

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MEETING AGENDA
MAY 26, 2015 – 5:15 PM**

**GLOUCESTER CITY COMMUNITY CENTER
232 NICHOLSON ROAD
GLOUCESTER CITY, NJ 08030
AGENDA AND REPORTS**

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

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

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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: MAY 26, 2015**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2015 EXECUTIVE COMMITTEE**
- WELCOME: GLOUCESTER CITY**
- APPROVAL OF MINUTES:** April 27, 2015 , 2015 Open MinutesAppendix I
April 27, 2015 Closed Minutes **To be distributed**

- CORRESPONDENCE – None**

REPORTS

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

- TREASURER – Elizabeth Pigliacelli**
May Vouchers - Resolution No. 15-16.....Page 16
Monthly ReportsPage 18

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly ReportPage 24

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 38

- MANAGED CARE – Consolidated Services Group**
Monthly ReportPage 39

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: June 22, 2015 – Borough of Haddonfield**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 16
Parsippany, NJ 07054

Date: May 26, 2015

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- Property Appraisal RFQ** – The Camden County and the Central Jersey Joint Insurance Funds have authorized the release of an RFQ for property appraisals at their respective March meetings. The due date for RFQ submission is May 19th. A report will be sent out under separate cover with the intention of awarding the contract at this months meeting.
- Amend the Funds Fiscal Management Plan** – With the appointment of a new treasurer, we need to amend the plan adding Elizabeth Pigliacelli as a signer. (**Resolution 15-17 – Page 12**)
 - Motion to Amend the Fiscal Management Plan**
- Cherry Hill Township** – The Township has requested an assessment quote to change from a Workers Comp Retention Program to a \$50,000 Deductible Program. This would bring their claims under our current TPA & Managed Care Provider at first dollar. The added cost for this would be \$23,530.01 (Pro-Rated for a 7/1 start). The cost will be paid for by the Township.
 - Motion to Approve Cherry Hill Township’s request to change to a \$50,000 Deductible Program**
- PERMA Staff Announcement: (Page 13)** After 30 years of service to the MEL and its affiliated JIFs, Mary Lou Doner, Vice President of Claims, is retiring on July 1, 2015. PERMA is pleased to announce that Robyn Walcoff, Esq. will join the operation as the Vice President of Claims.
- 2014/2015 Public Officials/Elected Officials Training Seminars:** As a reminder, to supplement live presentations of this year’s Elected Officials seminar, the MEL posted an online version on www.njmel.org; instructions to take the online course is enclosed. The deadline to complete the training is June 1, 2015. On line instructions are on **page 14**.

- ❑ **2016 Renewal Online Underwriting Database:** Last year the MEL contracted with Exigis to develop an underwriting database for members and/or their risk managers to add/amend schedules online thereby eliminating the annual paper Renewal Application process.

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

- ❑ **2015 PRIMA Conference** –The JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Houston from June 7–10. Please advise the Fund office if you are interested in attending.
- ❑ **2015 Financial Disclosure Forms:** Last year, the Division of Local Government Services introduced a new online program for financial disclosure filings. Perma provided all Fund Commissioners with the PIN they need to complete their Financial Disclosure filing for the Central JIF. Email included link to the instructions and the webpage to file your disclosure. The filing deadline was April 30th. There are several fund commissioners of this JIF that have not completed their filing by the deadline.
- ❑ **Audit and Actuarial Valuation Year-End Reports:** The financial audit for the period ending December 31, 2014 will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30th deadline.
- ❑ **League Magazine:** Enclosed on **Page 15** is the third of a series of MEL advertisements to appear in the League magazine. Each advertisement in the “Power of Collaboration” series will be different and will highlight activities of the MEL and JIFs as well as people who have rendered significant service.

❑ **Due Diligence Reports:**

Financial Fast Track – as of 3/31/2015	Page 3
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CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
	AS OF	March 31, 2015			
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	1,009,267	3,029,929	180,178,414	183,208,343
2.	CLAIM EXPENSES				
	Paid Claims	492,966	1,260,342	81,364,101	82,624,444
	Case Reserves	81,090	189,530	4,278,498	4,468,028
	IBNR	586,773	(89,985)	5,721,961	5,631,976
	Recoveries	(18,180)	(18,180)	(263,520)	(281,701)
	TOTAL CLAIMS	1,142,649	1,341,707	91,101,040	92,442,747
3.	EXPENSES				
	Excess Premiums	322,381	969,143	47,741,095	48,710,238
	Administrative	166,195	481,879	32,267,386	32,749,265
	TOTAL EXPENSES	488,576	1,451,021	80,008,481	81,459,502
4.	UNDERWRITING PROFIT (1-2-3)	(621,958)	237,201	9,068,893	9,306,094
5.	INVESTMENT INCOME	5,067	15,262	10,049,625	10,064,887
6.	DIVIDEND INCOME	0	0	3,217,661	3,217,661
7.	STATUTORY PROFIT (4+5+6)	(616,891)	252,463	22,336,179	22,588,642
8.	DIVIDEND	0	0	17,699,148	17,699,148
9.	STATUTORY SURPLUS (7-8)	(616,891)	252,463	4,637,031	4,889,494
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	137	419	940,953	941,372
	2011	46,007	(22,121)	84,220	62,099
	2012	(121,641)	(77,345)	681,635	604,290
	2013	48,233	264,577	1,928,721	2,193,298
	2014	(410,202)	65,669	1,001,502	1,067,171
	2015	(179,423)	21,263		21,263
	TOTAL SURPLUS (DEFICITS)	(616,891)	252,463	4,637,031	4,889,494
	TOTAL CASH				17,145,394
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	70,161,934	70,161,934
	FUND YEAR 2011				
	Paid Claims	26,084	105,064	4,786,962	4,892,026
	Case Reserves	(47,821)	17,747	859,752	877,499
	IBNR	(23,958)	(99,503)	231,689	132,186
	Recoveries	0	0	(109,545)	(109,545)
	TOTAL FY 2011 CLAIMS	(45,695)	23,308	5,768,858	5,792,166
	FUND YEAR 2012				
	Paid Claims	190,745	543,076	3,225,999	3,769,075
	Case Reserves	80,678	(206,057)	1,451,319	1,245,262
	IBNR	(149,086)	(256,868)	627,130	370,262
	Recoveries	0	0	(66,203)	(66,203)
	TOTAL FY 2012 CLAIMS	122,337	80,150	5,238,245	5,318,395
	FUND YEAR 2013				
	Paid Claims	25,005	60,850	2,142,460	2,203,310
	Case Reserves	12,293	11,205	963,766	974,971
	IBNR	(84,302)	(332,056)	1,417,546	1,085,490
	Recoveries	0	0	(71,770)	(71,770)
	TOTAL FY 2013 CLAIMS	(47,003)	(260,001)	4,452,002	4,192,001
	FUND YEAR 2014				
	Paid Claims	96,526	345,260	1,046,747	1,392,007
	Case Reserves	(45,047)	52,093	1,003,661	1,055,754
	IBNR	378,417	(439,174)	3,445,596	3,006,422
	Recoveries	(18,180)	(18,180)	(16,003)	(34,183)
	TOTAL FY 2014 CLAIMS	411,716	(60,000)	5,480,001	5,420,001
	FUND YEAR 2015				
	Paid Claims	154,606	206,092		206,092
	Case Reserves	80,986	314,542		314,542
	IBNR	465,702	1,037,616		1,037,616
	Recoveries	0	0		0
	TOTAL FY 2015 CLAIMS	701,295	1,558,250		1,558,250
	COMBINED TOTAL CLAIMS	1,142,649	1,341,707	91,101,040	92,442,747

