

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
MEETING AGENDA  
MAY 23, 2016 – 5:15 PM**

**NEW MEETING LOCATION!**

**VOORHEES TOWNSHIP  
2400 VOORHEES TOWN CENTER  
VOORHEES, NJ 08043  
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: MAY 23, 2016**

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- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2016 EXECUTIVE COMMITTEE**
- WELCOME: VOORHEES TOWNSHIP**
- APPROVAL OF MINUTES:** April 25, 2016 Open Minutes .....Appendix I  
April 25, 2016 Closed Minutes ..... **To Be Distributed**
  
- CORRESPONDENCE – None**

**REPORTS**

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
Executive Director's Report .....Page 1
  
- TREASURER – Elizabeth Pigliacelli**  
Monthly Vouchers - Resolution No. 16-15 .....Page 26  
Treasurer's Report.....Page 28  
Monthly Reports .....Page 29
  
- ATTORNEY – Joseph Nardi, Esquire**
  
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report.....Page 33
  
- UNDERWRITING MANAGER – Conner Strong & Buckelew**  
Monthly Certificate Holding Report.....Page 42
  
- MANAGED CARE – Consolidated Services Group**  
Monthly Report.....Page 51
  
- CLAIMS SERVICE – AmeriHealth Casualty**

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- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - MEETING ADJOURNED**
  - NEXT MEETING: June 27, 2016 – Borough of Haddonfield**

## Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: May 23, 2016

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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**MEL Membership Renewal:** The Fund is scheduled to renew their MEL membership effective 7/1/16. Enclosed on **Page 14** is Resolution 16-13 renewing the Fund's membership in the Municipal Excess Liability Joint Insurance Fund for the period of July 1, 2016 through June 30, 2019.

**Motion to Approve Membership in the Municipal Excess Liability Joint Insurance Fund**

**MEL Crime Policy Endorsements** – The MEL Coverage Committee worked with the Technical Writer to develop two enhancing endorsements to the JIF Crime Policy. One is extending coverage for Social Engineering exposure and the other as an exception to the Failure to Obtain Insurance exclusion as respects to on line vendor exposure. On **Page 16** is a memorandum from the MEL Underwriting Manager.

The Endorsements appear on **Pages 17-19**, 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 Coverage Committee**

**Police Accreditation** – As previously discussed, the Fund's Coverage Committee made the recommendation that any member that seeks Police Accreditation be awarded a one time grant of 25% of the cost associated with the program after the member achieves Accreditation. On **Page 20** is Resolution 16-19 that establishes the Program.

**Motion to Approve Resolution 16-19 Establishing a Grant Program for Police Accreditation**

**Property Appraisals Update** – Asset Works has begun field work in several municipalities in the Camden JIF. Work should be complete by mid June. Draft reports will be received by Perma and distributed to RMC's and members for review.

- ❑ **Employment Practices Program:** As a reminder, changes to the 2017 POL/EPL Program are posted on the MEL's webpage - [www.njmel.org](http://www.njmel.org) - which details changes to the MEL's Model Personnel Manual and information on training program requirements.

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

Police Command Training – Sessions have been conducted in Collingswood, Voorhees and Winslow. The PMM JIF has one scheduled on May 25<sup>th</sup> at the Marlton Fire Station. Several more sessions will be announced.

Managers & Supervisors Training - Employment Practices Risk Management Program also includes mandatory training of management. Mr. Nardi's has conducted a session in Winslow. Sessions are scheduled in Collingswood on May 24<sup>th</sup>, Cherry Hill on May 25<sup>th</sup> and in Voorhees on June 6<sup>th</sup>. Registration information is on **page 22**.

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

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

- ❑ **2016 Financial Disclosure Forms** – As previously reported, the fund office has provided all Fund Commissioners and Professionals with the login information they need to complete their Financial Disclosure filing for the Camden JIF. The email included links to the instructions and the DLGS webpage to file your disclosure; filing deadline was April 30<sup>th</sup>.
- ❑ **2017 Renewal Online Underwriting Database:** Members and risk managers will receive an email when the database is set up to begin the 2017 underwriting renewal – which is expected to begin on or near June 1, 2016.
- ❑ **2016 2<sup>nd</sup> Assessment Bills** - Statement of Accounts were sent out to members with a due date of June 15<sup>th</sup>. A reminder that a new lock box is in place; see **page 25**.

**Due Diligence Reports:**

<b>Financial Fast Track</b>	<b>Page 4&amp;5</b>
<b>Income Portfolio</b>	<b>Page 6</b>
<b>Loss Ratio Analysis</b>	<b>Page 7</b>
<b>Loss Time Accident Frequency</b>	<b>Page 8&amp;9</b>
<b>POL/EPL Compliance Report</b>	<b>Page 10</b>
<b>Fund Commissioners</b>	<b>Page 11</b>
<b>2016 Fund Year Regulatory Affairs Checklist</b>	<b>Page 12</b>
<b>RMC Agreements</b>	<b>Page 13</b>

**CAMDEN COUNTY MUNICIPAL FUND**

**FINANCIAL FAST TRACK REPORT**

**AS OF February 28, 2016**

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
<b>1. UNDERWRITING INCOME</b>	<b>1,030,382</b>	<b>2,060,764</b>	<b>192,291,770</b>	<b>194,352,534</b>
<b>2. CLAIM EXPENSES</b>				
Paid Claims	469,159	770,680	86,580,620	87,351,300
Case Reserves	(367,900)	(430,009)	4,015,056	3,585,046
IBNR	470,945	1,032,876	6,239,000	7,271,876
Recoveries	-	-	(254,718)	(254,718)
<b>TOTAL CLAIMS</b>	<b>572,204</b>	<b>1,373,547</b>	<b>96,579,958</b>	<b>97,953,505</b>
<b>3. EXPENSES</b>				
Excess Premiums	326,662	653,325	51,611,433	52,264,758
Administrative	165,495	328,736	34,346,253	34,674,989
<b>TOTAL EXPENSES</b>	<b>492,157</b>	<b>982,061</b>	<b>85,957,686</b>	<b>86,939,747</b>
<b>4. UNDERWRITING PROFIT (1-2-3)</b>	<b>(33,979)</b>	<b>(294,845)</b>	<b>9,754,127</b>	<b>9,459,282</b>
<b>5. INVESTMENT INCOME</b>	<b>(92)</b>	<b>1,040</b>	<b>10,076,808</b>	<b>10,077,848</b>
<b>6. DIVIDEND INCOME</b>	<b>0</b>	<b>0</b>	<b>3,268,835</b>	<b>3,268,835</b>
<b>7. STATUTORY PROFIT (4+5+6)</b>	<b>(34,071)</b>	<b>(293,805)</b>	<b>23,099,770</b>	<b>22,805,965</b>
<b>8. DIVIDEND</b>	<b>0</b>	<b>0</b>	<b>18,000,321</b>	<b>18,000,321</b>
<b>9. STATUTORY SURPLUS (7-8)</b>	<b>(34,071)</b>	<b>(293,805)</b>	<b>5,099,449</b>	<b>4,805,644</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>				
<b>Closed</b>	<b>(6)</b>	<b>80</b>	<b>752,271</b>	<b>752,351</b>
<b>Aggregate Excess LFC</b>	<b>20,303</b>	<b>40,607</b>	<b>0</b>	<b>40,607</b>
<b>2012</b>	<b>2,540</b>	<b>28,103</b>	<b>531,344</b>	<b>559,447</b>
<b>2013</b>	<b>(91,098)</b>	<b>(98,983)</b>	<b>2,836,505</b>	<b>2,737,522</b>
<b>2014</b>	<b>(214,000)</b>	<b>(230,734)</b>	<b>1,734,442</b>	<b>1,503,708</b>
<b>2015</b>	<b>246,304</b>	<b>(59,224)</b>	<b>(755,113)</b>	<b>(814,337)</b>
<b>2016</b>	<b>1,885</b>	<b>26,346</b>		<b>26,346</b>
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(34,071)</b>	<b>(293,805)</b>	<b>5,099,449</b>	<b>4,805,644</b>
<b>TOTAL CASH</b>				<b>18,510,586</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>0</b>	<b>75,958,805</b>	<b>75,958,805</b>
<b>FUND YEAR 2012</b>				
Paid Claims	214,577	295,727	4,431,694	4,727,421
Case Reserves	(288,884)	(391,124)	938,393	547,269
IBNR	71,759	67,398	145,383	212,781
Recoveries	0	0	(123,709)	(123,709)
<b>TOTAL FY 2012 CLAIMS</b>	<b>(2,547)</b>	<b>(28,000)</b>	<b>5,391,760</b>	<b>5,363,761</b>
<b>FUND YEAR 2013</b>				
Paid Claims	57,121	85,027	2,567,085	2,652,112
Case Reserves	(98,540)	(114,955)	731,431	616,476
IBNR	132,501	129,134	333,945	463,079
Recoveries	0	0	(82,459)	(82,459)
<b>TOTAL FY 2013 CLAIMS</b>	<b>91,082</b>	<b>99,207</b>	<b>3,550,001</b>	<b>3,649,208</b>
<b>FUND YEAR 2014</b>				
Paid Claims	46,454	70,087	1,886,486	1,956,573
Case Reserves	(94,499)	(91,889)	995,611	903,722
IBNR	262,027	252,802	1,850,602	2,103,404
Recoveries	0	0	(43,698)	(43,698)
<b>TOTAL FY 2014 CLAIMS</b>	<b>213,981</b>	<b>231,000</b>	<b>4,689,000</b>	<b>4,920,000</b>
<b>FUND YEAR 2015</b>				
Paid Claims	128,311	297,145	1,736,551	2,033,696
Case Reserves	21,648	21,603	1,349,622	1,371,225
IBNR	(396,290)	(259,140)	3,909,070	3,649,930
Recoveries	0	0	(4,851)	(4,851)
<b>TOTAL FY 2015 CLAIMS</b>	<b>(246,331)</b>	<b>59,608</b>	<b>6,990,392</b>	<b>7,050,000</b>
<b>FUND YEAR 2016</b>				
Paid Claims	22,694	22,694		22,694
Case Reserves	92,375	146,355		146,355
IBNR	400,949	842,682		842,682
Recoveries	0	0		0
<b>TOTAL FY 2016 CLAIMS</b>	<b>516,019</b>	<b>1,011,732</b>		<b>1,011,732</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>572,204</b>	<b>1,373,547</b>	<b>96,579,958</b>	<b>97,953,505</b>

