cherry Hill #6	Fire Extinguisher	9:45 - 10:45 am
5/18/16	5	Township of Burlington #3	Forklift Operator Certification	8:00 - 2:30 pm w/lunch brk
5/20/16	5	Township of Evesham #4	PPE	8:30 - 10:30 am
5/23/16	5	Borough of Magnolia	Playground Safety Inspection	10:00 - 12:00 pm
5/24/16	5	Deptford Twp. MUA #1	Fire Safety	8:00 - 9:00 am
5/24/16	5	Deptford Twp. MUA #1	Fire Extinguisher	9:15 - 10:15 am
5/24/16	5	Deptford Twp. MUA #1	Asbestos, Lead & Silica Health Overview	10:30 - 11:30 am

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

A SECOND CAN CHANGE YOUR LIFE

Safety Awards & Kickoff
Breakfast Meeting



DATE Tuesday, March 29, 2016



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

LOCATION Scottish Rite Ballroom
315 White Horse Pike
Collingswood, NJ 08107

RSVP by March 18, 2016

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 1924



The MEL is pleased to announce that S:ERVE - Safety: Emergency Responder Vehicle Education has been made available again to our members in 2016.

Traversing through intersections during emergency response is one of the most hazardous aspects of the job for emergency responders. S:ERVE is an on-line driver simulation and curriculum created to educate law enforcement, firefighters, EMS and other emergency responders to drive at their safest in emergency response scenarios in an effort to reduce collision rates.

This highly interactive on-line simulator guides users through a series of situations in which decision making is key. Users prioritize their vehicle handling and emergency task activities while experiencing situations related to typical emergency response or pursuit operations.

Three separate driver training modules are available for Police, Fire and EMS. An additional module on “Distracted Driving” was added to the program last year.

Please share the following information with your Police, Fire and EMS.

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
JIF SPECIFIC CODES**

POLICE	FIRE	EMS
CLASS ID# sn:meljif:camden08p	CLASS ID# sn:meljif:camden08f	CLASS ID# sn:meljif:camden08e

Instructions for accessing website are listed below.

1. *Click on this link to access the Safety National Learning Management Center.*
<http://serve.evoc101web.com>
2. *Enter your Class ID number.*
3. *Enter your Student Number (Please do not use Social Security Numbers or personal information.) Use the name of your City/ Borough/Town followed by a Station Number, radio designation number or badge number with the individual’s three (3) **LOWER CASE** initials following. For example, format of the student number would be “Anytown1234abc”. Note: This is important in order to generate town specific reports.*
4. *Enter First and Last Name.*

Note: Individual trainees must use the same exact log-in information (Class ID, City/Borough/Town, student number, first name and last name) each time they log-in in order

for the bookmarking feature to work and produce an individual training record. Important – be sure to keep track of your log-in information as there is no automatic retrieval function for this element.

5. Complete all lessons. A final quiz must be answered after finishing Lesson 5.

- Use a sign-in sheet to track attendance if completing the course as a group*
- Complete the test either individually or as a group*
- When all lessons have been successfully completed, a link will appear that says “View Certificate”. When clicked, a Window will open with the certificate for printing. If the link cannot be accessed, you can also contact J. A. Montgomery Risk Control for blank certificates.*
- If training is completed in a classroom setting as a group, certificates of completion will have to be issued manually. Contact J. A. Montgomery Risk Control for blank certificates.*

6. Completion of a brief course evaluation at the end would be appreciated.

Contact person with any questions:

Robert Garish

J. A. Montgomery Risk Control

Risk Control Consultant

856-552-4650

A message from the JIF Safety Director's office:



Cyber Crime now poses a constant and serious threat to the security of government, corporations and individuals. The highly sophisticated, deceptive methods of cyber criminals put our confidential information, finances, and very ability to function at risk. Following the five simple steps presented in this program will go a long way to protecting you and the organizations so essential to our safety, financial security, and way of life.

How to access the “Cybersecurity” Course

MSI ONLINE TRAINING

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

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

The MSI Safety Institute can be accessed anytime by going to www.njmel.org.

Look for our logo!





Automated External Defibrillators (AED) in Public Settings

Early defibrillation is a key step in the Chain of Survival, after activation of the emergency response system and early CPR. According to the American Heart Association, immediate cardiopulmonary resuscitation (CPR) and early defibrillation, with an automated external defibrillator (AED), can more than double a victim's chance of survival. New Jersey has enacted a number of laws to make AEDs more available to professional rescuers and laypersons. As of January 2016, AEDs are required:

- In airports & casinos
- In nursing homes & assisted living facilities
- In health clubs
- In public and private K-12 schools and at public & private K-12 school athletic events and practices

These facilities are also required to have staff members trained in CPR and the use of the AED. Training must be conducted by an instructor of a training organization recognized by the N.J. Department of Health and Senior Services, such as the American Red Cross (ARC), American Heart Association (AHA), or American Safety & Health Institute (ASHI).

AEDs programs fall into two categories; User and Public Access. User Defibrillation Programs are needed when the AED is provided by an entity for use by authorized employees. Examples are the AEDs in police vehicles, fire apparatus, or health club. Public Access Defibrillation (PAD) Programs refer to the placement of the AED in a public space, such as a municipal building lobby, for use by nearby persons who are trained in CPR / AED.