CAMDEN JOINT INSURANCE FUND						
Fixed Income Portfolio Summary and Rate Comparison						
				For Month End	3/31/2015	
		2012	2013	2014	Last Month	This Month
CAMDEN JOINT INSURANCE FUND						
Total Cash Balance (millions)		12.21	13.39	14.32	17.53	17.15
Fixed Income Portfolio TD						
Investments (millions), Book Value		8.00	4.00	4.92	4.00	4.00
Avg maturity (years)		2.52	2.07	1.51	1.35	1.26
Unrealized gain/(loss) (%)		1.35	1.30	0.89	0.69	0.70
Purchase/Book yield (%)		1.00	1.40	1.40	1.40	1.40
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		2.35	2.70	2.29	2.09	2.10
M E L PORTFOLIO						
Total Cash Balance (millions)		73.43	64.22	72.15	67.90	64.46
Fixed Income Portfolio Wells Fargo 2013-2015						
Investments (millions), Book Value		56.97	50.13	48.09	51.16	56.97
Avg maturity (years) ***		2.61	2.04	1.90	2.04	1.94
Unrealized gain/(loss) (%)		0.63	-0.30	-0.06	0.05	0.25
Purchase/Book yield (%)		0.80	0.65	0.82	0.86	0.87
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		1.43	0.35	0.76	0.91	1.12
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.06	0.06	0.69	0.07	0.07
TD Money Market		0.05	0.01	0.01	0.01	0.01
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Treasury Issues						
1 year bills		0.17	0.13	0.12	0.22	0.25
3 year notes		0.38	0.54	0.90	0.99	1.02
5 year notes		0.76	1.17	1.64	1.47	1.52
Merrill Lynch US Govt 1-3 years ^		0.51	0.37	0.63	-2.50	2.76

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **April 30, 2015**

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	52	MONTH	51	MONTH	40	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-15		31-Mar-15		30-Apr-14	
PROPERTY	493,199	458,167	92.90%	100.00%	92.90%	100.00%	92.87%	100.00%
GEN LIABILITY	1,300,364	1,433,737	110.26%	96.51%	108.33%	96.38%	85.48%	92.48%
AUTO LIABILITY	420,271	254,677	60.60%	93.94%	60.60%	93.62%	29.23%	89.30%
WORKER'S COMP	3,404,221	3,542,089	104.05%	99.62%	103.94%	99.57%	99.45%	98.70%
TOTAL ALL LINES	5,618,056	5,688,671	101.26%	98.51%	100.75%	98.42%	90.39%	96.67%
NET PAYOUT %	\$4,814,394		85.70%					

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	40	MONTH	39	MONTH	28	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-15		31-Mar-15		30-Apr-14	
PROPERTY	486,359	323,395	66.49%	100.00%	66.49%	100.00%	61.33%	100.00%
GEN LIABILITY	1,338,095	1,030,303	77.00%	92.48%	77.00%	91.95%	21.50%	83.56%
AUTO LIABILITY	388,406	548,046	141.10%	89.30%	139.25%	88.81%	74.15%	81.06%
WORKER'S COMP	3,528,729	3,052,631	86.51%	98.70%	86.53%	98.57%	79.77%	95.79%
TOTAL ALL LINES	5,741,588	4,954,375	86.29%	96.72%	86.18%	96.49%	64.25%	92.30%
NET PAYOUT %	\$3,738,882		65.12%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	28	MONTH	27	MONTH	16	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-15		31-Mar-15		30-Apr-14	
PROPERTY	535,713	400,718	74.80%	100.00%	74.56%	100.00%	77.51%	96.65%
GEN LIABILITY	1,423,316	308,503	21.67%	83.56%	20.87%	82.70%	11.01%	67.85%
AUTO LIABILITY	377,258	52,852	14.01%	81.06%	13.11%	80.03%	12.98%	62.03%
WORKER'S COMP	3,913,656	2,334,276	59.64%	95.79%	60.32%	95.33%	53.19%	81.73%
TOTAL ALL LINES	6,249,943	3,096,349	49.54%	92.48%	49.70%	91.93%	43.24%	78.66%
NET PAYOUT %	\$2,208,476		35.34%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	16	MONTH	15	MONTH	4	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-15		31-Mar-15		30-Apr-14	
PROPERTY	591,500	388,862	65.74%	96.65%	65.95%	96.43%	17.18%	30.00%
GEN LIABILITY	1,405,625	238,358	16.96%	67.85%	17.04%	66.07%	1.12%	10.00%
AUTO LIABILITY	350,875	61,368	17.49%	62.03%	18.70%	59.58%	11.28%	10.00%
WORKER'S COMP	3,909,782	1,761,019	45.04%	81.73%	43.95%	78.67%	3.23%	6.00%
TOTAL ALL LINES	6,257,782	2,449,608	39.14%	78.91%	38.57%	76.45%	4.52%	9.39%
NET PAYOUT %	\$1,438,337		22.98%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	4	MONTH	3	MONTH	-8	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-15		31-Mar-15		30-Apr-14	
PROPERTY	543,000	254,432	46.86%	30.00%	32.93%	23.00%	N/A	N/A
GEN LIABILITY	1,419,000	33,060	2.33%	10.00%	0.40%	6.00%	N/A	N/A
AUTO LIABILITY	337,000	15,249	4.53%	10.00%	3.90%	6.00%	N/A	N/A
WORKER'S COMP	3,749,000	511,010	13.63%	6.00%	8.62%	3.00%	N/A	N/A
TOTAL ALL LINES	6,048,000	813,751	13.45%	9.32%	8.61%	5.67%	N/A	N/A
NET PAYOUT %	\$295,883		4.89%					

2015 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		April 30, 2015		
	2015	2014	2013	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2015 - 2013
NJ PUBLIC HOUSING	1.39	2.67	2.34	2.35
TRI-COUNTY	1.54	1.84	1.99	1.86
ATLANTIC	1.55	2.72	2.70	2.55
SUBURBAN ESSEX	1.56	2.45	2.49	2.34
N.J.U.A.	1.59	2.68	2.30	2.36
CENTRAL	1.78	2.38	2.54	2.36
OCEAN	1.79	2.19	2.36	2.20
MORRIS	2.00	1.93	1.62	1.81
BURLINGTON	2.00	1.52	1.59	1.62
MONMOUTH	2.15	2.19	1.42	1.85
SOUTH BERGEN	2.37	2.41	2.56	2.47
BERGEN	2.46	2.28	1.89	2.14
SUBURBAN MUNICIPAL	2.55	1.64	1.91	1.89
CAMDEN	2.97	1.93	1.95	2.08
PROF MUN MGMT	5.04	2.14	2.88	2.87
AVERAGE	2.18	2.20	2.17	2.18

