

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

**BROOKLAWN SENIOR COMMUNITY CENTER  
101 2<sup>ND</sup> STREET  
BROOKLAWN, NJ  
5:15 PM  
AGENDA AND REPORTS**

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

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

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

---

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2015 EXECUTIVE COMMITTEE**
- WELCOME: BOROUGH OF COLLINGSWOOD**
- APPROVAL OF MINUTES:** October 26, 2015 Open Minutes .....Appendix I  
October 26, 2015 Closed Minutes ..... **To Be Distributed**
  
- CORRESPONDENCE – None**

**REPORTS**

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
Executive Director's Report .....Page 1
  
- TREASURER – Elizabeth Pigliacelli**  
November Vouchers - Resolution No. 15-27 .....Page 20  
Treasurer's Report.....Page 23  
Monthly Reports ..... **To Be Distributed**
  
- ATTORNEY – Joseph Nardi, Esquire**
  
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report.....Page 26
  
- UNDERWRITING MANAGER – Conner Strong & Buckelew**  
Monthly Certificate Holding Report.....Page 33
  
- MANAGED CARE – Consolidated Services Group**  
Monthly Report.....Page 36
  
- CLAIMS SERVICE – AmeriHealth Casualty**

- 
- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - MEETING ADJOURNED**
  - NEXT MEETING: January 25, 2016 – Borough of Berlin**

## Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216  
Parsippany, NJ 07054

Date: November 23, 2015

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

---

---

**2016 Budget** – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2016 in the amount of \$12,428,901 – representing a budget based on an average increase of 1.94 %. In accordance with state regulations, the proposed budget has been advertised in the Fund's official newspaper and sent to each member municipality/entity. **(Page 13)**

- Motion to open the Public Hearing on the 2016 Budget.**
- Discussion of Budget & Assessments.**
- Motion to close the Public Hearing.**
- Motion to adopt Budget & certify Assessments.**

**Fund Banking Service & Asset Manager** – As reported at last month's meeting, the MEL issued a Request for Proposals for Banking and Asset Manager Services. The MEL Investment Committee made its recommendation to the Board. The Board accepted the Investment Committee recommendation to award the Banking contract to Investors Bank and the Asset Manager contract to Wilmington Trust.

Local Affiliated JIFs can participate in this program with the same terms. The applicable Resolution for the Camden JIF is on **(Page 14)** of the agenda. The recommended change in banking and asset management services has been discussed with the Fund's Treasurer.

**Motion to Approve Resolution 15-28 Appointing Investors Bank as the Fund Bank and Wilmington Trust as Asset Manager**

**EPL/POL Renewal** – The Underwriting Manager has been negotiating the Public Officials/Employment Practices renewal for 2016. The incumbent, XL Insurance had indicated a 15% increase in the program whereas QBE North America quoted 5%. It is their recommendation that MEL Member JIFs move the EPL/POL Program to QBE North America. Summit Risk Services will remain the claims adjusters. **(Memorandum on Page 15)**

**Motion Authorizing the Underwriting Manager to move the Fund's EPL/POL program to QBE North America**

- Claims Sweep for Public Officials/Employment Practice Claims** - It is imperative that any existing POL/EPL claims and/or facts or circumstances be reported to the current carrier prior to the policy's expiration on December 31, 2015. **(Pages 16&17)**
  - Membership Renewals** – The Fund has 4 members up for renewal at the end of the year. Renewal documents were sent out in August. We have received renewal documents from all four members, Borough's of Clementon, Laurel Springs, Hi-Nella & Pine Hill. **(Page 18)**
  - Property Appraisals Update** – Asset Works has advised us that they will begin property appraisals in the Camden JIF in early December. Each member municipality will be asked to provide a contact person for Asset Works to coordinate site visits.
  - MEL Report** - The MEL met on October 21, 2015 at the Forsgate Country Club to introduce the 2016 Budget. Enclosed is a copy of Commissioner Wolk's report. **(Appendix II)**
- The MEL also met on November 18<sup>th</sup> in Atlantic City and adopted its 2016 Budget.
- E-JIF Report** - The EJIF met on October 21, 2015 at the Forsgate Country Club and held a public hearing to review the proposed 2015 Budget. Enclosed is copy of Commissioner Wolk's report on the meeting. **(Appendix II)** The EJIF also met on November 18<sup>th</sup> in Atlantic City and adopted it 2016 budget.
  - RCF Report** - The RCF met on October 21, 2015 at the Forsgate Country Club and held a public hearing to adopt the amended 2015 Budget and the 2016 Budget. Enclosed is a copy of Chairman Wolk's report on the meeting. **(Appendix II)**
  - MEL, RCF & EJIF Representative** - The fund should elect its representative to the MEL, RCF & EJIF for the 2016 Fund Year.

**Motion to elect \_\_\_\_\_ as the Camden County Municipal Joint Insurance Fund's 2016 representative to the Municipal Excess Liability Joint Insurance Fund.**

**Motion to elect \_\_\_\_\_ as the Camden County Municipal Joint Insurance Fund's 2016 representative to the Residual Claims Fund Joint Insurance Fund.**

**Motion to elect \_\_\_\_\_ as the Camden County Municipal Joint Insurance Fund's 2016 representative to the Environmental Joint Insurance Fund.**

- Elected Officials Training:** This year's elected officials training program will focus on Public Officials & Employment Practices, specifically personal liability of the elected officials. Sessions will be scheduled after the New Year through the office's of Mr. Nardi. The on-line version will also be available.

This program will satisfy requirements that elected officials take employment practices training and ethics training & qualifies for the MEL's \$250 credit for each elected official and municipal administrator/manager.

**❑ December Meeting** – For the past several years, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, **Resolution 15-29** authorizing this action is part of the agenda. **(Page 19)**

**❑ Motion to Approve Resolution 15-29 Cancelling the December Meeting**

**❑ Due Diligence Reports:**

<b>Financial Fast Track</b>	<b>Page 4</b>
<b>Income Portfolio</b>	<b>Page 5</b>
<b>Loss Ratio Analysis</b>	<b>Page 6</b>
<b>Loss Time Accident Frequency</b>	<b>Page 7&amp;8</b>
<b>POL/EPL Compliance Report</b>	<b>Page 9</b>
<b>Fund Commissioners</b>	<b>Page 10</b>
<b>2015 Fund Year Regulatory Affairs Checklist</b>	<b>Page 11</b>
<b>RMC Agreements</b>	<b>Page 12</b>

<b>CAMDEN COUNTY MUNICIPAL FUND</b>					
<b>FINANCIAL FAST TRACK REPORT</b>					
		<b>AS OF</b>	<b>September 30, 2015</b>		
		<b>THIS</b>	<b>YTD</b>	<b>PRIOR</b>	<b>FUND</b>
		<b>MONTH</b>	<b>CHANGE</b>	<b>YEAR END</b>	<b>BALANCE</b>
1.	<b>UNDERWRITING INCOME</b>	<b>1,012,198</b>	<b>9,105,746</b>	<b>180,178,414</b>	<b>189,284,160</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	500,093	3,450,881	81,364,101	85,605,922
	Case Reserves	500,346	635,089	4,278,498	4,203,403
	IBNR	187,195	142,285	5,721,961	5,673,946
	Recoveries	-	(70,241)	(263,520)	(224,217)
	<b>TOTAL CLAIMS</b>	<b>1,187,634</b>	<b>4,158,015</b>	<b>91,101,040</b>	<b>95,259,055</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	322,818	2,905,365	47,741,095	50,646,460
	Administrative	164,361	1,519,905	32,267,386	33,787,291
	<b>TOTAL EXPENSES</b>	<b>487,179</b>	<b>4,425,270</b>	<b>80,008,481</b>	<b>84,433,751</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	<b>(662,616)</b>	<b>522,461</b>	<b>9,068,893</b>	<b>9,591,354</b>
5.	<b>INVESTMENT INCOME</b>	<b>2,200</b>	<b>22,911</b>	<b>10,049,625</b>	<b>10,072,536</b>
6.	<b>DIVIDEND INCOME</b>	<b>0</b>	<b>0</b>	<b>3,217,661</b>	<b>3,217,661</b>
7.	<b>STATUTORY PROFIT (4+5+6)</b>	<b>(660,416)</b>	<b>545,372</b>	<b>22,336,179</b>	<b>22,881,551</b>
8.	<b>DIVIDEND</b>	<b>0</b>	<b>0</b>	<b>17,699,148</b>	<b>17,699,148</b>
9.	<b>STATUTORY SURPLUS (7-8)</b>	<b>(660,416)</b>	<b>545,372</b>	<b>4,637,031</b>	<b>5,182,403</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	<b>Closed</b>	<b>155</b>	<b>(26,343)</b>	<b>1,025,173</b>	<b>998,830</b>
	<b>2012</b>	<b>(268,455)</b>	<b>(348,277)</b>	<b>681,635</b>	<b>333,358</b>
	<b>2013</b>	<b>3,358</b>	<b>710,596</b>	<b>1,928,721</b>	<b>2,639,317</b>
	<b>2014</b>	<b>(391,506)</b>	<b>115,121</b>	<b>1,001,502</b>	<b>1,116,623</b>
	<b>2015</b>	<b>(3,967)</b>	<b>94,275</b>		<b>94,275</b>
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(660,416)</b>	<b>545,372</b>	<b>4,637,031</b>	<b>5,182,403</b>
<b>TOTAL CASH</b>					<b>18,287,736</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>28,013</b>	<b>75,930,792</b>	<b>75,958,805</b>
	<b>FUND YEAR 2012</b>				
	Paid Claims	195,849	1,008,768	3,225,999	4,234,767
	Case Reserves	124,637	(230,099)	1,451,319	1,221,220
	IBNR	(51,808)	(397,505)	627,130	229,625
	Recoveries	0	(29,648)	(66,203)	(95,851)
	<b>TOTAL FY 2012 CLAIMS</b>	<b>268,679</b>	<b>351,515</b>	<b>5,238,245</b>	<b>5,589,760</b>
	<b>FUND YEAR 2013</b>				
	Paid Claims	24,882	343,118	2,142,460	2,485,578
	Case Reserves	(8,257)	(281,096)	963,766	682,670
	IBNR	(19,536)	(756,334)	1,417,546	661,212
	Recoveries	0	(10,689)	(71,770)	(82,459)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>(2,911)</b>	<b>(705,001)</b>	<b>4,452,002</b>	<b>3,747,001</b>
	<b>FUND YEAR 2014</b>				
	Paid Claims	41,441	698,522	1,046,747	1,745,269
	Case Reserves	12,366	42,156	1,003,661	1,045,817
	IBNR	338,238	(870,626)	3,445,596	2,574,970
	Recoveries	0	(25,053)	(16,003)	(41,056)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>392,044</b>	<b>(155,000)</b>	<b>5,480,001</b>	<b>5,325,001</b>
	<b>FUND YEAR 2015</b>				
	Paid Claims	237,921	1,181,504		1,181,504
	Case Reserves	371,599	1,253,697		1,253,697
	IBNR	(79,699)	2,208,139		2,208,139
	Recoveries	0	(4,851)		(4,851)
	<b>TOTAL FY 2015 CLAIMS</b>	<b>529,822</b>	<b>4,638,488</b>		<b>4,638,488</b>
<b>COMBINED TOTAL CLAIMS</b>		<b>1,187,634</b>	<b>4,158,015</b>	<b>91,101,040</b>	<b>95,259,055</b>

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

<b>CAMDEN JOINT INSURANCE FUND</b>									
<b>Fixed Income Portfolio Summary and Rate Comparison</b>									
					For Month End	9/30/2015			
					2012	2013	2014	Last Month	This Month
<b>CAMDEN JOINT INSURANCE FUND</b>									
Total Cash Balance (millions)					12.21	13.39	14.32	18.95	18.29
Fixed Income Portfolio TD									
Investments (millions), Book Value					8.00	4.00	4.92	4.00	2.00
Avg maturity (years)					2.52	2.07	1.51	0.93	1.58
Unrealized gain/(loss) (%)					1.35	1.30	0.89	0.25	0.23
Purchase/Book yield (%)					1.00	1.40	1.40	1.40	1.00
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.25
Total Yield (Market)					2.35	2.70	2.29	1.65	1.48
<b>M E L PORTFOLIO</b>									
Total Cash Balance (millions)					73.43	64.22	72.15	76.85	74.66
Fixed Income Portfolio Wells Fargo 2013-2015									
Investments (millions), Book Value					56.97	50.13	48.09	63.20	62.18
Avg maturity (years) ***					2.61	2.04	1.90	1.71	1.81
Unrealized gain/(loss) (%)					0.63	-0.30	-0.06	0.05	0.32
Purchase/Book yield (%)					0.80	0.65	0.82	0.95	0.90
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Yield (Market)					1.43	0.35	0.76	1.00	1.22
<b>COMPARATIVE RATES (%)</b>									
Cash & Cash Equivalents									
NJ Cash Mgmt Fund *					0.06	0.06	0.69	0.10	0.12
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	0.38	0.37
3 year notes					0.38	0.54	0.90	1.03	1.01
5 year notes					0.76	1.17	1.64	1.54	1.49
Merrill Lynch US Govt 1-3 years ^					0.51	0.37	0.63	-0.46	3.61
* Yearly data is average monthly rate.									
^Monthly data is annualized.									
**Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.									
***MEL WF uses Weighted Avg. Life which factors in the likelihood of a security being called based on the current level of interest rates.									