**CAMDEN COUNTY MUNICIPAL FUND**

**FINANCIAL FAST TRACK REPORT**

**AS OF March 31, 2016**

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
<b>1. UNDERWRITING INCOME</b>	<b>1,030,382</b>	<b>3,091,145</b>	<b>192,291,770</b>	<b>195,382,916</b>
<b>2. CLAIM EXPENSES</b>				
Paid Claims	383,960	1,154,640	86,580,620	87,735,260
Case Reserves	585,321	155,312	4,015,056	4,170,368
IBNR	(408,489)	624,387	6,239,000	6,863,387
Recoveries	(13,745)	(13,745)	(254,718)	(268,463)
<b>TOTAL CLAIMS</b>	<b>547,047</b>	<b>1,920,594</b>	<b>96,579,958</b>	<b>98,500,552</b>
<b>3. EXPENSES</b>				
Excess Premiums	326,662	979,987	51,611,433	52,591,420
Administrative	172,724	501,460	34,379,435	34,880,895
<b>TOTAL EXPENSES</b>	<b>499,386</b>	<b>1,481,447</b>	<b>85,990,868</b>	<b>87,472,315</b>
<b>4. UNDERWRITING PROFIT (1-2-3)</b>	<b>(16,051)</b>	<b>(310,896)</b>	<b>9,720,945</b>	<b>9,410,049</b>
<b>5. INVESTMENT INCOME</b>	<b>12,353</b>	<b>13,393</b>	<b>10,076,808</b>	<b>10,090,202</b>
<b>6. DIVIDEND INCOME</b>	<b>0</b>	<b>0</b>	<b>3,268,835</b>	<b>3,268,835</b>
<b>7. STATUTORY PROFIT (4+5+6)</b>	<b>(3,698)</b>	<b>(297,503)</b>	<b>23,066,588</b>	<b>22,769,085</b>
<b>8. DIVIDEND</b>	<b>0</b>	<b>0</b>	<b>18,000,321</b>	<b>18,000,321</b>
<b>9. STATUTORY SURPLUS (7-8)</b>	<b>(3,698)</b>	<b>(297,503)</b>	<b>5,066,267</b>	<b>4,768,764</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>				
<b>Closed</b>	796	876	752,271	753,147
<b>Aggregate Excess LFC</b>	20,367	60,974	0	60,974
<b>2012</b>	857	28,960	531,344	560,303
<b>2013</b>	2,178	(96,805)	2,836,505	2,739,700
<b>2014</b>	2,606	(228,128)	1,734,442	1,506,313
<b>2015</b>	(40,092)	(99,316)	(788,295)	(887,611)
<b>2016</b>	9,591	35,937		35,937
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(3,698)</b>	<b>(297,503)</b>	<b>5,066,267</b>	<b>4,768,764</b>
<b>TOTAL CASH</b>				<b>18,371,154</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>0</b>	<b>75,958,805</b>	<b>75,958,805</b>
<b>FUND YEAR 2012</b>				
Paid Claims	43,264	338,990	4,431,694	4,770,684
Case Reserves	(29,223)	(420,347)	938,393	518,046
IBNR	(14,041)	53,357	145,383	198,740
Recoveries	0	0	(123,709)	(123,709)
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>(27,999)</b>	<b>5,391,760</b>	<b>5,363,761</b>
<b>FUND YEAR 2013</b>				
Paid Claims	67,968	152,996	2,567,085	2,720,080
Case Reserves	36,916	(78,039)	731,431	653,391
IBNR	(104,883)	24,251	333,945	358,196
Recoveries	0	0	(82,459)	(82,459)
<b>TOTAL FY 2013 CLAIMS</b>	<b>1</b>	<b>99,207</b>	<b>3,550,001</b>	<b>3,649,209</b>
<b>FUND YEAR 2014</b>				
Paid Claims	28,819	98,905	1,886,486	1,985,391
Case Reserves	35,566	(56,322)	995,611	939,288
IBNR	(50,639)	202,163	1,850,602	2,052,765
Recoveries	(13,745)	(13,745)	(43,698)	(57,443)
<b>TOTAL FY 2014 CLAIMS</b>	<b>1</b>	<b>231,001</b>	<b>4,689,000</b>	<b>4,920,001</b>
<b>FUND YEAR 2015</b>				
Paid Claims	120,178	417,323	1,736,551	2,153,874
Case Reserves	146,566	168,169	1,349,622	1,517,791
IBNR	(223,001)	(482,141)	3,909,070	3,426,929
Recoveries	0	0	(4,851)	(4,851)
<b>TOTAL FY 2015 CLAIMS</b>	<b>43,743</b>	<b>103,351</b>	<b>6,990,392</b>	<b>7,093,743</b>
<b>FUND YEAR 2016</b>				
Paid Claims	123,732	146,426		146,426
Case Reserves	395,496	541,851		541,851
IBNR	(15,925)	826,757		826,757
Recoveries	0	0		0
<b>TOTAL FY 2016 CLAIMS</b>	<b>503,302</b>	<b>1,515,034</b>		<b>1,515,034</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>547,047</b>	<b>1,920,594</b>	<b>96,579,958</b>	<b>98,500,552</b>

<b>CAMDEN JOINT INSURANCE FUND</b>							
<b>Fixed Income Portfolio Summary and Rate Comparison</b>							
					For Month End	3/31/2016	
			2013	2014	2015	Last Month	This Month
<b>CAMDEN JOINT INSURANCE FUND</b>							
Total Cash Balance (millions)			13.39	14.32	15.46	18.51	18.36
Fixed Income Portfolio TD							
Investments (millions), Book Value			4.00	4.92	4.92	0.00	9.99
Avg maturity (years)			2.07	1.51	1.33	0.00	0.99
Unrealized gain/(loss) (%)			1.30	0.89	0.47	0.00	0.05
Purchase/Book yield (%)			1.40	1.40	1.40	0.00	0.60
Realized gain/(loss) (%)			0.00	0.00	0.00	0.00	0.00
Total Yield (Market)			2.70	2.29	1.87	0.00	0.65
<b>M E L PORTFOLIO</b>							
Total Cash Balance (millions)			64.22	72.15	80.36	76.43	72.53
Fixed Income Portfolio Wells Fargo 2013-2016							
Investments (millions), Book Value			50.13	48.09	48.09	61.81	61.79
Avg maturity (years) ***			2.04	1.90	1.58	1.49	1.40
Unrealized gain/(loss) (%)			-0.30	-0.06	0.12	0.27	0.36
Purchase/Book yield (%)			0.65	0.82	0.82	0.90	0.90
Realized gain/(loss) (%)			0.00	0.00	0.00	0.00	0.00
Total Yield (Market)			0.35	0.76	0.94	1.17	1.26
<b>COMPARATIVE RATES (%)</b>							
Cash & Cash Equivalents							
NJ Cash Mgmt Fund *			0.06	0.69	0.10	0.32	0.36
TD Money Market			0.01	0.01	0.01	0.01	0.01
TD Bank Deposits			Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits					0.66	0.66	0.66
Treasury Issues							
1 year bills			0.13	0.12	0.32	0.53	0.66
3 year notes			0.54	0.90	1.02	0.90	1.04
5 year notes			1.17	1.64	1.53	1.22	1.38
Merrill Lynch US Govt 1-3 years ^			0.37	0.63	0.56	0.72	0.90
* 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 April 30, 2016**

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

	Budget	Limited	52	MONTH	51	MONTH	40	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-16		31-Mar-16		01-May-15	
PROPERTY	486,359	291,761	59.99%	100.00%	59.99%	100.00%	66.49%	100.00%
GEN LIABILITY	1,338,095	1,341,159	100.23%	96.51%	101.16%	96.38%	77.00%	92.48%
AUTO LIABILITY	388,406	589,953	151.89%	93.94%	151.89%	93.62%	141.10%	89.30%
WORKER'S COMP	3,528,729	2,921,267	82.79%	99.62%	83.02%	99.57%	86.51%	98.70%
TOTAL ALL LINES	5,741,588	5,144,140	89.59%	98.54%	89.96%	98.46%	86.29%	96.72%
NET PAYOUT %	\$4,668,329		81.31%					

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

	Budget	Limited	40	MONTH	39	MONTH	28	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-16		31-Mar-16		01-May-15	
PROPERTY	535,713	365,961	68.31%	100.00%	69.67%	100.00%	76.15%	100.00%
GEN LIABILITY	1,423,316	501,814	35.26%	92.48%	34.66%	91.95%	21.67%	83.56%
AUTO LIABILITY	377,258	79,744	21.14%	89.30%	18.62%	88.81%	14.01%	81.06%
WORKER'S COMP	3,913,656	2,356,979	60.22%	98.70%	60.15%	98.57%	59.64%	95.79%
TOTAL ALL LINES	6,249,943	3,304,498	52.87%	96.83%	52.66%	96.60%	49.66%	92.48%
NET PAYOUT %	\$2,698,282		43.17%					

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

	Budget	Limited	28	MONTH	27	MONTH	16	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-16		31-Mar-16		01-May-15	
PROPERTY	591,500	352,128	59.53%	100.00%	61.29%	100.00%	65.74%	96.65%
GEN LIABILITY	1,405,625	441,732	31.43%	83.56%	24.39%	82.70%	16.96%	67.85%
AUTO LIABILITY	350,875	83,513	23.80%	81.06%	21.61%	80.03%	17.49%	62.03%
WORKER'S COMP	3,909,782	2,089,628	53.45%	95.79%	53.35%	95.33%	45.04%	81.73%
TOTAL ALL LINES	6,257,782	2,967,001	47.41%	92.62%	45.82%	92.08%	39.14%	78.91%
NET PAYOUT %	\$1,936,496		30.95%					

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

	Budget	Limited	16	MONTH	15	MONTH	4	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-16		31-Mar-16		01-May-15	
PROPERTY	541,208	624,198	115.33%	96.65%	116.06%	96.43%	47.01%	30.00%
GEN LIABILITY	1,412,638	324,808	22.99%	67.85%	19.73%	66.07%	2.34%	10.00%
AUTO LIABILITY	335,860	41,648	12.40%	62.03%	14.51%	59.58%	4.54%	10.00%
WORKER'S COMP	3,739,043	2,722,539	72.81%	81.73%	72.51%	78.67%	13.67%	6.00%
TOTAL ALL LINES	6,028,749	3,713,193	61.59%	78.72%	60.82%	76.25%	13.50%	9.31%
NET PAYOUT %	\$2,224,827		36.90%					

**FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	4	MONTH	3	MONTH	-8	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-16		31-Mar-16		01-May-15	
PROPERTY	490,882	106,955	21.79%	30.00%	10.82%	23.00%	N/A	N/A
GEN LIABILITY	1,437,680	27,471	1.91%	10.00%	1.09%	6.00%	N/A	N/A
AUTO LIABILITY	330,150	18,730	5.67%	10.00%	3.23%	6.00%	N/A	N/A
WORKER'S COMP	3,689,848	742,361	20.12%	6.00%	16.57%	3.00%	N/A	N/A
TOTAL ALL LINES	5,948,560	895,516	15.05%	9.17%	11.61%	5.54%	N/A	N/A
NET PAYOUT %	\$261,032		4.39%					

**2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs**

**April 30, 2016**

<b>FUND</b>	<b>2016 LOST TIME FREQUENCY</b>	<b>2015 LOST TIME FREQUENCY</b>	<b>2014 LOST TIME FREQUENCY</b>	<b>TOTAL RATE * 2016 - 2014</b>
PROF MUN MGMT	0.93	3.70	2.37	2.71
SUBURBAN ESSEX	0.98	2.12	2.52	2.15
BERGEN	1.04	2.36	2.44	2.20
CENTRAL	1.07	1.83	2.52	2.03
SUBURBAN MUNICIPAL	1.24	2.12	1.76	1.84
BURLINGTON	1.25	1.76	1.81	1.71
MONMOUTH	1.32	2.15	2.21	2.06
NJ PUBLIC HOUSING	1.44	1.70	2.77	2.13
CAMDEN	1.44	2.44	2.04	2.07
N.J.U.A.	1.56	2.28	2.94	2.46
MORRIS	1.66	1.96	2.01	1.95
SOUTH BERGEN	1.76	2.39	2.19	2.21
ATLANTIC	1.94	2.35	2.98	2.58
OCEAN	2.04	2.14	2.39	2.23
TRI-COUNTY	2.06	1.86	2.03	1.96
AVERAGE	1.45	2.21	2.33	2.15

