

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
MEETING AGENDA  
OCTOBER 24, 2016 – 5:15 PM**

**COLLINGSWOOD SENIOR COMMUNITY CENTER  
30 WEST COLLINGS AVENUE  
COLLINGSWOOD, NJ 08108  
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: OCTOBER 24, 2016**

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- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2016 EXECUTIVE COMMITTEE**
- WELCOME: COLLINGSWOOD**
- APPROVAL OF MINUTES:** September 26, 2016 Open Minutes.....Appendix I  
September 26, 2016 Closed Minutes..... **To Be Distributed**

**CORRESPONDENCE**

**REPORTS**

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
Executive Director's Report .....Page 1
- TREASURER – Elizabeth Pigliacelli**  
Monthly Vouchers - Resolution No. 16-23 .....Page 16  
Treasurer's Report.....Page 18  
Monthly Reports .....Page 19
- ATTORNEY – Joseph Nardi, Esquire**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report.....Page 25
- UNDERWRITING MANAGER – Conner Strong & Buckelew**  
Monthly Certificate Holding Report.....Page 34
- MANAGED CARE – Consolidated Services Group**  
Monthly Report.....Page 37
- CLAIMS SERVICE – AmeriHealth Casualty**

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- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - MEETING ADJOURNED**
  - NEXT MEETING: Regular Meeting – November 28, 2016 - Borough of Brooklawn**

## Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216  
Parsippany, NJ 07054

Date: October 24, 2016

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ❑ **2017 Budget** – The proposed 2017 Budget is enclosed for your review (**Page 12**). The Executive Committee held a budget workshop meeting on October 12th in Collingswood to review the proposed budget, assessment strategy and available dividend. The committee is recommending that the budget be introduced, totaling \$12,648,026 which represents a 2.08% average increase over last year.

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 \$51,329.00 Enclosed is **Resolution 16-22** authorizing the release of a dividend representing a total of \$301,329.00. (**Page 13**)

- ❑ **Motion to introduce the 2017 Budget for the Camden County Municipal Joint Insurance Fund and schedule a Public Hearing for November 28, 2016 at the Brooklawn Community Center at 5:15PM.**
- ❑ **Motion to adopt Resolution 16-22 authorizing the release of a dividend in the amount of \$301,329 from the E-JIF & Closed Years Account, subject to State approval.**
- ❑ **Employment Practices Program:** As a reminder, members had until October 1st to submit checklist to qualify and/or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel.
- ❑ **Membership Renewals** – The Fund has 25 members up for renewal at the end of the year. Renewal documents were sent last month. Members are asked to return their resolutions and agreements back to the Fund office by October 1, 2016. We have received renewal documents from 18 of the 25 members.
- ❑ **RCF Report:** The RCF met last week at the Forsgate Country Club to hold a public hearing to review the amended 2016 Budget and the proposed 2017 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 2017 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 2017 Budget. *A copy of the report will be included in next month's agenda.*
- ❑ **Elected Officials Training:** This year's elected officials training program will focus on "Ethics for Governmental Officials". A session is scheduled at the League of Municipalities Conference for 3:45 pm in Atlantic City on Wednesday, November 16, 2016.
- ❑ **League Magazine** – Enclosed on **Page 15** is the latest in the series of "Power of Collaboration" to appear in the League magazine. Each of the MEL advertisements highlights activities of the MEL and JIFs as well as people who have rendered significant service. This advertisement highlights ethics in decision makers.
- ❑ **MEL 30th Anniversary** - 2017 marks the 30th anniversary of the Municipal Excess Liability Joint Insurance Fund; copies of a brochure announcing this and other achievements is being distributed to members.

Since its inception on January 1, 1987, the MEL has grown to include almost 65% of the municipalities and local authorities in the state. The program has saved taxpayers over \$1.1 billion and has helped members improve their safety records by over 60%. The Camden JIF was established in 1987 and has achieved \$69.2 million in savings through it's own programs and affiliation with the MEL as of 1/1/16.

❑ **Due Diligence Reports:**

<b>Financial Fast Track</b>	<b>Page 3</b>
<b>Income Portfolio</b>	<b>Page 4</b>
<b>Loss Ratio Analysis</b>	<b>Page 5</b>
<b>Loss Time Accident Frequency</b>	<b>Page 6</b>
<b>POL/EPL Compliance Report</b>	<b>Page 8</b>
<b>Fund Commissioners</b>	<b>Page 9</b>
<b>2016 Fund Year Regulatory Affairs Checklist</b>	<b>Page 10</b>
<b>RMC Agreements</b>	<b>Page 11</b>

**CAMDEN COUNTY MUNICIPAL FUND  
FINANCIAL FAST TRACK REPORT**

		AS OF	August 31, 2016		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	<b>UNDERWRITING INCOME</b>	<b>1,030,343</b>	<b>8,242,547</b>	<b>192,291,770</b>	<b>200,534,317</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	241,788	2,633,237	86,580,620	89,841,197
	Case Reserves	463,119	550,135	4,015,056	4,089,170
	IBNR	10,178	655,065	6,239,000	6,619,036
	Recoveries	-	(13,992)	(254,718)	(145,001)
	<b>TOTAL CLAIMS</b>	<b>715,085</b>	<b>3,824,445</b>	<b>96,579,958</b>	<b>100,404,403</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	327,089	2,616,709	51,611,433	54,228,142
	Administrative	168,172	1,357,741	34,379,435	35,737,176
	<b>TOTAL EXPENSES</b>	<b>495,261</b>	<b>3,974,451</b>	<b>85,990,868</b>	<b>89,965,318</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	(180,003)	443,651	9,720,945	10,164,596
5.	<b>INVESTMENT INCOME</b>	7,781	47,266	10,076,808	10,124,074
6.	<b>DIVIDEND INCOME</b>	0	0	3,268,835	3,268,835
7.	<b>STATUTORY PROFIT (4+5+6)</b>	<b>(172,222)</b>	<b>490,917</b>	<b>23,066,588</b>	<b>23,557,505</b>
8.	<b>DIVIDEND</b>	0	0	18,000,321	18,000,321
9.	<b>STATUTORY SURPLUS (7-8)</b>	<b>(172,222)</b>	<b>490,917</b>	<b>5,066,267</b>	<b>5,557,183</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	<b>Closed</b>	835	(71,348)	1,283,615	1,212,267
	<b>Aggregate Excess LFC</b>	20,377	162,741	0	162,741
	<b>2013</b>	(355,999)	(362,140)	2,836,505	2,474,365
	<b>2014</b>	113,425	62,443	1,734,442	1,796,885
	<b>2015</b>	1,867	342,348	(788,295)	(445,947)
	<b>2016</b>	47,273	356,874		356,874
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(172,222)</b>	<b>490,917</b>	<b>5,066,267</b>	<b>5,557,183</b>
	<b>TOTAL CASH</b>				<b>20,147,740</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>77,273</b>	<b>81,350,565</b>	<b>81,427,837</b>
	<b>FUND YEAR 2013</b>				
	Paid Claims	34,160	373,846	2,567,085	2,940,931
	Case Reserves	345,048	98,682	731,431	830,113
	IBNR	(22,123)	(102,618)	333,945	231,327
	Recoveries	0	0	(82,459)	(82,459)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>357,085</b>	<b>369,910</b>	<b>3,550,001</b>	<b>3,919,911</b>
	<b>FUND YEAR 2014</b>				
	Paid Claims	49,129	300,601	1,886,486	2,187,087
	Case Reserves	(25,581)	39,148	995,611	1,034,759
	IBNR	(135,631)	(379,012)	1,850,602	1,471,590
	Recoveries	0	(13,745)	(43,698)	(57,443)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>(112,083)</b>	<b>(53,008)</b>	<b>4,689,000</b>	<b>4,635,992</b>
	<b>FUND YEAR 2015</b>				
	Paid Claims	43,809	725,997	1,736,551	2,462,548
	Case Reserves	(9,703)	10,272	1,349,622	1,359,894
	IBNR	(34,107)	(1,066,414)	3,909,070	2,842,656
	Recoveries	0	(247)	(4,851)	(5,098)
	<b>TOTAL FY 2015 CLAIMS</b>	<b>(0)</b>	<b>(330,392)</b>	<b>6,990,392</b>	<b>6,659,999</b>
	<b>FUND YEAR 2016</b>				
	Paid Claims	114,690	822,793		822,793
	Case Reserves	153,354	864,405		864,405
	IBNR	202,038	2,073,464		2,073,464
	Recoveries	0	0		0
	<b>TOTAL FY 2016 CLAIMS</b>	<b>470,083</b>	<b>3,760,663</b>		<b>3,760,663</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>715,085</b>	<b>3,824,445</b>	<b>96,579,958</b>	<b>100,404,403</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	<b>8/31/2016</b>	
		<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>Last Month</b>	<b>This Month</b>
<b>CAMDEN JOINT INSURANCE FUND</b>						
Total Cash Balance (millions)		13.39	14.32	15.46	20.55	20.15
Fixed Income Portfolio						
Investments (millions), Book Value		4.00	4.92	4.92	9.99	9.99
Avg maturity (years)		2.07	1.51	1.33	0.67	0.58
Unrealized gain/(loss) (%)		1.30	0.89	0.47	0.09	0.06
Purchase/Book yield (%)		1.40	1.40	1.40	0.62	0.62
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		2.70	2.29	1.87	0.71	0.68
<b>M E L PORTFOLIO</b>						
Total Cash Balance (millions)		64.22	72.15	80.36	72.58	74.32
Fixed Income Portfolio						
Investments (millions), Book Value		50.13	48.09	48.09	52.52	49.56
Avg maturity (years)		2.04	1.90	1.58	1.72	1.70
Unrealized gain/(loss) (%)		-0.30	-0.06	0.12	0.51	0.34
Purchase/Book yield (%)		0.65	0.82	0.82	0.94	0.96
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.35	0.76	0.94	1.45	1.30
<b>COMPARATIVE RATES (%)</b>						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.06	0.69	0.10	0.40	0.42
TD Money Market		0.01	0.01	0.01	0.01	0.01
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits				0.66	0.66	0.66
Treasury Issues						
1 year bills		0.13	0.12	0.32	0.55	0.51
3 year notes		0.54	0.90	1.02	0.86	0.79
5 year notes		1.17	1.64	1.53	1.17	1.07
Merrill Lynch US Govt 1-3 years ^		0.37	0.63	0.56	1.42	1.37
* Yearly data is average monthly rate.						
^Monthly data is Year to Date return						
**Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.						

