

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

**COLLINGSWOOD BOROUGH
SENIOR COMMUNITY CENTER
30 WEST COLLINGS AVENUE
COLLINGSWOOD, NJ 08108
5:15 PM
AGENDA AND REPORTS**

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

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

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

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2015 EXECUTIVE COMMITTEE**
- WELCOME: BOROUGH OF COLLINGSWOOD**
- APPROVAL OF MINUTES:** September 28, 2015 Open Minutes.....Appendix I
September 28, 2015 Closed Minutes..... **To be distributed**

- CORRESPONDENCE – None**

REPORTS

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

- TREASURER – Elizabeth Pigliacelli**
October Vouchers - Resolution No. 15-27Page 16
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- 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**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: November 23, 2015 - Borough of Brooklawn**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216
Parsippany, NJ 07054

Date: October 26, 2015

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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

The Committee also reviewed the available dividend calculation and is recommending the release of \$250,000 from Closed Years. The EJIF is releasing a dividend to the Camden fund in the amount of \$51,173.00 Enclosed is **Resolution 15-26** authorizing the release of a dividend representing a total of \$301,173.00. (**Page 14**)

- Motion to introduce the 2016 Budget for the Camden County Municipal Joint Insurance Fund and schedule a Public Hearing for November 23, 2015 at the Brooklawn Community Center at 5:15PM.**

- Motion to adopt Resolution 15-26 authorizing the release of a dividend in the amount of \$301,173 from the E-JIF & Closed Years Account, subject to State approval.**

- Membership Renewals** – The Fund has 4 members up for renewal at the end of the year. Renewal documents were sent out in August. We have received renewal documents from the Borough of Clementon, Laurel Springs and Hi-Nella. (**Page 12**)
- Property Appraisals Update** – Asset Works has advised us that they will begin property appraisals in the Camden JIF by mid November. Each member municipality will be asked to provide a contact person for Asset Works to coordinate site visits.
- RCF Report:** The RCF met last week at the Forsgate Country Club to hold a public hearing to review the amended 2015 Budget and the proposed 2016 Budget. *A copy of the report will be included in next month's agenda.*

- ❑ **EJIF Report:** The EJIF last week at the Forsgate Country Club. A public hearing and adoption of the 2016 Budget was held. *A copy of the report will be included in next month's agenda.*
- ❑ **MEL Report:** The MEL met last week at the Forsgate Country Club to introduce the 2016 Budget. *A copy of the report will be included in next month's agenda.*
- ❑ **Elected Officials Training:** This year's elected officials training program will focus on Public Officials & Employment Practices, specifically personal liability of the elected officials. A session is scheduled at the League of Municipalities Conference for 3:45 pm in Atlantic City on Wednesday, November 18, 2015.