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

AS OF **October 31, 2015**

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

	Budget	Limited	58	MONTH	57	MONTH	46	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-15		30-Sep-15		31-Oct-14	
PROPERTY	493,199	453,672	91.99%	100.00%	91.99%	100.00%	92.85%	100.00%
GEN LIABILITY	1,300,364	1,438,597	110.63%	97.02%	108.32%	96.96%	96.94%	95.07%
AUTO LIABILITY	420,271	250,179	59.53%	95.69%	59.53%	95.43%	53.74%	91.84%
WORKER'S COMP	3,404,221	3,546,884	104.19%	99.83%	104.19%	99.80%	107.03%	99.28%
TOTAL ALL LINES	5,618,056	5,689,332	101.27%	98.89%	100.73%	98.83%	99.46%	97.81%
NET PAYOUT %	\$5,035,678		89.63%					

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

	Budget	Limited	46	MONTH	45	MONTH	34	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-15		30-Sep-15		31-Oct-14	
PROPERTY	486,359	291,761	59.99%	100.00%	59.99%	100.00%	66.58%	100.00%
GEN LIABILITY	1,338,095	1,369,807	102.37%	95.07%	102.66%	94.71%	57.56%	88.77%
AUTO LIABILITY	388,406	589,953	151.89%	91.84%	151.89%	91.45%	112.18%	85.94%
WORKER'S COMP	3,528,729	3,080,179	87.29%	99.28%	87.98%	99.20%	87.21%	97.68%
TOTAL ALL LINES	5,741,588	5,331,700	92.86%	97.85%	93.36%	97.69%	80.24%	95.01%
NET PAYOUT %	\$4,218,723		73.48%					

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

	Budget	Limited	34	MONTH	33	MONTH	22	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-15		30-Sep-15		31-Oct-14	
PROPERTY	535,713	380,208	70.97%	100.00%	71.76%	100.00%	76.07%	98.69%
GEN LIABILITY	1,423,316	427,989	30.07%	88.77%	27.58%	88.03%	14.12%	76.91%
AUTO LIABILITY	377,258	67,261	17.83%	85.94%	17.83%	85.26%	12.44%	73.57%
WORKER'S COMP	3,913,656	2,226,790	56.90%	97.68%	57.28%	97.46%	60.17%	91.80%
TOTAL ALL LINES	6,249,943	3,102,249	49.64%	95.14%	49.37%	94.79%	48.17%	87.90%
NET PAYOUT %	\$2,420,858		38.73%					

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

	Budget	Limited	22	MONTH	21	MONTH	10	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-15		30-Sep-15		31-Oct-14	
PROPERTY	591,500	401,693	67.91%	98.69%	68.18%	98.04%	48.87%	76.00%
GEN LIABILITY	1,405,625	308,614	21.96%	76.91%	19.75%	75.57%	8.18%	42.00%
AUTO LIABILITY	350,875	61,018	17.39%	73.57%	17.68%	71.98%	16.44%	40.00%
WORKER'S COMP	3,909,782	2,051,633	52.47%	91.80%	51.34%	90.74%	31.19%	42.00%
TOTAL ALL LINES	6,257,782	2,822,959	45.11%	88.08%	43.95%	86.97%	26.86%	45.10%
NET PAYOUT %	\$1,747,257		27.92%					

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

	Budget	Limited	10	MONTH	9	MONTH	-2	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-15		30-Sep-15		31-Oct-14	
PROPERTY	543,000	539,899	99.43%	76.00%	94.18%	68.00%	N/A	N/A
GEN LIABILITY	1,419,000	146,423	10.32%	42.00%	9.72%	36.00%	N/A	N/A
AUTO LIABILITY	337,000	32,328	9.59%	40.00%	9.68%	35.00%	N/A	N/A
WORKER'S COMP	3,749,000	1,810,089	48.28%	42.00%	46.77%	33.00%	N/A	N/A
TOTAL ALL LINES	6,048,000	2,528,738	41.81%	44.94%	40.27%	36.96%	N/A	N/A
NET PAYOUT %	\$1,435,355		23.73%					



<b>2015 LOST TIME ACCIDENT FREQUENCY ALL JIFs</b>				
		<b>October 31, 2015</b>		
	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>TOTAL</b>
<b>FUND</b>	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>RATE *</b>
	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>2015 - 2013</b>
NJ PUBLIC HOUSING	1.49	2.72	2.34	2.23
SUBURBAN MUNICIPAL	1.68	1.70	1.91	1.77
CENTRAL	1.71	2.49	2.66	2.32
TRI-COUNTY	1.73	1.96	1.99	1.90
BURLINGTON	1.77	1.62	1.64	1.67
MORRIS	1.86	2.00	1.65	1.84
MONMOUTH	1.94	2.21	1.42	1.85
OCEAN	1.97	2.29	2.40	2.23
BERGEN	2.01	2.30	1.93	2.09
N.J.U.A.	2.17	2.78	2.30	2.43
ATLANTIC	2.17	2.90	2.83	2.66
SUBURBAN ESSEX	2.17	2.48	2.52	2.43
CAMDEN	2.24	2.04	1.95	2.06
SOUTH BERGEN	2.45	2.46	2.61	2.51
PROF MUN MGMT	3.36	2.25	2.88	2.80
<b>AVERAGE</b>	<b>2.05</b>	<b>2.28</b>	<b>2.20</b>	<b>2.19</b>

Camden Joint Insurance Fund									
2015 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF October 31, 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
		*	10/31/2015						
1	87 AUDUBON		0	0	0.00	1.37	1.36	1 AUDUBON	0.95
2	88 AUDUBON PARK		0	0	0.00	0.00	0.00	2 AUDUBON PARK	0.00
3	92 BERLIN TOWNSHIP		0	0	0.00	6.49	2.56	3 BERLIN TOWNSHIP	3.16
4	93 BROOKLAWN		0	0	0.00	1.55	0.00	4 BROOKLAWN	0.55
5	94 CHESILHURST		0	0	0.00	3.08	0.00	5 CHESILHURST	1.15
6	96 COLLINGSWOOD		0	0	0.00	0.66	1.07	6 COLLINGSWOOD	0.63
7	97 GIBBSBORO		0	0	0.00	0.00	0.00	7 GIBBSBORO	0.00
8	102 HI-NELLA		0	0	0.00	0.00	3.28	8 HI-NELLA	1.20
9	106 MAGNOLIA		0	0	0.00	0.00	1.97	9 MAGNOLIA	0.75
10	107 MEDFORD LAKES		0	0	0.00	1.79	2.13	10 MEDFORD LAKES	1.49
11	108 MERCHANTVILLE		0	0	0.00	0.00	0.00	11 MERCHANTVILLE	0.00
12	109 MOUNT EPHRAIM		0	0	0.00	1.49	0.00	12 MOUNT EPHRAIM	0.52
13	112 RUNNEMEDE		0	0	0.00	1.86	0.91	13 RUNNEMEDE	0.96
14	113 SOMERDALE		0	0	0.00	2.88	1.44	14 SOMERDALE	1.55
15	117 WOODLYNNE		0	0	0.00	2.11	4.26	15 WOODLYNNE	2.22
16	451 TAVISTOCK		0	0	0.00	0.00	0.00	16 TAVISTOCK	0.00
17	457 PINE VALLEY		0	0	0.00	0.00	0.00	17 PINE VALLEY	0.00
18	98 GLOUCESTER		0	1	1.00	1.29	1.99	18 GLOUCESTER	1.48
19	89 BARRINGTON		0	1	1.09	3.27	0.94	19 BARRINGTON	1.87
20	91 BERLIN BOROUGH		0	1	1.14	0.00	0.00	20 BERLIN BOROUGH	0.33
21	110 OAKLYN		0	1	1.76	1.43	0.00	21 OAKLYN	1.04
22	111 PINE HILL		0	1	2.07	0.00	1.98	22 PINE HILL	1.32
23	99 HADDON		1	3	2.43	0.67	0.00	23 HADDON	1.01
24	105 LINDENWOLD		0	2	2.57	5.03	5.08	24 LINDENWOLD	4.35
25	584 CHERRY HILL FIRE DISTRICT		0	4	2.65	1.19	3.23	25 CHERRY HILL FIRE DISTRICT	2.38
26	114 VOORHEES		0	3	2.66	1.38	4.88	26 VOORHEES	2.99
27	95 CLEMENTON		0	1	3.58	4.72	1.59	27 CLEMENTON	3.24
28	115 WINSLOW		0	7	3.78	4.48	1.83	28 WINSLOW	3.35
29	90 BELLMAWR		1	6	4.35	2.35	1.59	29 BELLMAWR	2.62
30	101 HADDONFIELD		0	3	4.86	1.46	2.90	30 HADDONFIELD	2.67
31	103 LAUREL SPRINGS		0	2	6.49	0.00	0.00	31 LAUREL SPRINGS	1.70
32	104 LAWNSIDE		1	5	11.76	3.70	3.77	32 LAWNSIDE	6.02
33	565 CAMDEN PARKING AUTHORITY		0	4	13.71	5.00	7.41	33 CAMDEN PARKING AUTHORITY	8.21
34	564 CHERRY HILL	**						34 CHERRY HILL	
Totals:			3	45	2.24	2.04	1.95		2.06
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									

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund				
Data Valued As of :		November 11, 2015		
<b>Total Participating Members</b>	<b>34</b>			
Complaint	<b>34</b>			
Percent Compliant	100.00%			
		01/01/15	2015	
		EPL	POL	Co-Insurance
Member Name	2015 Compliant	Deductible	Deductible	01/01/15
AUDUBON	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
COLLINGSWOOD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HADDON	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	\$ 20,000	\$ 20,000	0%
LAWN SIDE	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
LINDENWOLD	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODLYNNE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
* Member does NOT participate in EPL coverage				