**Camden Joint Insurance Fund**  
**2016 LOST TIME ACCIDENT FREQUENCY**  
**DATA VALUED AS OF April 30, 2016**

MEMBER_ID	MEMBER	**	# CLAIMS FOR 4/30/2016	Y.T.D. LOST TIME ACCIDENTS	2016	2015	2014	MEMBER	TOTAL RATE 2016 - 2014	
					LOST TIME FREQUENCY	LOST TIME FREQUENCY	LOST TIME FREQUENCY			
1	88 AUDUBON PARK			0	0	0.00	0.00	0.00	1 AUDUBON PARK	0.00
2	89 BARRINGTON			0	0	0.00	1.81	3.27	2 BARRINGTON	2.14
3	91 BERLIN BOROUGH			0	0	0.00	0.95	0.00	3 BERLIN BOROUGH	0.37
4	93 BROOKLAWN			0	0	0.00	0.00	1.55	4 BROOKLAWN	0.64
5	94 CHESILHURST			0	0	0.00	0.00	3.08	5 CHESILHURST	1.36
6	95 CLEMENTON			0	0	0.00	2.99	4.72	6 CLEMENTON	3.20
7	96 COLLINGSWOOD			0	0	0.00	0.00	0.66	7 COLLINGSWOOD	0.25
8	97 GIBBSBORD			0	0	0.00	3.92	0.00	8 GIBBSBORD	1.21
9	99 HADDON			0	0	0.00	2.03	0.67	9 HADDON	1.08
10	101 HADDONFIELD			0	0	0.00	4.05	1.46	10 HADDONFIELD	1.82
11	102 HI-NELLA			0	0	0.00	0.00	0.00	11 HI-NELLA	0.00
12	104 LAWNSIDE			0	0	0.00	9.80	3.70	12 LAWNSIDE	5.28
13	107 MEDFORD LAKES			0	0	0.00	0.00	1.79	13 MEDFORD LAKES	0.87
14	108 MERCHANTVILLE			0	0	0.00	0.00	0.00	14 MERCHANTVILLE	0.00
15	109 MOUNT EPHRAIM			0	0	0.00	0.00	1.49	15 MOUNT EPHRAIM	0.61
16	110 OAKLYN			0	0	0.00	4.41	1.43	16 OAKLYN	2.31
17	111 PINE HILL			0	0	0.00	1.72	0.00	17 PINE HILL	0.78
18	112 RUNNEMEDE			0	0	0.00	0.00	1.86	18 RUNNEMEDE	0.74
19	114 VOORHEES			0	0	0.00	3.69	1.38	19 VOORHEES	2.14
20	117 WOODLYNNE			0	0	0.00	0.00	2.11	20 WOODLYNNE	0.84
21	451 TAVISTOCK			0	0	0.00	0.00	0.00	21 TAVISTOCK	0.00
22	457 PINE VALLEY			0	0	0.00	0.00	0.00	22 PINE VALLEY	0.00
23	565 CAMDEN PARKING AUTHOI			0	0	0.00	14.29	5.00	23 CAMDEN PARKING AU'	7.42
24	564 CHERRY HILL			0	2	1.21	0.97	0.16	24 CHERRY HILL	0.65
25	90 BELLMAWR			0	1	1.42	5.44	2.35	25 BELLMAWR	3.44
26	98 GLOUCESTER			0	1	1.53	1.67	1.29	26 GLOUCESTER	1.47
27	106 MAGNOLIA			0	1	2.41	0.00	0.00	27 MAGNOLIA	0.45
28	115 WINSLOW			0	2	2.76	3.60	4.48	28 WINSLOW	3.87
29	105 LINDENWOLD			1	1	2.94	2.14	5.03	29 LINDENWOLD	3.52
30	87 AUDUBON			0	1	3.30	0.00	1.37	30 AUDUBON	1.11
31	103 LAUREL SPRINGS			0	1	4.05	8.11	0.00	31 LAUREL SPRINGS	3.86
32	584 CHERRY HILL FIRE DISTRIC			0	4	5.80	2.21	1.19	32 CHERRY HILL FIRE DIS	2.39
33	113 SOMERDALE			0	3	7.93	0.00	2.88	33 SOMERDALE	2.89
34	92 BERLIN TOWNSHIP			0	3	10.71	0.00	6.49	34 BERLIN TOWNSHIP	4.34
Totals:				1	20	1.44	1.97	1.67		1.75

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

**Camden JIF  
2016 FUND COMMISSIONERS**

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

**Camden County Municipal Joint Insurance Fund**  
**Annual Regulatory Filing Check List**  
**Year 2016 as of May 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 Cash Management Plan	Revised filed 5/13
<input type="checkbox"/> 2016 Risk Manager Contracts	Collection In Process
<input type="checkbox"/> 2016 Certification of Professional Contracts	Filed 5/13
<input type="checkbox"/> Unaudited Financials	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 MUNICIPAL JOINT INSURANCE FUND				
2016 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF May 10, 2016				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/26/16	01/26/16	12/31/16
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	3/28/2016	3/28/2016	12/31/16
BARRINGTON	CONNER STRONG & BUCKELEW	2/17/2016	2/17/2016	12/31/16
BELLMAWR	CONNER STRONG & BUCKELEW	2/3/2016	2/3/2016	12/31/16
BERLIN BOROUGH	EDGEWOOD ASSOCIATES		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	3/22/2016	3/22/2016	12/31/16
CHESILHURST	EDGEWOOD ASSOCIATES			12/31/15
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	03/03/16	03/03/16	12/31/16
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/13/16	01/13/16	12/31/16
COLLINGSWOOD	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	02/22/16	02/22/16	12/31/16
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/4/2016	1/4/2016	12/31/16
HADDON	WAYPOINT INSURANCE SERVICES	1/20/2016	1/20/2016	12/31/16
HADDONFIELD	HENRY BEAN & SONS	01/04/16	01/04/16	12/31/16
HI-NELLA	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/26/16	01/26/16	12/31/16
LAWNSIDE	M&C INSURANCE AGENCY	02/18/16	02/18/16	02/03/17
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/28/16	01/28/16	12/31/16
MAGNOLIA	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
MEDFORD LAKES	CONNER STRONG & BUCKELEW	01/06/16	1/6/2016	12/31/16
MERCHANTVILLE	CONNER STRONG & BUCKELEW	02/04/16	3/21/2016	12/31/16
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		6/19/2016	05/15/16
OAKLYN	HARDENBERGH INSURANCE GROUP	1/26/2016	1/26/2016	12/31/16
PINE HILL	CONNER STRONG & BUCKELEW	1/19/2016	1/19/2016	12/31/16
PINE VALLEY	HENRY BEAN & SONS	2/12/2016	2/12/2016	12/31/16
RUNNEMEDE	CONNER STRONG & BUCKELEW		1/5/2016	12/31/16
SOMERDALE	CONNER STRONG & BUCKELEW		2/6/2016	12/31/16
TAVISTOCK	CONNER STRONG & BUCKELEW	1/8/2013	1/8/2013	12/31/16
VOORHEES	HARDENBERGH INSURANCE GROUP	03/02/16	3/2/2016	12/31/16
WINSLOW	CONNER STRONG & BUCKELEW	2/8/2016	2/8/2016	12/31/16
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	4/19/2016	4/19/2016	12/31/16
<b>Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.</b>				

**RESOLUTION NO. 16-13**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
TO RENEW MEMBERSHIP IN THE  
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

**WHEREAS**, the **Camden County Municipal Joint Insurance Fund** has been organized to provide General Liability, Auto Liability, Property and Workers' Compensation coverage to its member municipalities.

**WHEREAS**, it has been determined that excess coverage is available from the **Municipal Excess Liability Fund**, hereinafter referred to as **MEL**, as created under Chapter C.372 Laws of 1983 (40A:10-36 et seq.); and,

**WHEREAS**, said statutes and the regulations pertaining thereto contain elaborate restrictions and safeguards concerning the safe and efficient administration of the public interest entrusted to such a **FUND**; and

**WHEREAS**, the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** has determined that membership in the **MEL** is in the best interests of the member municipalities:

**NOW THEREFORE BE IT RESOLVED** that the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** does hereby resolve and agree to renew membership in the **MEL** for a period of three (3) years, the commencement of which shall be July 1, 2016, and

**BE IT FURTHER RESOLVED** that the application for membership is for the purpose of obtaining the following types of coverages:

- 1) Excess Workers' Compensation and Employers' Liability Insurance and,
- 2) Excess Liability Insurance excess of the Primary Liability provided by the above mentioned Joint Insurance Fund as indicated on the application previously submitted.
- 3) Excess Property including Crime

**BE IT FURTHER RESOLVED** that the **Camden County Municipal Joint Insurance Fund** hereby adopts the Bylaws of the **MEL** and in accordance therewith, it is understood that coverage is not effective until membership is approved by the **MEL** Commissioners/Executive Committee, State Department of Insurance and State Department of Community Affairs and that coverage is subject to the terms, conditions and limitations as contained in the **MEL's** Coverage Manual and its Commercial Excess Insurance, if any; and,



**BE IT FURTHER RESOLVED** that the Board of Fund Commissioners, or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the **MEL** including, but not limited to, the Indemnity and Trust Agreement in order to implement membership by the **Camden County Municipal Joint Insurance Fund** in the MEL according to its Bylaws, Chapter C.372 Laws of 1983 (NJSA 40A:10-36 et seq.), NJAC 11:15-2 and any other statutes or regulations pertaining thereto.

**ADOPTED:** *this day before the Fund Commissioners*

\_\_\_\_\_

\_\_\_\_\_  
Attest

\_\_\_\_\_  
Date



# Memorandum

To: Fund Commissioners  
From: Ed Cooney – MEL Underwriting Manager  
Date: May 6, 2016  
Re: JIF Crime Endorsements

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**Social Engineering:** As previously discussed, a new exposure and potential gap in Cyber Liability insurance coverage is when an employee intentionally transfers assets (such as money or security), but does so as a direct result of a “fraudulent transfer request” committed by a person purporting to be an employee, customer, client, or vendor. This scenario has been dubbed “social engineering”. Attached is the endorsement drafted by the MEL’s Technical Writer, reviewed and approved by the MEL Coverage Committee, which addresses this exposure via the Crime coverage. The JIF’s crime policy limit is \$50,000 and the MEL provides \$950,000 excess of the JIF.

**Failure to Obtain Insurance:** The JIF and MEL Crime Policy excludes coverage for: “Loss that is a direct or indirect result of **your** failure to procure, require, and/or obtain adequate insurance, bond, and/or similar instrument from a third party vendor, whether or not required by law, statute and/or ordinance”. The Coverage Committee was asked to consider providing coverage to member towns using vendors to provide online services, most notably collecting recreation registration fees. The Committee worked with the Technical Writer to draft an endorsement that would provide an exception to the exclusion to cover vendors that provide “online” service for member towns at a \$25,000 sub-limit.

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

**ENDORSEMENT  
Cyber Social Engineering Coverages Endorsement for All  
JIF Coverage Parts and All Forms of Property Loss**

This Cyber Social Engineering Coverages ENDORSEMENT modifies such insurance as is afforded by the provisions of the Policy:

FORGERY OR ALTERATION COVERAGE  
THEFT, DISAPPEARANCE, AND DESTRUCTION COVERAGE  
ROBBERY AND SAFE BURGLARY COVERAGE  
COMPUTER FRAUD COVERAGE  
PUBLIC DISHONESTY COVERAGE

With regard to this ENDORSEMENT, the provisions of the Policy to which this ENDORSEMENT is attached apply, unless modified by ENDORSEMENT.

Coverage is provided for **loss** from the **Member Entity** resulting directly from having transferred, paid or delivered any **Covered Property, Covered Instrument, Property Other Than Money and Securities, and Securities**, as the direct result of a **Fraudulent Transfer Request** committed by a person purporting to be an **Employee**, customer, client, resident, or vendor.

**We** will only pay for such **loss** if: (1) with respect to a person purporting to be a customer, client, resident, or vendor, an **Employee**, other than the person who received the transfer request, verified the authenticity of such transfer request using the telephone number than was provided by such customer, client, resident, or vendor, when they opened the account for the **Member Entity**; or (ii) with respect to a person purporting to be an **Employee**, the authenticity of such transfer request is verified in accordance with the **Member Entity's** internal procedures.

The **Member Entity** must have written internal procedures requiring each and every transfer to be verified.

The **Member Entity** must provide a written warranty or sworn statement verifying the circumstances and/or the **Fraudulent Transfer Request** as well as how the **Member Entity** complied with its internal written procedures for verifying the transfer request and circumstances leading to the **Fraudulent Transfer Request**.

The following is added to **Definitions**.

**Additional Definition**

**Fraudulent Transfer Request** means the intentional misleading of an **Employee**, through a misrepresentation of a material fact which is relied upon by an **Employee**, sent via an email, text, instant message, social media related communication, or any other electronic, telegraphic, cable, teletype, telefacsimile, telephone or written instruction, regardless of whether such misrepresentation is part of a phishing, spearphishing, social engineering, pretexting, diversion, or other confidence scheme.