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

**AS OF September 30, 2016**

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

	Budget	Limited	57	MONTH	56	MONTH	45	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-16		31-Aug-16		01-Oct-15	
PROPERTY	486,359	289,261	59.47%	100.00%	59.47%	100.00%	59.99%	100.00%
GEN LIABILITY	1,338,095	1,353,320	101.14%	96.96%	100.92%	96.90%	102.66%	94.71%
AUTO LIABILITY	388,406	589,953	151.89%	95.43%	151.89%	95.15%	151.89%	91.45%
WORKER'S COMP	3,528,729	3,075,913	87.17%	99.80%	87.17%	99.77%	87.98%	99.20%
TOTAL ALL LINES	5,741,588	5,308,447	92.46%	98.86%	92.41%	98.81%	93.36%	97.69%
<b>NET PAYOUT %</b>	<b>\$4,821,709</b>		<b>83.98%</b>					

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

	Budget	Limited	45	MONTH	44	MONTH	33	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-16		31-Aug-16		01-Oct-15	
PROPERTY	535,713	372,208	69.48%	100.00%	69.48%	100.00%	71.76%	100.00%
GEN LIABILITY	1,423,316	832,758	58.51%	94.71%	57.88%	94.32%	27.58%	88.03%
AUTO LIABILITY	377,258	94,744	25.11%	91.45%	21.14%	91.05%	17.83%	85.26%
WORKER'S COMP	3,913,656	2,442,101	62.40%	99.20%	61.65%	99.12%	57.28%	97.46%
TOTAL ALL LINES	6,249,943	3,741,811	59.87%	97.78%	59.02%	97.61%	49.37%	94.79%
<b>NET PAYOUT %</b>	<b>\$2,887,289</b>		<b>46.20%</b>					

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

	Budget	Limited	33	MONTH	32	MONTH	21	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-16		31-Aug-16		01-Oct-15	
PROPERTY	591,500	360,018	60.87%	100.00%	61.29%	100.00%	62.02%	98.04%
GEN LIABILITY	1,405,625	692,359	49.26%	88.03%	44.42%	87.24%	19.75%	75.57%
AUTO LIABILITY	350,875	98,763	28.15%	85.26%	28.15%	84.53%	17.68%	71.98%
WORKER'S COMP	3,909,782	2,086,599	53.37%	97.46%	53.17%	97.19%	51.34%	90.74%
TOTAL ALL LINES	6,257,782	3,237,739	51.74%	94.90%	50.57%	94.51%	43.36%	86.97%
<b>NET PAYOUT %</b>	<b>\$2,193,117</b>		<b>35.05%</b>					

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

	Budget	Limited	21	MONTH	20	MONTH	9	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-16		31-Aug-16		01-Oct-15	
PROPERTY	541,208	615,808	113.78%	98.04%	113.86%	97.72%	94.49%	68.00%
GEN LIABILITY	1,412,638	341,189	24.15%	75.57%	24.23%	74.17%	9.76%	36.00%
AUTO LIABILITY	335,860	40,148	11.95%	71.98%	11.95%	70.26%	9.72%	35.00%
WORKER'S COMP	3,739,043	2,834,727	75.81%	90.74%	75.40%	89.50%	46.89%	33.00%
TOTAL ALL LINES	6,028,749	3,831,873	63.56%	86.80%	63.33%	85.58%	40.40%	36.96%
<b>NET PAYOUT %</b>	<b>\$2,470,374</b>		<b>40.98%</b>					

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

	Budget	Limited	9	MONTH	8	MONTH	-3	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-16		31-Aug-16		01-Oct-15	
PROPERTY	490,882	234,850	47.84%	68.00%	41.65%	61.00%	N/A	N/A
GEN LIABILITY	1,437,680	83,570	5.81%	36.00%	5.98%	30.00%	N/A	N/A
AUTO LIABILITY	330,150	57,413	17.39%	35.00%	18.00%	30.00%	N/A	N/A
WORKER'S COMP	3,689,848	1,588,154	43.04%	33.00%	36.36%	26.00%	N/A	N/A
TOTAL ALL LINES	5,948,560	1,963,988	<b>33.02%</b>	<b>36.72%</b>	28.44%	30.08%	N/A	N/A
<b>NET PAYOUT %</b>	<b>\$912,965</b>		<b>15.35%</b>					

<b>2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs</b>				
		<b>September 30, 2016</b>		
	<b>2016</b>	2015	2014	<b>TOTAL</b>
	<b>LOST TIME</b>	LOST TIME	LOST TIME	<b>RATE *</b>
FUND	<b>FREQUENCY</b>	FREQUENCY	FREQUENCY	<b>2016 - 2014</b>
CAMDEN	1.31	2.51	2.07	1.93
MONMOUTH	1.45	2.13	2.24	1.98
CENTRAL	1.50	1.85	2.52	2.02
BERGEN	1.53	2.39	2.44	2.17
SUBURBAN ESSEX	1.58	2.15	2.55	2.16
PROF MUN MGMT	1.66	3.70	2.37	2.64
MORRIS	1.69	2.01	2.01	1.93
TRI-COUNTY	1.70	1.93	2.09	1.93
NJ PUBLIC HOUSING	1.70	1.91	2.82	2.19
SUBURBAN MUNICIPAL	1.73	2.19	1.76	1.91
SOUTH BERGEN	1.83	2.43	2.19	2.18
BURLINGTON	1.88	1.85	1.90	1.88
OCEAN	2.08	2.07	2.39	2.19
N.J.U.A.	2.34	2.49	2.99	2.63
ATLANTIC	2.45	2.51	3.10	2.72
AVERAGE	1.76	2.28	2.36	2.16



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

MEMBER_ID	MEMBER	**	# CLAIMS FOR 9/30/2016	Y.T.D.	2016	2015	2014	MEMBER	TOTAL RATE 2016 - 2014	
				LOST TIME ACCIDENTS	LOST TIME FREQUENCY	LOST TIME FREQUENCY	LOST TIME FREQUENCY			
1	91 BERLIN BOROUGH		0	0	0.00	0.95	0.00	1 BERLIN BOROUGH	0.29	
2	93 BROOKLAWN		0	0	0.00	0.00	1.55	2 BROOKLAWN	0.52	
3	94 CHESILHURST		0	0	0.00	0.00	3.08	3 CHESILHURST	1.17	
4	95 CLEMENTON		0	0	0.00	2.99	4.72	4 CLEMENTON	2.50	
5	97 GIBBSBORO		0	0	0.00	3.92	0.00	5 GIBBSBORO	0.91	
6	101 HADDONFIELD		0	0	0.00	4.05	1.46	6 HADDONFIELD	1.42	
7	102 HI-NELLA		0	0	0.00	0.00	0.00	7 HI-NELLA	0.00	
8	107 MEDFORD LAKES		0	0	0.00	0.00	1.79	8 MEDFORD LAKES	0.71	
9	108 MERCHANTVILLE		0	0	0.00	0.00	0.00	9 MERCHANTVILLE	0.00	
10	110 OAKLYN		0	0	0.00	4.41	1.43	10 OAKLYN	1.84	
11	111 PINE HILL		0	0	0.00	1.72	0.00	11 PINE HILL	0.68	
12	112 RUNNEMEDE		0	0	0.00	0.00	1.86	12 RUNNEMEDE	0.60	
13	451 TAVISTOCK		0	0	0.00	0.00	0.00	13 TAVISTOCK	0.00	
14	457 PINE VALLEY		0	0	0.00	0.00	0.00	14 PINE VALLEY	0.00	
15	565 CAMDEN PARKING AUTHORITY		0	0	0.00	14.29	5.00	15 CAMDEN PARKING AU	5.91	
16	99 HADDON		1	1	0.60	2.03	0.67	16 HADDON	1.08	
17	96 COLLINGSWOOD		0	1	0.61	0.59	0.66	17 COLLINGSWOOD	0.62	
18	90 BELLMAWR		0	1	0.63	5.44	2.35	18 BELLMAWR	2.83	
19	89 BARRINGTON		0	1	0.93	2.71	3.27	19 BARRINGTON	2.35	
20	114 VOORHEES		0	1	0.96	3.69	1.38	20 VOORHEES	2.08	
21	564 CHERRY HILL		0	4	1.07	0.97	0.33	21 CHERRY HILL	0.75	
22	98 GLOUCESTER		1	2	1.36	1.67	1.29	22 GLOUCESTER	1.43	
23	109 MOUNT EPHRAIM		0	1	1.39	0.00	1.49	23 MOUNT EPHRAIM	0.99	
24	87 AUDUBON		0	1	1.47	0.00	1.37	24 AUDUBON	0.92	
25	104 LAWNSIDE		0	1	1.61	9.80	3.70	25 LAWNSIDE	4.78	
26	103 LAUREL SPRINGS		0	1	1.80	8.11	0.00	26 LAUREL SPRINGS	2.97	
27	105 LINDENWOLD		0	2	2.61	2.14	5.03	27 LINDENWOLD	3.34	
28	115 WINSLOW		1	5	3.07	3.60	4.48	28 WINSLOW	3.78	
29	106 MAGNOLIA		0	3	3.21	0.00	0.00	29 MAGNOLIA	1.09	
30	113 SOMERDALE		0	3	3.52	0.00	2.88	30 SOMERDALE	2.27	
31	117 WOODLYNNE		1	2	3.76	0.00	2.11	31 WOODLYNNE	2.01	
32	584 CHERRY HILL FIRE DISTRICT		0	6	3.86	2.21	1.19	32 CHERRY HILL FIRE DIS	2.38	
33	92 BERLIN TOWNSHIP		0	5	7.94	0.00	6.49	33 BERLIN TOWNSHIP	4.56	
<b>Totals:</b>				4	41	1.31	2.03	1.70		1.69

<b>MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND</b>				
<b>EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund</b>				
<b>Data Valued As of :</b>	<b>October 14, 2016</b>			
<b>Total Participating Members</b>	<b>34</b>			
Complaint	<b>34</b>			
Percent Compliant	100.00%			
		01/01/16	2016	
	Compliant	EPL	POL	Co-Insurance
Member Name		Deductible	Deductible	01/01/16
AUDUBON	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
COLLINGSWOOD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HADDON	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	\$ 20,000	\$ 20,000	0%
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