Camden Joint Insurance Fund									
2015 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF April 30, 2015									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y. T. D. LOST TIME ACCIDENTS	2015 LOST TIME FREQUENCY	2014 LOST TIME FREQUENCY	2013 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2015 - 2013
1	87 AUDUBON		0	0	0.00	1.37	1.36	1 AUDUBON	1.16
2	88 AUDUBON PARK		0	0	0.00	0.00	0.00	2 AUDUBON PARK	0.00
3	91 BERLIN BOROUGH		0	0	0.00	0.00	0.00	3 BERLIN BOROUGH	0.00
4	92 BERLIN TOWNSHIP		0	0	0.00	3.90	2.56	4 BERLIN TOWNSHIP	2.75
5	93 BROOKLAWN		0	0	0.00	1.55	0.00	5 BROOKLAWN	0.67
6	94 CHESILHURST		0	0	0.00	3.08	0.00	6 CHESILHURST	1.41
7	96 COLLINGSWOOD		0	0	0.00	0.66	1.07	7 COLLINGSWOOD	0.76
8	97 GIBBSBORO		0	0	0.00	0.00	0.00	8 GIBBSBORO	0.00
9	102 HI-NELLA		0	0	0.00	0.00	3.28	9 HI-NELLA	1.43
10	105 LINDENWOLD		0	0	0.00	5.03	5.08	10 LINDENWOLD	4.36
11	106 MAGNOLIA		0	0	0.00	0.00	1.97	11 MAGNOLIA	0.89
12	107 MEDFORD LAKES		0	0	0.00	1.79	2.13	12 MEDFORD LAKES	1.73
13	108 MERCHANTVILLE		0	0	0.00	0.00	0.00	13 MERCHANTVILLE	0.00
14	109 MOUNT EPHRAIM		0	0	0.00	1.49	0.00	14 MOUNT EPHRAIM	0.63
15	111 PINE HILL		0	0	0.00	0.00	1.98	15 PINE HILL	0.81
16	112 RUNNEMEDE		0	0	0.00	1.86	0.91	16 RUNNEMEDE	1.17
17	113 SOMERDALE		0	0	0.00	2.88	1.44	17 SOMERDALE	1.87
18	117 WOODLYNNE		0	0	0.00	2.11	4.26	18 WOODLYNNE	2.71
19	451 TAVISTOCK		0	0	0.00	0.00	0.00	19 TAVISTOCK	0.00
20	457 PINE VALLEY		0	0	0.00	0.00	0.00	20 PINE VALLEY	0.00
21	99 HADDON		1	1	2.03	0.67	0.00	21 HADDON	0.62
22	98 GLOUCESTER		0	1	2.51	1.29	1.99	22 GLOUCESTER	1.74
23	89 BARRINGTON		0	1	2.71	3.27	0.94	23 BARRINGTON	2.26
24	101 HADDONFIELD		0	1	4.05	1.46	2.90	24 HADDONFIELD	2.34
25	110 OAKLYN		0	1	4.41	1.43	0.00	25 OAKLYN	1.26
26	584 CHERRY HILL FIRE DIST		1	3	4.97	1.19	3.23	26 CHERRY HILL FIRE D	2.65
27	90 BELLMAWR		1	3	5.44	2.35	1.59	27 BELLMAWR	2.41
28	114 VOORHEES		0	3	6.64	1.38	4.88	28 VOORHEES	3.60
29	115 WINSLOW		0	6	8.11	4.04	1.83	29 WINSLOW	3.69
30	565 CAMDEN PARKING AUT		1	1	8.57	5.00	7.41	30 CAMDEN PARKING A	6.51
31	95 CLEMENTON		0	1	8.96	4.72	1.59	31 CLEMENTON	3.63
32	104 LAWNESIDE		1	2	11.76	3.70	3.77	32 LAWNESIDE	4.84
33	103 LAUREL SPRINGS		0	2	16.22	0.00	0.00	33 LAUREL SPRINGS	2.01
34	564 CHERRY HILL	**						34 CHERRY HILL	
Totals:			5	26	2.97	1.93	1.95		2.08
Frequency = (Y. T. D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2014 Loss Time Accident Frequency as of			April 29, 2014		1.29				

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

**Camden JIF
2015 FUND COMMISSIONERS**

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

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

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

**CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND
2015 RISK MANAGEMENT CONSULTANTS AGREEMENTS
AS OF May 15, 2015**

MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	1/26/2015	1/26/2015	12/31/15
BARRINGTON	CONNER STRONG & BUCKELEW	3/27/2015	3/27/2015	12/31/15
BELLMAWR	CONNER STRONG & BUCKELEW		2/6/2015	12/31/15
BERLIN BOROUGH	EDGEWOOD ASSOCIATES		02/06/15	12/31/15
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
BROOKLAWN	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
CHERRY HILL	CONNER STRONG & BUCKELEW	2/6/2015	2/6/2015	12/31/15
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	3/27/2015	3/27/2015	12/31/15
CHESILHURST	EDGEWOOD ASSOCIATES	2/6/2015	2/6/2015	12/31/15
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	02/06/15	02/06/15	12/31/15
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
COLLINGSWOOD	CONNER STRONG & BUCKELEW	04/27/15	02/06/15	12/31/15
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	03/27/15	03/27/15	12/31/15
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	2/6/2015	2/6/2015	12/31/15
HADDON	WAYPOINT INSURANCE SERVICES	1/12/2015	1/12/2015	12/31/15
HADDONFIELD	HENRY BEAN & SONS	01/08/15	01/08/15	12/31/15
HI-NELLA	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
LAWN SIDE	M&C INSURANCE AGENCY	02/06/15	02/06/15	02/05/16
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
MAGNOLIA	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
MEDFORD LAKES	CONNER STRONG & BUCKELEW	02/06/15	3/1/2015	12/31/15
MERCHANTVILLE	CONNER STRONG & BUCKELEW		2/6/2015	12/31/15
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		7/1/2014	05/15/15
OAKLYN	HARDENBERGH INSURANCE GROUP	1/26/2015	1/26/2015	12/31/15
PINE HILL	CONNER STRONG & BUCKELEW		3/4/2015	12/31/15
PINE VALLEY	HENRY BEAN & SONS	2/6/2015	2/6/2015	12/31/15
RUNNEMEDE	CONNER STRONG & BUCKELEW		2/5/2015	12/31/15
SOMERDALE	CONNER STRONG & BUCKELEW		2/6/2015	12/31/15
TAVISTOCK	CONNER STRONG & BUCKELEW	1/8/2013	1/8/2013	12/31/16
VOORHEES	HARDENBERGH INSURANCE GROUP	03/03/15	3/3/2015	12/31/15
WINSLOW	CONNER STRONG & BUCKELEW	1/9/2015	2/6/2015	12/31/15
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	1/26/2015	1/26/2015	12/31/15

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

RESOLUTION NO. 15-17

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

AMENDING THE FISCAL MANAGEMENT PLAN

FOR THE 2015 FUND YEAR

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

WHEREAS, The FUND is subject to the requirements contained within the Local Fiscal Affairs Law (N.J.S.A. 40A-5, et.seq.); and

WHEREAS the Fund's Governing Body appoint professionals for the 2015 Fund Year including authorized signers; and

WHEREAS, the Fund appointed a new Treasurer and needs to amend the signers on the accounts; and

NOW, THEREFORE, the following are authorized as signers on Fund accounts:

Michael Mevoli, Chairperson

M. James Maley, Jr., Secretary

Terry Shannon Commissioner

Elizabeth Pigliacelli Treasurer

MICHAEL MEVOLI, Chairperson

Attest:

M. JAMES MALEY, JR., Secretary

Date: May 6, 2015

To: Fund Commissioners
Municipal Excess Liability Joint Insurance Fund & Affiliated JIFs

From: Executive Director

Re: Robyn Walcoff, Esq. will assume Mary Lou Doner's responsibilities upon her retirement

As previously reported, Mary Lou Doner, Vice President of Claims is retiring on July 1st after almost 30 years service to the MEL and affiliated local JIFs. Mary Lou was one of most significant professionals in the development of the MEL and is especially well respected by both the Fund Commissioners and the other Fund Professionals. Best wishes to Mary Lou in her future endeavors. She will be missed!