Coverage provided under this ENDORSEMENT is excess over any and all other insurance.

If there is other insurance available, no stacking of limits is permitted at anytime.

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**

**On-Line Vendors Endorsement**

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

**COMPUTER FRAUD COVERAGE**

With regard to this ENDORSEMENT, the provisions of the Policy to which this ENDORSEMENT is attached apply, unless modified by ENDORSEMENT.

- A. The following is added to D. GENERAL EXCLUSIONS, Exclusion 7. Failure to Obtain Insurance:

However, this Exclusion 7. Failure to Obtain Insurance will not apply where the **loss to Covered Property** results from the use of **On-Line vendor(s)** but under no circumstance, will coverage be provided for any **loss** in excess of \$25,000. **Member Entity** is subject to Item E. Deductible Amount.

For purposes of this ENDORSEMENT, use of **On-Line vendor** means the use by **Member Entity** of an on-line registration service, with **loss to Covered Property**.

- B. The following is added to D. ADDITIONAL EXCLUSIONS, CONDITIONS AND DEFINITIONS:

Additional EXCLUSION:

1.b. **Depository Failure:** This Exclusion does not apply to the **loss to Covered Property** **which** results from the use of **On-Line vendor(s)** but under no circumstance, will coverage be provided for any **loss** in excess of \$25,000. **Member Entity** is subject to Item C. Deductible Amount.

Additional DEFINITION:

3.d. **Depository:**

**Depository** includes **On-Line vendors**.

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

**RESOLUTION NO. 16-14**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
ADOPTING A PROGRAM TO ASSIST MEMBER MUNICIPALITIES  
ACHIEVE POLICE ACCREDITATION CERTIFICATION**

**WHEREAS**, the Commission on the Accreditation of Law Enforcement Agencies (“CALEA”) and the State of New Jersey Associations of Chiefs of Police offer programs to certify police department have met the highest standards of police department management; and

**WHEREAS**, the Camden County Municipal Joint Insurance Fund, the Municipal Excess Liability Joint Insurance Fund and its excess liability carriers recognize that accredited police agencies experience significantly fewer liability and workers’ compensation claims.

**NOW THEREFORE BE IT RESOLVED**, that the Executive Committee of the Camden County Municipal Joint Insurance Fund seeks to encourage police departments to pursue such excellence by providing a 25% reimbursement of cost upon certification to support efforts to attain accreditation from the Commission on the Accreditation of Law Enforcement Agencies (“CALEA”) or the State of New Jersey Association of Chiefs of Police; and

**NOW, THEREFORE, BE IT FURTHER RESOLVED**, that the Executive Committee adopts program requirements, as follows:

1. The Mayor and Chief of Police are hereby required to enter into an agreement with the Camden County Municipal Joint Insurance Fund for the receipt of funding of twenty-five percent (25%) of accreditation cost.
  
2. The Municipality agrees to provide funding for the remaining costs associated with becoming accredited. In addition, the Municipality shall attach a certification from their CFO that the balance of the funds are available to complete the police accreditation process and further acknowledge that municipal funds will be spent first, prior to the grant being issued.

3. The Member Municipality understands that the JIF shall not be responsible nor will it commit to provide any additional funding to maintain said accreditation, and this is a one time only grant per municipality.
  
4. If the Municipality does not renew its membership in the JIF within three years of receiving the grant, said grant monies would be due to the JIF immediately upon membership expiration.
  
5. The 2016-17 Program will allow for six (6) municipalities to receive the grant monies to become accredited. The Executive Committee will consider the grant applications on a first come, first served basis.

ADOPTED: May 23, 2016

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

**Attest:**

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## **Camden County Municipal Joint Insurance Fund**

*40 Lake Center Executive Park*

*401 Route 73 North, Suite 300*

*Marlton, NJ 08053*

*Telephone (856) 552-4712 Fax (856) 552-4713*

To: Members of the Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Date: May 2, 2016

Re: Managerial and Supervisory Training

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Dear Members:

As part of the 2016-2017 Employment Practices Liability (EPL) Program, the Municipal Excess Liability (MEL) has developed a Manager and Supervisor program that Fund Attorney Mr. Joseph Nardi will be conducting in the Camden County area.

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. Police Superior Officers who have taken the training for specifically for them do not need to take this course. Any Superior Officer not taking the police seminar must take this course.

Attached please find a list of Managerial/Supervisory seminars and registration form to complete and email/fax/mail back to this office.

Please review and if you should have any questions please contact Karen Read at [kread@permainc.com](mailto:kread@permainc.com) or 856-552-4712.

CC: Fund Commissioners & Risk Managers (*via email if available*)



## MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND Manager/Supervisor Training

DATE	TIME	LOCATION
May 24, 2016	10:30 am – 12:30 pm	Collingswood Sr. Community Center 30 West Collings Avenue Collingswood, NJ 08108
May 25, 2016	3:00 pm – 5:00 pm	Cherry Hill Municipal Building 820 Mercer Street, Room 208 Cherry Hill, NJ 08002
June 6, 2016	3:00 pm – 5:00 pm	Voorhees Township 2400 Voorhees Town Center Voorhees, NJ 08043

**Member:** \_\_\_\_\_

**Seminar Date:** \_\_\_\_\_

**Name(s):** \_\_\_\_\_ **Title** \_\_\_\_\_


**Contact info:** \_\_\_\_\_

**Forward the completed form to:**  
 Email: [kread@permainc.com](mailto:kread@permainc.com)

**OR** Fax: 856-552-4713

**OR**  
 Mail to: Camden County Municipal Joint Insurance Fund  
 40 Lake Center Executive Park  
 401 Route 73 North, Suite 300  
 Marlton, NJ 08053



## 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.

## Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216  
Parsippany, N.J. 07054-4412  
Telephone (201) 881-7632 Fax (201) 881-7633

To: **Accounts Payable/Finance Personnel**  
Camden County Municipal Joint Insurance Fund Members

From: PERMA Risk Management Services

Date: May 10, 2016

Re: Billing Reminder Notice – 2016 Assessment 2nd Installment

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This notice serves as a reminder that second installments are due by **June 15, 2016**. Payments not received by their respective due dates will incur a late fee interest penalty based on the date received.

Attached please find a Statement of Account, which shows the annual 2016 premium, as well as, payments made and any credits or additional assessments that were applied.

**\*\*IMPORTANT PLEASE NOTE\*\*:** a new lock-box is in place for the Second Installment Billing due on June 15, 2016. Below please find the new lock-box information.

**Please send installments to new Lock-box:**

Camden Municipal Joint Insurance Fund  
PO BOX 11496  
Newark, NJ 07101

Should you have any questions please don't hesitate to contact Karen A. Read at [kread@permainc.com](mailto:kread@permainc.com) or 856-552-4712.

CC: Elizabeth Pigliacelli, Fund Treasurer  
Fund Commissioners & Risk Management Consultants (*Via email*)

**RESOLUTION NO. 16-15**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
BILLS LIST – MAY 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>
<b>001000</b>			
001000	J.A. MONTGOMERY RISK CONTROL	2015 RIGHT TO KNOW INVENTORY & LABELING	15,011.61
001000	J.A. MONTGOMERY RISK CONTROL	2016 AWARDS BREAKFAST - 5/4/16	1,104.58
			<b>16,116.19</b>
		TOTAL PAYMENTS FY 2015	16,116.19

**FUND YEAR 2016**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>001001</b>			
001001	COMPSERVICES, INC.	CHARRY HILL SERVICES - 05/2016	2,458.33
001001	COMPSERVICES, INC.	CLAIMS ADMIN - 05/2016	31,833.33
			<b>34,291.66</b>
<b>001002</b>			
001002	INTERSTATE MOBILE CARE INC.	CDL DRUG TESTING MONITOR -04/2016	2,166.00
			<b>2,166.00</b>
<b>001003</b>			
001003	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 05/2016	10,873.33
			<b>10,873.33</b>
<b>001004</b>			
001004	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 04/2016	27.66
001004	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 05/2016	29,384.75
			<b>29,412.41</b>
<b>001005</b>			
001005	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 05/2016	3,779.67
			<b>3,779.67</b>
<b>001006</b>			
001006	BROWN & CONNERY, LLP	ATTORNEY EXPENSE - 04/2016	119.08
001006	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 04/2016	2,415.00
001006	BROWN & CONNERY, LLP	TRAINING SEMINARS - 04/2016	472.50
001006	BROWN & CONNERY, LLP	ATTORNEY FEE 04/2016	1,687.83
			<b>4,694.41</b>
<b>001007</b>			
001007	ELIZABETH PIGLIACELLI	TREASURER FEE 05/2016	1,708.33
			<b>1,708.33</b>

<b>001008</b>			
001008	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR 04/30/16	62.53
001008	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR - 03/31/2016	60.15
			<b>122.68</b>
<b>001009</b>			
001009	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES 5/16 CHERRY HILL	1,083.00
001009	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 05/2016	8,568.25
			<b>9,651.25</b>
<b>001010</b>			
001010	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 05/2016	938.44
001010	CONNER STRONG & BUCKELEW	POSITION BOND - 2016	2,540.00
			<b>3,478.44</b>
<b>001011</b>			
001011	ASSOCIATED INSURANCE PARTNERS,	RMC FEE 1ST 2016 - WOODLYNNE	2,540.02
001011	ASSOCIATED INSURANCE PARTNERS,	RMC FEE 1ST 2016 - AUDUBON PARK	894.32
			<b>3,434.34</b>
		TOTAL PAYMENTS FY 2016	103,612.52

**TOTAL PAYMENTS ALL FUND YEARS \$ 119,728.71**

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**Attest:**

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

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

May 23, 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 April 30, 2016 for Fund Years 2012, 2013, 2014, 2015 and 2016. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for April totaled \$14,508.33. This generated an average annual yield of 1.74%. The yield excluding the unrealized gain of \$9,300.00. (As reported by TD Bank).

- **RECEIPT ACTIVITY FOR APRIL:**

Cherry Hill deductible	\$ 2,421.17
Overpayment/Refund	3,475.65
CAT31 Reimbursement – MEL	10,389.74
Restitution/Subrogation	42,246.69
Total April Receipts	<u>\$ 58,533.25</u>

- **CLAIM ACTIVITY FOR APRIL:**

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

Property Liability Claims	\$77,478.16
Workers Compensation Claims	243,023.77
Administration Expense	<u>1,361,632.57</u>
Total Claims/Expenses	<u>\$1,682,134.50</u>

- **CASH ACTIVITY FOR APRIL:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$18,363,854.50 to a closing balance of \$16,751,333.50 showing a decrease of \$1,612,521.00.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer



TD Wealth

PORTFOLIO APPRAISAL  
AS OF 04/30/16

PAGE 4

ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT  
INSURANCE FUND  
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
CASH & EQUIVALENTS							
CASH							
0		.00		.00	.000		
	INCOME CASH		.00		.00		
0		.00		.00	.000		
	PRINCIPAL CASH		.00		.00		
	TOTAL CASH	.00		.00		.00	0.0
	TOTAL CASH & EQUIVALENTS	.00	.00	.00	.00	.00	0.0
DEBT OBLIGATIONS							
6 - 12 MONTHS							
10,000,000	3130A7-N8-4 FHLB .625% 03/29/2017 DTD 03/29/2016	5,555.55	10,006,800.00 9,992,701.10	14,098.90	100.068 9,993,300.00	100.00	.6
	TOTAL 6 - 12 MONTHS	5,555.55	10,006,800.00 9,992,701.10	14,098.90	9,993,300.00	100.00	0.6
	TOTAL DEBT OBLIGATIONS	5,555.55	10,006,800.00 9,992,701.10	14,098.90	9,993,300.00	100.00	0.6
	NET ASSETS	5,555.55	10,006,800.00 9,992,701.10	14,098.90	9,993,300.00	100.00	0.6
	TOTAL SECURITIES CURRENTLY HELD		10,012,355.55				