**Camden JIF**  
**2015 FUND COMMISSIONERS as of October 15, 2015**

<b>MEMBER</b>	<b>FUND COMMISSIONER</b>	<b>ALTERNATE FUND COMMISSIONER</b>
Audubon	David Taraschi	Jen Dawson
Audubon Park	Sandy Hook	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard Wilkinson	Gary Knight
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill	Lenore Rosner	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	Tom Barbera	Ken Cheeseman
Lawnside	Mayor Wardlow	
Lindenwold	Craig Wells	Dawn Thompson
Magnolia	Richard Michielli	
Medford Lakes	Julie Keizer	
Merchantville	Edward Brennan	
Mt. Ephraim	M. Joseph Wolk	
Oaklyn	Ron Aron	Bonnie Taft
Pine Hill	Patricia Hendricks	
Pine Valley	Robert Mather	
Runnemede	Eleanor Kelly	Nick Kappatos
Somerdale	M. Gary Passante	
Tavistock	Terry Shannon	
Voorhees	Lawrence Spellman	Mario DiNatile
Winslow	Joseph Gallagher	
Woodlynne	Jerald Fuentes	

**Camden County Municipal Joint Insurance Fund**  
**Annual Regulatory Filing Check List**  
**Year 2015 as of November 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	Filed 6/30
<input type="checkbox"/> Reinsurance Policies	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	Filed 8/14
<input type="checkbox"/> Unaudited Financials	Filed 2/28
<input type="checkbox"/> Annual Audit	Filed 6/30
<input type="checkbox"/> State Comptroller Audit Filing	Filed 6/30
<input type="checkbox"/> Ethics Filing	On Line Filing

**CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND  
2015 RISK MANAGEMENT CONSULTANTS AGREEMENTS  
AS OF NOVEMBER 11, 2015**

<b>MUNICIPALITY</b>	<b>RISK MANAGEMENT CONSULTANT</b>	<b>Resolution Received</b>	<b>Agreement Received</b>	<b>Contract Term date</b>
AUDUBON	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	1/26/2015	1/26/2015	12/31/15
BARRINGTON	CONNER STRONG & BUCKELEW	3/27/2015	3/27/2015	12/31/15
BELLMAWR	CONNER STRONG & BUCKELEW	2/3/2015	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		6/19/2016	05/15/16
OAKLYN	HARDENBERGH INSURANCE GROUP	1/26/2015	1/26/2015	12/31/15
PINE HILL	CONNER STRONG & BUCKELEW	3/19/2015	3/4/2015	12/31/15
PINE VALLEY	HENRY BEAN & SONS	2/6/2015	2/6/2015	12/31/15
RUNNEMEDE	CONNER STRONG & BUCKELEW		2/5/2015	12/31/15
SOMERDALE	CONNER STRONG & BUCKELEW		2/6/2015	12/31/15
TAVISTOCK	CONNER STRONG & BUCKELEW	1/8/2013	1/8/2013	12/31/16
VOORHEES	HARDENBERGH INSURANCE GROUP	03/03/15	3/3/2015	12/31/15
WINSLOW	CONNER STRONG & BUCKELEW	1/9/2015	2/6/2015	12/31/15
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	1/26/2015	1/26/2015	12/31/15

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

CAMDEN MUNICIPAL JOINT INSURANCE FUND					
2016 PROPOSED BUDGET					
APPROPRIATIONS	Annualized 2015	Base 2016	Projected 2016	All Members \$	All Members %
I. Claims and Excess Insurance	(A)	(B)		CHANGE	CHANGE
<b>Claims</b>					
1 Property	543,000	493,000	493,000	(50,000)	-9.21%
2 Liability	1,419,000	1,448,000	1,448,000	29,000	2.04%
3 Auto	337,000	332,000	332,000	(5,000)	-1.48%
4 Workers' Comp.	3,749,000	3,706,000	3,706,000	(43,000)	-1.15%
5 Aggregate Excess LFC		243,855	243,855	243,855	100.00%
6 <b>Subtotal - Claims</b>	6,048,000	6,222,855	6,222,855	174,855	2.89%
<b>Premiums</b>					
8 Crime	9,409	11,032	11,032	1,623	17.25%
9 Environmental Fund	323,473	325,590	325,590	2,117	0.65%
10 EJIF Dividend			0		
11 MEL	1,966,289	1,948,716	1,948,716	(17,573)	-0.89%
12 MEL Property	548,933	572,288	572,288	23,355	4.25%
13 <b>SubTotal Premiums</b>	2,848,104	2,857,626	2,857,626	9,523	0.33%
14 <b>Total Loss Fund</b>	8,896,104	9,080,481	9,080,481	184,378	2.07%
15					
<b>II. Expenses, Fees &amp; Contingency</b>					
17					
18 Claims Adjustment	399,500	404,500	404,500	5,000	1.25%
19 Managed Care	113,798	115,784	115,784	1,986	1.75%
20 Loss Fund Management	63,000	63,000	63,000	0	0.00%
21 Litigation Management	36,468	37,198	37,198	729	2.00%
22 Safety Director	127,921	130,480	130,480	2,558	2.00%
23 Right to Know	27,729	28,284	28,284	555	2.00%
24 CDL Drug Testing Monitor	28,395	28,963	28,963	568	2.00%
25 Safety Incentive Program	36,061	36,783	36,783	721	2.00%
26 MEL Safety Institute	43,047	49,705	49,705	6,659	15.47%
27 Administration	283,939	289,617	289,617	5,679	2.00%
28 Actuary	44,466	45,356	45,356	889	2.00%
29 Auditor	25,597	26,109	26,109	512	2.00%
30 Attorney	19,857	20,254	20,254	397	2.00%
31 Treasurer	24,849	20,500	20,500	(4,349)	-17.50%
32 Internal Auditor	18,167	18,531	18,531	363	2.00%
33 Internal Auditor Prop	30,000	20,000	20,000	(10,000)	-33.33%
34 Underwriting Manager	11,041	11,261	11,261	221	2.00%
35 Postage	2,930	2,988	2,988	59	2.00%
36 Printing	3,105	3,168	3,168	62	2.00%
37 Telephone	1,172	1,195	1,195	23	2.00%
38 Meeting Expenses	1,934	1,972	1,972	39	2.00%
39 Director's Fee	18,000	18,000	18,000	0	0.00%
40 Optional Safety Award	25,000	25,000	25,000	0	0.00%
41 Contingency	91,479	86,128	86,128	(5,351)	-5.85%
42			0		
43 EPL Training	34,445	34,445	34,445	0	0.00%
44					
45 <b>Total Fund Exp &amp; Contingency</b>	1,511,900	1,519,220	1,519,220	7,320	0.48%
46 Risk Managers	664,341	676,577	676,577	12,236	1.84%
47					
48 <b>Total JIF Excl POL/EPL</b>	<b>11,072,344</b>	<b>11,276,278</b>	<b>11,276,278</b>	<b>203,934</b>	<b>1.84%</b>
49 <b>XL POL/EPL Premiums</b>					
50 POL/EPL Premium	1,025,424	1,056,187	1,056,187	30,763	3.00%
51 Cyber Liability	20,400	20,400	20,400	0	0.00%
52 Vol Directors & Officers	6,879	6,879	6,879	0	0.00%
53 RMC Fees	67,194	69,157	69,157	1,964	2.92%
54 <b>Total POL/EPL Premiums</b>	<b>1,119,897</b>	<b>1,152,623</b>	<b>1,152,623</b>	<b>32,726</b>	<b>2.92%</b>
55 <b>Total JIF Incl POL/EPL</b>	<b>12,192,241</b>	<b>12,428,901</b>	<b>12,428,901</b>	<b>236,660</b>	<b>1.94%</b>

**RESOLUTION NO. 15-28**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**APPOINTING AN ASSET MANAGER AND BANKING SERVICES**

**WHEREAS**, the Camden County Municipal Joint Insurance Fund (hereinafter the Fund) requires the services for Banking and Asset Management for the 2016, 2017 & 2018 Fund years; and

**WHEREAS**, the FUND issued a Joint Request for Proposals for Banking and Asset Manager Services in September of 2015 with the Municipal Excess Liability Joint Insurance Fund, the Municipal Excess Liability Residual Claims Fund, the Municipal Reinsurance Health Insurance Fund, The New Jersey Environmental Risk Management Fund and the NJ Sustainable Joint Meeting and their affiliated local Joint Insurance Funds; and

**WHEREAS**, responses that included banking and asset management were received from several banks and asset management firms; and

**WHEREAS**, representatives from the Investment Committee interviewed Investors Bank (banking), Wilmington Trust (asset management); TD Bank (banking & asset management) and Wells Fargo (banking & asset management) on October 14, 2015; and

**WHEREAS**, the Investment Committee recommends that all interested Funds of the Municipal Excess Liability Joint Insurance Fund, the Municipal Excess Liability Residual Claims Fund, the Municipal Reinsurance Health Insurance Fund, The New Jersey Environmental Risk Management Fund and the NJ Sustainable Joint Meeting adopt a Resolution awarding the banking contract to Investors Bank and the asset manager contract to Wilmington Trust as they represented the most cost effective programs; and

**NOW, THEREFORE, BE IT RESOLVED** that the Board of Fund Commissioners/Executive Committee of the Camden County Municipal Joint Insurance Fund award their banking contract to Investors Bank and the asset manager contract to Wilmington Trust for a period of three years at a fee of .05% of the market value of assets.

\_\_\_\_\_  
**MICHAEL MEVOLI, Chairman**

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

\_\_\_\_\_  
**Date**



## MEMORANDUM

**Date:** November 9, 2015

**To:** JIF Executive Director

**From:** MEL/JIF Underwriting Manager

**Re:** MEL Member JIF Public Officials and Employment Practices 2016 Renewal

This memo will serve as an update of the renewal process for the MEL JIF EPL/POL Program for the 2016 renewal:

It is the Underwriting Manager's recommendation for MEL member JIFs to move their EPL/POL program to QBE North America. QBE North America has presented competitive renewal terms of a 5% average program premium increase statewide for 2016 and a 5% average program premium increase statewide for a 2017. The policy terms and conditions with QBE North America will remain as they had been developed with XL Insurance. QBE North America is rated A+ by Standard & Poor's and A (Excellent) by A.M. Best.

The incumbent, XL Insurance, indicated a 15% increase in the program premium statewide for 2016. This is a year after obtaining a 21% average program premium increase statewide in 2015. There is no commitment for a two year renewal. It should also be noted that XL Insurance appears to be moving away from Joint Insurance Fund Program business as their underwriting forecast for our account and this type of program business has taken a downturn so in the future we can expect continued program premium increases.

The management team and service team that initially developed and underwrote the MEL member JIF EPL/POL program for XL in 2011 are now with QBE North America and will be assigned to the MEL member JIF EPL/POL programs. Summit Risk Services will also remain the claims adjuster and handle the claims for QBE.

Therefore, the MEL member JIFs will have the same continuity of underwriting, policy terms and conditions including the same servicing and strong underwriting relationships with QBE NA that existed with XL.

If you have any questions, please let me know.

Edward Scioli  
Underwriting Manager

## CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

November 12, 2015

To: Member Municipalities/Entities

From: Executive Director

**Re: Claims Sweep for Public Officials/Employment Practices Liability Claims**

Dear Member Entity:

The fund will be negotiating a new Public Officials and Employment Practices Liability (POL/EPL) insurance program. (We anticipate a change from the current carrier, XL Insurance). Therefore, it is imperative that any existing POL/EPL claims be reported to the current carrier prior to the policy's expiration on December 31, 2015. **Failure to timely report will result in the carrier denying the claim.**

So that claims can be properly reported to XL, please file any unreported **public officials or employment practices "claims"** to your local claims administrator no later than **December 18, 2015**. Specifically, the policy defines a "claim" as:

- (a) a written demand for monetary damages; or
- (b) a civil proceeding commenced by the service of a summons, complaint or similar pleading, including any appeal therefrom.
- (c) a complaint or charge filed with the Equal Employment Opportunity Commission (EEOC), New Jersey Division of Civil Rights (DCR), or similar federal, state or local government agency.