❑ **Due Diligence Reports:**

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CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2015		
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,011,694	8,093,548	180,178,414	188,271,962
2.	CLAIM EXPENSES				
	Paid Claims	291,595	2,950,789	81,364,101	85,105,829
	Case Reserves	(52,751)	134,743	4,278,498	3,703,057
	IBNR	(78,445)	(44,910)	5,721,961	5,486,751
	Recoveries	(2,213)	(70,241)	(263,520)	(224,217)
	TOTAL CLAIMS	158,187	2,970,381	91,101,040	94,071,421
3.	EXPENSES				
	Excess Premiums	322,818	2,582,547	47,741,095	50,323,642
	Administrative	161,353	1,355,544	32,267,386	33,622,930
	TOTAL EXPENSES	484,172	3,938,091	80,008,481	83,946,572
4.	UNDERWRITING PROFIT (1-2-3)	369,335	1,185,077	9,068,893	10,253,970
5.	INVESTMENT INCOME	812	20,711	10,049,625	10,070,336
6.	DIVIDEND INCOME	0	0	3,217,661	3,217,661
7.	STATUTORY PROFIT (4+5+6)	370,147	1,205,788	22,336,179	23,541,967
8.	DIVIDEND	0	0	17,699,148	17,699,148
9.	STATUTORY SURPLUS (7-8)	370,147	1,205,788	4,637,031	5,842,819
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	58	(26,498)	1,025,173	998,675
	2012	(28,861)	(79,822)	681,635	601,813
	2013	74,374	707,238	1,928,721	2,635,959
	2014	253,167	506,627	1,001,502	1,508,129
	2015	71,410	98,242		98,242
	TOTAL SURPLUS (DEFICITS)	370,147	1,205,788	4,637,031	5,842,819
TOTAL CASH					18,952,088
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	28,013	75,930,792	75,958,805
	FUND YEAR 2012				
	Paid Claims	56,987	812,919	3,225,999	4,038,918
	Case Reserves	(1,522)	(354,737)	1,451,319	1,096,582
	IBNR	(26,521)	(345,697)	627,130	281,433
	Recoveries	0	(29,648)	(66,203)	(95,851)
	TOTAL FY 2012 CLAIMS	28,945	82,836	5,238,245	5,321,081
	FUND YEAR 2013				
	Paid Claims	21,933	318,236	2,142,460	2,460,696
	Case Reserves	(12,334)	(272,839)	963,766	690,927
	IBNR	(83,709)	(736,798)	1,417,546	680,748
	Recoveries	(100)	(10,689)	(71,770)	(82,459)
	TOTAL FY 2013 CLAIMS	(74,210)	(702,090)	4,452,002	3,749,912
	FUND YEAR 2014				
	Paid Claims	75,498	657,082	1,046,747	1,703,829
	Case Reserves	(49,290)	29,790	1,003,661	1,033,451
	IBNR	(277,063)	(1,208,864)	3,445,596	2,236,732
	Recoveries	(2,113)	(25,053)	(16,003)	(41,056)
	TOTAL FY 2014 CLAIMS	(252,967)	(547,045)	5,480,001	4,932,956
	FUND YEAR 2015				
	Paid Claims	137,176	943,582		943,582
	Case Reserves	10,396	882,097		882,097
	IBNR	308,847	2,287,838		2,287,838
	Recoveries	0	(4,851)		(4,851)
	TOTAL FY 2015 CLAIMS	456,419	4,108,667		4,108,667
COMBINED TOTAL CLAIMS		158,187	2,970,381	91,101,040	94,071,421

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.

CAMDEN JOINT INSURANCE FUND						
Fixed Income Portfolio Summary and Rate Comparison						
						For Month End
						8/31/2015
						Last
						Month
						This
						Month
CAMDEN JOINT INSURANCE FUND						
Total Cash Balance (millions)		12.21	13.39	14.32	19.28	18.95
Fixed Income Portfolio TD						
Investments (millions), Book Value		8.00	4.00	4.92	4.00	4.00
Avg maturity (years)		2.52	2.07	1.51	0.93	0.93
Unrealized gain/(loss) (%)		1.35	1.30	0.89	0.35	0.25
Purchase/Book yield (%)		1.00	1.40	1.40	1.40	1.40
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		2.35	2.70	2.29	1.75	1.65
M E L PORTFOLIO						
Total Cash Balance (millions)		73.43	64.22	72.15	81.22	76.85
Fixed Income Portfolio Wells Fargo 2013-2015						
Investments (millions), Book Value		56.97	50.13	48.09	62.92	63.20
Avg maturity (years) ***		2.61	2.04	1.90	1.79	1.71
Unrealized gain/(loss) (%)		0.63	-0.30	-0.06	0.16	0.05
Purchase/Book yield (%)		0.80	0.65	0.82	0.95	0.95
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		1.43	0.35	0.76	1.11	1.00
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.06	0.06	0.69	0.09	0.10
TD Money Market		0.05	0.01	0.01	0.01	0.01
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Treasury Issues						
1 year bills		0.17	0.13	0.12	0.30	0.38
3 year notes		0.38	0.54	0.90	1.03	1.03
5 year notes		0.76	1.17	1.64	1.63	1.54
Merrill Lynch US Govt 1-3 years ^		0.51	0.37	0.63	0.65	-0.46
* Yearly data is average monthly rate.						
^Monthly data is annualized.						
**Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.						
***MEL WF uses Weighted Avg. Life which factors in the likelihood of a security being called based on the current level of interest rates.						