APRIL							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	04/06/16	53,094.20				53,094.20	
2	04/06/16	4,093.00				4,093.00	
3	04/14/16	34,114.35				\$34,114.35	
4	04/14/16	13,032.89				13,032.89	
5	04/20/16	119,650.36				119,650.36	
6	04/20/16	32,778.88	- 190.50			32,588.38	
7	04/27/16	33,429.55				33,429.55	
8	04/27/16	14,826.21				14,826.21	
9	05/02/16	2,735.31				2,735.31	
10	05/02/16	12,747.18				12,747.18	
11	5/9/2006	4,319.97	- 6,367.96	- 26,112.08		- 28,160.07	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	324,821.90	- 6,558.46	- 26,112.08	-	292,151.36	
	Monthly Rpt	292,151.36				292,151.36	
	Variance	32,670.54	- 6,558.46	- 26,112.08	-	-	



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

<b>Current Fund Year: 2016</b>										
<b>Month Ending: April</b>										
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Workers Comp</b>	<b>POL/EPL</b>	<b>MEL</b>	<b>EJIF</b>	<b>Admin</b>	<b>Cherry Hill</b>	<b>TOTAL</b>
OPEN BALANCE	824,470.27	4,688,877.09	908,662.20	9,307,547.25	1,050,902.36	2,312,207.57	320,468.24	(1,046,716.32)	(2,563.66)	18,363,855.01
<b>RECEIPTS</b>										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	22,636.43	0.00	0.00	33,475.65	0.00	0.00	0.00	0.00	2,421.17	58,533.25
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,300.01	0.00	9,300.01
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,300.01	0.00	9,300.01
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>22,636.43</b>	<b>0.00</b>	<b>0.00</b>	<b>33,475.65</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>9,300.01</b>	<b>2,421.17</b>	<b>67,833.26</b>
<b>EXPENSES</b>										
Claims Transfers	10,795.19	57,141.09	7,303.39	232,885.22	0.00	0.00	0.00	0.00	10,138.55	318,263.44
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,362,090.79	0.00	1,362,090.79
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>10,795.19</b>	<b>57,141.09</b>	<b>7,303.39</b>	<b>232,885.22</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,362,090.79</b>	<b>10,138.55</b>	<b>1,680,354.23</b>
<b>END BALANCE</b>	<b>836,311.51</b>	<b>4,631,736.00</b>	<b>901,358.81</b>	<b>9,108,137.68</b>	<b>1,050,902.36</b>	<b>2,312,207.57</b>	<b>320,468.24</b>	<b>(2,399,507.10)</b>	<b>(10,281.04)</b>	<b>16,751,334.04</b>

**REPORT STATUS SECTION**

**Report Month: April**

		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
Accural Balances:	Accural Balances are equal	\$0.00

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

Month	April								
Current Fund Year	2016								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid April	Monthly Recoveries April	Calc. Net Paid Thru April	TPA Net Paid Thru April	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2016	Property	19,428.72	8,725.00	0.00	28,153.72	28,153.72	0.00	0.00	0.00
	Liability	6,124.26	847.10	0.00	6,971.36	6,971.36	0.00	0.00	0.00
	Auto	5,679.64	1,000.00	0.00	6,679.64	6,679.64	0.00	0.00	0.00
	Workers Comp	115,193.21	91,331.96	0.00	206,525.17	206,525.17	(0.00)	(0.00)	(0.00)
	Cherry Hill	2,563.67	10,138.55	2,421.17	10,281.05	12,702.22	(2,421.17)	0.00	(2,421.17)
	<b>Total</b>	<b>148,989.50</b>	<b>112,042.61</b>	<b>2,421.17</b>	<b>258,610.94</b>	<b>261,032.11</b>	<b>(2,421.17)</b>	<b>(0.00)</b>	<b>(2,421.17)</b>
2015	Property	578,999.33	2,070.19	5,000.00	576,069.52	576,069.52	0.00	0.00	(0.00)
	Liability	143,928.29	1,891.16	0.00	145,819.45	145,819.45	0.00	0.00	0.00
	Auto	29,048.47	0.00	0.00	29,048.47	29,048.47	(0.00)	(0.00)	0.00
	Workers Comp	1,397,046.83	90,584.31	30,000.00	1,457,631.14	1,487,631.32	(30,000.18)	(0.18)	(30,000.00)
	Cherry Hill	(0.01)	0.00	0.00	(0.01)	0.00	(0.01)	(0.01)	0.00
	<b>Total</b>	<b>2,149,022.91</b>	<b>94,545.66</b>	<b>35,000.00</b>	<b>2,208,568.57</b>	<b>2,238,568.76</b>	<b>(30,000.19)</b>	<b>(0.19)</b>	<b>(30,000.00)</b>
2014	Property	334,307.75	0.00	10,389.74	323,918.01	323,918.01	0.00	0.00	0.00
	Liability	167,910.43	18,017.13	0.00	185,927.56	185,927.56	(0.00)	(0.00)	0.00
	Auto	43,963.11	0.00	0.00	43,963.11	43,963.11	0.00	0.00	0.00
	Workers Comp	1,392,156.65	4,366.80	3,446.52	1,393,076.93	1,393,076.93	0.00	0.00	0.00
	<b>Total</b>	<b>1,938,337.94</b>	<b>22,383.93</b>	<b>13,836.26</b>	<b>1,946,885.61</b>	<b>1,946,885.61</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2013	Property	344,989.43	0.00	7,246.69	337,742.74	337,742.74	0.00	0.00	0.00
	Liability	256,916.06	20,141.53	0.00	277,057.59	277,057.59	0.00	0.00	0.00
	Auto	63,167.20	6,303.39	0.00	69,470.59	69,470.59	0.00	0.00	0.00
	Workers Comp	1,979,794.63	41,492.27	29.13	2,021,257.77	2,021,257.77	0.00	0.00	0.00
	<b>Total</b>	<b>2,644,867.32</b>	<b>67,937.19</b>	<b>7,275.82</b>	<b>2,705,528.69</b>	<b>2,705,528.69</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2012	Property	289,206.35	0.00	0.00	289,206.35	289,206.35	0.00	0.00	0.00
	Liability	1,042,385.22	16,244.17	0.00	1,058,629.39	1,058,629.39	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	2,746,580.96	5,109.88	0.00	2,751,690.84	2,751,690.84	0.00	0.00	0.00
	<b>Total</b>	<b>4,646,975.10</b>	<b>21,354.05</b>	<b>0.00</b>	<b>4,668,329.15</b>	<b>4,668,329.15</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>		<b>11,528,192.77</b>	<b>318,263.44</b>	<b>58,533.25</b>	<b>11,787,922.96</b>	<b>11,820,344.32</b>	<b>(32,421.36)</b>	<b>(0.19)</b>	<b>(32,421.17)</b>

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

**TO:** Municipal Fund Commissioners  
**FROM:** J. A. Montgomery Risk Control, JIF Safety Director  
**DATE:** May 1, 2016

**Service Team:**

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

**APRIL ACTIVITIES**

**LOSS CONTROL SERVICES**

- Borough of Medford Lakes – Conducted a Loss Control Survey on April 19
- Borough of Runnemede – Conducted a Loss Control Survey and Safety Claims Meeting on April 21

**JIF MEETINGS ATTENDED**

- Camden JIF – April Claims Meeting on April 22
- Camden JIF – April Fund Commissioner Meeting on April 25
- Camden JIF – DPW Round Table Meeting on April 27

**UPCOMING JIF MEETINGS**

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

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

- Camden JIF - SD Bulletin – Comprehensive Playground Inspection Program on March 31
- Camden JIF – MSI Training Schedule on April 21
- Camden JIF – Safe Patient Lifting on May 3

## **MEL VIDEO LIBRARY**

The following members utilized the MEL Video Library in April.

<b><u>Members</u></b>	<b><u>No. of Videos</u></b>
Berlin Borough	2
Brooklawn Borough	5
Lindenwold Borough	3

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

## **MSI TRAINING PROGRAMS**

Listed below are upcoming MSI training programs scheduled for May, June and July 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](http://www.njmel.org) website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.***

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

<b>Date</b>	<b>Location</b>	<b>Topic</b>	<b>Time</b>
5/2/16	Township of Monroe #3	Landscape Safety	8:00 - 11:00 am
5/3/16	Township of Florence	Flagger/Work Zone	8:30 - 12:30 pm
5/5/16	Borough of Paulsboro #1	LOTO	10:00 - 12:00 pm
5/6/16	Township of Tabernacle #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
5/6/16	Township of Bordentown	Fire Extinguisher	2:00 - 3:00 pm
5/9/16	Merchantville-Pennsauken WC #2	Heavy Equipment	8:30 - 11:30 am
5/10/16	Township of Waterford	DDC-6	8:30 - 3:00 pm w/lunch brk
5/12/16	Borough of Collingswood	CDL-Drivers Safety Regulations	8:00 - 10:00 am
5/12/16	Borough of Collingswood	Employee Conduct/Violence Prevention	10:15 - 11:45 am

5/13/16	Borough of Clementon #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
5/16/15	Merchantville-Pennsauken WC #2	Heavy Equipment	8:30 - 11:30 am
5/17/16	Township of Cherry Hill #6	Fire Safety	8:30 - 9:30 am
5/17/16	Township of Cherry Hill #6	Fire Extinguisher	9:45 - 10:45 am
5/18/16	Township of Burlington #3	Forklift Operator Certification	8:00 - 2:30 pm w/lunch brk
5/20/16	Township of Evesham #4	PPE	8:30 - 10:30 am
5/23/16	Borough of Magnolia	Playground Safety Inspection	10:00 - 12:00 pm
5/24/16	Deptford Twp. MUA #1	Fire Safety	8:00 - 9:00 am
5/24/16	Deptford Twp. MUA #1	Fire Extinguisher	9:15 - 10:15 am
5/24/16	Deptford Twp. MUA #1	Asbestos, Lead & Silica Health Overview	10:30 - 11:30 am
6/2/16	Borough of Collingswood	Fire Extinguisher	8:00 - 9:00 am
6/2/16	Borough of Collingswood	Hearing Conservation	9:15 - 10:15 am
6/2/16	Borough of Collingswood	Shop & Tool Safety	10:30 - 11:30 am
6/3/16	Township of Monroe #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
6/7/16	Township of Mantua	Confined Space Awareness	1:00 - 2:00 pm
6/7/16	Township of Mantua	Fire Safety	2:00 - 3:00 pm
6/8/16	City of Burlington #2	HazCom w/GHS	8:00 - 9:30 am
6/8/16	City of Burlington #2	Confined Space Awareness	9:45 - 10:45 am
6/17/16	Borough of Clementon #3	Heavy Equipment Safety	8:30 - 11:30 am
6/20/16	Merchantville-Pennsauken	Excavation/Trenching/Shoring	8:30 - 12:30 pm
6/23/16	Borough of Collingswood	CMVO	8:30 - 12:30 pm
6/24/16	Township of Monroe #3	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
6/24/16	Township of Mantua	BBP	1:30 - 2:30 pm
6/29/16	Borough of Clementon #3	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
7/12/16	Logan Twp. MUA #1	Landscape Safety	8:00 - 11:00 am
7/13/16	Township of Burlington #3	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
7/15/16	Township of Bordentown	Heavy Equipment	1:00 - 4:00 pm
7/18/16	Merchantville-Pennsauken SA	Excavation/Trenching/Shoring	8:30 - 12:30 pm
7/20/16	Township of Cherry Hill #6	Employee Conduct/Violence Prevention	9:30 - 11:00 am
7/22/16	Monroe Township MUA #3	Flagger/Work Zone	8:00 - 12:00 pm

## **MSI TRAINING PROGRAMS**

A list of the current MSI administrators is below.

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

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

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

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





### Comprehensive Playground Inspection Programs

As spring approaches, it is a great time inspect playgrounds and to review your Playground Maintenance Program. A complete Program consists of visual inspections at three basic frequencies.