In particular, please identify any previously unreported:

- Tort notices;
- EEOC or NJ Division of Civil Rights Proceedings ("DCR"); and
- Letters of representations by attorneys.

We recommend you ask Public Officials, managerial personnel and other key employees if they have received a claim or have received **written** notice from an attorney representing a party indicating a future claim. You should report any such information to your JIF's liability claims adjuster as well as to XL **prior to December 18, 2015**, and you should request a response email confirming receipt. If there are any subsequent claims through December 31, 2015, you must immediately report those claims as well.

Accordingly, you should submit such claims to both of the following:

**AmeriHealth Casualty** – Denise Hall at [Denise.Hall@ahcasualty.com](mailto:Denise.Hall@ahcasualty.com)  
**XL** at [denese.davis@xlcatlin.com](mailto:denese.davis@xlcatlin.com) and [NewFundClaim@summitrisk.com](mailto:NewFundClaim@summitrisk.com)

Although this letter summarizes certain policy definitions above, you should talk with your risk manager or insurance advisor to review all of your rights and obligations under the Policy.

Sincerely,

*Bradford Stokes*

Bradford Stokes

Executive Director

cc: Fund Commissioners  
Risk Management Consultant  
Fund Attorney  
TPA

## MEMBERSHIP RENEWALS

Clementon	1/1/2016
Hi-Nella	1/1/2016
Laurel Springs	1/1/2016
Pine Hill	1/1/2016

**RESOLUTION NO. 15-29**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION AUTHORIZING THE CANCELATION OF THE DECEMBER MEETING AND THE CONTINUANCE OF CONTRACTUAL PAYMENTS AND AUTHORIZATION FOR ALL PROFESSIONALS TO CONTINUE SERVICES UNTIL THE JANUARY 25, 2016 MEETING**

**WHEREAS**, the Camden County Municipal JIF has, in recent years, canceled its regular meeting schedule for the month of December; and

**WHEREAS**, by way of this resolution, the December meeting is hereby canceled and the Treasurer is directed to continue to make, during the months of December and January, all contractual payments which customarily become due and the professionals are directed to continue to perform their services, with the understanding that any and all actions that they take shall be confirmed at the January 25, 2016 meeting, except in the case of emergency or a matter which would be deemed by General Counsel to be extraordinary, authorization shall be sought from the Chairman and/or Secretary of the Camden County Municipal JIF.

**BE IT RESOLVED**, by the Commissioners of the Camden County Municipal Joint Insurance Fund as follows:

The regular scheduled meeting for December is hereby cancelled.

The Treasurer is authorized to make payment for all contracted services for December as same are usually paid for notwithstanding that there will not be a meeting in December to confirm those payments.

All professionals are directed to proceed in the normal course to take any and all steps necessary to resolve cases which are outstanding for which the JIF will confirm their actions at the January 25, 2016 meeting, the only exception being if there is an item which is deemed to be extraordinary by General Counsel, authorization shall be sought either by the Chairman or the Secretary of the Fund before that action is take by the professional.

**Camden County Municipal Joint Insurance Fund**

\_\_\_\_\_  
**MICHAEL MEVOLI, Chairman**

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

\_\_\_\_\_  
**Date**

**RESOLUTION NO. 15-30**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
BILLS LIST – NOVEMBER 2015**

**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.

**CLOSED YEAR**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>007707</b>			
007707	MUNICIPAL EXCESS LIABILITY RCF	2015 RCF ASSESSMENT - 11/2015	900,483.72
			<b>900,483.72</b>
		Total Payments Closed Year	900,483.72

**FUND YEAR 2015**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>007708</b>			
007708	COMPSERVICES, INC.	CLAIMS ADMIN - 11/2015 - CHERRY HILL SER	2,458.33
007708	COMPSERVICES, INC.	CLAIMS ADMIN - 11/2015	30,833.33
			<b>33,291.66</b>
<b>007709</b>			
007709	INTERSTATE MOBILE CARE INC.	CDL DRUG TESTING - 10/2015	2,227.00
			<b>2,227.00</b>
<b>007710</b>			
007710	J.A. MONTGOMERY RISK CONTROL	REGIONAL TRAINING - 10/13/15	60.17
007710	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 11/2015	10,660.10
			<b>10,720.27</b>
<b>007711</b>			
007711	ALL INDUSTRIAL SAFETY PRODUCT	SIP: 3 ;OCKOUT/TAGOUT KITS - 10/12/15	428.40
			<b>428.40</b>
<b>007712</b>			
007712	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 10/2015	20.42
007712	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 11/2015	28,833.25
			<b>28,853.67</b>
<b>007713</b>			
007713	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 11/2015	3,705.50
			<b>3,705.50</b>
<b>007714</b>			
007714	BROWN & CONNERY, LLP	EXPENSES - 10/2015	88.52
007714	BROWN & CONNERY, LLP	ATTORNEY FEE 10/2015	1,654.75
007714	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 10/2015	1,401.02
			<b>3,144.29</b>
<b>007715</b>			
007715	ELIZABETH PIGLIACELLI	TREASURER FEE 11/2015	1,666.66

			<b>1,666.66</b>
<b>007716</b>			
007716	MOUNT EPHRAIM BOROUGH	SIP: SAFETY EQUIPMENT - 10/13/15	495.34
			<b>495.34</b>
<b>007717</b>			
007717	COLLINGSWOOD BOROUGH	REIMBURSE MEETING EXPENSE - 10/14 & 26/15	407.63
			<b>407.63</b>
<b>007718</b>			
007718	HADDONFIELD BOROUGH	REFUND PAYMENT MADE CAMDEN LOCKBOX ERROR	3,929.71
			<b>3,929.71</b>
<b>007719</b>			
007719	BELLMAWR BOROUGH	SIP: 11/11/15 - SAFETY GLASSES	497.91
007719	BELLMAWR BOROUGH	REIMBURSE FOR JIF DINNER MEETING 9/28/15	255.54
			<b>753.45</b>
<b>007720</b>			
007720	JACK LIPSETT	EXEC COMMITTEE ATTENDANCE 4TH QTR 2015	450.00
			<b>450.00</b>
<b>007721</b>			
007721	M. JAMES MALEY	EXEC COMMITTEE ATTENDANCE 4TH QTR 2015	300.00
			<b>300.00</b>
<b>007722</b>			
007722	NEAL ROCHFORD	EXEC COMMITTEE ATTENDANCE 4TH QTR 2015	450.00
			<b>450.00</b>
<b>007723</b>			
007723	JOSEPH WOLK	EXEC COMMITTEE ATTENDANCE 4TH QTR 2015	450.00
			<b>450.00</b>
<b>007724</b>			
007724	MICHAEL MEVOLI	EXEC COMMITTEE ATTENDANCE 4TH QTR 2015	450.00
			<b>450.00</b>
<b>007725</b>			
007725	RICHARD MICHIELLI	EXEC COMMITTEE ATTENDANCE 4TH QTR 2015	300.00
			<b>300.00</b>
<b>007726</b>			
007726	TERRY SHANNON KIERSZNOWSKI	EXEC COMMITTEE ATTENDANCE 4TH QTR 2015	450.00
			<b>450.00</b>
<b>007727</b>			
007727	JOSEPH GALLAGHER	EXEC COMMITTEE ATTENDANCE 4TH QTR 2015	450.00
			<b>450.00</b>
<b>007728</b>			
007728	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR - 09/30/2015	60.15
			<b>60.15</b>
<b>007729</b>			
007729	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERV - 11/15 - CHERRY HILL	1,083.00
007729	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 11/2015	8,400.17
			<b>9,483.17</b>
<b>007730</b>			
007730	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER - 11/2015	920.05
			<b>920.05</b>
<b>007731</b>			
007731	LOUIS DiANGELO	EXEC COMMITTEE ATTENDANCE 4TH QTR 2015	450.00
			<b>450.00</b>

007732			
007732	LINDENWOLD BOROUGH	2015 OPTIONAL SAFETY AWARD - 10/23/15	500.00
			<b>500.00</b>
007733			
007733	BARRINGTON BOROUGH	REIMBURSE MEETING EXPENSE - 8/24/15	93.94
			<b>93.94</b>
		Total Payments FY 2015	104,430.89

**TOTAL PAYMENTS ALL FUND YEARS \$ 1,004,914.61**

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



November 23, 2015

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 October 31, 2015 for Fund Years 2011, 2012, 2013, 2014 and 2015. 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 NOVEMBER:**

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for October totaled \$166.66. This generated an average annual yield of - 0.15%. The yield excluding the unrealized loss of \$1,920.00 (as reported by TD Bank).

- **RECEIPT ACTIVITY FOR OCTOBER:**

Lawnside-3 <sup>rd</sup> installment (final)	
MEL/XL insurance	\$ 70,581.95
Haddonfield Payment in error	3,929.71
Recovery/Subrogation	<u>7,455.27</u>
Total Receipts	<u>\$ 81,966.93</u>

- **CLAIM ACTIVITY FOR OCTOBER:**

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

Property Liability Claims	\$ 137,642.78
Workers Compensation Claims	261,334.53
Administration Expense	<u>110,498.90</u>
Total Claims/Expenses	<u>\$ 509,476.21</u>

- **CASH ACTIVITY FOR OCTOBER:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$18,287,735.08 to a closing balance of \$18,070,986.06 showing a decrease of \$216,749.02.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer



TD Wealth

PORTFOLIO APPRAISAL  
AS OF 10/31/15

PAGE 4

ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT  
INSURANCE FUND  
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
CASH & EQUIVALENTS							
CASH							
0	INCOME CASH	.00	.00	.00	.000 .00		
0	PRINCIPAL CASH	.00	.00	.00	.000 .00		
	TOTAL CASH	.00	.00	.00	.00	.00	0.0
	TOTAL CASH & EQUIVALENTS	.00	.00 .00	.00	.00	.00	0.0
DEBT OBLIGATIONS							
1 - 2 YEARS							
2,000,000	3134G4-SZ-2 FHLMC 1 $\frac{1}{8}$ 04/28/2017 DTD 01/28/2014 CALLABLE 01/28/2016	166.66	2,002,640.00 2,000,000.00	2,640.00	100.132 2,000,000.00	100.00	1.0
	TOTAL 1 - 2 YEARS	166.66	2,002,640.00 2,000,000.00	2,640.00	2,000,000.00	100.00	1.0
	TOTAL DEBT OBLIGATIONS	166.66	2,002,640.00 2,000,000.00	2,640.00	2,000,000.00	100.00	1.0
	NET ASSETS	166.66	2,002,640.00 2,000,000.00	2,640.00	2,000,000.00	100.00	1.0
	TOTAL SECURITIES CURRENTLY HELD		2,002,806.66				



TRANSACTION LEDGER  
FOR PERIOD 10/01/15 THRU 10/31/15

PAGE 5

ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT  
INSURANCE FUND  
INVESTMENT MANAGEMENT

TRADE DATE	SETTLEMENT DATE	TRANSACTION	CUSIP	CASH	COST	SHARES/ PAR VALUE
00/00/00	10/28/15	JIF CAMDEN COUNTY DISCRETIONARY DISTRIBUTION DAILY DISTRIBUTION OF PRINCIPAL AND INCOME TO TD BANK NA JIF CAMDEN COUNTY ACCT #7855183047 REP # 2810		10,000.00-	.00	.000
00/00/00	10/28/15	INT TO 10/28/15 ON 2,000,000 FHLMC 1% 04/28/2017 DTD 01/28/2014 CALLABLE 01/28/2016	3134G4-SZ-2	10,000.00	.00	.000
TOTAL TRANSACTIONS				----- .00	----- .00	

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

**TO:** Municipal Fund Commissioners  
**FROM:** J. A. Montgomery Risk Control, JIF Safety Director  
**DATE:** November 2, 2015

**Service Team:**

Joanne Hall, Safety Director <a href="mailto:jhall@jamontgomery.com">jhall@jamontgomery.com</a> Office: 732-736-5286 Cell: 908-278-2792	Melissa Wade, 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	

**OCTOBER 2015 ACTIVITIES**

**LOSS CONTROL SERVICES**

- Borough of Brooklawn – Conducted a Loss Control Survey on – October 13
- Cherry Hill Fire District – Conducted an Accident Review on – October 14
- Borough of Chesilhurst – Conducted a Loss Control Survey on – October 1
- Borough of Lindenwold – Conducted a Loss Control Survey on – October 7

**JIF MEETINGS ATTENDED**

- Camden JIF – Fund Commissioner Meeting – October 26
- Camden JIF – Claims Meeting – October 23
- Camden JIF – Regional Training DPW Round Table – October 13
- Camden JIF – Police Chief AdHoc Meeting – October 29

**UPCOMING JIF MEETINGS**

- Camden JIF – Fund Commissioner Meeting – November 23
- Camden JIF – Executive Safety Committee Meeting – December 10

**SAFETY DIRECTOR’S BULLETINS & SAFETY ANNOUNCEMENTS**

- SD Bulletin - Safety Director's Alert - Recent Crossing Guard Accidents – October 15
- SD Bulletin - Safety Director's Alert - Leaf Collection Time– October 25
- MEL Safety Institute – Training Schedule for October 2015 – October 21

**MEL VIDEO LIBRARY**

The following members utilized the MEL Video Library in October.