We are pleased to announce that Robyn Walcoff will succeed Mary Lou Doner. Robyn has a law degree from George Washington University and over ten years of claim experience beginning with the law firm of White and Williams. From there, Robyn joined the ACE insurance company as Claims Representative specializing in reinsurance before moving over to Conner Strong & Buckelew as a Claims Consultant. In that capacity, she was responsible for public entity claims involving the County Excess Liability JIF (CEL) and is experienced in both Title 59 and New Jersey Workers' Compensation.

Please join me in welcoming Robyn to the MEL management team.



2015 Elected Officials Online Training Instructions

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

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

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

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

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

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

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

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

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

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

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

The Power of Collaboration



Summer fun... summer safety.

This summer thousands of children will enjoy their days at camps run by local municipalities throughout New Jersey.

Camp counselors can now more easily prepare for the challenge — thanks to Gregory Franz, Administrator of Edgewater, a South Bergen JIF member, and Judith Leblein Josephs, City of Summit Director of Community Programs, a Suburban Municipal JIF member.

With the support of the MEL Safety Institute, Gregory and Judith led the effort to make a series of training programs for camp counselors available online — well in advance of the busy summer season. Programs cover a broad range of safety issues that counselors face every day — short, informative and easy to understand, and available on demand for a group or an individual.

All MEL member towns can take advantage of this new resource — at no charge.

For more information or to take a course, visit the MEL Safety Institute at www.njmel.org.

The power of collaboration: working together to ensure our children's safety — and a summer of fun.

THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

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



NJMEL.ORG

RESOLUTION NO. 15-16

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

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

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

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

FUND YEAR 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
007577			
007577	CAMDEN COUNTY	2014 SAFETY INCENTIVE AWARD	1,500.00- 1,500.00-
007599			
007599	CAMDEN CITY PARKING AUTHORITY	2014 SAFETY INCENTIVE AWARD	1,500.00 1,500.00
007561			
007561	TAVISTOCK COUNTRY CLUB	VOIDED	1,000.00- 1,000.00-
007600			
007600	TAVISTOCK BOROUGH	2014 SAFETY INCENTIVE AWARD	1,000.00 1,000.00

TOTAL PAYMENTS FY 2014 - 0 -

FUND YEAR 2015

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
007601			
007601	COMPSERVICES, INC.	CLAIMS ADMIN - 05/2015	30,833.33 30,833.33
007602			
007602	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 05/2015	10,660.10 10,660.10
007603			
007603	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 04/2015	24.99
007603	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR - 05/2015	28,833.25 28,858.24
007604			
007604	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 05/2015	3,705.50 3,705.50

007605			
007605	BROWN & CONNERY, LLP	EPL TRAINING - 03/2015	2,433.07
007605	BROWN & CONNERY, LLP	ATTORNEY EXPENSE - 04/2015	83.35
007605	BROWN & CONNERY, LLP	ATTORNEY FEE 04/2015	1,654.75
007605	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 04/2015	1,865.06
			6,036.23
007606			
007606	ELIZABETH PIGLIACELLI	TREASURER FEE 05/2015	1,666.66
			1,666.66
007607			
007607	COURIER POST	ACCT: CHL-083028 - 05/15 - LEGAL NOTICE	61.50
			61.50
007608			
007608	SPARK CREATIVE GROUP	WEBSITE HOSTING& DOMAIN MANAGEMENT 05/15	375.00
			375.00
007609			
007609	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 05/2015	8,400.17
			8,400.17
007610			
007610	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER - 05/2015	920.05
			920.05
007611			
007611	M & C INSURANCE AGENCY, INC.	RMC FEE 1ST 2015 - PRKNG AUTH CITY CAMDN	6,900.19
007611	M & C INSURANCE AGENCY, INC.	RMC FEE 1ST 2015 - LAWNSIDE BORO	5,441.96
			12,342.15
	TOTAL PAYMENTS FY 2015	103,858.93	

TOTAL PAYMENTS ALL FUND YEARS \$ 103,858.93

MICHAEL MEVOLI, Chairperson

Attest:

M. JAMES MALEY, JR., Secretary

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

Treasurer

Dated: _____

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

Month		April							
Current Fund Year		2015							
		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
2015	Prop	91,483.94	16,218.15	4,851.05	102,851.04	102,851.04	0.00	0.00	0.00
	Liab	560.00	0.00	0.00	560.00	560.00	0.00	0.00	0.00
	Auto	1,845.32	3,704.06	0.00	5,549.38	5,549.38	0.00	0.00	0.00
	WC	112,202.30	74,720.23	0.00	186,922.53	186,922.53	0.00	0.00	0.00
	Total	206,091.56	94,642.44	4,851.05	295,882.95	295,882.95	0.00	0.00	0.00
2014	Prop	298,013.47	27,479.34	4,760.25	320,732.56	320,732.56	0.00	0.00	0.00
	Liab	81,611.99	500.00	0.00	82,111.99	82,111.99	(0.00)	(0.00)	0.00
	Auto	38,868.33	250.00	0.00	39,118.33	39,118.33	0.00	0.00	0.00
	WC	939,330.96	57,043.16	0.00	996,374.12	996,374.12	0.00	0.00	0.00
	Total	1,357,824.75	85,272.50	4,760.25	1,438,337.00	1,438,337.00	0.00	0.00	0.00
2013	Prop	357,624.70	1,268.55	0.00	358,893.25	358,893.25	0.00	0.00	0.00
	Liab	117,444.35	2,428.20	0.00	119,872.55	119,872.55	0.00	0.00	0.00
	Auto	45,551.74	3,109.53	0.00	48,661.27	48,661.27	0.00	0.00	0.00
	WC	1,618,165.72	70,129.50	0.00	1,688,295.22	1,688,295.22	0.00	0.00	0.00
	Total	2,138,786.51	76,935.78	0.00	2,215,722.29	2,215,722.29	0.00	0.00	0.00
2012	Prop	316,255.31	0.00	0.00	316,255.31	316,255.31	0.00	0.00	0.00
	Liab	527,687.88	21,003.86	0.00	548,691.74	548,691.74	0.00	0.00	0.00
	Auto	400,934.54	4,120.63	0.00	405,055.17	405,055.17	(0.00)	(0.00)	0.00
	WC	2,457,994.21	10,885.35	0.00	2,468,879.56	2,468,879.56	(0.00)	(0.00)	0.00
	Total	3,702,871.94	36,009.84	0.00	3,738,881.78	3,738,881.78	(0.00)	(0.00)	0.00
2011	Prop	446,683.82	0.00	0.00	446,683.82	450,952.86	(4,269.04)	(4,269.04)	0.00
	Liab	1,000,857.59	13,344.75	0.00	1,014,202.34	1,009,933.30	4,269.04	4,269.04	0.00
	Auto	128,252.04	0.00	0.00	128,252.04	128,252.04	0.00	0.00	0.00
	WC	3,206,689.88	18,565.87	0.00	3,225,255.75	3,225,255.75	(0.00)	(0.00)	0.00
	Total	4,782,483.33	31,910.62	0.00	4,814,393.95	4,814,393.95	(0.00)	(0.00)	0.00
	TOTAL	12,188,058.09	324,771.18	9,611.30	12,503,217.97	12,503,217.97	(0.00)	(0.00)	0.00