#### **Annual Audit**

A comprehensive playground risk management program starts with an annual audit. An audit consists of inventorying and examining each piece of playground and ancillary equipment, the park grounds and structures, and perimeter streets. We recommend pictures be taken to document the number and condition of each piece of playground equipment and surrounding areas.

#### **Periodic (weekly to monthly) Inspections**

Spring is the time to ramp-up the inspection program's frequency rate. The frequency of a playground's inspection is determined by several factors; season, how many children use it, harsh environments, neighborhood demographics, age of equipment, history of damage, and more. Owners of playground equipment should have a written policy that defines inspection frequency.

Use a checklist. A sample checklist is on the MEL website ([www.njmel.org](http://www.njmel.org)). A checklist offers the advantage of documenting what was inspected and found to be in satisfactory condition. Only reporting deficiencies leaves the worker who completed the report open to questions of what things were or were not inspected (months or years later). Remember the rule of documentation, "If it is not written down, it did not happen".

#### **Daily Inspections**

Workers are in the parks almost every day; cutting grass, picking up trash, or even just driving by on way to other assignments. Workers must be trained to visually check the playground equipment and grounds for obvious problems such as broken equipment, graffiti, etc. This quick check does not require paperwork, unless a deficiency is found. Workers should also be instructed to immediately correct conditions that can be fixed, or report conditions as soon as possible. Playground owners should also have a written policy on how workers are to document their corrective actions or reports.

Playgrounds will of course require maintenance and repairs from time to time. Even routine maintenance activities such as replenishing mulch or closing the gaps on S-hooks should be documented. Playground owners should have a 'paper trail' of work performed by employees. Repairs to playground equipment will also need to be documented. Repairs should be with manufacturer's parts. Hardware should be tamper-resistant.

Spring is also a good time to review your policies with employees who will be in and around playgrounds. Hold a Toolbox Talk to remind them how to record actions they took to immediately correct a deficient condition and how to report conditions that will need to be repaired by others. A Toolbox Talk is included to assist with educating employees.

We also want to remind our members of three other resources;

1. The MSI has a Playground Safety Inspector class. Check the website for a class near you.
2. The MSI has a new online Playground Inspection class. We have included a Discussion Guide so that it can be presented to a group of Recreation or Public Works employees.
3. Your Safety Consultant is ready to assist with any aspect of your program.

*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.*



## Recording / Reporting Playground Deficiencies

### Toolbox Talk Lesson Plan

The conditions of our playgrounds and parks are important to the residents of our community. Let's take a moment to discuss the policies and procedures we have in place.

Our playgrounds are inspected *[INSERT FREQUENCY]* by *[INSERT DEPARTMENT OR NAME OF INDIVIDUAL]*. But we are in or driving past playgrounds and parks almost every day. We can have a bigger impact on the appearance of our parks and playgrounds than any one else. I want to review this department's policies if you see problems in our parks. This includes:

- Damaged playground equipment
- Broken glass
- Graffiti
- **[ADD ADDITIONAL OR LOCAL CONCERNS]**

If you are in a park, cutting grass or collecting trash, etc., and see a condition that you can correct such as:

- Mulch around playground equipment that has been significantly kicked out such as under swings
- Objects, such as tables or toys, that have been moved into the fall zones of playground equipment
- Swings over the top of the swing set
- A loose or broken component that can be quickly fixed, tightened, etc.

Our policy is to take care of it right then and record it *[HOW - write it down where, call it in to who, etc.]*. If you take 5 minutes to rake mulch back under the swings or sweep up broken glass, which is better than leaving it and having a child injured. The department wants you to take that 5 minutes, but we need to document it.

If you see a condition that will require lengthy repairs, or will need to order parts, such as:

- Broken railings
- Damaged tables

A condition that can be expected to cause injury to a child should be called in immediately to *[WHO]*. If the condition is severe enough stay there until we can make it safe. If it is not an imminent hazard, and you have a cone or CAUTION tape, we would expect you to secure the scene as best you can.

If you see conditions such as:

- Arson
- Intentional damage
- Significant graffiti
- Any other criminal activity

Call *[WHO - department and / or the police on their non-emergency number]*.

Do you have any questions?

*This lesson plan is intended for general information purposes. 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.*

# Safe Patient Lifting

## FOR EMERGENCY RESPONDERS

Musculoskeletal sprains and strains continue to be a leading cause of injuries to emergency medical technicians, firefighters, and law enforcement officers when lifting patients. This new online training program provides a broad range of safety considerations for lifting patients, including training ideas, a more useful lifting model, and a greater focus on reducing at-risk decision-making.



**Visit The MEL Safety Institute**

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

The MEL Safety Institute can be accessed anytime by going to [www.njmcl.org](http://www.njmcl.org). Look for our logo at the top of the page.

### How to Access Online Training Courses:

1. Go to [NJMEL.org](http://NJMEL.org); Click on the MSI logo at the top of the page.
2. Click on "MSI Login".
3. If you've 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 above. If you're new, click "I am a new user." Complete the fields and you'll receive a confirmation email with your username and password.
4. Once logged in, click on "MSI On-Line Training Courses".
5. Choose the course you would like to complete.
6. Click enroll.
7. Choose "Click Here" to go to your authorized course list.
8. Click the program name to launch the course.
9. Click Start to begin.
10. Upon completion of the course and questions you will navigate to the "Student Center" tab to print your Certificate of Completion. Learning Transcripts are automatically updated in the MSI Learning Management System.

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

*Thursday April 21, 2016*

From 3/19/2016 To 4/20/2016

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<b><u>CAMDEN JIF</u></b>					
H- New Jersey Transit I- Parking Authority of the City of Camden	One Penn Park Plaza East Newark, NJ 07105 10 Delaware Avenue Camden, NJ 08103	1117	Evidence of insurance as respects to commuter parking facilities at Camden Rail Station - Lease #L475-306-01.	4/6/2016	GL EX WC
H- Ford Motor Credit Co. LLC I- Township of Haddon	Att: Municipal Finance 1 American Road, MD 7500 Dearborn, MI 48126 135 Haddon Avenue Westmont, NJ 08108	1483	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 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) 2016 Ford Police Interceptor Utility VIN # 1FM5K8AR3GGC07782, value \$28,000.	4/5/2016	GL EX AU OTH
H- Delaware River Port Authority I- Parking Authority of the City of Camden	Port Authority Transit Corporation One Port Center 2 Riverside Drive Camden, NJ 08101 10 Delaware Avenue Camden, NJ 08103	1577	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of Lot 4, located at Delaware & Federal Sts., Camden, NJ	4/6/2016	GL EX AU WC
H- Delaware River Port Authority I- Parking Authority of the City of Camden	Port Authority Transit Corporation One Port Center 2 Riverside Drive Camden, NJ 08101 10 Delaware Avenue Camden, NJ 08103	1577	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) PACC use of DPC lot, Federal St. & River Dr., owned by DPPA/BBT Realty Inc. General	4/6/2016	GL EX AU WC

			Liability includes Garage keepers Liability with a sublimit of \$2 Million.	
H- Delaware River Port Authority I- Parking Authority of the City of Camden	Port Authority Transit Corporation One Port Center 2 Riverside Drive Camden, NJ 08101 10 Delaware Avenue Camden, NJ 08103	1577	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) Waterfront Technology Center, Lot 5.	4/15/2016 GL EX AU WC
H- Delaware River Port Authority I- Parking Authority of the City of Camden	Port Authority Transit Corporation One Port Center 2 Riverside Drive Camden, NJ 08101 10 Delaware Avenue Camden, NJ 08103	1577	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) Waterfront Technology Center, Lot 5.	4/18/2016 GL EX AU WC
H- The Royal Court I- Parking Authority of the City of Camden	100 Senate Court Camden, NJ 08103 10 Delaware Avenue Camden, NJ 08103	1596	Evidence of insurance as respects to parking lots and events. Does not include amusements or fireworks.	4/6/2016 GL EX WC
H- MICKLE BOULEVARD, LLC I- Parking Authority of the City of Camden	C. Abbonzio PO Box 315 Sewell, NJ 08080 10 Delaware Avenue Camden, NJ 08103	1661	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) the location at 4th Street & Mickle Boulevard, Camden, NJ regarding parking lots and events.	4/6/2016 GL EX AU WC
H- THIRD & MICKLE BLVD. I- Parking Authority of the City of Camden	Delaware River Port Authority County of Camden 250 Federal Street Camden, NJ 08103 10 Delaware Avenue Camden, NJ 08103	1668	Evidence of insurance as respects to Lease No. L475-3069-01 - Commuter Parking facilities at Camden Rail Station-Parking Lot & Events (Lot #6 is for Juror Parking).	4/6/2016 GL EX WC
H- South Jersey Port Corp. I- Parking Authority of the City of Camden	101 Joseph A. Balzano Blvd PO Box 129 Camden, NJ 08101 Attn: Kevin Castagnola 10 Delaware Avenue Camden, NJ 08103	1689	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) Cocoa Bean Lots located 2nd & Clinton Sts Camden Bldg H-1 & H-2 Block 160/Lot 1 & Block 165 Lot 1.	4/6/2016 GL EX AU WC

H- New Jersey Aquarium, LLC I- Parking Authority of the City of Camden	Camden Aquarium, LLC 4016 Towns Fair Way, Suite 1706 201 Columbus, Oh. 43219 10 Delaware Avenue Camden, NJ 08103		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) Lots 7,8, & 10 located at Delaware Ave, between Federal & Cooper Sts, Camden, NJ. Coverage also includes the following: Products/Completed operations, Personal & Advertising Injury.	4/6/2016 GL EX AU WC
H- Borough of Runnemede I- Borough of Runnemede	24 North Black Horse Pike PO Box 267 Runnemede, NJ 1752 08078 24 North Black Horse Pike Runnemede, NJ 08078		Evidence of insurance as respects to Statutory Bond Coverage for Joyce Pinto, Tax Collector and Gregory C. Anderson, Treasurer, Effective 1/1/16.	3/22/2016 BOND
H- PSE&G Holiday Lighting Group I- Borough of Oaklyn	24 Brown Road Springfield, NJ 07081 500 White Horse Pike Oaklyn, NJ 08107	1905	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 poles to hang holiday lighting from November 2016 through 12/31/16.	4/11/2016 GL EX AU WC
H- Mercer County Fire Academy I- City of Gloucester City	Fire Service Training Center 350 Lawrence Station Road Lawrenceville, NJ 08648 512 Monmouth St Gloucester City, NJ 08030 - 1793	2177	Evidence of insurance with respects to the Gloucester City Fire Department firefighters attending classes at the Fire Academy.	3/31/2016 GL EX WC
H- NJ Department of Transportation I- Township of Cherry Hill	Division of Support Services Attn: Jolanta Figon Parkway Avenue Ewing Twp. NJ 08625 820 Mercer Street Cherry Hill, NJ 08002	1035 3303	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry Hill's \$50,000 Deductible on WC. Evidence of insurance as respects to Waivered Service Contracts to coverage water and sewer requirements.	4/11/2016 Exception
H- New Jersey Economic I- Parking Authority of the City of Camden	Development Authority 36 West Street, PO Box 990 Trenton, NJ 08608 10 Delaware Avenue Camden, NJ 08103	3895	NJ Economic Development Authority, Delaware River Port Authority (DRPA) & State of NJ are 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) Waterfront Technology	4/6/2016 GL EX AU WC

Center Lot for daily use of monthly parkers.