Whichever program is warranted, a written program is needed that delineates roles and responsibilities for the AED's selection, use, and care (inspection and maintenance) (NJSA Title 34 2A:62A-25 par. 3). Requirements include:

- An AED is a medical device that must have medical oversight. The entity that provides the AED must consult with the prescribing physician when developing their program.
- AEDs must be registered with the local emergency service provider.
- Conduct at least monthly (the Safety Director recommends weekly) visual inspection of the readiness of the device and availability of ancillary equipment, such as rubber gloves, barrier breathing device, and razor. A sample inspection form is available on the MEL website, (www.njmel.org) under the SAFETY tab.
- The inspection should also verify the AED's battery and pads are not expired.
- Periodically checking for recall notices and program updates to current CPR guidelines.

To promote their wide-spread distribution and immediate use, New Jersey included strong immunities for persons or entities that prescribe, provide, train, and use an AED (NJSA Title 34 2A:62A-25 par. 5). The intent of lawmakers is clear. They recognized the lifesaving benefits of an immediately-available AED and provided the necessary immunities and guidance to encourage their placement in public settings where large numbers of residents, visitors, or spectators are anticipated.

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.

Automated External Defibrillator (AED) Monthly Inspection

FACILITY NAME _____

AED LOCATION _____

Date: _____ Time: _____ AED Model: _____ Serial #: _____

Inspector name: _____ Inspector Signature: _____

#	No See below	n/a	Yes	Write line # and comments on back for all " <u>Needs Work</u> " items
1				Is the AED case accessible and highly visible? There should be nothing that obstructs or obscures the AED from quickly finding and accessing it for use.
2				Does the AED case alarm properly? Check that the case sounds the alarm if opened, and if provided, sends a signal to a monitoring location.
3				Is the AED intact and free of damage? Inspect the overall condition of the AED. Pay particular attention to connector sockets. AED should be clean.
4				Is the AED and case clean? The outside of the AED can be cleaned with a soft cloth dampened with soapy water or 10% bleach solution. Clean case with soapy water.
5				Is the AED battery properly charged? Expiration date: _____ A properly charged battery will show a black hourglass symbol or a green check mark or blinking light. If other indicators (often red) or no indicators are visible, check Owner's Manual. Remove AED until ready status can be confirmed.
6				Is the green Ready light blinking? A blinking green light indicates the AED passed its last self-test. A steady green Ready light indicates the AED is running a self-test or is in use. If the Ready light is off, see the troubleshooting guide in the Owner's Manual.
7				Are the AED pads and a spare set present, in good condition, and unexpired? Adult pads: # of packages _____, expiration date(s) _____ Pediatric pads / key: # of packages _____, expiration date(s) _____ Packages must be sealed. Visible wires and connections are in good condition.
8				Is a spare battery present? Manufacturers often recommend a spare battery be kept in the AED case. If it is present, note the expiration date _____
9				Are 2 pairs of rubber gloves, 1 barrier face piece, scissors, razor, and cloth / gauze pad present?
10				Are the Quick Reference Guide present and all labels legible? The Quick Reference Guide should be visible in the clear window of the case. Check that all warning and informational labels are legible.

Comments / Actions taken:

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

Thursday, February 18, 2016

From 1/16/2016 To 2/17/2016

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>CAMDEN JIF</u>					
H- USDA Rural Development GLXSALWCPRPO I- Borough of Gibbsboro	51 Cheney Rd., Ste. 2 Woodstown, NJ 08098 Borough Hall 49 Kirkwood Road Gibbsboro, NJ	529 08026	Evidence of insurance as respects to loan.	2/3/2016	
H- TD Equipment Finance, Inc. I- Borough of Audubon Park	1006 Astoria Blvd. Cherry Hill, NJ 08034 20 Road C Audubon Park, NJ 08106	1489	Replaces Prior Cert - Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General, Auto Liability & Excess Liability & as Lender/Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) lease #40081676, 2012 American LaFrance Fastak Unit, VIN #1FDOW5HT4CEA71862 valued at \$179,673.00.	1/27/2016	GL EX AU OTH
H- State of NJ, Dept of Health I- Township of Berlin	Office of EMS PO Box 360 Trenton, NJ 08625-0360 135 Route 73 South West Berlin, NJ 08091	1585	Evidence of insurance with respects to the Berlin Inter-Community Ambulance Association's workers comp coverage and automobile coverage.	1/28/2016	GL EX AU WC
H- Sterling High School I- Borough of Somerdale	501 Warwick Road Somerdale, NJ 08083 105 Kennedy Blvd Somerdale, NJ 08083	1623	Evidence of insurance with respects to the use of facilities by the Somerdale Police Department for a drill on 4/1/16.	2/3/2016	GL EX WC
H- Barclay Towers	1200 Marlton Pike East Cherry Hill, NJ 08003	3999	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry	1/21/2016	Exception