**Camden JIF****2016 FUND COMMISSIONERS**

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

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

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed 2/16
<input type="checkbox"/> Assessments	Filed 2/16
<input type="checkbox"/> Actuarial Certification	Filed 6/28
<input type="checkbox"/> Reinsurance Policies	Filed 5/25/16
<input type="checkbox"/> Fund Commissioners	Filed 2/16
<input type="checkbox"/> Fund Officers	Filed 2/16
<input type="checkbox"/> Renewal Resolutions	To be Filed
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2016 Risk Management Plan	Filed 2/16
<input type="checkbox"/> 2016 Cash Management Plan	Revised filed 5/13
<input type="checkbox"/> 2016 Risk Manager Contracts	Collection In Process
<input type="checkbox"/> 2016 Certification of Professional Contracts	Filed 5/13
<input type="checkbox"/> Unaudited Financials	Filed 2/26/16
<input type="checkbox"/> Annual Audit	Filed 6/28
<input type="checkbox"/> State Comptroller Audit Filing	Filed 6/28
<input type="checkbox"/> Ethics Filing	On Line Filing

**CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND  
2016 RISK MANAGEMENT CONSULTANTS AGREEMENTS  
AS OF October 1, 2016**

<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	01/26/16	01/26/16	12/31/16
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	3/28/2016	3/28/2016	12/31/16
BARRINGTON	CONNER STRONG & BUCKELEW	2/17/2016	2/17/2016	12/31/16
BELLMAWR	CONNER STRONG & BUCKELEW	2/3/2016	2/3/2016	12/31/16
BERLIN BOROUGH	EDGEWOOD ASSOCIATES		05/24/16	12/31/16
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	2/3/2016	02/03/16	12/31/16
BROOKLAWN	CONNER STRONG & BUCKELEW	2/16/2016	02/29/16	12/31/16
CHERRY HILL	CONNER STRONG & BUCKELEW	2/6/2016	2/6/2016	12/31/16
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	3/22/2016	3/22/2016	12/31/16
CHESILHURST	EDGEWOOD ASSOCIATES	7/21/2016	7/21/2016	12/31/16
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	03/03/16	03/03/16	12/31/16
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/13/16	01/13/16	12/31/16
COLLINGSWOOD	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	02/22/16	02/22/16	12/31/16
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/4/2016	1/4/2016	12/31/16
HADDON	WAYPOINT INSURANCE SERVICES	1/20/2016	1/20/2016	12/31/16
HADDONFIELD	HENRY BEAN & SONS	01/04/16	01/04/16	12/31/16
HI-NELLA	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/26/16	01/26/16	12/31/16
LAWNSIDE	M&C INSURANCE AGENCY	02/18/16	02/18/16	02/03/17
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/28/16	01/28/16	12/31/16
MAGNOLIA	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
MEDFORD LAKES	CONNER STRONG & BUCKELEW	01/06/16	1/6/2016	12/31/16
MERCHANTVILLE	CONNER STRONG & BUCKELEW	02/04/16	3/21/2016	12/31/16
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		8/1/2016	07/26/17
OAKLYN	HARDENBERGH INSURANCE GROUP	1/26/2016	1/26/2016	12/31/16
PINE HILL	CONNER STRONG & BUCKELEW	1/19/2016	1/19/2016	12/31/16
PINE VALLEY	HENRY BEAN & SONS	2/12/2016	2/12/2016	12/31/16
RUNNEMEDE	CONNER STRONG & BUCKELEW		1/5/2016	12/31/16
SOMERDALE	CONNER STRONG & BUCKELEW		2/6/2016	12/31/16
TAVISTOCK	CONNER STRONG & BUCKELEW	1/8/2013	1/8/2013	12/31/16
VOORHEES	HARDENBERGH INSURANCE GROUP	03/02/16	3/2/2016	12/31/16
WINSLOW	CONNER STRONG & BUCKELEW	2/8/2016	2/8/2016	12/31/16
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	4/19/2016	4/19/2016	12/31/16

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

CAMDEN MUNICIPAL JOINT INSURANCE FUND					
2017 PROPOSED BUDGET					
				All Members	All Members
APPROPRIATIONS	Annualized 2016	Projected 2017		\$	%
I. Claims and Excess Insurance	(A)			CHANGE	CHANGE
Claims					
1 Property	490,882	558,782		67,900	13.83%
2 Liability	1,437,680	1,462,000		24,320	1.69%
3 Auto	330,150	322,000		(8,150)	-2.47%
4 Workers' Comp.	3,689,848	3,699,000		9,152	0.25%
5 Aggregate Excess LFC	243,645	315,276		71,631	29.40%
6 Subtotal - Claims	6,192,205	6,357,058		164,853	2.66%
7 Premiums					
8 Crime	11,032	10,956		(76)	-0.69%
9 Environmental Fund	325,590	328,581		2,992	0.92%
10 EJIF Dividend		0			
11 MEL	1,952,879	1,953,131		252	0.01%
12 MEL Property	569,722	593,475		23,753	4.17%
13 SubTotal Premiums	2,859,223	2,886,143		26,920	0.94%
14 Total Loss Fund	9,051,428	9,243,201		191,773	2.12%
15					
16 II. Expenses, Fees & Contingency					
17					
18 Claims Adjustment	404,500	419,500		15,000	3.71%
19 Managed Care	115,784	118,100		2,316	2.00%
20 Loss Fund Management	63,000	63,000		0	0.00%
21 Litigation Mangement	37,198	37,942		744	2.00%
22 Safety Director	130,480	133,089		2,610	2.00%
23 Right to Know	28,284	28,850		566	2.00%
24 CDL Drug Testing Monitor	28,963	29,542		579	2.00%
25 Safety Incentive Program	36,783	37,518		736	2.00%
26 MEL Safety Institute	49,705	55,038		5,333	10.73%
27 Administration	289,617	295,410		5,792	2.00%
28 Actuary	45,356	46,263		907	2.00%
29 Auditor	26,109	23,970		(2,139)	-8.19%
30 Attorney	20,254	20,659		405	2.00%
31 Treasurer	20,500	20,910		410	2.00%
32 Internal Auditor	18,531	15,300		(3,231)	-17.43%
33 Internal Auditor Prop	20,000	0		(20,000)	-100.00%
34 Underwriting Manager	11,261	11,487		225	2.00%
35 Police Accreditation	0	18,000		18,000	100.00%
36 Postage	2,988	3,048		60	2.00%
37 Printing	3,168	3,231		63	2.00%
38 Telephone	1,195	1,219		24	2.00%
39 Meeting Expenses	1,972	2,012		39	2.00%
40 Director's Fee	18,000	18,000		0	0.00%
41 Optional Safety Award	25,000	25,000		0	0.00%
42 Contingency	69,097	69,097		0	0.00%
43		0			
44 EPL Training	34,445	25,000		(9,445)	-27.42%
45					
46 Total Fund Exp & Contingency	1,502,188	1,521,183		18,995	1.26%
47 Risk Managers	673,635	687,088		13,453	2.00%
48					
49 Total JIF Excl POL/EPL	11,227,252	11,451,473		224,221	2.00%
50 XL POL/EPL Premiums					
51 POL/EPL Premium	1,057,396	1,089,117		31,722	3.00%
52 Cyber Liability	28,764	28,764		0	0.00%
53 Vol Directors & Officers	6,879	6,879		0	0.00%
54 RMC Fees	69,768	71,793		2,025	2.90%
55 Total POL/EPL Premiums	1,162,807	1,196,553		33,746	2.90%
56 Total JIF Incl POL/EPL	12,390,059	12,648,026		257,968	2.08%

**RESOLUTION OF THE CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND  
AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS SURPLUS**

**WHEREAS**, N.J.A.C. 11:15-2.21 provides that a FUND may seek approval from the Commissioner of Insurance for a refund of excess monies from any FUND year upon compliance with certain requirements; and

**WHEREAS**, the FUND has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations, and the financial integrity of the FUND; and

**WHEREAS**, the Executive Committee has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Committee of the Camden County Municipal Joint Insurance Fund, As Follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund, which has been completed for not less than twenty-four months. Based upon this requirement and the closure of old Fund Years, surplus monies in the Closed Year Accounts are eligible for refunds.

2. The Fund Commissioners have balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. It is the conclusion of the Board of Fund Commissioners that the following amount can be refunded at this time:

Closed Year Account	\$250,000.00
<u>EJIF Dividend</u>	<u>\$51,329.00</u>
<b>Total</b>	<b>\$301,329.00</b>

3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Department of Insurance and the Department of Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the approval of Actuarial Advantage (Fund Actuary) expressed in its Actuarial Report valued as of December 31, 2015 and Auditor's Report of the Historical Operating Results as of December 31, 2015. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.

5. The FUND Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, provided, however, the FUND Treasurer shall deduct any outstanding balances without regard for Fund year, upon receipt of written documentation of approval or acquiescence of these refunds from the Department of Insurance and the Department of Community Affairs.

Said refunds shall be made to the municipalities which were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

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Chairman

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Secretary



# The Power of Collaboration



## ETHICS: A MORAL DUTY AND OBLIGATION

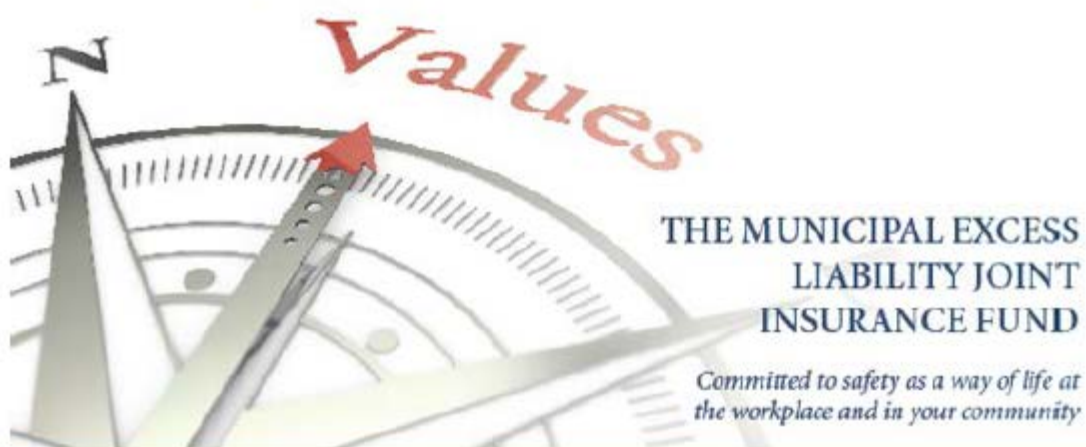
The challenge is that the regulations are often complex and difficult to interpret without professional assistance. And the outcome of a poor decision can include criminal action, fines, punitive damages, and loss of reputation. The old fashioned "red face" or "smell" test is no longer sufficient to determine the ethical nature of a decision.