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

AS OF September 30, 2015

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	57	MONTH	56	MONTH	45	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-15		31-Aug-15		30-Sep-14	
PROPERTY	493,199	453,672	91.99%	100.00%	91.99%	100.00%	92.85%	100.00%
GEN LIABILITY	1,300,364	1,408,597	108.32%	96.96%	104.73%	96.90%	97.37%	94.71%
AUTO LIABILITY	420,271	250,179	59.53%	95.43%	59.53%	95.15%	53.74%	91.45%
WORKER'S COMP	3,404,221	3,546,884	104.19%	99.80%	102.35%	99.77%	106.99%	99.20%
TOTAL ALL LINES	5,618,056	5,659,332	100.73%	98.83%	98.79%	98.78%	99.54%	97.65%
NET PAYOUT %	\$5,014,473			89.26%				

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	45	MONTH	44	MONTH	33	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-15		31-Aug-15		30-Sep-14	
PROPERTY	486,359	291,761	59.99%	100.00%	59.99%	100.00%	67.60%	100.00%
GEN LIABILITY	1,338,095	1,373,708	102.66%	94.71%	82.72%	94.32%	46.50%	88.03%
AUTO LIABILITY	388,406	589,953	151.89%	91.45%	151.89%	91.05%	81.29%	85.26%
WORKER'S COMP	3,528,729	3,104,714	87.98%	99.20%	86.46%	99.12%	87.22%	97.46%
TOTAL ALL LINES	5,741,588	5,360,136	93.36%	97.69%	87.77%	97.53%	75.67%	94.65%
NET PAYOUT %	\$4,138,916			72.09%				

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	33	MONTH	32	MONTH	21	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-15		31-Aug-15		30-Sep-14	
PROPERTY	535,713	384,430	71.76%	100.00%	72.45%	100.00%	66.85%	98.04%
GEN LIABILITY	1,423,316	392,489	27.58%	88.03%	27.51%	87.24%	13.46%	75.57%
AUTO LIABILITY	377,258	67,261	17.83%	85.26%	17.83%	84.53%	12.44%	71.98%
WORKER'S COMP	3,913,656	2,241,608	57.28%	97.46%	56.78%	97.19%	56.40%	90.74%
TOTAL ALL LINES	6,249,943	3,085,788	49.37%	94.79%	49.11%	94.40%	44.86%	86.78%
NET PAYOUT %	\$2,403,118			38.45%				

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	21	MONTH	20	MONTH	9	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-15		31-Aug-15		30-Sep-14	
PROPERTY	591,500	403,287	68.18%	98.04%	67.76%	97.72%	47.90%	68.00%
GEN LIABILITY	1,405,625	277,614	19.75%	75.57%	18.96%	74.17%	6.44%	36.00%
AUTO LIABILITY	350,875	62,018	17.68%	71.98%	17.68%	70.26%	15.97%	35.00%
WORKER'S COMP	3,909,782	2,007,111	51.34%	90.74%	50.31%	89.50%	28.10%	33.00%
TOTAL ALL LINES	6,257,782	2,750,031	43.95%	86.97%	43.09%	85.76%	24.43%	37.09%
NET PAYOUT %	\$1,704,214			27.23%				

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	9	MONTH	8	MONTH	-3	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-15		31-Aug-15		30-Sep-14	
PROPERTY	543,000	511,375	94.18%	68.00%	86.59%	61.00%	N/A	N/A
GEN LIABILITY	1,419,000	137,917	9.72%	36.00%	6.22%	30.00%	N/A	N/A
AUTO LIABILITY	337,000	32,638	9.68%	35.00%	6.40%	30.00%	N/A	N/A
WORKER'S COMP	3,749,000	1,753,422	46.77%	33.00%	33.14%	26.00%	N/A	N/A
TOTAL ALL LINES	6,048,000	2,435,352	40.27%	36.96%	30.13%	30.30%	N/A	N/A
NET PAYOUT %	\$1,181,655			19.54%				

2015 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		September 30, 2015		
	2015	2014	2013	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2015 - 2013
TRI-COUNTY	1.41	1.96	1.99	1.82
NJ PUBLIC HOUSING	1.58	2.72	2.34	2.28
CENTRAL	1.65	2.47	2.66	2.31
SUBURBAN MUNICIPAL	1.70	1.70	1.91	1.78
OCEAN	1.81	2.27	2.40	2.19
MONMOUTH	1.82	2.19	1.42	1.81
BURLINGTON	1.84	1.62	1.64	1.69
MORRIS	1.88	2.00	1.65	1.84
ATLANTIC	1.96	2.90	2.82	2.61
BERGEN	2.06	2.30	1.93	2.10
N.J.U.A.	2.12	2.73	2.30	2.40
CAMDEN	2.28	2.04	1.95	2.07
SUBURBAN ESSEX	2.29	2.45	2.52	2.44
SOUTH BERGEN	2.42	2.46	2.61	2.50
PROF MUN MGMT	3.58	2.25	2.88	2.84
AVERAGE	2.03	2.27	2.20	2.18