I- Township of Cherry Hill	820 Mercer Street Cherry Hill, NJ 08002		Hill's \$50,000 Deductible on WC. Evidence of insurance with respects to the following ARHAT units that are owned by the Township – Unit #812.	
H- Sterling High School District	801 Preston Ave. Suite B Somerdale, NJ 08083 Attn: Kristin Coco	4783	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured)use of facilities for the Miss Magnolia Pageant on May 21, 2016.	2/1/2016 GL EX AU WC
I- Borough of Magnolia	438 W. Evesham Avenue Magnolia, NJ	08049		
H- State of New Jersey	Dept. of Labor & Workforce Development Office of Special Compensation Funds PO Box 399 Trenton, NJ 08625	5624	REPLACES PRIOR CERTIFICATE - Evidence of workers compensation insurance for the Collingswood Foundation For The Arts, covered under the Borough of Collingswood.	2/2/2016 GL EX WC
I- Borough of Collingswood	678 Haddon Avenue Collingswood, NJ	08108		
H- State of New Jersey	Dept. of Labor & Workforce Development Office of Special Compensation Funds PO Box 399 Trenton, NJ 08625	5624	Evidence of workers compensation insurance for the Collingswood Foundation for the Arts, covered under the Borough of Collingswood.	2/2/2016 GI EX
I- Borough of Collingswood	678 Haddon Avenue Collingswood, NJ	08108		
H- Trump Taj Mahal Casino Resort	1000 Boardwalk at Virginia Ave. Atlantic City, NJ 08401	5626	Evidence of insurance as respects to senior trips to Trump Taj Mahal casino in 2016.	2/9/2016 GL EX AU WC
I- Borough of Berlin	59 S. White Horse Pike Berlin, NJ	08009		
H- Lindenwold BOFC District #1	2201 Bangor Avenue Lindenwold, NJ 08021	19119	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) participation in the Laurel Lake Regional Fire Service Alliance.	2/1/2016 GL EX AU WC
I- Borough of Clementon	101 Gibbsboro Road Clementon, NJ 08021			
H- Lindenwold BOFC District #1	2201 Bangor Avenue Lindenwold, NJ 08021	19119	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy	2/1/2016 GL EX AU WC
I- Borough of Laurel Springs	135 Broadway Laurel Springs, NJ 08021-2006			

(but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) participation in the Laurel Lake Regional Fire Service Alliance.

H- Susquehanna Commercial I- Borough of Berlin	Finance, Inc. 2 County View Rd Suite 300 Malvern, PA 20496 19355 59 S. White Horse Pike Berlin, NJ 08009		Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) lease of a 2015 Ford Taurus Police Car VIN#1FAHP2L85FG195434, value is \$36,000.	1/21/2016	GL EX AU OTH
H- Gary F. Gardner, Inc. I- Borough of Somerdale	PO Box 599 Medford, NJ 08055 105 Kennedy Blvd Somerdale, NJ 08083	20672	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to renovations being done by the certificate holder on the following Borough property: 129 Colgate Avenue, Somerdale, NJ	2/12/2016	GL EX AU WC
H- Chaparral at Chanticleer I- Township of Cherry Hill	1000 Chanticleer Drive Cherry Hill, NJ 08003 820 Mercer Street Cherry Hill, NJ 08002	20794	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry Hill's \$50,000 Deductible on WC. Evidence of insurance with respects to the following Chanticleer ARHAT units that are owned by the Township – Unit #344.	1/21/2016	Exception
H- Camden County Boathouse I- Borough of Haddonfield	7050 No. Park Drive Pennsauken, NJ 08109 242 Kings Highway East Haddonfield, NJ 08033	21188	Evidence of insurance as respects to Fire Chiefs Retirement Party.	1/19/2016	GI EX

Total # of Holders = 15



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

2016:

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$70,539.78	\$33,254.75	\$37,285.03	52.86%
February	\$142,366.08	\$82,244.39	\$60,121.69	42.23%
TOTAL 2016	\$212,905.86	\$115,499.14	\$97,406.72	45.75%

Monthly & YTD Summary:

PPO Statistics	February	YTD
Bills	158	307
PPO Bills	137	276
PPO Bill Penetration	86.71%	89.90%
PPO Charges	\$129,157.58	\$187,335.41
Charge Penetration	90.72%	87.99%

Savings History:

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

APPENDIX I – MINUTES

February 22, 2016 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – FEBRUARY 22, 2016
HADDON TOWNSHIP MUNICIPAL HALL 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Millard Wilkinson, Berlin Borough
David Taraschi, Audubon Borough
Edward Hill, Lawnside Borough
Jack Flynn, Gibbsboro Borough
Ken Cheeseman, Laurel Springs Borough
Ethel Kemp, Camden Parking Authority
John Foley, Haddon Township and Cherry Hill Fire District

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
Rick Bean Henry D. Bean & Sons Insurance
Walt Eife Waypoint Insurance

WELCOME: Commissioner Foley welcomed everyone to the Haddon Township Municipal Hall

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

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF JANUARY 25, 2016

Motion: Commissioner Michielli
Second: Commissioner Wolk
Vote: Unanimous

CORRESPONDENCE:

NONE

PROPERTY APPRAISALS UPDATE: Asset Works has begun to contact members to begin property appraisals in the Camden JIF. Weather permitting, field work should be complete by mid April. Executive Director said the Central Jersey JIF appraisal process has just finished up. As you know we did the appraisal process in conjunction with the Central Jersey JIF which saved everyone a substantial amount of money. Everyone will like the nice report they will give on all the properties assess over \$150,000 or more. This will be forthcoming in a couple of months.