APRIL							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	4/8/2015	19,668.85				19,668.85	
2	4/8/2015	11,860.50				11,860.50	
3	4/15/2015	33,745.67				33,745.67	
4	4/15/2015	34,477.77				34,477.77	
5	4/22/2015	12,111.73				12,111.73	
6	4/22/2015	60,404.57				60,404.57	
7	4/29/2015	27,900.82				27,900.82	
8	4/29/2015	66,362.19				66,362.19	
9	5/1/2015	58,239.08				58,239.08	
10	4/28/2015			(9,611.30)		(9,611.30)	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	324,771.18	-	(9,611.30)	-	315,159.88	Treas. Rpt.
	Monthly Rpt	324,771.18		(9,611.30)		315,159.88	TPA Rpt.
	Variance	-	-	-	-	-	Difference

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

2015 April	Prop	Liab	Auto	WC	POL/EPL	MEL	EJIF	Cont	Admin	TOTAL
	873,514.28	4,497,238.32	1,104,465.23	8,393,735.79	(4,150.72)	676,226.20	52,307.10	0.00	1,552,058.01	17,145,394.21
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	9,611.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,611.30
	388.51	1,955.22	519.75	3,498.37	19.27	281.95	10.29	0.00	922.27	7,595.63
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	388.51	1,955.22	519.75	3,498.37	19.27	281.95	10.29	0.00	922.27	7,595.63
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	9,999.81	1,955.22	519.75	3,498.37	19.27	281.95	10.29	0.00	922.27	17,206.93
	44,966.04	37,276.81	11,184.22	231,344.11	0.00	0.00	0.00	0.00	0.00	324,771.18
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,378,317.04	1,378,317.04
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	44,966.04	37,276.81	11,184.22	231,344.11	0.00	0.00	0.00	0.00	1,378,317.04	1,703,088.22
	838,548.05	4,461,916.73	1,093,800.76	8,165,890.05	(4,131.45)	676,508.15	52,317.39	0.00	174,663.24	15,459,512.92

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS									
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND									
ALL FUND YEARS COMBINED									
CURRENT MONTH	April								
CURRENT FUND YEAR	2015								
	Description:	#1- NJCM	#2-Investnts	#3-Treasuries	#4-Clearing	#5-Exp.	#6-WC Claims	#7-PR GL Clai	
	ID Number:	74136	571-202-535	147-097	641-007-280	641-006-594	425-9982572	425-9983546	
	Maturity (Yrs)	0	0	0	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0	0	0	0
TOTAL for All									
Accts & instruments									
Opening Cash & Investment Balance	\$17,145,394.21	\$ 58.98	\$ 7,815,483.22	\$ 4,023,000.53	\$ 5,305,800.31	\$ 1,500.00	\$ (2,387.16)	\$ 1,938.33	
Opening Interest Accrual Balance	\$10,791.66	\$ -	\$ -	\$ 10,791.66	\$ -	\$ -	\$ -	\$ -	
1 Interest Accrued and/or Interest Cost	\$4,791.66	\$0.00	\$0.00	\$4,791.66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	(\$184.39)	\$0.00	(\$184.39)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$10,000.00	\$0.00	\$0.00	\$10,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	(\$2,220.00)	\$0.00	\$0.00	(\$2,220.00)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$2,387.27	\$0.00	(\$184.39)	\$2,571.66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$1,722,699.52	\$0.00	\$10,000.00	\$0.00	\$9,611.30	\$1,378,317.04	\$231,344.11	\$93,427.07	
10 (Withdrawals - Sales)	(\$3,416,176.44)	\$0.00	\$0.00	(\$10,000.00)	(\$1,703,088.22)	(\$1,378,317.04)	(\$231,344.11)	(\$93,427.07)	
Ending Cash & Investment Balance	\$15,459,512.90	\$58.98	\$7,825,298.83	\$4,020,780.53	\$3,612,323.39	\$1,500.00	(\$2,387.16)	\$1,938.33	
Ending Interest Accrual Balance	\$5,583.32	\$0.00	\$0.00	\$5,583.32	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$1,507,393.41	\$0.00	\$0.00	\$0.00	\$58,239.08	\$1,252,095.77	\$168,267.49	\$28,791.07	
(Less Deposits in Transit)	(\$58,239.08)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$58,239.08)	\$0.00	
Balance per Bank	\$16,908,667.23	\$58.98	\$7,825,298.83	\$4,020,780.53	\$3,670,562.47	\$1,253,595.77	\$107,641.25	\$30,729.40	

PORTFOLIO APPRAISAL
AS OF 04/30/15

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ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT
INSURANCE FUND
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
CASH & EQUIVALENTS							
CASH							
0	INCOME CASH	.00	.00	.00	.000 .00		
0	PRINCIPAL CASH	.00	.00	.00	.000 .00		
	TOTAL CASH	.00	.00	.00	.00	.00	0.0
	TOTAL CASH & EQUIVALENTS	.00	.00 .00	.00	.00	.00	0.0
DEBT OBLIGATIONS							
3 - 6 MONTHS							
2,000,000	3136FP-DY-0 FED NATL MTG ASSN 1.875% 09/09/2015 DTD 09/09/10 CALLABLE 03/09/2011	5,416.66	2,012,480.00 1,995,000.00	17,480.00	100.624 1,999,580.00	50.05	1.9
	TOTAL 3 - 6 MONTHS	5,416.66	2,012,480.00 1,995,000.00	17,480.00	1,999,580.00	50.05	1.9
1 - 2 YEARS							
2,000,000	3134G4-SZ-2 FHLMC 1% 04/28/2017 DTD 01/28/2014 CALLABLE 01/28/2016	166.66	2,008,300.00 2,000,000.00	8,300.00	100.415 2,000,000.00	49.95	1.0
	TOTAL 1 - 2 YEARS	166.66	2,008,300.00 2,000,000.00	8,300.00	2,000,000.00	49.95	1.0
	TOTAL DEBT OBLIGATIONS	5,583.32	4,020,780.00 3,995,000.00	25,780.00	3,999,580.00	100.00	1.4

PORTFOLIO APPRAISAL
AS OF 04/30/15

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ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT
INSURANCE FUND
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
	NET ASSETS	5,583.32	4,020,780.00 3,995,000.00	25,780.00	3,999,580.00	100.00	1.4
	TOTAL SECURITIES CURRENTLY HELD		4,026,363.32				

**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 05, 2015

Service Team:

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

APRIL 2015 ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Barrington – Conducted a Loss Control Survey on – April 23
- Borough of Brooklawn – Conducted a Loss Control Survey on – April 15
- Camden City Parking Authority – Conducted a Loss Control Survey on – April 7
- Borough of Collingswood – Conducted a Loss Control Survey on – April 28
- Township of Haddon – Conducted a Loss Control Survey on – April 14
- Borough of Lawnside – Conducted a Police Loss Control Survey on – April 22

JIF MEETINGS ATTENDED

- Camden JIF – Claims Meeting – April 24
- Camden JIF – Fund Commissioner Meeting – April 27
- Police Chief Ad-hoc Meeting – April 10

UPCOMING JIF MEETINGS

- Camden JIF – MEL Leadership Training Three Day Course – May 6 & 20 & June 3
- Camden JIF – Executive Safety Committee Meeting – May 21

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- Crossing Guard Train the Trainer– April 2
- RTK Information for First Responders– April 20
- MEL Leadership Training Notice and Registration – April 14
- New Online Training Program - Playground Safety for DPW / Rec Maintenance Staff – April 22
- Comprehensive Playground Inspection Program – April 29

MEL VIDEO LIBRARY

The following members utilized the MEL Video Library in April.