Camden Joint Insurance Fund										
2015 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF September 30, 2015										
MEMBER_ID	MEMBER	**	# CLAIMS FOR 9/30/2015	Y.T.D. LOST TIME ACCIDENTS	2015 LOST TIME FREQUENCY	2014 LOST TIME FREQUENCY	2013 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2015 - 2013	
1	87 AUDUBON		0	0	0.00	1.37	1.36	1 AUDUBON	0.98	
2	88 AUDUBON PARK		0	0	0.00	0.00	0.00	2 AUDUBON PARK	0.00	
3	92 BERLIN TOWNSHIP		0	0	0.00	6.49	2.56	3 BERLIN TOWNSHIP	3.26	
4	93 BROOKLAWN		0	0	0.00	1.55	0.00	4 BROOKLAWN	0.57	
5	94 CHESILHURST		0	0	0.00	3.08	0.00	5 CHESILHURST	1.19	
6	96 COLLINGSWOOD		0	0	0.00	0.66	1.07	6 COLLINGSWOOD	0.65	
7	97 GIBBSBORO		0	0	0.00	0.00	0.00	7 GIBBSBORO	0.00	
8	102 HI-NELLA		0	0	0.00	0.00	3.28	8 HI-NELLA	1.24	
9	106 MAGNOLIA		0	0	0.00	0.00	1.97	9 MAGNOLIA	0.77	
10	107 MEDFORD LAKES		0	0	0.00	1.79	2.13	10 MEDFORD LAKES	1.52	
11	108 MERCHANTVILLE		0	0	0.00	0.00	0.00	11 MERCHANTVILLE	0.00	
12	109 MOUNT EPHRAIM		0	0	0.00	1.49	0.00	12 MOUNT EPHRAIM	0.54	
13	112 RUNNEMEDE		0	0	0.00	1.86	0.91	13 RUNNEMEDE	0.99	
14	113 SOMERDALE		0	0	0.00	2.88	1.44	14 SOMERDALE	1.59	
15	117 WOODLYNNE		0	0	0.00	2.11	4.26	15 WOODLYNNE	2.29	
16	451 TAVISTOCK		0	0	0.00	0.00	0.00	16 TAVISTOCK	0.00	
17	457 PINE VALLEY		0	0	0.00	0.00	0.00	17 PINE VALLEY	0.00	
18	98 GLOUCESTER		0	1	1.12	1.29	1.99	18 GLOUCESTER	1.52	
19	89 BARRINGTON		0	1	1.21	3.27	0.94	19 BARRINGTON	1.93	
20	91 BERLIN BOROUGH		1	1	1.26	0.00	0.00	20 BERLIN BOROUGH	0.34	
21	99 HADDON		0	2	1.80	0.67	0.00	21 HADDON	0.78	
22	110 OAKLYN		0	1	1.96	1.43	0.00	22 OAKLYN	1.07	
23	111 PINE HILL		0	1	2.30	0.00	1.98	23 PINE HILL	1.36	
24	105 LINDENWOLD		1	2	2.85	5.03	5.08	24 LINDENWOLD	4.48	
25	584 CHERRY HILL FIRE DISTRIC		0	4	2.95	1.19	3.23	25 CHERRY HILL FIRE DIS	2.45	
26	114 VOORHEES		0	3	2.95	1.38	4.88	26 VOORHEES	3.08	
27	95 CLEMENTON		0	1	3.98	4.72	1.59	27 CLEMENTON	3.30	
28	90 BELLMAWR		0	5	4.03	2.35	1.59	28 BELLMAWR	2.48	
29	115 WINSLOW		0	7	4.20	4.48	1.83	29 WINSLOW	3.46	
30	101 HADDONFIELD		1	3	5.41	1.46	2.90	30 HADDONFIELD	2.72	
31	103 LAUREL SPRINGS		0	2	7.21	0.00	0.00	31 LAUREL SPRINGS	1.74	
32	104 LAWNSIDE		0	4	10.46	3.70	3.77	32 LAWNSIDE	5.51	
33	565 CAMDEN PARKING AUTHOI		1	4	15.24	5.00	7.41	33 CAMDEN PARKING AU'	8.43	
34	564 CHERRY HILL	**						34 CHERRY HILL		
Totals:			4	42	2.28	2.04	1.95		2.07	
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)										
* Member does not participate in the FUND for Workers' Comp coverage										
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report										
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR										