2016 MEL & MR HIF EDUCATIONAL SEMINAR: The 6th annual seminar is scheduled for Friday, April 15, 2016 at the National Conference Center. The seminar qualifies for an extensive list of Continuing Education credits including CFO/CFMO, Clerks, Public Works, Insurance Producers, Purchasing Agents, TCH Water Supply, Wastewater, RPPO and QPA. There is no fee for employees and insurance producers associated with the MEL and MR HIF

Members as well as personnel who work for service companies that are engaged by MEL member JIFs and HIFs. Attached on page 13 of the agenda was the registration form.

EMPLOYMENT PRACTICES PROGRAM: There are a number of areas members must address to maintain Program Compliance. Please work with your municipal attorney to complete the Attorney Certification form by October 1, 2016.

Personnel Manuals – The MEL is in the final stages of revising the Model Personnel Manual. We will email all members when the updates have been posted to the MEL webpage – njmel.org.

Managers & Supervisors Training - Employment Practices Risk Management Program also includes mandatory training of management. We are working with the Fund Attorney's office to develop a schedule for these classes and will notify member towns once the dates are set.

Police Training - Police Chief and a commanding officer must attend a session on employment practices training that takes into consideration the Attorney General's guidelines for police operations. A notice will be distributed to members once the classes are scheduled.

Elected Officials Training Seminars – Every year, the MEL holds training seminars for elected officials and reduces a member's assessment by \$250 for each municipal elected officials and Administrator completing the course by June 1st. Mr. Nardi is presenting several sessions in the JIF, the registration form is on **Page 14**. Please visit the MEL webpage for other scheduled classes – njmel.org.

This course is also available on line. Enclosed on (**Page 16**) of the agenda were directions to take the class on line.

Executive Director an email will be going out to all members tomorrow. Mr. Nardi's office will be conducting Managers and Supervisors training through the summer. We will also be conducting Police Chief training where the police chief and commanding officer must attend training. Last year we had Keith Hummel who did a very good job with the police training and fire fighting training. Information on that training will be forthcoming. Elected Officials training has begun and Mr. Nardi completed two sessions thus far. The registration form is included in the agenda please register for any upcoming sessions. This course is also available online and instructions are included in the agenda and that will trigger in the \$250 discount on your premiums for all the elected officials and administrators that attend.

2016 PRIMA CONFERENCE: 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 convention will take place in Atlanta from June 5-8. Resolution 16-9 authorizing travel expenses was included on **Page 17** of the agenda.

MOTION TO ADOPT RESOLUTION 16-9 AUTHORIZING ADVANCED TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL

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

MEL BULLETIN 16-01: Enclosed on Page 18 is MEL Bulletin 16-01 that lists all of the Coverage Bulletins for 2016. They are available on the MEL's website at NJMEL.ORG.

CYBER LIABILITY EXCLUSION: The concerns raised last month on this exclusion was discussed at the MEL coverage committee who referred it to Conner Strong & Buckelew general counsel and the MEL technical writer for further review. Executive Director said we will have clarification on this sometime next month and information will be forthcoming.

LEAGUE MAGAZINE: Enclosed on Page 20 is the latest installment in the series of MEL advertisements to appear in the League magazine and covers the topic of Cyber Security. Each advertisement in the "Power of Collaboration" series highlights activities of the MEL and JIFs as well as people who have rendered significant services.

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.

CDL DRUG & ALCOHOL TESTING - Executive Director said we received communication from Interstate Mobile Care regarding a change that the DOT has lowered the percentage of employees that we need to test from 50% to 25% for drug testing. Our contract with Interstate is at the 50% level so this is a decision we will have to make. Executive Director said we could send this to either the Safety Committees or Coverage Committee to review and come back with a recommendation. Chairman Mevoli said he would like to send this to the Safety Committee. Chairman Mevoli said we are already testing at the 50% level and the more the better but we should have the Safety Committee review and report back.

VOORHEES TOWNSHIP POLICE ACCREDITATION - Executive Director said he forwarded a letter to the Executive Committee from Chief Bordi of the Voorhees Police Department requesting financial assistance with their Police Accreditation process. Executive Director said the cost is \$40,000 for the entire process payable over one year. Other JIFs do have programs either through a loan or a grant program and the Morris JIF has gone to the extreme of paying for the entire process. Executive Director said that option may not be something this JIF could afford but we could possibly extend a grant or a loan program with payment over the next few years. Executive Director said this may be something we can bring before the Coverage Committee. Chairman Mevoli agreed this should go before the Coverage Committee for a recommendation. A discussion ensued regarding the \$5,000 application fee. Mr. Prince of JA Montgomery said he would look into exactly what is included in the fee.