<u>Members</u>	<u>No. of Videos</u>
Berlin Borough	4
Brooklawn Borough	2
Haddonfield Borough	4

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

MSI TRAINING PROGRAMS

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

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

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

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

Date	Terr.	Location	Topic	Time
5/1/15	5	Borough of Medford Lakes #1	Heavy Equipment Safety	8:30 - 11:30 am
5/4/15	5	Township of Voorhees #3	Fire Safety	1:00 - 2:00 pm
5/4/15	5	Township of Voorhees #3	Fire Extinguisher	2:00 - 3:00 pm
5/5/15	5	Township of Florence	Playground Safety Inspections	8:30 - 10:30 am
5/5/15	5	Township of Florence	Shop & Tool Safety	10:45 - 11:45 am
5/6/15	5	City of Burlington #2	HazCom w/GHS	8:00 - 9:30 am
5/6/15	5	City of Burlington #2	Confined Space Awareness	9:45 - 10:45 am
5/6/15	5	Township of Moorestown #1	Forklift-Certification	8:30 - 2:00 pm w/lunch brk
5/6/15	5	Logan Twp. MUA #1	Forklift-Certification	8:30 - 2:00 pm w/lunch brk
5/7/15	5	Borough of Clementon	Confined Space Awareness	8:00 - 9:00 am
5/7/15	5	Borough of Clementon	Shop & Tool Safety	9:15 - 10:15 am
5/8/15	5	Franklin Township #2 (Gloucester)	Sanitation / Recycling Safety	9:00 - 11:00 am
5/11/15	5	Borough of Magnolia	Fall Protection Awareness	10:00 - 12:00 pm
5/12/15	5	Township of Westampton #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
5/13/15	5	Borough of Pitman	CMVO	11:00 - 2:30 pm w/lunch brk
5/13/15	5	Township of Moorestown #1	Forklift-Certification	8:30 - 2:00 pm w/lunch brk
5/15/15	5	Borough of Collingwood	Flagger / Work Zone Safety	8:00 - 12:00 pm
5/19/15	5	Township of Waterford	PPE	8:00 - 10:00 am
5/19/15	5	Township of Waterford	Fire Extinguisher	10:15 - 11:15 am
5/19/15	5	Township of Waterford	Respiratory Protection	11:30 - 12:30 pm
5/21/15	5	Township of Cherry Hill #6	Employee Conduct & Violence Prevention	8:00 - 9:30 am
5/21/15	5	Township of Cherry Hill #6	Toolbox Talks Essentials	9:45 - 11:15 am
5/21/15	5	Township of Cherry Hill #6	Hazard ID: Making Your Observation Count	12:00 - 2:00 pm
5/21/15	5	Borough of Pitman (Police)	CEVO-Police	9:00 - 1:00 pm
5/21/15	5	Borough of Pitman (Police)	Fire Extinguisher	1:30 - 2:30 pm
5/22/15	5	Township of Evesham #4	Playground Safety Inspections	8:30 - 10:30 am
5/22/15	5	Township of Evesham #4	Hearing Conservation	10:45 - 11:45 am
5/27/15	5	Township of Moorestown #2	Jetter / Vacuum Safety	8:30 - 10:30 am
5/29/15	5	Borough of Collingwood	Driving Safety Awareness	8:00 - 9:30 am
5/29/15	5	Borough of Collingwood	Back Safety / Material Handling	9:45 - 10:45 am
6/2/15	5	Township of Westampton #1 (Fire Dept.)	LOTO-Evening	7:30 - 9:30 pm
6/2/15	5	Deptford Twp. MUA	Flagger / Work Zone Safety	8:30 - 12:30 pm
6/5/15	5	Borough of Medford Lakes #1	Landscape Safety	8:00 - 11:00 am
6/5/15	5	Borough of Medford Lakes #1	Shop & Tool Safety	11:15 - 12:15 pm
6/9/15	5	Deptford Twp. MUA	Fire Safety	8:30 - 9:30 am
6/9/15	5	Deptford Twp. MUA	Fire Extinguisher	9:45 - 10:45 am
6/9/15	5	Deptford Twp. MUA	Respiratory Protection	11:00 - 12:00 pm
6/10/15	5	Borough of Pitman	Hearing Conservation	9:30 - 10:30 am
6/10/15	5	Borough of Pitman	Heavy Equipment Safety	11:00 - 2:30 pm w/lunch brk
6/11/15	5	Township of Cherry Hill #6	Fall Protection Awareness	8:00 - 10:00 am
6/11/15	5	Township of Cherry Hill #6	Fire Safety	10:15 - 11:15 am
6/12/15	5	Franklin Township #2 (Gloucester)	Playground Safety Inspections	9:00 - 11:00 am
6/12/15	5	Franklin Township #2 (Gloucester)	Shop & Tool Safety	11:15 - 12:15 pm
6/15/15	5	Township of Delran	Landscape Safety	8:00 - 11:00 am
6/23/15	5	Township of Winslow	CMVO	8:00 - 12:00 pm
6/26/15	5	Township of Evesham #4	CDL-Drivers Safety Regulations	8:30 - 10:30 am
6/26/15	5	Township of Evesham #4	Driving Safety Awareness	10:45 - 12:15 pm
6/29/15	5	Cherry Hill Twp. BOE #2	HazCom w/GHS	8:00 - 9:30 am

Date	Terr.	Location	Topic	Time
6/29/15	5	Cherry Hill Twp. BOE #2	Asbestos, Lead & Silica Health Overview	9:45 - 10:45 am
6/29/15	5	Cherry Hill Twp. BOE #2	BBP	11:00 - 12:00 pm
6/29/15	5	Cherry Hill Twp. BOE #2	Fire Extinguisher	12:30 - 1:30 pm
6/29/15	5	Cherry Hill Twp. BOE #2	Hearing Conservation	1:45 - 2:45 pm
6/30/15	5	Cherry Hill Twp. BOE #2	Landscape Safety	8:00 - 11:00 am
6/30/15	5	Cherry Hill Twp. BOE #2	LOTO	11:30 - 1:30 pm
7/7/15	5	Township of Westampton #1 (Fire Dept.)	Traffic Control for Emergency Responders-Evening	7:30 - 9:30 pm
7/8/15	5	Township of Burlington #3	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
7/9/15	5	Township of Delran	Flagger / Work Zone Safety	8:00 - 12:00 pm
7/10/15	5	Borough of Willingboro #2	Hoists, Cranes & Rigging Safety	8:30 - 10:30 am
7/10/15	5	Borough of Willingboro #2	Hearing Conservation	10:45 - 11:45 am
7/15/15	5	Borough of Pitman	Ladder Safety / Walking Working Surfaces	12:30 - 2:30 pm
7/17/15	5	Borough of Medford Lakes #1	CDL-Supervisors Reasonable Suspicion	8:30 - 10:30 am
7/23/15	5	Township of Cherry Hill #6	Excavation/Trenching/Shoring	8:00 - 12:00 pm
7/29/15	5	Township of Southampton	Driving Safety Awareness	12:30 - 2:00 pm

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



Rutgers University Crossing Guard Training and Resources Train-the-Trainer Course

Are you currently working as a Police Traffic Safety Officer supervising School Crossing Guards?