H- New Jersey Economic I- Parking Authority of the City of Camden	Development Authority 36 West Street, PO Box 990 Trenton, NJ 08608 10 Delaware Avenue Camden, NJ 08103	3895	NJ Economic Development Authority is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) West Lot, Block 80, Lot 2.01 aka Lot 12.	4/6/2016 GL EX AU WC
H- State of New Jersey I- Parking Authority of the City of Camden	Department of Corrections 1035 Parkway Ave. Trenton, 4141 NJ 08625 10 Delaware Avenue Camden, NJ 08103		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 lot 13 block 79 located at Delaware Ave. & Elm St., Camden, NJ 08102	4/6/2016 GL EX AU WC
H- State of New Jersey I- Parking Authority of the City of Camden	Dept. of the Treasury Contract Compliance & Audit Unit 4698 33 W. State St., 9th Flr. PO Box 236, Trenton, NJ 08625- 0236 10 Delaware Avenue Camden, NJ 08103		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) Delaware Ave & Elm St Block 79 Lot 13 aka Prison Lot.	4/18/2016 GL EX AU WC
H- PF Cherry Hill Limited I- Township of Cherry Hill	Liability Company PO Box 1908 Media, PA 19063 820 Mercer Street Cherry Hill, NJ 08002	4733	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 use of property at 2171 Route 70, Cherry Hill, NJ 08002 by the Cherry Hill Police Department for training on 3/30/16-4/6/16.	3/30/2016 Exception
H- Kansas State Bank I- Borough of Bellmawr	and/or its Assigns PO Box 69 Manhattan, KS 66505- 0069 21 East Browning Road P.O. Box 368 Bellmawr, NJ 08099	5546	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 Loss Payee" ATIMA, for	3/30/2016 GL EX AU OTH

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 2016 Ford Interceptor Utility, vin #1FM5K8AR6GGAO1680, valued at 24,906.

H- State of New Jersey Judiciary	Purchase & Property Unit Hughes Justice Complex, 8th 5610 Floor North 25 West Market St., PO Box 985 Trenton, NJ 08625-0985		Evidence of insurance as respects to commuter parking facilities at Camden rail station. Lease #L475-306-01.	4/6/2016	GL EX WC
I- Parking Authority of the City of Camden	10 Delaware Avenue Camden, NJ 08103				
H- Gloucester County Fire	Fire Academy 210 County House Rd. Clarksboro, NJ 08020		Evidence of insurance with respects to the Gloucester City Fire Department firefighters attending classes at the Fire Academy.	3/31/2016	GL EX WC
I- City of Gloucester City	512 Monmouth St Gloucester City, NJ 08030 - 1793				
H- Kansas State Bank	1680 Charles Place Manhattan, Kansas 66502	5999	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Mortgagee/Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) Scott SCBA units valued at \$ 141,784.00.	4/6/2016	GL EX AU WC
I- Parking Authority of the City of Camden	10 Delaware Avenue Camden, NJ 08103				
H- State of New Jersey	Dept. of Treasury Contract Compliance & Audit Dept. 336223 W. State St., 9th Flr. PO Box 236 Trenton, NJ 08625-0236		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) Delaware Ave & Elm St Block 79 Lot 13 aka Prison Lot.	4/15/2016	GL EX AU WC
I- Parking Authority of the City of Camden	10 Delaware Avenue Camden, NJ 08103				
H- DELAWARE RIVER PORT AUTHORITY	One Port Center 2 Riverside Drive Camden, NJ 08101	6627	DRPA, BBT Realty, Inc are 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 Delaware & Federal Sts. Lot #6	4/6/2016	GL EX AU WC
I- Parking Authority of the City of Camden	10 Delaware Avenue Camden, NJ 08103				



H- Rowan University - Rutgers - Camden I- Parking Authority of the City of Camden	Board of Governors 200 Federal Street, Suite 300 Camden, NJ 08103 10 Delaware Avenue Camden, NJ 08103	9126	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) Parking Lot 52 (206-224 5th Street, Camden, NJ 08103 (Block 181 Lot 78-87 - 5th and Mickle).	4/6/2016 GL EX AU WC
H- Camden City Redevelopment Agency I- Parking Authority of the City of Camden	Camden City Hall 600 Market Street, 13th Floor Camden, NJ 08101 10 Delaware Avenue Camden, NJ 08103	10094	Evidence of Insurance as respects to Parking Lot for Special Events between 2nd and 3rd and Line and Pine Streets in Camden, NJ.	4/6/2016 GL EX WC
H- NJ State Police I- Borough of Bellmawr	PO Box 7068 West Trenton, NJ 08628 21 East Browning Road P.O. Box 368 Bellmawr, NJ 08099	11480	Evidence of insurance.	3/21/2016 GL EX WC
H- Camden International I- Parking Authority of the City of Camden	Commodities Terminal, LLC 1200 Ferry Ave. Camden, 12580 NJ 08104 10 Delaware Avenue Camden, NJ 08103		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 ICT facilities / lot 5.	4/6/2016 GL EX AU WC
H- NJ Dept. of Corrections I- Parking Authority of the City of Camden	1035 Parkway Ave. Trenton, NJ 08625 10 Delaware Avenue Camden, NJ 08103	14418	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) Lot 13 Block 79 located at Delaware Ave & Elms St., Camden, NJ 08102.	4/6/2016 GL EX AU WC
H- L-3 Communication I- Parking Authority of the City of Camden	1 Federal St. Camden, NJ 08103 10 Delaware Avenue Camden, NJ 08103	17942	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) Lot located at 200	4/6/2016 GL EX AU WC

H- State of New Jersey	Dept. of the Treasury Contract Compliance & Audit Unit 18191 33 W. State St., 9th Flr. 33 W. State St., PO Box 236, Trenton, NJ 08625-0236		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)block 46,lot 51 and block 47, lot 3.	4/6/2016 GL EX AU WC
I- Parking Authority of the City of Camden	10 Delaware Avenue Camden, NJ 08103			
H- Carl & Cesare R. Dolente	Susquehanna Bank Center	18710	Evidence of Insurance as respects to 529 South 2nd St., Camden, NJ 08703.	4/6/2016 GL EX WC
I- Parking Authority of the City of Camden	10 Delaware Avenue Camden, NJ 08103			
H- Delaware River Port Authority	Port Authority Transit Corporation One Port Center 2 Riverside Drive PO Box 1949 Camden, NJ 08108	18960	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) Lot 9 located at Delaware & Cooper Sts.	4/6/2016 GL EX AU WC
I- Parking Authority of the City of Camden	10 Delaware Avenue Camden, NJ 08103			
H- Delaware River Port Authority	New Jersey Economic Development Authority 36 West St., PO Box 990 Trenton, NJ 08608	19222	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) Waterfront Technology Center, Lot 5.	4/6/2016 GL EX AU WC
I- Parking Authority of the City of Camden	10 Delaware Avenue Camden, NJ 08103			
H- Delaware River Port Authority	New Jersey Economic Development Authority 36 West St., PO Box 990 Trenton, NJ 08608	19222	Certificate Holder and Delaware River Port Authority, Port Authority Transit Corporation, One Port Center, 2 Riverside Drive, Camden, NJ 08101, are 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) Waterfront Technology Center, Lot 5.	4/18/2016 GL EX AU WC
I- Parking Authority of the City of Camden	10 Delaware Avenue Camden, NJ 08103			
H- Delaware River Port Authority	New Jersey Economic Development Authority 36 West St., PO Box 990 Trenton, NJ 08608	19222	Certificate Holder and Delaware River Port Authority, Port Authority Transit Corporation, One Port Center, 2 Riverside Drive, Camden, NJ 08101, are amended to be included as "additional insured" the person(s) or organization(s) as shown in the	4/18/2016 GL EX AU WC
I- Parking Authority of the City of Camden	10 Delaware Avenue Camden, NJ 08103			

			description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for use of the Waterfront Technology Center Lot 5.	
H- Virtua Health, Inc.	50 Lake Center, Suite 403 401 Route 73 N. Marlton, NJ 19828 08053		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 lifeguard training on 5/14/16 and 5/22/16.	4/12/2016 GL EX AU WC
I- Cherry Hill Township Fire District #13	1100 Marlkress Rd. Cherry Hill, NJ 08003			
H- Dranoff Properties, Inc.	The Victor Lofts Assoc. L.P. Radio Lofts Assoc. L.P. 19967 One Market St. Camden, NJ 08102		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) Lot 9 Blcok 72, 2nd & Cooper Sts. Camden, NJ 08102 aka Radio Lofts Parking Lot.	4/6/2016 GL EX AU WC
I- Parking Authority of the City of Camden	10 Delaware Avenue Camden, NJ 08103			
H- Cooper's Square Urban Renewal	Venture,LLC & Mall Properties, Inc. 600 Madison Ave., 20061 FLr. 14 New York, NY 10022		Cooper Square Urban Renewal Venture, Mall Properties, Inc.,& Binswanger Management Svcs, LLC are 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) Ferry Terminal Bldg Parking Lot 1 Block 81.06, Lots 3.08 & 3.02 & 3.03 aka Pier Overflow Lots / previously known as Lots 5,7,8 &10	4/6/2016 GL EX AU WC
I- Parking Authority of the City of Camden	10 Delaware Avenue Camden, NJ 08103			
H- State of New Jersey	Department of Treasury Division of Property Management 33 West State St., PO Box 034 Trenton, NJ 08625-0990	20142	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) located at Block 46, Lot 51 & Block 47, Lot 3.	4/6/2016 GL EX AU WC
I- Parking Authority of the City of Camden	10 Delaware Avenue Camden, NJ 08103			
H- Collingswood Board of Education	c/o Collingswood High School 424 Collings Avenue Collingswood, NJ 08108	20239	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) using the High School on 10/1/16 for the Collingswood Book Festival if it rains.	4/14/2016 GL EX AU WC
I- Borough of Collingswood	678 Haddon Avenue Collingswood, NJ 08108			

H- NJ Economic Development Authority	State of New Jersey PO Box 990 Trenton, NJ 08608 21013		Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) Delaware Ave & Elm St Block 79 Lot 13 aka Prison Lot.	4/6/2016 GL EX AU WC
I- Parking Authority of the City of Camden	10 Delaware Avenue Camden, NJ 08103			
H- NJ Economic Development Authority	State of New Jersey PO Box 990 Trenton, NJ 08608 21013		Certificate Holder and the State of New Jersey, Dept. of the Treasury, Contract Compliance & Audit Unit, 33 W. State St., 9th Flr., PO Box 236, Trenton, NJ 08625-0236, are amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for use of Delaware Ave & Elm St Block 79 Lot 13 aka Prison Lot.	4/18/2016 GL EX AU WC
I- Parking Authority of the City of Camden	10 Delaware Avenue Camden, NJ 08103			
H- NJ Economic Development Authority	State of New Jersey PO Box 990 Trenton, NJ 08608 21013		Certificate Holder and the State of NJ, Dept. of the Treasury, Contract Compliance & Audit Unit, 33 W. State St., 9th Flr., PO Box 236, Trenton, NJ 08625-0236, are amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for use of Delaware Ave & Elm St Block 79 Lot 13 aka Prison Lot.	4/18/2016 GL EX AU WC
I- Parking Authority of the City of Camden	10 Delaware Avenue Camden, NJ 08103			
H- NJ Public Defenders Office	PO Box 850 Trenton, NJ 08625-0850	21097	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) Walter Rand Transportation Center located at One So. Broadway, Camden, NJ 08103.	4/6/2016 GL EX AU WC
I- Parking Authority of the City of Camden	10 Delaware Avenue Camden, NJ 08103			

**Total # of Holders =** 47



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

**2016:**

<b>Reviewed Date</b>	<b>Provider Billed Amt</b>	<b>CSG Repriced Amt</b>	<b>Savings</b>	<b>% of Savings</b>
January	\$70,539.78	\$33,254.75	\$37,285.03	52.86%
February	\$142,366.08	\$82,244.39	\$60,121.69	42.23%
March	\$412,910.41	\$204,711.56	\$208,198.85	50.42%
April	\$372,001.82	\$200,922.56	\$171,079.26	45.99%
<b>TOTAL 2016</b>	<b>\$997,818.09</b>	<b>\$521,133.26</b>	<b>\$476,684.83</b>	<b>47.77%</b>

**Monthly & YTD Summary:**

<b>PPO Statistics</b>	<b>April</b>	<b>YTD</b>
Bills	225	753
PPO Bills	202	668
PPO Bill Penetration	89.78%	88.71%
PPO Charges	\$356,012.96	\$922,247.78
Charge Penetration	95.70%	92.43%