<b><u>Members</u></b>	<b><u>No. of Videos</u></b>
Berlin Township	1
Gloucester City	4
Voorhees Township	4

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

**MSI TRAINING PROGRAMS**

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

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

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

Date	Terr.	Location	Topic	Time
11/4/15	5	Borough of Pitman	Snow Plow / Snow Removal Safety	12:30 - 2:30 pm
11/5/15	5	Township of Pemberton	Snow Plow / Snow Removal Safety	8:30 - 10:30 am
11/9/15	5	Borough of Magnolia	Heavy Equipment Safety	9:00 - 12:00 pm
11/10/15	5	Township of Burlington #2	Forklift Operator Certification	8 :00 - 2:30 pm w/lunch brk
11/18/15	5	Evesham Twp. MUA	CDL-Drivers Safety Regulations	8:15 - 10:15 am
11/18/15	5	Evesham Twp. MUA	Shop & Tool Safety	10:30 - 11:30 am
11/18/15	5	Evesham Twp. MUA	CDL-Drivers Safety Regulations	12:15 - 2:15 pm
11/18/15	5	Evesham Twp. MUA	Shop & Tool Safety	2:30 - 3:30 pm
12/7/15	5	Borough of Glassboro #1	CDL-Drivers Safety Regulations	12:30 - 2:30 pm

<b>CEU's for Certified Public Works Managers</b>			
<b>MSI Course</b>	<b>CEU's/Cat.</b>	<b>MSI Course</b>	<b>CEU's/Cat.</b>
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
<b>CEU's for Registered Municipal Clerks</b>			
<b>MSI Course</b>	<b>CEU's/Cat.</b>	<b>MSI Course</b>	<b>CEU's/Cat.</b>
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	6 / P
		Special Event Management	2 / P
<b>TCH's For Water/ Wastewater</b>			
<b>MSI Course</b>	<b>TCH's/Cat.</b>	<b>MSI Course</b>	<b>TCH's/Cat.</b>
Accident Investigation	1.5 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Advanced Safety Leadership	10 / S	Heavy Equipment Safety	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Housing Authority Safety Awareness	3 / S
Back Safety / Material Handling	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Training	1 / S	Hearing Conservation	1 / S
Bloodborne Pathogens Train- the- Trainer	2.5 / S	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
<b>CEU's for Tax Collectors</b>		<b>CEU's for County/Municipal Finance Officers</b>	
<b>MSI Course</b>	<b>CEU's/Cat.</b>	<b>MSI Course</b>	<b>CEU's/Cat.</b>
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
<b>CEU's for Qualified Purchasing Agents</b>			
Employee Conduct and Violence in the Work Place	1.5 / E		
***Category			
E- Ethics			
T- Technical			
G- Governmental			
S- Safety			
P- Professional Development			
M- Management			

# Fast Track to Safety

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

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

### Full Day Sessions Includes:

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

---

### Venues & Dates

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

Check website for times & locations

#### January

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

#### February

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

#### March

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

#### April

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

#### May

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

#### June

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

#### August

- ❖ Hanover (Morris) – 8/28/15

#### September

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

#### October

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

#### November

- ❖ Beach Haven (Ocean) – 11/4/15



## **Safety Director's ALERT:**

Recently, two crossing guards in New Jersey were struck and seriously injured while working at their posts. Initial reports indicate poor visibility was a factor in both incidents. There are a number of issues that can impact a driver's ability to see a guard; distractions, sun glare or shaded areas, visual obstructions such as trees and parked cars, and topography of the roadway.

The Safety Director is asking Police Departments with Crossing Guards to review their posts to evaluate if additional training, personnel protective equipment or traffic calming measures are needed to protect their guards. A Post Evaluation form is available on the MEL website, [www.njmel.org](http://www.njmel.org), in the Bulletin / Checklist menu, under the SAFETY tab.

***Please forward this Message to the Police Chief of your town.***





## SAFETY DIRECTOR'S BULLETIN

### Leaf Collection Safety

October 2015

#### **Leaf Collection Time . . . An Important Reminder**

Municipalities and public agencies collect leaves by a number of different means (leaf vacuums, front end loaders, bagged leaves, etc.) in an effort to improve safety and efficiency of the process. Any leaf collection operation exposes workers to hazards. Please consider the following tips to protect workers:

##### **Department Leaders**

- Perform a job hazard assessment on all leaf vacuum procedures and collection equipment.
- Thoroughly train all new employees prior to allowing them to operate any piece of equipment.
- Provide refresher training at the beginning of each leaf season for experienced workers. If the season is extended, provide additional training to reinforce safety procedures at regular intervals.
- Conduct Job Site Observations. Reinforce desirable behaviors and consistently correct unsafe actions.

##### **Drivers**

- Follow manufacturers' recommendations when operating leaf vacuuming equipment. Conduct pre-trip inspections of the truck and vacuum unit per manufacturers' recommendations and department policy.
- Never allow workers to ride on the yoke, or other areas not specifically designated for riders.
- Maintain visual contact of workers on foot when working close to the vehicle and while backing.
- Check both side mirrors frequently when backing.
- Use a reliable spotter positioned to see you and the blind spots behind your vehicle when backing.
- Stop the truck if the spotter must change positions and whenever visual contact is lost.
- Wear your seatbelt. Insist others in the cab wear theirs. Do not use your cell phone or otherwise become distracted. Stay alert of approaching motorists to possibly warn your crew members of danger.

##### **Workers on foot**

- Stay in mirrors or otherwise visible to driver. Remain clear of the rear of the vehicle when the backup lights or alarm are on.
- Be aware of crush zones. They include between moving vehicles and under raised loads.
- Use standard hand signals when acting as a spotter.
- Wear the required personal protective equipment. Remind co-workers to wear theirs.
- Stay alert to approaching motorists. Be prepared to warn co-workers. Have each others' backs.

The MEL offers a variety of educational resources to supplement your employee training program. They can be found by visiting the MEL website, [www.njmeh.org](http://www.njmeh.org), and selecting the SAFETY tab.

- Select **Toolbox Talks** for 5-minute lesson plans on personal protective equipment, basic safety principles, avoiding crush zones, and hand signals for collecting leaves with vacuums, rear compactors, and front-end loaders.
  - New Toolbox Talks have been added for the leaf collection season.
- Choose **Videos** to access short Public Access movies on crush zone and back safety awareness. Members can also borrow videos from the MEL Media library. Click on the Catalogue icon to see the wide selection of general and leaf-collection-specific safety videos that are available.

*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.*



Personal Protective Equipment for leaf vacuum operations must include:

- ANSI 107-2004 (or later) Class 2 or 3 high visibility apparel
- Hearing protection

The following is recommended depending on conditions:

- Work boots
- Tight-fitting protective eyewear
- Leather or similar work gloves
- Dust mask or N95 respirator. Workers who wear a filtering facepiece respirator on a voluntary basis must acknowledge Appendix D in OSHA's Respiratory Protection Standard.



Visibility of the workers on foot is a critical component for a safe operation. In the picture on the left, the worker is between the leaf vacuum and the truck and out of the driver's sight.

Drivers must maintain the proper distance from the curb to keep the vacuum hose operator as far as possible from the wheels of the truck or trailer.

Vacuum hose operators and workers on foot must be aware not to put themselves in a potential Crush Zone.



Leaf collection is a Mobile Work Zone. Establish traffic control according to the MUTCD. At a minimum, high intensity amber warning lights must be visible to motorists approaching from either direction.

Do not use directional arrows on 2-lane roadways.



**Crush Zones** are present in many leaf collection operations:  
 Between and in front of moving vehicles  
 Under raised loads and vehicle bodies

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

*Wednesday, October 21, 2015*

From 9/24/2015 To 10/20/2015

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<b><u>CAMDEN JIF</u></b>					
H- USDA Rural Development I- Borough of Gibbsboro	51 Cheney Rd., Ste. 2 Woodstown, NJ 08098 Borough Hall 49 Kirkwood Road Gibbsboro, NJ	529 08026	Evidence of insurance as respects to loan.	10/20/2015	GLXSALWCPRPO
H- NJ Department of Health I- Borough of Magnolia	Office of EMS PO Box 360 Trenton, NJ 08625 438 W. Evesham Avenue Magnolia, NJ 08049	1484	Evidence of insurance for the following Sterling EMS ambulance: 10/5/2015 AU EX 2015 Chevy Ambulance, vin # 61124.		
H- City of Camden I- City of Gloucester City	520 Market St. Camden, NJ 08101 512 Monmouth St Gloucester City, NJ 08030 - 1793	1568	Evidence of insurance with respects to the use of a smokehouse 10/1/2015 GL EX AU OTH for the City's Gloucester City Day event on October 3, 2015, rain date October 4, 2015.		
H- Borough of Lindenwold I- Borough of Lindenwold	2001 Egg Harbour Road Lindenwold, NJ 08021 2001 Egg Harbour Road Lindenwold, NJ 08021	1744	Evidence of insurance as respects to Statutory Bond coverage for 10/20/2015 Anne Deeck - Tax Collector, effective 07/01/15.		BOND
H- To Whom It May Concern I- Borough of Magnolia	438 W. Evesham Avenue Magnolia, NJ 08049	3907	Evidence of insurance for the following Sterling EMS ambulance: 9/29/2015 2015 Chevy Ambulance VIN 61124		AU
H- To Whom It May Concern I- Cherry Hill Township Fire District #13	1100 Markkress Rd. Cherry Hill, NJ 08003	3975	Evidence of insurance.	10/8/2015	ALL
H- Ford Motor Credit Co. LLC I- Borough of Audubon	One American Road – MD 7500 Dearborn, MI 48121- 4917 1739 606 West Nicholson Road Audubon, NJ 08106		Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as Loss Payee, ATIMA, for Property	9/28/2015	GL EX AU OTH

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 # 5707103 for a 2015 Ford Taurus Vin# 78065 valued at \$47,000

<p>H- Ford Motor Credit Co. LLC WC I- Township of Winslow</p>	<p>1 American Road MD 7500 Dearborn, MI 48126 125 South Route 73 Winslow, NJ 08037</p>	<p>4968</p>	<p>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 &amp; Excess Liability &amp; 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) with respects to the lease of a 2015 Dodge Charger, vin #2C3CDXKT9FH785600, valued at \$29,864, for the Winslow Police Department. Lease #8362603.</p>	<p>10/15/2015 GL AU PH EX</p>
<p>H- Evesham Township Fire District No. 1 I- Borough of Medford Lakes</p>	<p>984 Tuckerton Road PO Box 276 Evesham, NJ 08053-6935 0276 Cabin Circle Drive Medford Lakes, NJ 08055</p>		<p>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 &amp; 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 Fire Prevention Trailer for Fire Prevention week. During the week of 10/6/2015.</p>	<p>10/5/2015 GL EX AU WC</p>
<p>H- Clementon Park &amp; Splash World I- Borough of Clementon</p>	<p>144 Berlin Road Clementon, NJ 08021 101 Gibbsboro Road Clementon, NJ 08021</p>	<p>13213</p>	<p>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 &amp; 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 parking lot on 10/30/15, 6:00pm to 9:00pm for "Trunk or Treat".</p>	<p>10/6/2015 GI EX</p>
<p>H- The Knight Park Trustees CR I- Borough of Collingswood</p>	<p>713 Atlantic Ave. Collingswood, NJ 08108 678 Haddon Avenue Collingswood, NJ 08108</p>	<p>17775</p>	<p>Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the</p>	<p>10/16/2015 GL AU EX WC</p>

description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the use of property/facilities at Knight Park for the Borough's Fall Festival on October 17, 2015.