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 the statutory surplus was at \$5.1 million which is up \$250,000 from last month as we had some positive changes in case reserves and recoveries. Executive Director also reviewed the Expected Loss Ratio Analysis and said for 2015 where the actuary projected us at 1.10% we are currently at .91% . Lost Time Accident Frequency as of January 31st we ended up at 1.44 which is at the bottom of the list.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 16-10 February 2016 Vouchers

2014	\$550.00
2015	\$7,500.00
2016	\$1,067,176.86
TOTAL	\$1,075,260.01

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

Closed	.00
2012	81,149.55
2013	27,906.13
2014	23,632.32
2015	172,281.01
2016	.00
TOTAL	304,969.01

Treasurer Pigliacelli said on Page 29 of the agenda was the Certification and Reconciliation of Recoveries Report which reflects a variance in Fund Year 2015 which is the Cherry Hill deductible we received in the amount of \$25,730.91. Ms. Pigliacelli said this is a timing difference which will be recorded in February and as you can see December's was rectified in January. Treasurer Pigliacelli said in addition to the agenda there was an Investors Bank Resolution that was distributed. In January we adopted Investor's Bank as our new bank and they sent the Resolution with signature cards to be signed and sent back to Investors.

MOTION TO APPROVE RESOLUTION 16-10 FEBRUARY 2016 VOUCHERS

Motion: Commissioner DiAngelo
Second: Commissioner Michielli
Roll Call Vote: 8 Ayes - 0 Nays

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

Motion: Commissioner DiAngelo
Second: Commissioner Lipsett
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said the live training sessions have begun and part of the training includes a section on cyber liability. It will be part of the MEL Seminar in April. Attorney Nardi said everyone should be discussing this with their municipalities and IT personnel to make sure that your towns are adopting or following those best practices since it has been recommended at a high level.

Attorney Nardi said in the Safety Director's report of this agenda there is a safety bulletin on Best Practices for Snow Removal which is very comprehensive and very well done. Mr. Nardi said this is something we have experienced in litigations recently and it all has to do with record keeping. One of the things we could be presenting stronger and better defenses in is record keeping out of the DPW departments. We need to stress as much as possible that record keeping is so important in depositions so we can produce records of the snow routes and the usual routine of the work crew. Mr. Nardi said these records are very helpful to our defense.

SAFETY DIRECTOR:

Mr. Prince reviewed the monthly reports. Mr. Prince reminded everyone the date for the annual JIF Safety Breakfast will be on Tuesday, March 29, 2016 at the Collingswood Scottish Rite with the Safety Coordinators Roundtable immediately following. Mr. Prince said if anyone is interested in reviewing the special recognition submissions they are looking for volunteers to review this year's submissions. Mr. Prince said he visited Lawnside and met with Director Figueroa who has done an excellent job with the police department. Director Figueroa has been reviewing Lawnside's records, rules and regulations and has implemented some new policies and procedures within the police department.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the Certificate Report for the period 12/19/15 to 1/15/16 which were included in the agenda. The 2016 MEL Renewal Certificate Report was enclosed in Appendix II of the agenda packet. Executive Director said a memo was sent out notifying members that Edward Scioli is no longer with Conner Strong & Buckelew but if there are any questions on the certificates we will forward on to the new Underwriting Manager.

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 report as of January 2016 where there was a savings of 52.86% for the month and a total of 52.86 % for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

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

Motion:	Commissioner Michielli
Second:	Commissioner Lipsett
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion:	Commissioner Michielli
Second:	Commissioner Gallagher
Vote:	Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT:

MOTION TO ADJOURN:

Motion:

Commissioner Michielli

Second:

Commissioner Wolk

Vote:

Unanimous

MEETING ADJOURNED: 5:52PM

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

APPENDIX II
MEL, RCF & EJIF REPORTS



Municipal Excess Liability Joint Insurance Fund

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

Date: March 2, 2016

To: Executive Committee
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Subject: March MEL Report

Annual Retreat: The Board of Fund Commissioners held its annual one-day retreat on February 19, 2016 in the Princeton Forrestal Marriott. Clark LaMendola, MEL Communications Consultant, prepared and distributed the attached report on the retreat.

Investment Committee: The Investment Committee met on January 21st; enclosed are the minutes of the meeting. The MEL and RCF are jointly exploring options to develop a new investment plan for consideration by DCA and DOBI. The Board adopted a revised MEL cash management plan with the proposed changes.

MEL Financial Advisor: As previously reported the MEL is exploring options for expanding the scope of investments. The MEL received one response from NW Financial Group for a Financial Advisor to assist with developing a new investment plan for consideration by DCA and DOBI. The Management Committee will negotiate with NW Financial Group to gauge the total cost of the project.

NJ Urban Centers Joint Insurance Fund: Executive Director said there will be a meeting with representatives from the City of Trenton to discuss the status of the formation of a NJ Urban Centers Joint Insurance Fund.

Coverage Committee: Coverage Committee met on February 5th; minutes of the meeting are attached. The committee worked with the Technical Writer to develop an endorsement to the MEL Crime Bond to accurately provide for volunteer Library Treasurers and an amusement exclusion to the JIF Casualty policy to update the definition of amusement rides to include “small truck mounted kiddie rides, inflatable bounce houses, slides and other inflatable attractions as excluded amusements”. The Board of Fund Commissioners accepted the recommendations of the Coverage Committee.