Each year, the MEL conducts a seminar at the League of Municipalities convention to acquaint local officials with the risk management challenges facing government decision makers.

This year, the MEL will present "Ethics for Local Government Officials" at 3:45 pm on Wednesday, November 16. The seminar will include case studies allowing participants to test their knowledge of regulations. MEL members who attend earn a discount on their community's premium.

In addition to the League session, the MEL will also conduct this seminar at convenient locations throughout the state.

*The power of collaboration: providing the information needed to improve risk management in communities throughout New Jersey.*



NJMEL.ORG

**RESOLUTION NO. 16-23**

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

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

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

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

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

**FUND YEAR 2016**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>001103</b>			
001103	COMPSERVICES, INC.	CLAIMS ADMIN - 10/2016 - CHERRY HILL	2,458.33
001103	COMPSERVICES, INC.	CLAIMS ADMIN - 10/2016	31,833.33
			<b>34,291.66</b>
<b>001104</b>			
001104	LINDENWOLD BOROUGH PUBLIC WORKS	2016 OPTIONAL SAFETY AWARD	500.00
			<b>500.00</b>
<b>001105</b>			
001105	RESOLUTION GROUP INTERNATIONAL	EPL TRAINING - 09/29/16	2,277.00
			<b>2,277.00</b>
<b>001106</b>			
001106	INTERSTATE MOBILE CARE INC.	FOLLOW-UP TESTING 9/2016	139.00
001106	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING - 09/2016	2,202.00
			<b>2,341.00</b>
<b>001107</b>			
001107	PFEIFFERGOV, LLC	EPL TRAINING - 10/11/16	500.00
			<b>500.00</b>
<b>001108</b>			
001108	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 10/2016	10,873.33
			<b>10,873.33</b>
<b>001109</b>			
001109	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 09/2016	25.77
001109	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 10/2016	29,384.75
			<b>29,410.52</b>
<b>001110</b>			
001110	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 10/2016	3,779.67
			<b>3,779.67</b>
<b>001111</b>			
001111	BROWN & CONNERY, LLP	ATTORNEY EXPENSE - 09/30/2016	138.41
001111	BROWN & CONNERY, LLP	ATTORNEY FEE 09/30/2016	1,687.83
001111	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 09/30/2016	3,605.00
			<b>5,431.24</b>
<b>001112</b>			
001112	ELIZABETH PIGLIACELLI	TREASUER FEE 10/2016	1,708.33
			<b>1,708.33</b>
<b>001113</b>			
001113	HADDONFIELD BOROUGH	2016 SAFETY ITEMS - STP PADDLES&RAINCOAT	500.00
			<b>500.00</b>

<b>001114</b>			
001114	BELLMAWR BOROUGH	REIMBURSE DINNER MEETING 9/26/16	207.79
001114	BELLMAWR BOROUGH	2016 SAFETY ITMEMS - GLASS,GLOVES VEST	498.58
			<b>706.37</b>
<b>001115</b>			
001115	COURIER POST	ACCT: CHL-083028 - 10/5/16 - LEGAL NOTIC	38.10
			<b>38.10</b>
<b>001116</b>			
001116	PARACLYTE TRAINING CONSULTANTS	EPL TRAINING - 8/3/16 - LINDENWOLD	375.00
			<b>375.00</b>
<b>001117</b>			
001117	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR - 9/30/2016	66.15
			<b>66.15</b>
<b>001118</b>			
001118	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES 10/16 CHERRY HILL	1,083.00
001118	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 10/2016	8,568.25
			<b>9,651.25</b>
<b>001119</b>			
001119	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 10/2016	938.44
			<b>938.44</b>
<b>001120</b>			
001120	M & C INSURANCE AGENCY, INC.	RMC FEE 2ND 2016 - PARK AUTH CAMDEN	7,027.28
001120	M & C INSURANCE AGENCY, INC.	LESS: EPL CREDITS ADJ. 2016	-60.64
001120	M & C INSURANCE AGENCY, INC.	RMC FEE 2ND 2016 - LAWNSIDE BORO	5,522.08
			<b>12,488.72</b>
<b>001121</b>			
001121	BROOKLAWN BOROUGH	2016 SAFETY ITEMS - CONES - 8/15/16	500.00
			<b>500.00</b>
<b>001122</b>			
001122	AUDUBON BOROUGH	2016 OPTIONAL SAFETY AWARD - 9/16	499.98
			<b>499.98</b>
<b>001123</b>			
001123	OAKLYN BOROUGH	2016 OPTIONAL SAFETY AWARD	500.00
			<b>500.00</b>

TOTAL PAYMENTS FY 2016 117,376.76

**TOTAL PAYMENTS ALL FUND YEARS \$ 117,376.76**

\_\_\_\_\_  
Chairperson

Attest:

\_\_\_\_\_

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

October 24, 2016

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

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

The statements included in this report are prepared on a "cash basis" and relate to financial activity through the period ending September 30, 2016 for Fund Years 2012, 2013, 2014, 2015 and 2016. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

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

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

- **RECEIPT ACTIVITY FOR SEPTEMBER:**

Cherry Hill deductible	\$	4,921.38
Restitution/Subrogation		3,070.50
Interest		<u>5,481.83</u>
Total September Receipts		<u>\$ 13,473.71</u>

- **CLAIM ACTIVITY FOR SEPTEMBER:**

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

Property Liability Claims	\$	112,173.81
Workers Compensation Claims		92,172.79
Administration Expense		<u>910,891.53</u>
Total Claims/Expenses		<u>\$1,115,238.13</u>

- **CASH ACTIVITY FOR SEPTEMBER:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$20,147,739.01 to a closing balance of \$19,086,837.59 showing a decrease of \$1,60,901.42.

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

Sincerely,

Elizabeth Pigliacelli,  
Treasurer



## Investment Detail

Account Number **115884-000**

As of September 30, 2016

Page 3 of 5

QUANTITY DESCRIPTION	MARKET VALUE (M/V) MARKET UNIT PRICE	%M/V	FEDERAL TAX COST AVERAGE UNIT COST	UNREALIZED GAIN/(LOSS)	ACCRUED INCOME	ESTIMATED ANNUAL INCOME	YIELD (%) YTM (%)
<b>PRINCIPAL PORTFOLIO(S)</b>							
<b>MONEY MARKET FUNDS</b>							
31,250.0000	\$31,250.00	0.31	\$31,250.00	\$0.00	\$0.12	\$32.89	0.11
WILMINGTON US GOVERNMENT MONEY MARKET FUND CLASS SELECT CUSIP 97181C704 TKR AKGXX	1.0000		1.00				
<b>TOTAL MONEY MARKET FUNDS</b>	<b>31,250.00</b>	<b>0.31</b>	<b>31,250.00</b>	<b>0.00</b>	<b>0.12</b>	<b>32.89</b>	<b>0.11</b>
<b>U.S. GOVERNMENT AGENCIES</b>							
2017 10,000,000.0000	10,009,000.00	99.69	9,993,900.00	15,100.00	347.22	62,500.00	0.62
FEDERAL HOME LOAN BANK DTD 03/29/2016 0.625% 03/29/2017 NON CALLABLE CUSIP 3130A7N84 RATING AAA	100.0900		99.94				0.44
<b>TOTAL U.S. GOVERNMENT AGENCIES</b>	<b>10,009,000.00</b>	<b>99.69</b>	<b>9,993,900.00</b>	<b>15,100.00</b>	<b>347.22</b>	<b>62,500.00</b>	<b>0.62</b>
<b>TOTAL PRINCIPAL PORTFOLIO(S)</b>	<b>10,040,250.00</b>	<b>100.00</b>	<b>10,025,150.00</b>	<b>15,100.00</b>	<b>347.34</b>	<b>62,532.89</b>	<b>0.62</b>
<b>TOTAL ACCRUED INCOME</b>	<b>347.34</b>						
<b>TOTAL MARKET VALUE WITH ACCRUED INCOME</b>	<b>10,040,597.34</b>						



## Activity Detail

**Account Number** **115884-000**

*September 1, 2016 through September 30, 2016*

Page 4 of 5

DATE	TYPE	QUANTITY	DESCRIPTION	CASH	CASH MANAGEMENT
<b>PRINCIPAL</b>					
<b>OPENING BALANCES:</b>				<b>0.00</b>	<b>0.00</b>
9/29/2016	INTEREST		CASH RECEIPT OF INTEREST EARNED ON FHLB 0.625% 3/29/17 AT \$0.003125 /SHARE ON 1000000 PAR VALUE DUE 2016-09-29	31,250.00	
	CASH MGT PURCHASE	31,250.0000	PURCHASED 31250 UNITS OF WILMINGTON US GOVT MONEY MKT CL SLCT AT 1 TRADE DATE 2016-09-29 SETTLEMENT DATE 2016-09-29	(31,250.00)	31,250.00
<b>CLOSING BALANCES:</b>				<b>0.00</b>	<b>31,250.00</b>

SEPTEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	09/07/2016	322.72				322.72	
2	09/07/2016	37,362.52				37,362.52	
3	09/14/2016	16,792.94				16,792.94	
4	09/14/2016	16,354.52				16,354.52	
5	09/21/2016	18,561.51				18,561.51	
6	09/21/2016	29,171.14				29,171.14	
7	09/28/2016	15,377.62				15,377.62	
8	09/28/2016	59,927.01				59,927.01	
9	10/03/2016	4,516.62				4,516.62	
10	10/03/2016	5,960.00				5,960.00	
11	09/30/2016			- 3,108.03		- 3,108.03	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	204,346.60	-	- 3,108.03	-	201,238.57	
	Monthly Rpt	201,238.57				201,238.57	
	Variance	3,108.03		- 3,108.03	-	-	

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

Current Fund Year: 2016										
Month Ending: September										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	1,005,911.97	5,068,924.53	1,036,393.14	10,141,804.03	(3,016.67)	622,718.37	185.21	2,279,743.46	(4,924.17)	20,147,739.88
<b>RECEIPTS</b>										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	400.80	2,669.70	0.00	0.00	0.00	0.00	0.00	0.00	4,921.38	7,991.88
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45,531.82	0.00	45,531.82
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45,531.82	0.00	45,531.82
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>400.80</b>	<b>2,669.70</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>45,531.82</b>	<b>4,921.38</b>	<b>53,523.70</b>
<b>EXPENSES</b>										
Claims Transfers	31,886.22	71,466.81	8,007.78	78,604.18	0.00	0.00	0.00	0.00	13,568.61	203,533.60
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	910,891.53	0.00	910,891.53
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>31,886.22</b>	<b>71,466.81</b>	<b>8,007.78</b>	<b>78,604.18</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>910,891.53</b>	<b>13,568.61</b>	<b>1,114,425.13</b>
<b>END BALANCE</b>	<b>974,426.55</b>	<b>5,000,127.42</b>	<b>1,028,385.36</b>	<b>10,063,199.85</b>	<b>(3,016.67)</b>	<b>622,718.37</b>	<b>185.21</b>	<b>1,414,383.75</b>	<b>(13,571.40)</b>	<b>19,086,838.45</b>