<p>H- Stryker Financial WC</p>	<p>A Division of Stryker Sales Corporation 1901 Romence Road Parkway Portage, MT 49002 500 White Horse Pike Oaklyn, NJ 08107</p>	<p>19193</p>	<p>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 &amp; Excess Liability &amp; 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) with regard to the purchase of a 6500 Power LOAD for \$49,989.46.</p>	<p>10/1/2015 GL AU PH EX</p>
<p>I- Borough of Oaklyn</p>				
<p>H- Esposito Farms, LLC GLXSALWCPRPO</p>	<p>280 Cedar Brook Road Sicklerville, NJ 08081 678 Haddon Avenue Collingswood, NJ 08108</p>	<p>21208</p>	<p>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 &amp; Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the use of a 2001 Eager Beaver Farm Trailer, valued at \$5,000, for the Borough's Fall Festival hayride on October 17, 2015.</p>	<p>10/16/2015</p>
<p>I- Borough of Collingswood</p>				

**Total # of Holders = 13**



**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%
May 2015	\$194,436.93	\$85,334.10	\$109,102.83	56.11%
June 2015	\$218,134.36	\$137,311.37	\$80,822.99	37.05%
July 2015	\$132,236.83	\$57,071.26	\$75,165.57	56.84%
August 2015	\$467,600.70	\$217,927.51	\$249,673.19	53.39%
September 2015	\$248,123.50	\$126,860.31	\$121,263.19	48.87%
October 2015	\$360,174.16	\$207,611.74	\$152,562.42	42.36%
<b>TOTAL 2015</b>	<b>\$2,183,629.77</b>	<b>\$1,123,602.20</b>	<b>\$1,060,027.57</b>	<b>48.54%</b>

**Monthly PPO Statistics**

Bills	200
PPO Bills	181
PPO Bill Penetration	90.50%
PPO Charges	\$330,455.49
Charge Penetration	91.75%

**YTD PPO Statistics**

Bills	1,913
PPO Bills	1,725
PPO Bill Penetration	90.17%
PPO Charges	\$1,975,491.64
Charge Penetration	90.47%

**2014**

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

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

## Camden JIF

### 3rd Quarter 2015 WC Injury Snapshot

#### Claims Reported:

- **82** FROI's during the 3<sup>rd</sup> quarter ( 237 for 2015 YTD)
- **75** Medical Treatment vs. **7** Report Only; **7** Resulted in Lost Time
- **18** Remain open and actively treating; (45 open cases for all DOL, all years)
- **3** employees are out of work for work-related injuries that occurred in the 3<sup>rd</sup> qtr., **2** have been released to TD but are not able to be accommodated ( a total of 14 employees are OOW for all dates of loss)

#### Notable:

- Of the 82 injured employees, **57** missed zero days of work
- Transitional Duty was accommodated on **17** cases for a total of **268** days or an average of 16 days per case; there were a total of **116** Transitional Duty Lost Opportunity Days on **8** cases

#### Injuries by Occupation:

- **29-Public Works**
  - 7 Poison Ivy exposure
  - 5 Knee/lower leg (2 walk/bad step; 2 twisting; 1 struck by object)
  - 4 Insect bite/sting
  - 4 Hand (2 lacerations, 2 crush/pinch)
  - 3 Head/Face/eye (struck by foreign body)
  - 2 Arm
  - 2 Chest (1 struck by object, 1 pulled muscle)
  - 2 Back (Lifting and Pulling objects)
- **24-Police**
  - 7 MVA's; head/neck, back, shin
  - 3 Falls during foot pursuit, multiple body parts injured
  - 3 shoulder (2 during arrests; 1 loading/unloading weapon repetitively)
  - 2 Crossing Guard injuries; 1 struck by vehicle; 1 Syncope (under invest.)
  - 2 Human bites during arrests
  - 2 Exposure/needle-sticks
  - 2 Eye injuries
  - 1 Back, neck, arms, legs (struck by vehicle)
  - 1 Laceration to head
  - 1 Leg (stepped in drain while walking)
- **3-Fire**
  - 1 Ankle sprain
  - 1 Chest pain
  - 1 Low BP
- **1-Animal Control**
  - 1 Ribs (slip/fall)
- **4-Water/Sewer Dept**
  - 1 Head laceration (equipment malfunction)
  - 1 Neck strain
  - 1 low back/hip/wrist (fall exiting truck)
  - 1 Denied claim
- **5-Administration/IT**
  - 4 Slip/trip/falls; 2 from exposed wires
  - 1 insect bite
- **1-Construction**
  - 1 Hand injury
- **5-EMT**
  - 3 Exposure
  - 1 Finger (closing window)
  - 1 Chest, back (altercation with patient)
- **3-Parking Authority**
  - 2 Foot (1 by vehicle; 1 stubbed toe)
  - 1 Hip (hit by golf cart)



# ***APPENDIX I – MINUTES***

**October 26, 2015 Meeting**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – OCTOBER 26, 2015  
BOROUGH OF COLLINGSWOOD 5:15 PM**

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

**PLEDGE OF ALLEGIANCE  
MOMENT OF SILENCE OBSERVED**

**ROLL CALL OF EXECUTIVE COMMITTEE:**

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

**EXECUTIVE COMMITTEE ALTERNATES:**

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA, Risk Management Services <b>Bradford Stokes, Karen Read</b>
Attorney	Brown & Connery <b>Joseph Nardi</b>
Claims Service	CompServices <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>Taylor Jacob</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

David Taraschi, Audubon  
Jack Flynn, Gibbsboro  
John Foley, Cherry Hill Fire District  
Ken Cheeseman, Laurel Springs  
Robert Mather, Pine Valley  
Mayor Wardlow, Lawnside

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Roger Leonard	Leonard O'Neill Insurance Group
Terry Mason	M&C Insurance Agency, Inc.
Mike Avalone	Conner Strong & Buckelew
Rick Bean	Henry D. Bean & Sons Insurance
Bonnie Ridolfino	Hardenbergh Insurance
Peter DiGiambattista	Associated Insurance Partners

**WELCOME:** Mayor Maley welcomed everyone to the Borough of Collingswood

**APPROVAL OF MINUTES:** OPEN & CLOSED SESSION OF SEPTEMBER 28 2015.

**MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF SEPTEMBER 28, 2015:**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE:** NONE

**2016 BUDGET** – The proposed 2016 Budget is enclosed for your review (Page 13). The Executive Committee held a budget workshop meeting on Wednesday, October 15<sup>th</sup> in Collingswood to review the proposed budget, assessment strategy and available dividend. The committee is recommending that the budget be introduced, totaling \$12,434,722 which represents a 1.99% increase over last year.

Executive Director said the 2016 Budget increase has actually decreased to 1.94% due to adjustments at the MEL level. The proposed budget was distributed reflecting the adjustment. Executive Director reviewed the 2016 Budget and said for the third consecutive year we have had very good results on loss picks from the actuary on the auto, property and worker's compensation line items. Executive Director reviewed line item 5 of the Budget and said the MEL will be implementing a retrospective rating program. Each individual JIF will be assessed 85% of your assessments based on expected claims fund assessments. This is an option the MEL is giving to all local JIFs. Executive Director said an option that some of the other JIFs are taking is banking a portion of the other 15% into a trust fund and if somewhere down the road there are excess claims that we would have to pay a premium to the MEL. We can bank for funds into this account as long as we wish. This budget reflects the JIF banking 50% and if we do not use the fund this would be a potential area where we can distribute dividends.

Executive Director reviewed Premiums section of the Budget and said there is a 17% increase in the crime line item and this is due to a headcount issue on the audit and this is the adjustment which is a per head charge. Executive Director reviewed the Expenses and said on line 26 for MEL Safety Institute that increase again is due to the headcount issue. Total Fund Expense and Contingency is at .84% increase. Executive Director reviewed the POL EPL premium and said last year the JIF was hit hard with a 23% increase and we are happy to report this year we are only at 3%. The range statewide wide was 2% - 8% and we are at 3% which is very good.

Executive Director said at the Budget Meeting the Board authorized that we go with an unequalized plan that the eight members that are showing a high loss ratio would brunt the \$30,000 increase. Most members will see that line item go down.

Executive Director said the 2016 Budget is at a total of \$12,428,901 and this is still subject to change slightly since there are comparisons still going on but we feel confident we will be at a 1.94% average increase.

**MOTION TO INTRODUCE THE 2016 BUDGET FOR THE CAMDEN COUNTY MUNICIPAL JIF AND SCHEDULE A PUBLIC HEARING FOR NOVEMBER 23, 2015 AT THE BROOKLAWN COMMUNITY CENTER AT 5:15 PM.**

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

Executive Director said the Committee also reviewed the available dividend calculation and is recommending the release of \$250,000 from closed years. The EJIF is releasing a dividend to the Camden Fund in the amount of \$51,173. Enclosed is Resolution 15-26 authorizing the release of a dividend representing a total of \$301,173.

**MOTION TO ADOPT RESOLUTION 15-26 AUTHORIZING THE RELEASE OF A DIVIDEND IN THE AMOUNT OF \$301,173 FROM CLOSED YEARS AND THE EJIF SUBJECT TO STATE APPROVAL**

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

**MEMBERSHIP RENEWALS:** Executive Director said the Fund has 4 members up for renewal at the end of the year. Renewal documents were sent out in August. We have received renewal documents from the Borough of Clementon, Laurel Springs and Hi-Nella.

**PROPERTY APPRAISAL UPDATE:** Executive Director said Asset Works has advised us that they will begin property appraisals in the Camden JIF by mid November. Each

member municipality will be asked to provide a contact person for Asset Works to coordinate site visits.

**RCF REPORT:** The Residual Claims Fund met last week at the Forsgate Country Club to hold a public hearing to review the amended 2015 Budget and the proposed 2016 Budget. *A copy of the report will be included in next month's agenda.*

**EJIF REPORT:** The EJIF met last week at the Forsgate Country Club. A public hearing and adoption of the 2016 Budget was held. *A copy of the report will be included in next month's agenda.*

**MEL REPORT:** The MEL met last week at the Forsgate Country Club to introduce the 2016 Budget. *A copy of the report will be included in next month's agenda.*

Executive Director said the MEL Investment Committee issued a Joint RFP for Banking & Asset Management and made its recommendation to the Board. The Board accepted the Investment Committee recommendations to award the Banking contract to Investors Bank and the Asset Manager contract to Wilmington Trust. The MEL, EJIF and the RCF are all going to switch over to Investors Bank and Wilmington Trust. Local Affiliated JIFs can participate in this program with the same terms which is a better interest rate and less fees. Executive Director said we will have an analysis and more information within the next month or so.