Safety & Education Committee: The Board of Fund Commissioners accepted the recommendations of the Safety & Education on the following items:

Purchase 5,000 usage hits from FirstNet, the MEL's online training vendor, for use of their online training programs specific to recreation and summer camps at a cost not to exceed \$24,000. (there is also still a balance of available credits from 2016 purchases)

Amend the J.A. Montgomery 2016 compensation to include \$1.00 per user to manage on-line training added to the MEL Safety Institute but not developed by J.A. Montgomery program and offset any administrative fees (such as, camp counselor, elected officials seminar, cyber liability training).

Management of Special Events brochure – The MEL Safety & Education Committee worked with AJG RMS to update this brochure. We received three quotes for the printing and distribution of the brochure. The lowest quote submitted was from Drew & Rogers totaling \$3,500 to print & mail 2,000 brochures.

In addition, the contract with FirstNet, the MELs online Learning Management System provider, is set to expire at the end of this year. The Committee was authorized to release Request for Qualifications.

Insurance Industry Internship Program: At the recommendation of the Management Committee, the MEL released an RFQ for a consultant to spearhead its initiative for a program to improve minority access to careers in the insurance industry. The MEL also had discussions with DOBI and DCA – with both expressing interest in moving further with the concept – including the possibility of state grants for the program. The Board authorized the the Safety & Education Committee to finalize the appointment after a review of the response which was received from Risk & Loss Managers - not to exceed \$30,000.

Webpage – The MEL contracts with New Tech to manage the MEL's webpage. The Board accepted a recommendation to upgrade the MEL's webpage - since many new technologies have become available since the last upgrade, at a cost not to exceed \$9,500.

Legislative Committee: The committee reported to the board on its February 19th meeting. Chairman said the MEL is tracking 55 bills of interest to the fund. With only one seeing recent legislative action: A-1663 (Schaer) Requires county, municipal, and campus police departments to establish cultural diversity training course and plan. Released by the Assembly Law & Public Safety Committee and now pending before the Assembly Appropriations Committee (MEL is monitoring this bill).

EPL Compliance: A copy of the correspondence sent to members announcing the 2017 POL/EPL Program was distributed. Members should visit the MEL's webpage – njmel.org for changes to the MEL's Model Personnel Committee and information on training program requirements. Members have until October 1st to submit checklist to qualify and/or maintain deductible and co-pay incentives.

Elected Officials Seminars: Directions for elected officials to take this year's Elected Officials Seminar's "online" version were included in the POLEPL letter. Elected Officials

and Chief Operating Officer have until May 1st to attend a seminar or complete the seminar on line to qualify for the \$250 credit against the member's liability claims fund assessment.

2016 MEL & MR HIF Educational Seminar: The 6th annual seminar is scheduled for Friday, April 15th beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs.

MEL Coverage Bulletins: A copy of MEL Bulletin 16-01 was distributed. As indicated in the bulletin, all coverage bulletins and supporting attachments will be available on the MEL website www.njmel.org. (*Click on Coverage and then Coverage Bulletins*)

League Magazine: The latest installment in the series of MEL advertisements to appear in the League magazine covers the topic of Cyber Security. Each advertisement in the "Power of Collaboration" series highlights activities of the MEL and JIFs as well as people who have rendered significant service. The next installment will focus on Crossing Guards.

RCF: Commissioner Cottman submitted his report on the RCF's January Reorganization was distributed. The RCF met again prior to the MEL's meeting on March 2, 2016 at 10:30.

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

MEL Booth – Perma will work with AJG RMS to update the MEL Booth use for the League of Municipalities Conference.

Asset Manager & Banking Services: Fund Attorney is working with Wilmington Trust & Investors Bank on contract language.

LAMENDOLA ASSOCIATES INC.
MEMORANDUM

To: Dave Grubb
From: Clark LaMendola
Subject: Overview of MEL Commissioners Retreat 2/19/16
Date: 3/1/16

Charge to the Participants

Chairman Rheinhardt opened the session by summarizing the MEL's accomplishments and factors that contributed to the results. In particular he focused on the importance of the active involvement of Commissioners in the governance of the program.

Dave Grubb indicated that the challenge facing the MEL/RCF enterprise is to identify those strategic actions essential for it to continue to be the acknowledged leader in the provision of risk management and financing, responsive coverages, loss control and safety training. To do so, and to thrive, requires that MEL/RCF be ready to continually reinvent itself by identifying and responding to the challenges it faces, not only in the short-term, but also by forecasting those it will face in the longer term. The purpose of today's session is to identify those challenges.

Challenges

The presentations and discussions identified the following challenges that appear to be strategic in nature and require further consideration and action:

- Long term strategic planning is difficult to accomplish because of the short tenure and rapid turnover of local officials, who are key decision makers regarding MEL/RCF membership and whose primary concerns are often short term in nature based on election cycles.
- Because of the turnover in elected officials, key municipal employees and risk managers retained by public entities need information regarding the benefits of MEL/RCF membership that is packaged and available in formats that can be shared with elected officials on an ongoing, regular basis rather than only at the time of renewal.
- Because the current approach is that the MEL/RCF system is marketed at the JIF level, information regarding its benefits and accomplishments is unevenly available and varies in quality and scope.
- Competition is increasing and is more aggressive than in the past. It is amplified by the impact of taxpayer organizations questioning local bid processes and reinforces the need for increasing understanding of the MEL/RCF system and its benefits.