**REPORT STATUS SECTION**

**Report Month: September**

**Balance Differences**

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



SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	September					
CURRENT FUND YEAR	2016					
Description:	NJCM - 74136	Investors Operating-58892	Investors Prop & Liab Claims-58910	Investors WC Claims- 58905	Wilmington Trust - 5884	
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All						
Accts & instruments						
Opening Cash & Investm	\$20,147,739.01	-	10,147,474.21	23.58	41.22	10,000,200.00
Opening Interest Accrua	\$26,388.89	-	-	-	-	26,388.89
1 Interest Accrued and/or	\$5,208.45	\$0.00	\$0.00	\$0.00	\$0.00	\$5,208.45
2 Interest Accrued - discou	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Inst	\$5,481.83	\$0.00	\$5,436.78	\$18.87	\$26.18	\$0.00
6 Interest Paid - Term Ins	\$31,250.00	\$0.00	\$0.00	\$0.00	\$0.00	\$31,250.00
7 Realized Gain (Loss)	\$8,800.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,800.00
8 Net Investment Income	\$19,490.28	\$0.00	\$5,436.78	\$18.87	\$26.18	\$14,008.45
9 Deposits - Purchases	\$213,151.48	\$0.00	\$8,804.88	\$112,173.81	\$92,172.79	\$0.00
10 (Withdrawals - Sales)	-\$1,319,584.73	\$0.00	-\$1,115,238.13	-\$112,173.81	-\$92,172.79	\$0.00
Ending Cash & Investment	\$19,086,837.59	\$0.00	\$9,046,477.74	\$42.45	\$67.40	\$10,040,250.00
Ending Interest Accrual Bal	\$347.34	\$0.00	\$0.00	\$0.00	\$0.00	\$347.34
Plus Outstanding Checks	\$236,783.61	\$0.00	\$143,287.89	\$69,195.55	\$24,300.17	\$0.00
(Less Deposits in Transit)	-\$10,476.62	\$0.00	\$0.00	-\$5,960.00	-\$4,516.62	\$0.00
Balance per Bank	\$19,313,144.58	\$0.00	\$9,189,765.63	\$63,278.00	\$19,850.95	\$10,040,250.00

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

Month		September							
Current Fund Year		2016							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2016	Property	123,812.06	31,886.22	0.00	155,698.28	155,698.28	0.00	0.00	0.00
	Liability	20,337.62	5,095.71	0.00	25,433.33	25,433.33	0.00	0.00	(0.00)
	Auto	33,413.06	0.00	0.00	33,413.06	33,413.06	0.00	0.00	0.00
	Workers Comp	645,230.71	39,714.46	0.00	684,945.17	684,851.22	93.95	(3.00)	96.95
	Cherry Hill	4,452.68	13,568.61	4,449.88	13,571.41	13,568.61	2.80	(0.00)	2.80
	<b>Total</b>	<b>827,246.13</b>	<b>90,265.00</b>	<b>4,449.88</b>	<b>913,061.25</b>	<b>912,964.50</b>	<b>96.75</b>	<b>(3.00)</b>	<b>99.75</b>
2015	Property	571,782.81	0.00	400.80	571,382.01	571,382.01	0.00	0.00	0.00
	Liability	186,573.82	4,148.40	0.00	190,722.22	190,722.22	0.00	0.00	0.00
	Auto	29,048.47	0.00	0.00	29,048.47	29,048.47	(0.00)	(0.00)	0.00
	Workers Comp	1,670,044.45	9,176.36	0.00	1,679,220.81	1,679,220.81	0.00	0.00	0.00
	Cherry Hill	471.49	0.00	471.50	(0.01)	0.00	(0.01)	(0.01)	0.00
	<b>Total</b>	<b>2,457,921.04</b>	<b>13,324.76</b>	<b>872.30</b>	<b>2,470,373.50</b>	<b>2,470,373.51</b>	<b>(0.01)</b>	<b>(0.01)</b>	<b>0.00</b>
2014	Property	323,918.01	0.00	0.00	323,918.01	323,918.01	0.00	0.00	0.00
	Liability	283,608.92	42,534.13	2,669.70	323,473.35	323,473.35	0.00	0.00	0.00
	Auto	47,666.49	210.00	0.00	47,876.49	47,876.49	0.00	0.00	0.00
	Workers Comp	1,474,450.79	23,398.23	0.00	1,497,849.02	1,497,849.02	0.00	0.00	0.00
	<b>Total</b>	<b>2,129,644.21</b>	<b>66,142.36</b>	<b>2,669.70</b>	<b>2,193,116.87</b>	<b>2,193,116.87</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2013	Property	337,742.74	0.00	0.00	337,742.74	337,742.74	0.00	0.00	0.00
	Liability	373,986.73	18,241.57	0.00	392,228.30	392,228.30	0.00	0.00	0.00
	Auto	72,342.45	7,797.78	0.00	80,140.23	80,140.23	0.00	0.00	0.00
	Workers Comp	2,074,399.56	2,777.80	0.00	2,077,177.36	2,077,177.36	0.00	0.00	0.00
	<b>Total</b>	<b>2,858,471.48</b>	<b>28,817.15</b>	<b>0.00</b>	<b>2,887,288.63</b>	<b>2,887,288.63</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2012	Property	289,206.35	0.00	0.00	289,206.35	289,206.35	0.00	0.00	0.00
	Liability	1,136,065.32	1,447.00	0.00	1,137,512.32	1,137,512.32	(0.00)	(0.00)	0.00
	Auto	568,802.57	0.00	0.00	568,802.57	568,802.57	0.00	0.00	0.00
	Workers Comp	2,822,650.33	3,537.33	0.00	2,826,187.66	2,826,187.66	0.00	0.00	0.00
	<b>Total</b>	<b>4,816,724.57</b>	<b>4,984.33</b>	<b>0.00</b>	<b>4,821,708.90</b>	<b>4,821,708.90</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>TOTAL</b>	<b>13,090,007.43</b>	<b>203,533.60</b>	<b>7,991.88</b>	<b>13,285,549.15</b>	<b>13,285,452.41</b>	<b>96.74</b>	<b>(3.01)</b>	<b>99.75</b>

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

**TO:** Municipal Fund Commissioners  
**FROM:** J.A. Montgomery Risk Control, JIF Safety Director  
**DATE:** September 30, 2016

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**JIF SERVICE TEAM**

Joanne Hall, Safety Director <a href="mailto:jhall@jamontgomery.com">jhall@jamontgomery.com</a> Office: 732-736-5286 Cell: 908-278-2792	Valerie Faliveno, Administrative Assistant <a href="mailto:vfaliveno@jamontgomery.com">vfaliveno@jamontgomery.com</a> Office: 732-736-5224 Fax: 856-830-1473
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

**SEPTEMBER ACTIVITIES**

**LOSS CONTROL SERVICES**

- Laurel Springs Borough – Conducted a Loss Control Survey on September 6.
- Barrington Borough – Conducted a Loss Control Survey on September 8.
- Berlin Borough – Conducted a Loss Control Survey on September 12.
- Medford Lakes Borough – Conducted a Loss Control Survey on September 20.
- Haddonfield Borough – Conducted a Loss Control Survey on September 21.
- Clementon Borough – Conducted a Loss Control Survey on September 26.
- Runnemede Borough – Conducted a Loss Control Survey on September 29.

**MEETINGS ATTENDED**

- Claims Meeting– September 23.
- Fund Commissioners Meeting – September 26.
- DPW Roundtable Workshop – Wednesday, September 7, 2016 9:00am – 11:30am at the Collingswood Community Center, 30 W Collings Ave. Collingswood, NJ 08108.

## **UPCOMING EVENTS**

- Police Chief Ad Hoc Meeting – October 7 2016 – 9:00am at 40 Lake Center Executive Park 401 Route 73 North - 3rd Floor Conference Center Marlton, NJ 08053

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

- Safety Director's Bulletin – Office Safety – September 5.
- Safety Director's Bulletin - September is National Preparedness Month – September 16.
- Did You Know? – MSI Training Schedule – September 21.
- Safety Director's Message - Bottled Eyewash Solution Recall – September 23.

## **MEL VIDEO LIBRARY**

The new MEL Video Library (856-552-4900) is available for borrowing 560+ safety videos in 45 different categories. To view the full video catalog and rent videos please visit [www.njmel.org](http://www.njmel.org) or email the video library at [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com). The following members utilized the Video Library during the month of September 2016:

<b><u>Municipality</u></b>	<b><u># of Videos</u></b>
Berlin Borough	2
Brooklawn Borough	4
Berlin Township	1
Collingswood Borough	3

## **MEL SAFETY INSTITUTE (MSI)**

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

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

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIME</b>
10/4/16	Township of Winslow	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
10/4/16	Township of Winslow	Shop and Tool Safety	11:15 - 12:15 pm
10/4/16	Township of Harrison	CEVO-Police	8:30 - 12:30 pm

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIME</b>
10/5/16	Township of Burlington #3	Back Safety/Material Handling	8:00 - 9:00 am
10/5/16	Township of Burlington #3	Hearing Conservation	9:15 - 10:15 am
10/11/16	Township of Washington	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/14/16	Borough of Willingboro #4	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
10/17/16	Merchantville-Pennsauken SA #2	DDC-6	8:30 - 3:00 pm w/lunch brk
10/17/16	Monroe Township MUA #1	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
10/18/16	Township of Westampton	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/19/16	Evesham Twp. MUA	Heavy Equipment	8:00 - 11:00 am
10/20/16	Township of Harrison	CEVO-Police	8:30 - 12:30 pm
10/21/16	Township of Evesham #4	Leaf Collection Safety	8:30 - 10:30 am
10/21/16	Township of Evesham #4	PPE	10:45 - 12:45 pm
10/21/16	Township of Mantua	Leaf Collection Safety	1:00 - 3:00 pm
10/24/16	Township of Tabernacle #1	Hearing Conservation	8:30 - 9:30 am
10/24/16	Township of Tabernacle #1	BBP	9:45 - 10:45 am
10/25/16	City of Woodbury	Employee Conduct/Violence Prevention	1:30 - 3:00 pm
10/27/16	Township of Delran	Snow Plow/Snow Removal	8:00 - 10:00 am
10/27/16	Township of Delran	Back Safety/Material Handling	10:15 - 11:15 am
11/1/16	Township of Tabernacle #1	Flagger/Work Zone	8:30 - 12:30 pm
11/4/16	Monroe Township MUA #1	Jetter/Vacuum Safety	8:00 - 10:00 am
11/4/16	Monroe Township MUA #1	Confined Space Awareness	10:15 - 11:15 am
11/4/16	Monroe Township MUA #1	Hearing Conservation	11:30 - 12:30 pm
11/18/16	Borough of Berlin	Snow Plow/Snow Removal	8:30 - 10:30 am
12/12/16	Borough of Glassboro #1	Snow Plow/Snow Removal	12:30 - 2:30 pm
12/16/16	Township of Bordentown	Shop & Tool Safety	11:00 - 12:00 pm
12/16/16	Township of Bordentown	Special Events Management	12:30 - 2:30 pm

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

### Safety in the Office Environment

Safety in the office environment is not automatic. It is easy to let your guard down in an air-conditioned, carpeted, and well-lit office. **DON'T**. While offices are safer than a water treatment plant, there are hazards that need to be addressed by office managers and office workers.