If YES, please join us for a crossing guard training program.

TRAIN-THE-TRAINER DETAILS

When: Wednesday, May 27, 2015

Time: 8:30 a.m.– 1:00 p.m.

Where: Camden County College Regional

Emergency Training Center

420 Woodbury Turnersville Road N

Blackwood NJ 08012

About the Training:

The training will include crossing guard positioning and procedures, state and federal law and regulations, and hands-on practice to set up similar training for crossing guards in your community.

To attend or for more information, please contact Catherine Bull at 848-932-2833; catherine.bull@ejb.rutgers.edu

Registration is limited, deadline: Wednesday, May 13, 2015

for more information on Safe Routes to School visit saferoutesnj.org

This training is sponsored by NJ Department of Transportation and NJ Division of Highway Traffic Safety with funding from the Federal Highway Administration, and by the New Jersey Excess Liability Joint Insurance Fund.



RUTGERS
Edward J. Blaustein School
of Planning and Public Policy

Fast Track to Safety

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

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

Full Day Sessions Includes:

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

Venues & Dates

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

Check website for times & locations

January

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

February

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

March

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

April

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

May

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

June

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

August

- ❖ Hanover (Morris) – 8/28/15

September

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

October

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

November

- ❖ Beach Haven (Ocean) – 11/4/15



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

April 17 marked the second anniversary of the West, Texas fertilizer facility explosion. The disaster killed 15 people – most of them first responders – and injured 200 more.

In the two years since the West disaster, communities, the U. S. Chemical Safety Board and public officials have called for stronger chemical safeguards. Through a new interactive map and report, [“Chemical Hazards in Your Backyard: Do Your First Responders Have the Information They Need in an Emergency?”](#), the Center for Effective Government identifies over 4,600 industrial facilities that store tons of dangerous chemicals.

New Jersey's Community and Workers' Right-to-Know regulations specifically requires users of large quantities or extremely hazardous chemicals to submit their inventories to local law enforcement and fire departments.

On the anniversary of this disaster, we suggest the following course of action: Review your agency's Right-to-Know files for the following.

- The address / occupant with the largest quantity of chemicals in your response area
- The address / occupant with the most hazardous chemical in your response area
- The hazards and safeguards when responding to that address or chemical
- The evacuation procedures (day and night) for fires or releases at those addresses

Please forward this message to your first responder agencies.



Safety Director Bulletin

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

April 2015

Comprehensive Playground Inspection Programs

Early spring is a great time to give all playgrounds a full inspection and to review the agency's Playground Maintenance Program. A complete Playground Maintenance Program consists of visual inspections at three basic frequencies.

Annual Audit

A comprehensive risk management program for playgrounds starts with an annual audit. The audit should consist of inventorying and examining each piece of playground and ancillary equipment, the park grounds and structures, and perimeter streets. It is recommended that pictures be taken to document the number and condition of each piece of playground equipment.

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). 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.

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.

Preparation for Right to Know Inventory & Labeling Surveys

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

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

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

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

Updated: 4/15/2014



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
- *[ARE THEIR 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
- Broken glass
- 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

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.



New Online Camp Counselor Training Programs *Available April 1st



They're Ready for Camp! Are You?

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

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

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

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

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

Summer CAMP



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

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

Visit The MEL Safety Institute.

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

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

How to Access Online Training Courses:

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





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

National Playground Safety Week April 20-24, 2015

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

If you have playgrounds, you know injuries occur often.
In fact, each year over 200,000 injuries occur.*
Let's do all we can to prevent injuries and promote safety.
This course teaches how most playground injuries
happen and covers the strategies to prevent them.

Visit The MEL Safety Institute.

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

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



How to Access Training Courses:

1. Go to NJMEL.org and click on the MSI logo at the top of the page

2. Click on "MSI Login"

3. If you have taken MSI classes in the past, enter your username and password.

If you do not know your username/password, check with your Training Administrator or call the MSI Helpline listed below. If you are new, click "I am a new user." Complete the fields and you'll receive a confirmation email with your username and password.

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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**

Tuesday, April 24, 2015

From 3/24/2015 To 4/22/2015

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>CAMDEN JIF</u>					
H- Township of Berlin I- Township of Berlin	135 Route 73 South West Berlin, NJ 08091 135 Route 73 South West Berlin, NJ 08091	6615	Evidence of insurance as respects to Statutory Bond coverage for 4/16/2015 Diane Zoppel, Tax Collector/Utilities Collector, Effective 1/1/14		BOND
H- Bowman & Company LLP I- Township of Berlin	601 White Horse Road Voorhees, NJ 08043 135 Route 73 South West Berlin, NJ 08091	17603	Evidence of Insurance. Crime Policy Coverage # CAM140602 effec. Date 1/1/2014 end date 1/1/2015 Coverage \$50,000 Crime Policy Coverage # MEL01480187 effec. Date 1/1/2014 End Date 1/1/2015 Coverage \$950,000 EXCESS OF \$50,000	4/16/2015	ALL

Total # of Holders = 2



consolidated services group, inc.

CSG BILL REVIEW SERVICES

CAMDEN JIF

WC Medical Savings By Month

2015

<u>Reviewed Date</u>	<u>Provider Billed Amt</u>	<u>CSG Repriced Amt</u>	<u>Savings</u>	<u>% of Savings</u>
January 2015	\$88,349.32	\$50,999.65	\$37,349.67	42.27%
February 2015	\$145,725.32	\$70,810.29	\$74,915.03	51.41%
March 2015	\$127,128.41	\$70,111.93	\$57,016.48	44.85%
April 2015	\$201,720.24	\$99,564.04	\$102,156.20	50.64%
TOTAL 2015	\$562,923.29	\$291,485.91	\$271,437.38	48.22%

Monthly PPO Statistics

Bills	207
PPO Bills	178
PPO Penetration	85.99%

YTD PPO Statistics

Bills	631
PPO Bills	558
PPO Penetration	88.43%

2014

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

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

APPENDIX I – MINUTES

April 27, 2015 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – APRIL 27, 2015
CHERRY HILL FIRE DISTRICT 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Boro
David Taraschi, Audubon
Jack Flynn, Gibbsboro
Ken Cheeseman, Laurel Springs
Lawrence Spellman, Voorhees Township
John Foley, Cherry Hill Fire Department

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann Edgewood Associates
Michael Avalone Conner Strong & Buckelew
Ray Corry Leonard O'Neill Insurance Group
Duane Myers M&C Insurance Agency, Inc.
Rick Bean Henry D. Bean & Sons Insurance
Peter DiGiambattista Associated Business Partners
Walt Eife Waypoint Insurance

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

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MARCH 23, 2015.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF MARCH 23, 2015:

Motion: Commissioner Wolk
Second: Commissioner Lipsett
Vote: Unanimous

CORRESPONDENCE:

NONE

PROPERTY APPRAISAL RFQ – Executive Director said the Camden and the Central Jersey Joint Insurance Funds have authorized the release of an RFQ for property appraisals at their respective March meetings. The RFQ has been released and is due back to the Fund office the second week of May. A report will be made at the May meetings. Executive Director said it will be beneficial to us by combining the RFQ with the Central JIF, although they have more properties than the Camden JIF, it will save us a few thousand dollars. Executive Director said a full report will be presented at the next meeting.