**ELECTED OFFICIALS TRAINING:** This year's elected officials training program will focus on Public Officials & Employment Practices, specifically personal liability of the elected officials. A session is scheduled at the League of Municipalities Conference for 3:45PM in Atlantic City on Wednesday, November 18, 2015. Executive Director said we will be scheduling our sessions with Mr. Nardi after the holidays. The MEL will also be offering the online training.

**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 of August 31, 2015 showing a \$5.8 million dollar surplus with a little over \$18.9 million in cash. Executive Director also reviewed the Expected Loss Ratio Analysis and said where the actuary projected us at 37% we currently stand a little over 40% so we continue to trend well along with 2013 and 2014. Lost Time Accident Frequency we have improved at 2.28 last month we were at 2.34.

Executive Director's Report Made Part of Minutes.

**TREASURER:**

**Approving Payment of Resolution #15-27 October 2015 Vouchers**

<b>TOTAL 2015</b>	\$110,498.90
<b>TOTAL</b>	<b>\$110,498.90</b>

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

<b>Closed Fund Year</b>	0.00
<b>2011</b>	67,128.94
<b>2012</b>	195,849.15
<b>2013</b>	28,575.09
<b>2014</b>	41,440.59
<b>2015</b>	264,975.74
<b>TOTAL</b>	<b>579,969.51</b>

**MOTION TO APPROVE RESOLUTION #15-27 VOUCHER PAYMENTS FOR OCTOBER 2015 AND TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF SEPTEMBER 2015 AS PRESENTED**

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

**MOTION TO APPROVE THE TREASURER'S REPORT:**

Motion: Commissioner Maley  
Second: Commissioner DiAngelo  
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Mr. Nardi said his report is for closed session.

**SAFETY DIRECTOR:**

John Saville reviewed the Safety Director monthly reports. A list of MSI training is included in the report with Fast Track Training. Mr. Saville said a Safety Director's Bulletin is included in the agenda on Best Practices for Back Fire Apparatus into the Station. The 2016 Training calendar is being finalized. Mr. Saville also reminded everyone the Special Recognition Rewards are due the end of November so if you have someone eligible for this award now is the time to submit it.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Executive Director reviewed the Certificate Report was enclosed on page 34 for the period 8/20/15 to 9/23/15 was included in the agenda listing 13 certificates.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Taylor Jacob reviewed the reports for September 2015, with a savings of 48.87% for the month and a total of 49.77% for the year.

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

**MOTION TO APPROVE THE COMPROMISE ON THE LEIN THE MOUNT  
EPHRIAM CLAIM BY THE AMOUNT OF 25%**

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

**OLD BUSINESS:**

NONE

**NEW BUSINESS:**

NONE

**PUBLIC COMMENT:**

NONE

**MOTION TO ADJOURN:**

Motion:	Commissioner Michielli
Second:	Commissioner Gallagher
Vote:	Unanimous

**MEETING ADJOURNED: 5:46 PM**

---

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



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



## Municipal Excess Liability Joint Insurance Fund

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

**Date:** October 21, 2015  
**To:** Camden County Municipal Joint Insurance Fund  
**From:** Commissioner Joseph Wolk  
**Subject:** October MEL Report

**2016 Rate Table & Budget** – Board of Fund Commissioners introduced a 2016 Rate Table and a 2016 Budget - reflecting an overall decrease of -3.8% when applying the 2015 exposures and limits against the 2016 rate table to provide a comparison. Public Hearing scheduled for Wednesday, November 18, 2015 at 5:00 pm in Room 305 at the Atlantic City Convention Center.

**Emergency Cleanup and Restoration Services:** The MEL advertised an RFQ to add qualified vendors for Emergency Cleanup and Restoration Services to the existing list – posted to the MEL webpage. Deadline for responses is October 14, 2015. Responses received from Service Master Restore in Emerson and PuroClean in Middlesex. The Board approved adding both vendors to the list posted on the MEL’s webpage. It is expected that the MEL will periodically update this list.

**Best Practices – Cyber Liability:** In March of 2014, the MEL entered into a contract with Rutgers University to develop “Best Practices” that can be used by members to manage risk related to the use of technology. Rutgers has completed the project and delivered: 1) Leadership Summary Pamphlet; 2) Executive Summary; and 3) Best Practices & Resource Guides. Executive Director recommended distributing these documents to member Governing Bodies, Fund Commissioner and Risk Management Consultants. The Board approved the printing and mailing costs based on proposal submitted by AA Printing, South Plainfield, NJ. AA Printing submitted the lowest quote to print 3,000 copies and directly distribute approximately 1,500 to members at a cost of \$18,004. Once the project is ready to mail, the MEL will also send an email to Fund Commissioners and post a copy of the material on the MEL webpage.

**Super Storm Sandy:** Fund Attorney said the final order resolving the flood related Super Storm Sandy claims has been filed, noting there are no matters in dispute. At this time, MEL members can now submit their filings to FEMA; it is likely that members will recover 97% of their costs when combining insurance and FEMA recoveries. Fund Attorney said it was notable how quickly claims were finalized – when compared to other catastrophic claims in the United States.

**Management Committee:** The committee met on September 21, 2015; Minutes from the meeting were submitted to the Board for information.

**Investment Committee:** The committee met on September 21, 2015; Minutes from the meeting were submitted to the Board for information

Representatives from the Investment Committee interviewed Investors Bank (banking), Wilmington Trust (asset management); TD Bank (banking & asset management) and Wells Fargo (banking & asset management) on October 14<sup>th</sup>. Results reviewed with Investment Committee on October 21, 2015. Chairman Rheinhardt said awarding the banking contract to Investors Bank and the asset manager contract to Wilmington Trust represented the most cost effective program. Board accepted the committee recommendation and authorized the MEL Treasurer to begin transitioning to Investors Bank and Wilmington Trust.

**Model Personnel Manual meeting:** The committee met on September 28, 2015; Minutes from the meeting were submitted to the Board for information. Committee will meet again to finalize changes to the Model Personnel Manual.

**Safety and Education Committee:** The committee is scheduled to meet on October 31, 2015.

**Legislative Committee:** The Legislative Committee is scheduled to meet on November 18<sup>th</sup> during the NJSLOM convention.

**Coverage Committee:** The committee is in the process of scheduling a meeting.

**RCF Report:** The RCF met on September 2, 2015 and introduced the amended 2015 Budget and the 2016 Proposed Budget. The public hearing on the RCF budget will be held on October 21, 2015 at 10:30 AM in the Forsgate Country Club. A copy of Commissioner Cottman's report on the RCF Board's September meeting distributed for information

**Residual Claims Fund Membership Renewal:** The MEL's three-year membership in the Municipal Excess Liability Residual Claims Fund is scheduled to expire on December 31, 2015. The Board adopted Resolution 16-15 renewing the membership term effective January 1, 2016 through December 31, 2018.

**Claims Committee:** The Claims Review Committee submitted minutes of its September meeting and is also scheduled to meet immediately following today's board meeting.

**Public Officials/Employment Practices Liability Claims (POL/EPL)** – Fund Attorney said 26 claims remain open. Of those, 14 are at the appellate division (MEL's motion for summary judgements were successful in these matters & are being appealed); 2 claims are at the Supreme Court.

**OPRA** – Fund Attorney said the transition of OPRA requests being reviewed by his office has moved well.

**JIF Fund Attorneys** – Fund Attorney is planning to schedule periodic meetings of Fund Attorneys from affiliated local JIFs. Expect to schedule in the first quarter of 2016.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
2016 BUDGET FOR RATE DEVELOPMENT					
MUNICIPALITIES ONLY - CURRENT DATA					
		A	B	B-A	B-A
		BUDGET	BUDGET		
APPROPRIATIONS		2015 RATES	2016 RATES	\$	%
I. CLAIMS AND EXCESS INSURANCE PREMIUMS		MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
CLAIMS					
Excess Liability:					
1	To 500K	2,812,667	2,558,120	(254,547)	-9.1%
2	1.25MIL Ex 500K	3,706,084	3,370,684	(335,400)	-9.0%
3	Excess WC	9,442,160	7,865,319	(1,576,841)	-16.7%
4	Excess Property 200K Ex 50K	2,015,193	1,712,914	(302,279)	-15.0%
5	Aggregate Excess LFC	15,435	15,435	-	0.0%
6	JIF Faithful Performance Bond	184,001	184,001	-	0.0%
7	Statutory Bonds	282,500	282,500	-	0.0%
8	Sub Total	18,458,041	15,988,973	(2,469,067)	-13.4%
9 PREMIUMS					
10	3.25MIL ex 1.75 MIL	4,713,580	4,807,851	94,271	2.0%
11	Optional Excess Liability	1,681,121	1,681,121	(0)	0.0%
12	Optional Excess POL/EPL	831,932	848,625	16,693	2.0%
13	Excess WC	2,525,163	2,525,163	-	0.0%
14	Excess Property	6,349,256	6,825,450	476,194	7.5%
15	Boiler and Machinery	553,462	594,972	41,510	7.5%
16	Loss Fund Contingency	484,730	484,731	0	0.0%
17	Sub Total	17,139,245	17,767,913	628,668	3.7%
18	Total Claims & Premiums	35,597,286	33,756,886	(1,840,400)	-5.2%
19					
20 II. EXPENSES					
21	Claims Adjustment	967,000	967,000	-	0.0%
22	Property Adjustment	160,000	160,000	-	0.0%
23	Administration	963,408	982,676	19,268	2.0%
24	Loss Fund Management	145,000	147,900	2,900	2.0%
25	Actuary	47,225	48,170	945	2.0%
26	Attorney	42,502	43,352	850	2.0%
27	Deputy Attorney	1,418	1,446	28	2.0%
28	Attorney - OPRA	16,000	16,320	320	2.0%
29	Auditor	27,083	27,625	542	2.0%
30	Treasurer	23,945	24,424	479	2.0%
31	Underwriting Manager	498,502	508,472	9,970	2.0%
32	Reinsurance Manager	287,865	293,622	5,757	2.0%
33	Safety and Education Committee	190,466	194,275	3,809	2.0%
34	Computer Services	135,304	138,010	2,706	2.0%
35	Legislative Committee	25,891	26,409	518	2.0%
36	Internal Audit Committee	56,722	57,856	1,134	2.0%
37	Strategic Planning Committee	28,361	28,928	567	2.0%
38	Coverage Committee	37,567	38,318	751	2.0%
39	Communications Committee	116,744	119,079	2,335	2.0%
40	Misc Expense	(187,958)	(187,958)	-	0.0%
41	Subtotal	3,583,045	3,635,924	52,879	1%
42					
43	MEL Safety Institute	805,810	805,810	-	0.0%
44	Total Appropriations	39,986,141	38,198,620	(1,787,521)	-4.5%



**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: OCTOBER 21, 2015  
TO: Camden County Municipal Joint Insurance Fund  
FROM: Commissioner Joseph Wolk  
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

---

**2016 BUDGET** - At the September Executive Committee meeting, the Fund introduced a budget for fund year 2016. In accordance with the regulations, the budget was advertised in the Fund's official newspaper and sent to each member. The Public Hearing for the budget was held at this meeting. For reference, a copy of the budget, as introduced, follows this report.

A motion to adopt a budget for the New Jersey Municipal Environmental Risk Management Fund Joint Insurance Fund as presented for fund year 2016 and to certify annual assessments, based upon the adopted 2016 budget for member Joint Insurance Funds was approved.

**EJIF DIVIDEND** - The request for approval of the EJIF's \$500,000 dividend was filed with the State on October 14, 2015. We await their approval.

**NEW POLICY FORM** – The new policy form is currently under review by the excess carrier. A Coverage Committee meeting will be scheduled to review and recommend the final revised policy form to the Executive Board at the November meeting.