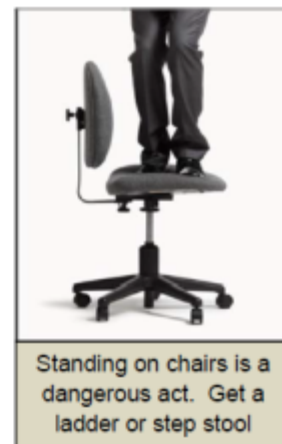
#### **Avoiding slip – trip – fall injuries**

S-T-F injuries are the most common and costly injuries to office workers. The Safety Director recommends work places be periodically inspected for hazardous conditions. Pay particular attention to:

- Surfaces of floors – Carpets can fray and lift up. Tiles can get slippery or loosen. Water can accumulate by doors, or in front of kitchen and bathroom sinks. Even the odd piece of paper left on the floor becomes a slip hazard.

Managers should establish a culture where conditions such as spilled water are handled immediately as an act of caring for coworkers and visitors. Provide warning signs and caution tape for when conditions can-not be corrected by office staff and must be reported to facilities. Follow-up reported deficiencies so that they are not allowed to exist indefinitely.

- Objects on or near the floor –Look for typical objects that present trip hazards, such as electrical cords, open drawers or boxes and purses on the floor. Make it a habit to store these items in a place other than on the floor next to you, or in an aisle. Carrying large items in front of you can obstruct your view of the floor, further increasing the risk. Avoid this behavior and use a cart instead.
- Lighting – Poor lighting is a contributing factor in many slip and trip injuries. Stairwells are especially troublesome areas. It is not uncommon for facilities to reduce electrical bills by turning off some light fixtures in stairwells. The national standard for illumination in offices varies from 250 to 500 lumens, depending on the task. There are smartphone apps that can measure light levels to guide managers when additional lighting is needed.



#### **Musculoskeletal injuries from lifting & carrying**

Strains and sprains to shoulders, knees and backs are also among the most common injuries to office workers. The Safety Director recommends these best practices to protect workers when lifting and carrying objects:

- Managers have an obligation to discuss with workers their expectation of how much should be lifted and carried by office staff. Consider the weight, size and shape of the object, the height of the lift and the level the object will be placed down. Use common tasks such as a box of computer paper, desktop printers, water jugs, etc. as examples of what should be attempted by office workers and when help should be requested. Make it clear that you **WANT** staff to ask for help with heavy or awkward objects, and **EXPECT** coworkers to help each others.

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- Mechanical aids to assist with lifting and carrying must be readily available. Hand trucks, carts, or even a chair with wheels can reduce the strain of carrying heavy objects. Or, make multiple trips. The closer the device is to the area, the more likely it will be used. Many injuries occur when a hand truck was present, but on the other side of the building or another floor. The answer is having multiple devices.
- Store heavier items on shelves that are at waist-height. Store lighter objects on the floor and top shelves. When accessing items from shelves that are over shoulder-height, use a rolling set of stairs instead of a ladder. Proper use of a ladder requires three-points-of-contact. Using two hands to lift an object from a shelf while standing on a ladder, will always violate this basic safety rule.

### Setting up your work station

Proper body mechanics can help improve productivity and reduce discomfort. The ideal desk / chair set-up replicates your neutral body posture. OSHA's Computer Station eTool gives the following guidelines to initially adjust your chair:

- *Hands, wrists, and forearms* are straight, in-line and roughly parallel to the floor.
- *Head* is level or bent slightly forward, facing forward, and balanced; generally in-line with the *torso*.
- *Shoulders* are relaxed and *upper arms* hang normally at the side of the body.
- *Elbows* stay in close to the body and are bent between 90° and 120°.
- *Feet* are fully supported by the floor or a footrest may be used if the desk height is not adjustable.
- *Back* is fully supported with appropriate lumbar support when sitting vertical or leaning back slightly.
- *Thighs and hips* are supported by a well-padded seat and generally parallel to the floor.
- *Knees* are about the same height as the hips with the *feet* slightly forward.

Once you have adjusted your chair to these generic guidelines, you may have to fine tune the adjustments to better suit YOUR neutral or relaxed posture. Consider these tips for setting up the top of your desk:

- *Monitors* are between 20 and 28 inches away, and the top of the screen is at or just below eye level. Place monitors perpendicular to windows to reduce glare.
- *Keyboards* should be directly in front of you and at a height where your shoulders are relaxed and your elbows are close to your body. Your wrists ought to be straight and in-line with your forearms. Padded supports can help achieve this alignment and to avoid resting hands or forearms on the edges of a desk.
- *Mouse / pointers* are positioned close to keyboard. Keyboard shortcuts can reduce the strain of reaching for pointers. Trackballs, touch pads, and finger tip joysticks offer opportunities to further reduce stresses of reaching and moving a traditional mouse.
- *Telephones* also need to be kept close to you to minimize reaching for the handset. If work requires significant time on the phone, or entering data onto a computer while on the phone, a headset or speaker will reduce shoulder and neck strain.

OSHA ([www.osha.gov](http://www.osha.gov)) and N.J. PEOSH / DOH (<http://www.state.nj.us/health/peosh/peoshvdt.shtml>) offer additional guidance. Even with perfectly adjusted and laid-out chairs and desks, workers are encouraged to periodically move from their desks for several seconds and stretch those static muscles.

Safety in an office setting is not automatic. It takes a commitment on the part of office managers, office workers, and facilities to create a place that is free of recognizable hazards to workers and visitors. Office managers are encouraged to do three things:

1. Talk to staff frequently about your expectations of creating a safe workplace and hold them accountable.
2. Conduct Job Site Observations. Office tasks can be made safer if we look for better alternatives.
3. Inspect your areas for undesirable conditions. Fix or report them and document your efforts.





## Safety Director Bulletin

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

September 2016

### September is National Preparedness Month

**DON'T WAIT. COMMUNICATE.**  
MAKE YOUR EMERGENCY PLAN TODAY.



As public entity employers and employees, your communities rely on you for many essential services such as emergency response, snow plowing, and maintaining facilities in a ready and safe condition. With that role, comes great responsibility to ensure the agency's equipment and personnel are ready for a disaster or large-scale event. September is National Preparedness Month. **Preparedness starts with having a plan for the department, workers and their families while you restore your agency's services and facilities.** One of the lessons of Hurricane Katrina is that workers need to know their families and homes are taken care of

before they can focus on their own safety and the restoration of the community. This bulletin offers tips to prepare for severe weather events, such as snow storms and hurricanes.

#### Public Employers

Public agencies must make plans to prepare for severe weather events. While police, fire, public works, and other departments will be called upon, and must be prepared to assist their communities, they must also prepare for the possibility that they may also be affected by the event. Department leaders are reminded of their obligation to protect their own, so they can protect others. Now is the time to prepare your facility, equipment, personnel, and business infrastructure for the possibility that you will be the one in need. Consider the following steps:

Discuss claim reporting procedures with your risk manager. Make sure there is a clear reporting procedure from the person finding the storm damage, to the department's representative, to the Fund's Claim Representative. Work with your Risk Consultant to identify possible insurance gaps and discuss other areas of vulnerability.

Develop a Loss Management or Business Continuity Plan. Identify the department's critical functions and infrastructure. Create mutual aid pacts and vendor lists to provide those services, or replace affected infrastructure if lost to storm water or wind. Take pictures of building and essential equipment. Safeguard vital records.

Develop salvage response plans. Protect your property from further damage wherever possible by restoring fire-protection systems, repairing leaks, providing temporary support and restoring power.

Have a written plan for critical tasks as a storm is predicted to approach. If a facility is in a historically vulnerable area, consider relocating personnel and equipment before the storm hits.

Prepare facilities & grounds – Survey the grounds and exterior of the building for loose objects and properly secure. Tape or board up windows. Trim trees from building. Gather mitigation resources such as sandbags, food & water, personal sundry items plastic sheeting & duct tape, extra mops, squeegees, etc. Make sure gasoline or diesel generators' fuel tanks are full. Secure sheds and other outbuildings. Make sure utility shut-offs are labeled and locations are known by occupants.

Prepare equipment – Fill vehicle fuel tanks. Know where to get extra fuel if electric fuel pumps go down. Perform routine maintenance on saws, pumps, etc. Sharpen blades. Buy extras.

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Prepare your personnel – Workers must be trained to properly respond storm conditions. This is not part of normal job training and must be provided by employers. Encourage them to have Go Bags packed. As the storm nears, remind workers to sleep, eat, and hydrate themselves in preparation for potential extended and strenuous work periods.

Prepare workers' families – Essential personnel cannot be available or effective if their families are not taken care of. Leaders must work with Administration, Human Resources, banks, Red Cross, etc. to make sure families are safely evacuated and cared for well ahead of the approaching storm.

### **Employees' Homes**

Like workplaces, the homes' of public employees must also be ready for weather events when they may be called to duty, potentially for extended periods of time. The severe weather season starts with the Hurricane Season in June and continues through the winter snow season. During cool fall weather is a good time to prepare homes for the upcoming severe weather season.

Clean gutters and downspouts. Make sure drainage is provided from the downspouts to a safe location.

Get snow shovels out of storage and check they are in good shape. Purchase ice melt and replacement shovels now. If a snow service is contracted, verify service plan meets the family needs while the employee is away servicing the community.