- Ease of accessibility to MEL and its products is a major factor in its competitive advantage. Continued investments in online accessibility to training and the full range of MEL developed products and coverages are essential.
- Although MEL risk management systems are now considered superior to competitors, a new generation of systems is on the horizon.
- State regulations limiting on investments is depriving JIF members of a significant return on assets. Currently, investment return is equivalent to only 6/10th %
- Collectively, however, the MEL/RCF asset base is currently \$450 million.
- MEL management of the Super Storm Sandy claims process demonstrated the power of the MEL/RCF system to produce exceptional results. The outcome was made possible because of MEL/RCF attributes: common ownership, trust, superior communication and problem solving skills, and collaboration.
- The cost of workers compensation claims is increasing, driven by medical and Rx costs. Of particular concern is the increase in law enforcement liability claims.
- Coverages require and are being given constant review in order to ensure responsiveness to member needs. Cyber security and drone coverages are demonstrations of the cutting edge responsiveness of MEL coverages.
- The outcome of the next gubernatorial election may increase the potential for legislation and regulatory changes that increase risk for MEL/RCF members. Chief among those risks is proposed legislation regarding cancer presumption for certain classes of public employees.
- Safety training and education offerings are essential to the effort to ensure low injury rates, increase awareness of MEL value, and differentiate it from competitors. Continued investment in ensuring quality, innovation and development of online accessibility will be required. Current offerings are comprehensive, well attended, and highly valued. Movement toward online training offerings is aggressive. Major efforts to increase training regarding cyber security and working collaboratively with public safety are being given priority.

Observations

The major challenges facing MEL in both the short and long range appear to be centered on developing a more robust marketing effort, continuing its effort to modify state regulations that limit its investment potential and developing strategies regarding pending legislation to moderate its impact on MEL exposures. Following are suggestions regarding actions that could be considered to address these challenges.

1. Develop a formal marketing plan that identifies target audiences, products, channels of communication, and strategies for increasing awareness, support and understanding. The plan should include a standard format and message strategy for use by local JIFs – perhaps in the form of marketing “tool kit”. The benefits of the MEL/RCF system should be the foundation for these information tools.

2. Increase investment in marketing at the MEL level by providing tools and professional expertise to JIFs needed to increase awareness and support from local elected officials. Tools could include information packets, development of a periodic newsletter emailed and hard copy to the local governing body members, continuation of the MEL sponsored advertisement programs, development of a JIF annual report format that could be used to brief governing bodies.
3. Increase formal training and orientation opportunities for risk managers.
4. Increase training opportunities for elected officials.
5. Give priority to developing compromises that could be negotiated relative to legislative proposals regarding cancer presumption.
6. Increase efforts to modify regulations inhibiting the investment potential of MEL/RCF.
7. Conduct a formal review of information systems now becoming available to ensure that MEL approach remains cutting edge.
8. Continue current efforts to ensure that coverages are responsive, and that training is focused on development of a community-wide accident free culture. Increase public awareness of the value of these efforts.

To operationalize any of these suggestions, it might be useful for the MEL staff to develop specific, multi-year work plans that state goals and identify the major action steps required to achieve those goals.

Thanks again for the opportunity to participate and to comment.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
9 Campus Drive
Parsippany, New Jersey 07054

MEL CRIME POLICY

ENDORSEMENT
Volunteer Library Treasurers Endorsement

This ENDORSEMENT modifies such insurance as is afforded by the provisions of the Policy relating to the following:

COVERAGE PART III: Statutory Position Bond Coverage

With regard to coverage for Library Treasurers who serve on a volunteer basis, this ENDORSEMENT, the provisions of the Policy to which this ENDORSEMENT is attached apply, unless modified by ENDORSEMENT.

- B. The following is added to the GENERAL DEFINITIONS, **Definition 1. Employee** for Coverage Part III only:

In addition, for Library Treasurers who serve in a volunteer position, and are individually bonded, the definition of **employee** also includes Library Treasurers, who are not compensated by salary, wages or commissions; while in your service (and for 90 days after termination of service); and whom you have the right to direct and control while performing services for you as volunteer Library Treasurers.

The coverage provided under this ENDORSEMENT is subject to all of the terms and CONDITIONS of this Policy. All other terms and CONDITIONS of this Policy remain unchanged.