**BANKING AND ASSET MANAGER** – Representatives from the MEL Investment Committee interviewed Investors Bank (banking), Wilmington Trust (asset management); TD Bank (banking & asset management) and Wells Fargo (banking & asset management) on October 14<sup>th</sup> for the positions of Banking Services and Asset Manager for the E-JIF, RCF, and MEL. The results were reviewed with the MEL Investment Committee on October 21, 2015. Commissioner Rheinhardt said awarding the banking contract to Investors Bank and the asset manager contract to Wilmington Trust represented the most cost effective program. The Board accepted the recommendation and authorized the E-JIF Treasurer to begin transitioning to Investors Bank and Wilmington Trust.

**T&M ENGINEERING SERVICE TEAM** - The Fund office was recently informed that Christopher Gulics and some members of his environmental team have departed T & M Engineering Services. Going forward the service team will consist of Kris Krzyston and Kristi Butkowski under the supervision of Ihsan Alfayyomi - Environmental Services Corporate Manager.

The EJIF support staff consists of Toni Sapio, Jason Hager, Ericka Naklicki and Heath Meyers. The EJIF service team is currently in the process of completing the year-end reporting requirements and is on schedule to complete the required documents. The first responder for the 24 hour emergency response hotline is Kristi Butkowski and the second responder is Kris Krzyston in the event Kristi is not available.

Their contact information is as follows:

Kristi Butkowski  
Senior Staff Environmental Scientist  
40 Monmouth Park Highway, Suite 2, West Long Branch, NJ 07764  
T+ 732.676.4000 D + 732.676.1739  
KBUTKOWSKI@TANDMASSOCIATES.COM | TANDMASSOCIATES.COM

Kristopher Krzyston, CEM, CEI  
Group Manager  
11 Tindall Road, Middletown, NJ 07748  
T + 732.671.6400 D + 732.865.9508 C + 732.259.4945  
KKRZYSTON@TANDMASSOCIATES.COM | TANDMASSOCIATES.COM

**NEXT MEETING-** The next meeting of the EJIF is scheduled for November 18, 2015 at the Sheraton Hotel, across from the AC convention center at 12 noon.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND				
2016 BUDGET BASED ON 2010 CENSUS				
	10/12/2015 15:57	2015	2016	
		TOTAL	TOTAL	CHANGE
				CHANGE
				\$
				%
	I. Claims and Excess Insurance			
	Claims			
1	Non-Site Specific	396,452	389,156	(7,296) -1.8%
2	Site Specific	292,792	340,008	47,216 16.1%
3	Legal Defense	1,120,147	1,145,400	25,253 2.3%
4	Superfund Buyout	713,007	654,227	(58,780) -8.2%
5	LFC	14,569	14,569	- 0.0%
6	<b>Total Loss Fund</b>	<b>2,536,967</b>	<b>2,543,360</b>	<b>6,393 0.3%</b>
7				
8	II. Expenses, Fees & Contingency			
9	Professional Services			
10	Actuary	61,702	61,702	- 0.0%
11	Attorney	72,047	73,487	1,441 2.0%
12	Auditor	15,038	15,339	301 2.0%
13	Executive Director	246,650	251,583	4,933 2.0%
14	Treasurer	18,548	18,919	371 2.0%
15	Lobbyist	54,000	45,000	(9,000) -16.7%
16	Underwriting Managers	210,679	214,893	4,214 2.0%
17	Environmental Services	412,479	412,479	- 0.0%
18	Claims Administration	24,897	25,395	498 2.0%
19				
20	<b>Subtotal - Contracted Prof Svcs</b>	<b>1,116,039</b>	<b>1,118,796</b>	<b>2,757 0.2%</b>
21				
22	Non-Contracted Services			
23	Postage	5,523	5,523	- 0.0%
24	Printing	4,288	4,288	- 0.0%
25	Telephone	2,446	2,446	- 0.0%
26	Expenses contingency	15,977	15,977	- 0.0%
27	Member Testing	8,306	8,306	- 0.0%
28				
29	<b>Subtotal - Non-contracted svcs</b>	<b>36,541</b>	<b>36,541</b>	<b>- 0.0%</b>
30				
31	<b>Subtotal-Contracted/Non-contracted s</b>	<b>1,152,580</b>	<b>1,155,337</b>	<b>2,757 0.2%</b>
32				
33	Excess Aggregate Insurance	535,022	535,022	- 0.0%
34				
35	General Contingency	55,415	74,365	18,950 34.2%
36				
37	<b>Total Exp, Fees &amp; Contingency</b>	<b>1,743,017</b>	<b>1,764,724</b>	<b>21,707 1.2%</b>
38				
39	<b>TOTAL JIF APPROPRIATIONS</b>	<b>4,279,984</b>	<b>4,308,084</b>	<b>28,100 0.7%</b>



## Municipal Excess Liability Residual Claims Fund

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

October 21, 2015

Memo to: Camden County Municipal Joint Insurance Fund  
From: Commissioner Joseph Wolk  
Re: Topics Discussed at the RCF Meeting

**Banking & Asset Manager:** Fund Treasurer reported that the MEL issued a Request for Proposals for Banking & Asset Manager and the MEL Investment Committee was tasked to review the responses and recently held interviews with prospective vendors. Fund Treasurer reported the committee met this morning and would be making a recommendation to appoint Wilmington Trust for Asset Management Services and Investors Bank for Banking Services as of January 1, 2016. In order to start the transfer of operations and funds, the Board of Fund Commissioners made a motion to award Wilmington Trust for Asset Management Services and Investors Bank for Banking Services with the formal appointment at the 2016 Reorganization meeting.

**RCF Financials & Planning Update:** Executive Director reported the fund office issued a memo dated 10/14/15 to the RCF Board, which detailed the deficit in the RCF Financial Fast Track as of 6/30/15 and outlined a strategy to address the deficit.

The RCF Board held a special meeting on 10/20/15 to review the strategy and improve the fund's investment income as follows:

- 1) The NJ Department of Community Affairs will be contacted to determine if they will permit the RCF and other JIFs to invest in the bonds of its members at regular maturities. If not, the RCF will seek a legislative change.
- 2) If authority to purchase municipal bonds is granted, the RCF will adopt the claim reserving rules required by the Internal Revenue Service for commercial insurers to discount claim reserves by an assumed interest rate of 1.7%.
- 3) If authority for this investment program is not achieved by the time when the Fund's year end report must be finalized, the Fund will include as a part of its 2016 supplemental budget an appropriation to the aggregate loss fund contingency account in an amount equivalent to one third of any statutory deficit. This will eliminate the need to adopt an additional assessment to prior years.



- 4) Concerning the proposed Urban Centers JIF, this program will be limited to just the original two cities (Trenton and Camden) and any additional members must receive the advance approval of the RCF Board. Further, the members of that JIF will assume full responsibility for any changes in claim valuations to eliminate any risk to the other RCF members. The interest rate shall be the regular municipal bond rate and shall be adjusted annually to reflect the current rates. Any outstanding balance shall become payable if a member leaves the program.

**2015 Budget Amendment:** Following the public hearing, the Board of Fund Commissioners reviewed and adopted the amended Fund Year 2015 budget which reflected the transfer of Fund Year 2011 from the local JIFs as of 6/30/15.

**2016 Budget:** Following the public hearing, the Board of Fund Commissioners reviewed and adopted the 2016 Budget. Under the conditions of the Fund, the 2016 expenses cannot be charged directly to the contingency reserve established in the 2015 amended budget. In September, the Board adopted a resolution declaring some of this contingency as a surplus to offset the 2016 expenses.

**Claims Committee:** The Claims Review Committee submitted the minutes of its September 2, 2015 meeting and the committee met again before the RCF Board October meeting.

**Next Meeting:** The next meeting of the RCF is the 2016 Reorganization scheduled for Wednesday January 6, 2016 at 10:30AM at the Forsgate CC, Jamesburg, NJ.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND			
2015 AMENDED BUDGET			
	2015	2015	\$
	BUDGET	Revised Budget	CHANGE
<b>APPROPRIATIONS</b>			
MEL	230,283	15,088,740	14,858,457
BMEL	0	0	0
ATLANTIC	36,179	1,258,177	1,221,998
BERGEN	10,107	380,950	370,843
BURLCO	15,134	298,554	283,420
CAMDEN	17,401	917,885	900,484
MONMOUTH	19,957	1,528,541	1,508,584
MORRIS	15,185	1,999,403	1,984,218
NJUA	12,469	365,509	353,040
OCEAN (incl Brick) incremental inr	66,694	1,215,791	1,149,097
PMM	6,274	288,228	281,954
SOUTH BERGEN	16,228	875,147	858,919
SUBURBAN ESSEX	15,799	646,504	629,705
TRICO	22,661	1,021,213	998,552
SUBURBAN MUNICIPAL	2,559	85,747	83,188
CENTRAL JERSEY	51,050	1,019,465	968,415
NJPHA	12,044	339,224	327,180
<b>TOTAL</b>	<b>550,024</b>	<b>27,328,078</b>	<b>26,778,054</b>

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND			
2015 AMENDED BUDGET			
	2015	2015	
	BUDGET	Revised Budget	
<b>APPROPRIATIONS</b>			
CLAIMS	0	26,073,054	26,073,054
REINSURANCE PREMIUMS	60,000	65,000	5,000
LOSS FUND CONTINGENCY	0	600,000	600,000
<b>SUBTOTAL LOSS FUND</b>	<b>60,000</b>	<b>26,738,054</b>	<b>26,678,054</b>
<b>EXPENSES</b>			
ADMINISTRATOR	186,438	186,438	0
DEPUTY ADMINISTRATOR	63,420	63,420	0
ATTORNEY	38,598	38,598	0
CLAIMS SUPERVISION & AUDIT	55,796	55,796	0
TREASURER	36,238	36,238	0
AUDITOR	21,407	21,407	0
ACTUARY	38,217	38,217	0
MISCELLANEOUS	21,639	21,639	0
<b>SUBTOTAL</b>	<b>461,753</b>	<b>461,753</b>	<b>0</b>
EXPENSE CONTINGENCY	28,271	128,271	100,000
<b>SUBTOTAL EXPENSES</b>	<b>490,024</b>	<b>590,024</b>	<b>100,000</b>
<b>TOTAL BUDGET</b>	<b>550,024</b>	<b>27,328,078</b>	<b>26,778,054</b>

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2016 ADOPTED BUDGET				
	2015 ANNUALIZED	2016 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
<b>APPROPRIATIONS</b>				
CLAIMS	0	0	0	
REINSURANCE PREMIUMS	65,000	65,000	0	0%
LOSS FUND CONTINGENCY	0	0		
<b>SUBTOTAL LOSS FUND</b>	<b>65,000</b>	<b>65,000</b>	<b>0</b>	<b>0%</b>
<b>EXPENSES</b>				
ADMINISTRATOR	186,438	190,167	3,729	2%
DEPUTY ADMINISTRATOR	63,420	64,688	1,268	2%
ATTORNEY	38,598	39,370	772	2%
CLAIMS SUPERVISION & AUDIT	55,796	56,912	1,116	2%
TREASURER	36,238	36,963	725	2%
AUDITOR	21,407	21,835	428	2%
ACTUARY	38,217	38,981	764	2%
MISCELLANEOUS	21,639	22,813	1,174	5%
<b>SUBTOTAL</b>	<b>461,753</b>	<b>471,729</b>	<b>9,976</b>	<b>2%</b>
EXPENSE CONTINGENCY	128,271	128,271	0	0%
<b>SUBTOTAL EXPENSES</b>	<b>590,024</b>	<b>600,000</b>	<b>9,976</b>	<b>2%</b>
<b>TOTAL BUDGET</b>	<b>655,024</b>	<b>665,000</b>	<b>9,976</b>	<b>1.5%</b>