Check and service home mechanical systems. This can include furnaces, emergency generators, and sump pumps. Look for tree limbs overhanging electrical supply wires to the home and have them cleared. Know where the shut-offs are. Label them and educate another responsible family member of their location and use.

Check insurance coverages. An agent can clearly explain coverages and exclusions. Ask some, "What if . . ." questions to check understanding. Make sure adult members of the household understand immediate payment procedures for home repairs or relocation for the family if something were to happen while you are unavailable.

Post important phone numbers and save them to cell phones of family members. Include friends, family, neighbors who can help in an emergency. Also, include emergency and routine service companies for furnace, electrical service, plumbing, etc.

When a severe weather event is forecasted:

- Order home heating or cooking fuel (such as oil or propane) deliveries
- Check flashlights and weather radio, and have spare batteries
- Survey the exterior of the home and secure loose items, such as lawn furniture and trash containers
- Keep cell phones fully charged

### **Employees' Personal Vehicles**

Most employees need to use their personal vehicles to get to work. After they leave, spouses and children may be using additional household cars to shop, go to school, etc. Personal vehicle and other vehicles in the household should be kept in good operating condition.

How old are the batteries? Are they ready for the coldest winter days, when you may be called in to plow streets?

Are the defroster and heater working properly? Are windshield wipers in good condition?

Add emergency equipment to vehicles; ice scraper, kitty litter / salt, blanket, flashlight, and snack food.

Have a conversation with other drivers in the household. Employees are most likely to have had some training and experience driving in inclement weather. Remind others, especially inexperienced drivers, of best practices when driving in storms, snow / ice, flooded roads, when to stay with vehicle and when to leave, etc.

When a severe weather event is forecasted:

- Fuel all vehicles
- Double-check the above list of items

### **Employees' Families**

During inclement weather events, schools and daycare centers may be closed. If the spouse works, this can create a dilemma. Make multiple provisions for children, or other household members with supervision needs. Even if the spouse does not work, ensure you both have time to sleep while the children are being supervised.

When a severe weather event is forecasted:

- Make sure there is adequate food, including some that does not have to be heated, for a couple of days.
- Verify emergency contacts numbers and availability. Make back-up communication plans if primary contact numbers or cell systems are affected.
- Check supply of medications for family members. It may be difficult to get to an open and stocked pharmacy for a couple of days.
- Check critical medical supplies and equipment for family members. Oxygen and other healthcare deliveries may be delayed.

### **The Individual Employee**

With the above preparations complete, employees should be able to concentrate on their welfare as they perform the difficult work of response and recovery from a large scale event. This is especially important because these tasks are unusual, which makes them more risky. They can go on for several extended shifts, making fatigue a factor, which again raises the risk. Employees need to be able to focus on their safety.

Recovery efforts, such as working in flood waters, may present health hazards different than routine duties. Keep your tetanus-diphtheria, influenza, and other vaccinations up to date.

When a severe weather event is forecasted:

- Inspect personal protective equipment. Replace missing or damaged gear. Pack spare gear and clothing.
- Get rest. New Jersey's Maggie's Law makes it a criminal offense if a driver is awake for longer than 24 hours and causes a traffic fatality.
- Eat a healthy, light meal. Pack snacks for the potential extended periods of work.
- Do not consume alcohol if there is a chance you will be called to respond.
- Pack personal medications and any special dietary needs. It may be difficult to break away from response / recovery efforts to take medications, etc.

There are several resources available:

OSHA provides a risk assessment matrix for hurricane response and recovery at [www.osha.gov/SLTC/etools/hurricane/](http://www.osha.gov/SLTC/etools/hurricane/)

FEMA also has several excellent resources for individuals and governmental agencies at [www.ready.gov/business/index](http://www.ready.gov/business/index)

The New Jersey Office of Emergency Management has resources for individuals and local governments at [www.ready.nj.gov/](http://www.ready.nj.gov/)

The American Red Cross provides tools, resources, and classes for families, workplaces, and community at [www.redcross.org/](http://www.redcross.org/)

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

*Wednesday, October 12, 2016*

From 8/26/2016 To 9/25/2016

<b>Holder (H) / Insured Name (I) Coverag</b>	<b>Holder / Insured Address</b>	<b>Holder Code</b>	<b>Description of Operations</b>	<b>Issue Date</b>
<b><u>CAMDEN JIF</u></b>				
H- New Jersey Transit Corporation AU WC	New Jersey Division of Law One Penn Plaza East Newark, NJ 07105	1588	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to station parcel, aka train station 1.7 acres, block 99, NJT Lease #0401-1620-01.	9/8/2016 GL EX
I- Borough of Berlin	59 S. White Horse Pike Berlin, NJ 08009			
H- PSE&G GLXSALWCPRPO	24 Brown Ave. Springfield, NJ 07081	4860	Certificate holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the installation and removal of holiday decorations, banners, and signs to poles.	9/6/2016
I- Borough of Merchantville	1 West Maple Merchantville, NJ 08109			
H- State of New Jersey AU WC	Department of Health & Senior Services Office of Emergency Medical Services PO Box 360 Trenton, NJ 08625-0360	5364	Evidence of insurance as respects to CLD.	9/9/2016 GL EX
I- Borough of Berlin	59 S. White Horse Pike Berlin, NJ 08009		Evidence of insurance for loan.	8/31/2016
H- USDA GLXSALWCPRPO	Rural Utilities Service 8000 Midlantic Drive Suite 500 North Mount Laurel, NJ 08054	6005		
I- Borough of Brooklawn	301 Christiana Street Brooklawn, NJ 08030		Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions,	9/13/2016 GI EX
H- Clementon Park & Splash World I- Borough of Clementon	144 Berlin Road Clementon, NJ 08021 101 Gibbsboro Road Clementon, NJ 08021	13213		

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 10/30/16 6:00 pm to 9:00 pm for "Trunk or Treat".

H- NJ Dept of Health Office of EMS AU WC I- Borough of Barrington	PO Box 360 Trenton, NJ 08625 229 Trenton Avenue Barrington, NJ 08007	20642	Evidence of Insurance for the Barrington Ambulance Association.	9/8/2016 GL EX
H- Supermarkets of Cherry Hill AU WC I- Township of Cherry Hill	600 N Kings Hwy Cherry Hill, NJ 08002 820 Mercer Street Cherry Hill, NJ 08002	21583	Evidence – Evidence of insurance as respects to the use of facilities at 1445 Brace Road, Cherry Hill, NJ 08002, for training by the Cherry Hill Police Department from 9/1/16-9/30/16.	8/26/2016 GL EX
H- Samuel Devedjian AU WC I- Borough of Collingswood	201 E Browning Rd Collingswood, NJ 08108 678 Haddon Avenue Collingswood, NJ 08108	21623	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects for the collingswood Pop Up Gala on 9/10/16.	9/6/2016 GL EX
H- James Scott AU WC I- Borough of Collingswood	212 E Browning Rd Collingswood, NJ 08108 678 Haddon Avenue Collingswood, NJ 08108	21624	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the use of his property for the Collingswood Pop Up Gala on 9/10/16.	9/6/2016 GL EX
H- Flying Fish Brewing Co AU WC I- Borough of Somerdale	900 Kennedy Blvd Somerdale, NJ 105 Kennedy Blvd Somerdale, NJ 08083	21661	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects use of their property on Somerdale Day, September 10, 2016.	9/9/2016 GL EX
H- National Realty & Development Corp AU WC	Center 48 Ltd Prtnshp National Retail Urban Renewal LLC 3 Manhattanville Rd., Ste 202 Purchase, NY 10577	21662	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	9/9/2016 GL EX

I- Borough of Somerdale	105 Kennedy Blvd Somerdale, NJ 08083		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 at 711 Evesham Ave, Somerdale, NJ 08083, for the Borough's Somerdale Day event on 9/10/16.	
H- State of NJ EX	Dept of Health & Senior Svcs Office of EMS PO Box 21664 360 Trenton, NJ 08625		Evidence of insurance as respects to state recertification of Haddonfield Ambulance Association.	9/9/2016 GL AU
I- Borough of Haddonfield	242 Kings Highway East Haddonfield, NJ 08033			
H- Miller Farms AU WC	134 North Grove St. Berlin, NJ 08009	21686	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for use of property for the Annual Halloween Festival/Fire Prevention on October 15, 2016, rain date is October 22, 2016. No fireworks or amusements.	9/16/2016 GL EX
I- Township of Winslow	125 South Route 73 Winslow, NJ 08037			
H- DGMB Casino LLC dba AU WC	Resorts Casino Hotel Attn.: Casino Bus Program 1133 Boardwalk Atlantic City, NJ 08401-7329	21718	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects Berlin Senior Bus Trips.	9/20/2016 GL EX
I- Borough of Berlin	59 S. White Horse Pike Berlin, NJ 08009			
H- To Whom It May Concern I- Township of Cherry Hill	820 Mercer Street Cherry Hill, NJ 08002	21719	Evidence of insurance	9/20/2016 POL

**Total # of Holders = 15**



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

2016:

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$70,539.78	\$33,254.75	\$37,285.03	52.86%
February	\$142,366.08	\$82,244.39	\$60,121.69	42.23%
March	\$412,910.41	\$204,711.56	\$208,198.85	50.42%
April	\$372,001.82	\$200,922.56	\$171,079.26	45.99%
May	\$114,433.26	\$64,409.01	\$50,024.25	43.71%
June	\$164,776.08	\$82,217.66	\$82,558.42	50.10%
July	\$152,954.29	\$77,601.17	\$75,353.12	49.27%
August	\$182,450.42	\$128,830.85	\$53,619.57	29.39%
September	\$294,215.34	\$169,791.49	\$124,423.85	42.29%
<b>TOTAL 2016</b>	<b>\$1,906,647.48</b>	<b>\$1,043,983.44</b>	<b>\$862,664.04</b>	<b>45.25%</b>

Monthly & YTD Summary:

PPO Statistics	September	YTD
Bills	176	1,619
PPO Bills	163	1,451
PPO Bill Penetration	92.61%	89.62%
PPO Charges	\$282,645.65	\$1,741,850.78
Charge Penetration	96.07%	91.36%

Savings History:

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



## Camden JIF

### 3<sup>rd</sup> Quarter 2016 - Workers' Comp Injury Review

#### Claims Reported:

- **91** First Reports of Injury
- **80** Medical Treatment vs. **11** Report Only/Occurrence Only
- **21** Remain open and actively treating; **15** are currently working and/or had no missed days
- **6** Employees remain out of work due to work-related injuries; **3** have been released to TD but are not able to be accommodated