**Savings History:**

<b>Reviewed Date</b>	<b>Provider Billed Amt</b>	<b>CSG Repriced Amt</b>	<b>Savings</b>	<b>% of Savings</b>
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%
<b>TOTAL 2015</b>	<b>\$2,642,806.56</b>	<b>\$1,379,391.36</b>	<b>\$1,263,415.20</b>	<b>47.81%</b>
<b>TOTAL 2014</b>	<b>\$2,462,610.10</b>	<b>\$1,290,804.11</b>	<b>\$1,171,805.99</b>	<b>47.58%</b>
<b>TOTAL 2013</b>	<b>\$2,350,634.69</b>	<b>\$1,046,355.16</b>	<b>\$1,304,279.53</b>	<b>55.49%</b>
<b>TOTAL 2012</b>	<b>\$3,492,188.94</b>	<b>\$1,551,241.48</b>	<b>\$1,940,947.46</b>	<b>55.58%</b>
<b>TOTAL 2011</b>	<b>\$3,001,784.51</b>	<b>\$1,383,535.61</b>	<b>\$1,618,248.90</b>	<b>53.91%</b>

# ***APPENDIX I – MINUTES***

**April 25, 2016 Meeting**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – APRIL 25, 2016  
CHERRY HILL FIRE DISTRICT 5:15 PM**

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

**PLEDGE OF ALLEGIANCE  
MOMENT OF SILENCE OBSERVED**

**ROLL CALL OF EXECUTIVE COMMITTEE:**

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

**EXECUTIVE COMMITTEE ALTERNATES:**

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

**APPOINTED OFFICIALS PRESENT:**

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

**FUND COMMISSIONERS PRESENT:**

Millard Wilkinson, Berlin Borough  
David Taraschi, Audubon Borough  
Jack Flynn, Gibbsboro Borough  
John Foley, Cherry Hill Fire District  
Ari Messinger, Cherry Hill Township  
Ethel Kemp, Camden Parking Authority

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Mark von der Tann                      Edgewood Associates  
John McCrudden                        Hardenbergh Ins. Group  
Michael Avalone                        Conner Strong & Buckelew  
Roger Leonard, Jr.                      Leonard O'Neill Insurance Group  
Rick Bean                                 Henry D. Bean & Sons Insurance  
Peter DiGiambattista                    Associated Insurance Partners  
Carla Donegan                          Coventry

**WELCOME:** John Foley welcomed everyone to the Cherry Hill Fire District

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MARCH 28, 2016**

**MOTION TO APPROVE THE OPEN MINUTES OF MARCH 28, 2016**

Motion:                                      Commissioner Wolk  
Second:                                      Commissioner Lipsett  
Vote:                                         8 Ayes, 0 Nays 1 Abstain – Commissioner Shannon

**MOTION TO APPROVE THE CLOSED MINUTES OF MARCH 28, 2016**

Motion:                                      Commissioner Lipsett  
Second:                                      Commissioner DiAngelo  
Vote:                                         8 Ayes, 0 Nays 1 Abstain – Commissioner Shannon

**CORRESPONDENCE:**

NONE

**CASH MANAGEMENT PLAN:** The MEL and RCF jointly explored options to develop a new investment plan for consideration by DCA and DOBI. Enclosed on Page 13 is a revised Cash Management Plan following the revisions made by the MEL. The additional language and revisions are underlined.

**MOTION TO APPROVE AMENDMENTS TO THE 2016 CASH MANAGEMENT PLAN**

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



**ASSET MANAGER:** The Camden JIF elected to participate in the Banking Services & Asset Management program that was bid by the MEL/RCF & EJIF. On Page 17 is a copy of the MEL's Fund Attorney's memorandum on the result of his negotiations with Wilmington Trust on the contract language. The complete contract is included in Appendix II with the revised clauses. Executive Director said Attorney Nardi will review both contracts for further clarification.

**MEL CRIME & CASUALTY POLICY ENDORSEMENTS:** At last month's meeting, the JIF approved an endorsement to the MEL Crime Bond to provide coverage for volunteer Library Treasurers. An Amusement exclusion 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 was tabled for further clarification.

The MEL Underwriter issued bulletin 16-29 to clarify the issue of members renting, operating and owning such equipment. The Memo & Endorsement appear on Pages 19 & 20, if the Fund Commissioners agree with the endorsement, a motion would be in order to accept.

**MOTION TO ACCEPT THE POLICY ENDORSEMENTS APPROVED BY THE MEL**

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

The Underwriting office also issued two other Bulletins: 16-28 on the appointment of Ed Cooney as Underwriting Manager and 16-30 on Drones. (Pages 21 & 22)

**CYBER LIABILITY EXCLUSION:** Several meetings ago, concerns were raised regarding the addition of an exclusion approved by the MEL coverage committee, to the JIF's General Liability policy as it relates to inadvertent disclosure of personally identifiable information. (Page 24) The endorsement requires JIF approval as well. The item was tabled to allow for further review. The concern raised has since been discussed with MEL reinsurer, Conner Strong & Buckelew general counsel and the cyber liability underwriter. Confirmation was received from the cyber liability underwriter that the concern raised is covered under the cyber liability policy. The MEL reinsurer rendered the same opinion. Therefore, we are requesting a motion to approve this endorsement that is a mandate of the MEL reinsurer.

Underwriting Manager said this protects the inaccurate release of confidential information and it will protect your liability against that. The reason we added the exclusion is to dovetail the coverage to stop it where it suppose to stop and it lines up evenly with the privacy program so there is no overlap in coverage. Mr. Cooney said where we really want all the claims to fall is within the privacy program which is properly underwritten for that confidential information exposure. If members have any questions please feel free to contact the Underwriting Office.

**MOTION TO APPROVE THE CYBER LIABILITY ENDORSEMENT**

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

**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.

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

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

Police Command Training – Three sessions have been scheduled for May 5<sup>th</sup> in Collingswood, May 10<sup>th</sup> in Voorhees and May 19<sup>th</sup> in Winslow. A notice has been sent and a few additional sessions will be announced.

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. Attorney Nardi said there are two sessions scheduled thus far, one in Collingswood on May 24<sup>th</sup>, Cherry Hill on May 25<sup>th</sup> and there will also be a session in Winslow and Voorhees. Notices will be sent forthcoming. Attorney Nardi said there will be additional training if there is a demand.

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 1<sup>st</sup>. Please visit the MEL webpage for other scheduled classes – [njmel.org](http://njmel.org)

This course is also available on line. Directions are on Page 25.

**CONNER, STRONG & BUCKELEW ANNOUNCEMENT:** Perma's parent company has announced an alliance with Century Equity Partners. On pages 26 & 27 is a memorandum from David Grubb and also an opinion from the MEL's attorney that this alliance does not change contractual terms between Conner, Strong & Buckelew and the MEL and MEL JIFs.

**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:** The Fund office has provided all Fund Commissioners and Professionals with the login information they need to complete their Financial Disclosure filing for the Camden County JIF. The email included links to the instructions and the DLGS webpage to file your disclosure; filing deadline is April 30<sup>th</sup>. Executive Director said the DCA is serious and issued \$100 fines last year for those who did

not file. We have a listing of members who have filed thus far and reminder notices will be issued to those that have not filed yet.

**LEAGUE MAGAZINE:** Enclosed is the next in a series of MEL advertisements to appear in the League magazine. Each advertisement in the “Power of Collaboration” series will be different and will highlight activities of the MEL and JIFs as well as people who have rendered significant service. (Page 28)

**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 for January, 2016 and the February 2016 report which was distributed at the meeting. As of February 28, 2016 the statutory surplus stands at \$4.8 million. Expected Loss Ratio Analysis and said for March 2016 where the actuary projected us at 5.54% we are currently at 11.61%. Lost Time Accident Frequency as of March 31st we improved to 1.83 down from last month at 2.02.

Executive Director said last month we discussed the DOT revising the drug testing decreasing the percentage of employees that need to be tested from 50% down to 25%. Coverage Committee recommended we should keep the testing at 50% but we will leave it up to the towns to make their own decision since their may be contracts in place that includes language that the testing would be at CDL standards. Betsy Ciano of Interstate Mobile will be sending a memo to all member municipalities to see if they want to keep the standard at 50% or drop it down to 25%.

Executive Director said last month we also agreed on 25% reimbursement for Police Accreditation for those towns with successful completion. We are working on those agreements and will send a draft to the commissioners. The Fund may have a vote on this matter next month.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 16-12 April 2016 Vouchers**

<b>2015</b>	<b>\$53,500.00</b>
<b>2016</b>	<b>\$1,308,132.57</b>
<b>TOTAL</b>	<b>\$1,361,632.57</b>

**Confirmation of March 2016 Claims Payments/Certification of Claims Transfers:**

<b>Closed</b>	<b>.00</b>
<b>2012</b>	<b>43,936.46</b>
<b>2013</b>	<b>68,548.11</b>

<b>2014</b>	28,818.68
<b>2015</b>	123,411.09
<b>2016</b>	126,295.18
<b>TOTAL</b>	<b>391,036.52</b>

**MOTION TO APPROVE RESOLUTION 16-12 APRIL 2016 VOUCHERS**

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

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

Motion: Commissioner Maley  
 Second: Commissioner DiAngelo  
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi said the MEL had conducted their 6<sup>th</sup> Annual training session the one topic they covered was Cyber Technology. Attorney Nardi recommended that each town ask their risk manager to do an overview of the cyber coverages and the types of losses your town could be subject to and make sure the proper coverages are in place. In response to Commissioner Wilkinson, the information written by Mark Pfeiffer is located on the MEL website.

Attorney Nardi also discussed a court decision that affects all of us as municipalities which involves OPRA. There was a decision with the Appellate Division with regard to John Paff v. Galloway Township. Mr. Paff was requesting information electronically maintained. The Township conceded that it was easy enough to perform a few keystrokes to provide the information but there were other implications to provide that information, which were the need to redact and it was not specifically provided for within the OPRA statute. Mr. Nardi said the information was available but it was not maintained in the specific form requested so the request was denied. Mr. Paff filed suite and the Law Division ordered in favor of Mr. Paff and awarded significant legal fees. The Appellate Division just reversed the decision last week. Attorney Nardi asked members to make sure your Clerks are made aware of this Appellate decision. Attorney Nardi said even though it may have been very easy to create the report under the statute does not require it. Commissioner Maley said if it does not exist as a document you do not have to create it.

**SAFETY DIRECTOR:**

Mr. Saville reviewed the monthly reports. Mr. Saville reminded everyone this coming Wednesday is the second regional training for the year it is the DPW Supervisors Roundtable. Attendance is mandatory for at least one representative from your town. Chairman Mevoli said the Safety Breakfast was very well done and this year we had a guest speaker which was a nice addition to the breakfast.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Underwriting Manager reviewed the Certificate Report for the period 2/18/16 to 3/18/16 which was included in the agenda showing 10 certificates were issued during that time period.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of March 2016 there was a savings of 50.42% for the month and a total of 48.83% for the year. Ms. Goldstein reviewed the 1<sup>st</sup> Quarter Workers' Comp Injury Report.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

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

Motion: Commissioner Lipsett  
Second: Commissioner Wolk  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion: Commissioner Lipsett  
Second: Commissioner DiAngelo  
Vote: Unanimous

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

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

**OLD BUSINESS:**

NONE

**NEW BUSINESS:**

NONE

**PUBLIC COMMENT:** Commissioner Wilkinson said there is not adequate time to review the PARs at the meeting. Commissioner Maley said the Executive Committee does receive a copy of the PARs ahead of the meeting. Attorney Nardi said we must be sensitive due to the confidentiality of the information. Attorney Nardi said we should have a protocol in place with providing the

information. Mr. Saville said he thinks the information Commissioner Wilkinson is looking for is the type of injuries rather than specific accident information. Jennifer Goldstein of CSG said could compile this information for Commissioner Wilkinson.

**MOTION TO ADJOURN:**

Motion:	Commissioner Michielli
Second:	Commissioner Gallagher
Vote:	Unanimous

**MEETING ADJOURNED: 6:00PM**

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