**JOINT INSURANCE FUND
9 Campus Drive
Parsippany, New Jersey 07054**

**JIF CASUALTY POLICY
ENDORSEMENT – COVERAGE PART I:
COMMERCIAL GENERAL LIABILITY INSURANCE AMENDMENT TO
ADDITIONAL EXCLUSIONS, EXCLUSION e. Institutional/Operational Exposures**

This Endorsement modifies insurance provided under the following:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

With respect to coverage provided by this Policy, this Endorsement changes this Policy as follows:

In addition, this insurance does not apply to:

The following language is added to ADDITIONAL EXCLUSIONS, EXCLUSION e. Institutional/Operational Exposures:

Mechanical Amusement Devices are also defined to include the following pursuant to the New Jersey Department on Community Affairs, concerning Carnival and Amusement Ride Safety Act P. L. 1975 C105 as amended on July 20, 2001, and New Jersey Administrative Code, Title 5. Community Affairs, Chapter 14A. Carnival-Amusement Rides, N.J.A.5:14 A (2014), N.J.A.C. §5.14A-1.1:

small truck kiddie rides as defined under N.J.A.C. §5:14A-1.2, and inflatable bounce houses, moonwalks, inflatable slides, and other inflatable attractions, which allow riders to bounce, slide, and/or to be supported by them, as defined under N.J.A.C. §5:14A-1.2, and §5:14A-13.1, “Inflatable Rides” subchapter.

All other terms and CONDITIONS of this Policy remain unchanged.

Effective Date:

Dated:



Municipal Excess Liability Residual Claims Fund

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

March 2, 2016

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: Topics Discussed at the RCF March Meeting

Annual Retreat: The Board of Fund Commissioners held its annual one-day retreat on February 19, 2016 in the Princeton Forrestal Marriott. A synopsis of the presentations and discussions held was distributed for review.

RCF Cash Management Plan: The MEL and RCF are jointly exploring options to develop a new investment plan for consideration by DCA and DOBI. In order to proceed, the Board adopted proposed changes to the 2016 Cash Management Plan.

2016 MEL & MR HIF Educational Seminar: The 6th annual seminar is scheduled for Friday, April 15th beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs.

Claims Committee: The Claims Review Committee met in January and met the morning of the Commissioner's meeting. Minutes of the January meeting were enclosed under separate cover.

2016 Financial Disclosures: Commissioners should anticipate the online filing of the Financial Disclosure forms as both an RCF Commissioner, as well as, any municipal related positions that require filing. It is expected the Division of Local Government Services will distribute a notice in March and forms will need to be filed by April 30th.

2016 Budget: In accordance with the regulations, the budget adopted by the Fund has been filed with the State.

Next Meeting: The next meeting of the RCF will be June 1, 2016 at 10:30 AM at the Forsgate Country Club in Jamesburg, NJ.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: March 2, 2016

TO: Executive Committee
Camden County Municipal Joint Insurance Fund

FROM: Commissioner Joseph Wolk

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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, 2015.

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 will be updated and re-issued to the entire E-JIF membership.

E-JIF JUNE MEETING- The next meeting of the EJIF is scheduled for Wednesday, June 1, 2016 at the Forsgate CC, Jamesburg.

Environmental Alert



THE HIDDEN COST OF FREE PROPERTY

With NJ residents still recovering from Super Storm Sandy, coupled by a still struggling economy, many of our municipalities are dealing with a significant number of tax liens and foreclosures. Acquiring properties through foreclosure, or even a donation, should be approached cautiously. Properties, as they appear today, may look very different than they did many years ago and may have environmental liabilities which far exceed their assessed value. Many areas of our state have significant industrial history or historical agricultural use, both of which come with potential environmental concerns. Even a property that has always been used as a residence can have pesticide residues or impacts from a current or former underground storage tank. Prior to the acquisition of any property, the performance of proper due diligence is imperative to understanding the environmental issues associated with that property and to obtain protection from its liabilities.

Under the Federal Comprehensive Environmental Response, Compensation and Liability Act (CERCLA), a prospective purchaser must perform a Phase I Environmental Site Assessment (Phase I or ESA) in accordance with the ASTM standards to gain protection as a bona fide prospective purchaser. In addition, in NJ a purchaser must also complete a Preliminary Assessment (PA) to be afforded protection (the innocent purchaser's defense) under the NJ Spill Compensation and Control Act (Spill Act). Although these efforts are similar, there are some minor differences as it relates to performing environmental due diligence to identify areas of environmental concern prior to purchase. Without the completion of the above due diligence, environmental liabilities can be assessed to both the former owners as well as the new owner.

As an included service with your membership, the EJIF's environmental consultants can assist you with the initial steps of property acquisition. The EJIF's consultant will perform a visual site inspection of the property to identify indicators of environmental concern, as well as utilize NJDEP DataMiner and iMapNJ services to review documented environmental concerns for the prospective property and its contiguous properties. Although these services do not comply with the full due diligence requirements under CERCLA or the Spill Act, they do provide an initial analysis of the risk associated with the parcel, that can assist your municipality with making a decision to further investigate the parcel or to terminate the inquiry. In addition, the EJIF excludes previously contaminated property and the use of this service is a good first step in the event you choose to move forward with the acquisition and require separate environmental impairment insurance.

If you are in a position of evaluating a property for acquisition, the EJIF urges you to contact your Risk Manager and our consultants to assist you with the initial assessments.

Members of the Camden, Monmouth, Ocean, PMM, Suburban, Central, TRICO and BURCLO JIFs, please contact Christopher Gulics of T&M Associates at cgulics@tandmassociates.com or 732.671.6400 x9505.

Members of the Bergen, Morris, South Bergen, Suburban Essex and NUUA JIFs please contact Richard Erickson of First Environment at rerickson@firstenvironment.com or 973.334.0003.