#### Notable:

For claims reported during the 3rd Quarter 2016:

- An average of **14** Transitional Duty days were accommodated on **20** claims
- An average of **33** TD Lost Opportunity Days occurred on **6** claims

#### Primary Cause/Type of Injuries:

- Strain/Sprain/Twist injuries = 22
  - 11 arm/shoulder/hand
  - 8 leg/knee/ankle
  - 2 back
  - 1 chest
- Lacerations = 10
- Contusions = 10
- Exposure = 12
  - Poison Ivy = 5
  - Bodily Fluids = 3
  - Foreign substance/object = 2
  - Communicable Disease = 2
- Insect Bite = 5
- Animal Bite = 4
- Burn = 3
- Dehydration/Syncope/Heat Exhaustion = 3
- Slip/Trip/Fall = 3
- Foreign Body in Eye = 2
- Puncture Wound = 2
- Fracture = 1
- Fatality = 1
- Crush = 1
- Chest Pain (unknown cause) = 1
- Stress = 0



***APPENDIX I – MINUTES***

**September 26, 2016 Meeting**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – SEPTEMBER 26, 2016  
BOROUGH OF BELLMAWR 5:15 PM**

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

**PLEDGE OF ALLEGIANCE  
MOMENT OF SILENCE OBSERVED**

**ROLL CALL OF EXECUTIVE COMMITTEE:**

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

**EXECUTIVE COMMITTEE ALTERNATES:**

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

**APPOINTED OFFICIALS PRESENT:**

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

**FUND COMMISSIONERS PRESENT:**

David Taraschi, Audubon Borough  
Ari Messinger, Cherry Hill Township  
John Foley, Cherry Hill Fire District  
Angelique Rankins, Lawnside Borough  
Edward Hill, Lawnside Borough  
Eleanor Kelly, Runnemede Borough

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Mike Avalone                      Conner Strong & Buckelew  
Ray Corey                          Leonard O'Neill Insurance Group  
Rick Bean                          Henry D. Bean & Sons Insurance  
Terry Mason                        M&C Insurance  
Peter DiGiambattista            Associated Insurance Partners

**PUBLIC:**

Carla Donegan                      Coventry

**WELCOME:** Commissioner Lou DiAngelo welcomed everyone to the Borough of Bellmawr

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF AUGUST 22, 2016**

**MOTION TO APPROVE THE OPEN MINUTES OF AUGUST 22, 2016**

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

**MOTION TO APPROVE THE CLOSED MINUTES OF AUGUST 22, 2016**

Motion:                              Commissioner DiAngelo  
Second:                              Commissioner Wolk  
Vote:                                  Unanimous

**CORRESPONDENCE:**

**Letter from Cherry Hill Fire District:** Executive Director said the Fund Office has received a letter from Commissioner Foley from the Cherry Hill Fire District reserving their rights. The Cherry Hill Fire District is up for renewal at the end of the year and they are going to be looking at other options. This is just a formality that they need to notify the JIF by October 1<sup>st</sup>. Executive Director said we will be reaching out to Commissioner Foley to see what other options they are looking at we a fully confident that we are in the running and will be able to re-take them. Executive Director said he will keep members advised on how this develops.

**2017 RENEWAL ONLINE UNDERWRITING DATABASE:** The deadline to submit schedules was August 15<sup>th</sup>. The Executive Director said most of the RMC and member entities have progressed very well with the renewals. We are running a little late with the property information since the appraisals were late. We have been working hard to have the information updated in Exigis shortly.

**EMPLOYMENT PRACTICES PROGRAM:** As a reminder, members have until October 1<sup>st</sup> to submit checklist to qualify and or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel. The checklist appears on Page 12. Executive Director said we have only received ten checklists as of today and we ask that everyone please send in their checklists. We will be updating our compliance checklist next month as we begin to receive more checklists.

**2017 RFQ – FAIR & OPEN PROCESS:** The fund office advertised Requests for Qualifications for Fund Professionals for several positions listed below. Responses were due back on September 15, 2016. A report was distributed at the meeting.

Executive Director reviewed the submissions listed below:

- Fund Attorney - Brown & Connery, Joseph Nardi
- Fund Defense Attorney – complete list of defense attorneys distributed
- Fund Auditor – Bowman & Company
- Fund Internal Auditor – Bowman & Company
- Treasurer – Elizabeth Pigliacelli
- Fund CDL Drug & Alcohol Monitor – Interstate Mobile

Executive Director said they only decision that will need to be made is on the Inter-State Mobile contract. As you may recall the DOT relaxed the percentage of employees that need to be tested from 50% to 25%. Executive Director said in the RFQ we asked them to respond to both options at 50% and 25% so there is a savings of approximately \$5,000 if we drop the percentage down to 25%.

**MOTION TO KEEP THE CDL DRUG & ALCOHOL MONITOR CONTRACT PERCENTAGE OF TESTING AT 50% AS IN PREVIOUS YEARS**

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

**MEMBERSHIP RENEWALS:** The Fund has 25 members up for renewal at the end of the year. Renewal documents were sent out last week. Members are asked to return their resolutions and agreements back to the Fund office by October 1, 2016. The Executive Director said we have received the renewal documents from 12 members thus far and we will keep everyone advised.

**RESIDUAL CLAIMS FUND (RCF):** The Residual Claims Fund met on September 7, 2016 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Wolk's

report on the meeting (Appendix II). The Residual Claims Fund amended 2016 Budget and the proposed 2017 Budget were introduced. The public hearing on the RCF budget will be held on October 19, 2016 10:30 am at the Forsgate Country Club. Commissioner Wolk said the RCF introduced and amendment to the 2016 Budget and introduced the 2017 Budget. The public meeting will be held on October 19, 2016.

**EJIF:** The EJIF met on September 7, 2016 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Wolk's report on the meeting (Appendix II). The 2017 budget was introduced and will be adopted at the October 19, 2016 meeting. Commissioner Wolk said the EJIF introduced the 2017 Budget with a .09% increase. The Public Hearing and adoption will be at the October 19<sup>th</sup> meeting. The EJIF approved a 2016 dividend of \$550,000; which is a \$50,000 increase over last year. Underwriting managers are negotiating excess coverage with additional limits up to \$10 million we are currently at \$8 million.

**MEL:** The MEL met on September 7, 2016 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Wolk's report on the meeting (Appendix II). The MEL's 2017 budget was introduction is scheduled for October 19, 2016 at the Forsgate Country Club in Jamesburg NJ. Commissioner Wolk said the MEL 2017 Budget will be introduced at the October 19<sup>th</sup> meeting. Representatives from the MEL met with the Senate Majority office to discuss legislative initiatives that would expand the MEL's investment opportunities to improve our yield. The MEL issued an RFQ for the renewal of the contract for the on-line renewal system currently in place with Exigis. The due date is October 4, 2016. Commissioner Wolk said the Fund Attorney reported that the remaining MEL POL/EPL claims have been reduced to 16 open claims.

**SAFETY EXPO:** For the ninth year, the MEL is working with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town's water & sewer employees. The Safety Expo will be held on September 30<sup>th</sup> at the Camden County Emergency Services Training Center. Registration information appears on Page 13. Executive Director said the Expo will be held this Friday and there is still time to register.

**2017 BUDGET:** The Executive Committee scheduled a meeting for October 12, 2016 at 5:15 PM at the Collingswood Senior Community Center to review the proposed 2017 Budget. Executive Director said the MEL Budget is coming in reasonable and the EJIF went down slightly and the Actuary numbers look decent. Executive Director said as motioned last meeting the MEL property retention is going from \$50,000 to \$100,000, which should not affect the Camden JIF drastically.

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

Executive Director reviewed the Financial Fast Track as of July 31, 2016 the statutory surplus stands at \$5.7 million, with \$20.5 million in cash. Executive Director reviewed the Expected Loss Ratio Analysis and said for August 2016 the actuary projected the JIF at 30.08% and we currently stand at 28.44% which is right on target. Executive Director said the Lost Time Accident Frequency as of August 31<sup>st</sup> shows we are tied for first to 1.33 as we continue to improve in that department. Executive Director said we still have 16 members with zero lost time accidents as of August 31, 2016 which is good news.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 16-21 September 2016 Vouchers**

<b>FUND YEAR CLOSED</b>	<b>\$751,049.96</b>
<b>2015</b>	<b>\$ 30,000.00</b>
<b>2016</b>	<b>\$ 129,841.57</b>
<b>TOTAL</b>	<b>\$ 910,891.53</b>

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

<b>Closed</b>	<b>.00</b>
<b>2012</b>	<b>61,660.49</b>
<b>2013</b>	<b>34,159.90</b>
<b>2014</b>	<b>49,128.76</b>
<b>2015</b>	<b>53,475.02</b>
<b>2016</b>	<b>127,983.88</b>
<b>TOTAL</b>	<b>326,408.05</b>

**MOTION TO APPROVE RESOLUTION 16-21 SEPTEMBER 2016 VOUCHERS**

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

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

Motion: Commissioner Wolk  
 Second: Commissioner Lipsett  
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi said his report will be for closed session.

**SAFETY DIRECTOR:**

Safety Director reviewed the monthly reports. Mr. Saville reviewed the new training hubs where classes are bundled together in one day, but you do not have to attend every class as you would in the Fast Track sessions. With the training hubs you can pick and choose the classes you want to attend and you will receive a certificate for the classes you attend. Mr. Saville said a safety bulletin on Resources for School Crossing Guard Safety Programs is included in the agenda packet.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Executive Director reviewed the Certificate Report for the period 7/25/16 to 8/25/16 which was included in the agenda showing 16 certificates were issued during that time period.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of August 2016 where there was a savings of 29.39% for the month and a total of 45.86 % for the year. Ms. Goldstein said there was a correction on the Monthly and Year to Date Summary Charge Penetration which should be 96.83%.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Ms. Hall said her report is for closed session.

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

Motion:	Commissioner Michielli
Second:	Commissioner DiAngelo
Vote:	Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion:	Commissioner Maley
Second:	Commissioner Michielli
Vote:	Unanimous

**MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION  
AND APPROVE THE GAFFNEY CLAIM FOR \$5,000:**

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

**OLD BUSINESS:**

NONE

**NEW BUSINESS:**

NONE

**PUBLIC COMMENT:**

NONE

**MOTION TO ADJOURN:**

Motion:	Commissioner Michielli
Second:	Commissioner Lipsett
Vote:	Unanimous

**MEETING ADJOURNED: 5:46PM**

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

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