TREASURER RFQ: The Fund Office has advertised an RFQ for the position of Treasurer. Responses were due back on April 22nd. A report will be presented at the meeting.

Executive Director said the Fund did receive one proposal from Elizabeth Pigliacelli from Mickelton NJ and the proposal was forwarded to the Fund Commissioners last Friday. Executive Director said Ms. Pigliacelli is well qualified and is recommended for the position. Chairman Mevoli said she is more than willing to go up to the PERMA offices to meet with the Finance folks, as well as Denise Hall from AmeriHealth and former Treasurer Richard Schwab for a smooth transition.

Executive Director said the RFQ is for the remainder of 2015 and all of 2016. The proposal from Ms. Pigliacelli was at \$20,000 per year where the former treasurer received \$24,000 per year. In response to Commissioner Shannon, Executive Director said the fee would be prorated for 2015. Chairman Mevoli said he would like to add a six month review to make sure everything is in place and if that is the case we can renew the contract for 2016. In response to Commissioner Wolk, Executive Director said we only received on response. In response to Chairman Mevoli, Executive Director said we can have an audit completed before the change in treasurers takes place. Executive Director said will solicit a few quotes and bring it before the Board next month.

MOTION TO APPOINT ELIZABETH PIGLICELLI AS TREASURER WITH THE FEE OF \$20,000 PRORATED FOR 2015 WITH A SIX MONTH REVIEW

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

ELECTED OFFICIALS TRAINING: As in the past, the MEL will reduce each member's 2015 liability claims premium by \$250 for each municipal elected official and member's CEO (i.e. municipal manager/administrator). The maximum credit is 25% of the member's liability claims fund. The Fund has been scheduling sessions through Mr. Nardi's office. Attorney Nardi said there does not look like there is a need for any additional training sessions with the online training available. Executive Director said if we find any town does have a need we can entertain another session.

The MEL is making available on an on-line training program for elected officials to earn the training credit. On line instructions are included on page 13 of the agenda packet.

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

2015 FINANCIAL DISCLOSURE FORMS – Executive Director said last year, the Division of Local Government Services introduced a new online program for financial disclosure filings. Perma has provided all Fund Commissioners with the PIN they need to complete their Financial Disclosure filing for the Camden JIF. The email included a link to the instructions and the webpage to file your disclosure. The filing deadline is April 30th. Enclosed on page 14 of the agenda packet was the Local Finance Notice from DCA. Executive Director said the State did issue fines for anyone that did not complete their Financial Disclosure last year. We did not have anyone in this Fund receive a fine last year.

LEAGUE MAGAZINE – Executive Director said enclosed on Page 17 of the agenda packet is the second of a series of MEL advertisements to appear in the League magazine. Each advertisement in the "Power of Collaboration" series will be different and will highlight activities of the MEL and JIFs as well as people who have rendered significant service.

DUE DILIGENCE REPORTS – Included in the agenda were due diligence reports as follows: the Financial Fast Track, Pure Loss Ratio Report, Claims Analysis by Fund Year,

Claims Activity Report, Lost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report.

Executive Director reviewed the most recent Financial Fast Track as February 28, 2015 showing a \$5.5 million dollar surplus which is up over \$300,000 from the prior month. Executive Director we have a new line on the report called Total Cash which this is cash that the Fund has on hand in the amount of \$17.5 million dollars. This figure includes case reserves and IBRN. Executive Director also reviewed the Expected Loss Ratio Analysis and said where the actuary projected us at 5.67% we currently stand at 8.61% indicating property losses we suffered are driving this number. Lost Time Accident Frequency has taken a hit from last month and we are currently at 3.20 which better than a few months ago.

Executive Director said last month the Board approved Firefighter Training for Risk Management, Our first session was held at Berlin Township with 25 in attendance. Chief Hummel reported it was a very lively and animate group with a lot of question around workers' comp and responding in personal vehicles. This is an area we have not really hit in the past with regard to fire companies and there will be five more sessions scheduled throughout our area.

Executive Director's Report Made Part of Minutes.

TREASURER:

Approving Payment of Resolution 15-15 April 2015 Vouchers

TOTAL 2014	\$51,500.00
TOTAL 2015	\$1,326,817.04
TOTAL	\$1,378,317.04

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

2011	26,083.71
2012	190,745.20
2013	25,005.06
2014	97,713.59
2015	154,606.35
TOTAL	494,153.91

MOTION TO APPROVE RESOLUTION 15-15 VOUCHER PAYMENTS FOR APRIL 2015:

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

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

Motion: Commissioner Maley
Second: Commissioner Wolk
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said he attended the annual MEL MRHIF Seminar that was held on April 17th and there were a number of topics that they covered which are important to us particularly Cyber Liability which was presented by Mark Pfeiffer and Paul Miola. Attorney Nardi said a lot of times we are not fully aware of everything involved with the coverage until you need to use the coverage. One important factor that was stressed was loss prevention. Mr. Nardi recommended everyone to go on the MEL website and view the presentation online and to have their staff available to view the information, particularly IT personnel. Mr. Nardi said there was also a very good presentation as always by Bill Kearns on Conflicts and Local Government Officials Ethics Act. Lastly, there was information regarding the Cadillac Tax under the Affordable Care Act that goes in effect in 2018 and reporting requirement go in effect this year for employers.

Commissioner DiAngelo said the Cyber Liability presentation was very informative and would be very beneficial to your IT staff because when this happens it too late to try and find out what to do. The presentation gives you helpful hints on where to go and what to do right away.

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. Mr. Saville said a list of MSI training is included in the report with Fast Track Training. Mr. Saville the Camden JIF had their first Police Ad Hoc Committee on March 27th at the Conner Strong & Buckelew offices which went very well and we are looking forward to the next session. Invitations will be sent to everyone for the next session. Chairman Mevoli requested a list of the Chiefs that attended the first training.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Chairman Mevoli said the Underwriting Manager and the Certificate Report was enclosed on pages 43 -45 for the period 2/19/15 to 3/23/15 was included in the agenda listing 12 certificates.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the reports for March 2015, with a savings of 44.65% for the month and a total of 46.87 % for the year. Ms. Goldstein reviewed the 1st Quarter 2015 Workers' Comp Injury Snapshot.

Monthly Activity Report Part of Minutes.

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

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

Motion: Commissioner Wolk
Second: Commissioner Michielli
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Michielli
Second: Commissioner Gallagher
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Michielli
Second: Commissioner Wolk
Roll Call Vote: 9 Ayes – 0 Nays

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN:

Motion: Commissioner Michielli
Second: Commissioner DiAngelo
Vote: Unanimous

MEETING ADJOURNED: 5:49PM

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