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund				
Data Valued As of :		October 19, 2015		
Total Participating Members	34			
Complaint	34			
Percent Compliant	100.00%			
		01/01/15	2015	
	2015 Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/15
AUDUBON	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
COLLINGSWOOD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HADDON	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	\$ 20,000	\$ 20,000	0%
LAWNSIDE	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
LINDENWOLD	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODLYNNE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

* Member does NOT participate in EPL coverage

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

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

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

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed 3/9
<input type="checkbox"/> Assessments	Filed 3/9
<input type="checkbox"/> Actuarial Certification	Filed 6/30
<input type="checkbox"/> Reinsurance Policies	Filed in June
<input type="checkbox"/> Fund Commissioners	Filed 3/9
<input type="checkbox"/> Fund Officers	Filed 3/9
<input type="checkbox"/> Renewal Resolutions	Filed
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2015 Risk Management Plan	Filed 3/9
<input type="checkbox"/> 2015 Risk Manager Contracts	In Process of Collection
<input type="checkbox"/> 2015 Certification of Professional Contracts	Filed 8/14
<input type="checkbox"/> Unaudited Financials	Filed 2/28
<input type="checkbox"/> Annual Audit	Filed 6/30
<input type="checkbox"/> State Comptroller Audit Filing	Filed 6/30
<input type="checkbox"/> Ethics Filing	On Line Filing

**CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND
2015 RISK MANAGEMENT CONSULTANTS AGREEMENTS
AS OF OCTOBER 19, 2015**

MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	1/26/2015	1/26/2015	12/31/15
BARRINGTON	CONNER STRONG & BUCKELEW	3/27/2015	3/27/2015	12/31/15
BELLMAWR	CONNER STRONG & BUCKELEW	2/3/2015	2/6/2015	12/31/15
BERLIN BOROUGH	EDGEWOOD ASSOCIATES		02/06/15	12/31/15
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
BROOKLAWN	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
CHERRY HILL	CONNER STRONG & BUCKELEW	2/6/2015	2/6/2015	12/31/15
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	3/27/2015	3/27/2015	12/31/15
CHESILHURST	EDGEWOOD ASSOCIATES	2/6/2015	2/6/2015	12/31/15
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	02/06/15	02/06/15	12/31/15
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
COLLINGSWOOD	CONNER STRONG & BUCKELEW	04/27/15	02/06/15	12/31/15
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	03/27/15	03/27/15	12/31/15
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	2/6/2015	2/6/2015	12/31/15
HADDON	WAYPOINT INSURANCE SERVICES	1/12/2015	1/12/2015	12/31/15
HADDONFIELD	HENRY BEAN & SONS	01/08/15	01/08/15	12/31/15
HI-NELLA	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
LAWNSIDE	M&C INSURANCE AGENCY	02/06/15	02/06/15	02/05/16
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
MAGNOLIA	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
MEDFORD LAKES	CONNER STRONG & BUCKELEW	02/06/15	3/1/2015	12/31/15
MERCHANTVILLE	CONNER STRONG & BUCKELEW		2/6/2015	12/31/15
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		6/19/2016	05/15/16
OAKLYN	HARDENBERGH INSURANCE GROUP	1/26/2015	1/26/2015	12/31/15
PINE HILL	CONNER STRONG & BUCKELEW	3/19/2015	3/4/2015	12/31/15
PINE VALLEY	HENRY BEAN & SONS	2/6/2015	2/6/2015	12/31/15
RUNNEMEDE	CONNER STRONG & BUCKELEW		2/5/2015	12/31/15
SOMERDALE	CONNER STRONG & BUCKELEW		2/6/2015	12/31/15
TAVISTOCK	CONNER STRONG & BUCKELEW	1/8/2013	1/8/2013	12/31/16
VOORHEES	HARDENBERGH INSURANCE GROUP	03/03/15	3/3/2015	12/31/15
WINSLOW	CONNER STRONG & BUCKELEW	1/9/2015	2/6/2015	12/31/15
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	1/26/2015	1/26/2015	12/31/15

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

MEMBERSHIP RENEWALS

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

CAMDEN MUNICIPAL JOINT INSURANCE FUND						
2016 PROPOSED BUDGET						
					All Members	All Members
APPROPRIATIONS	Annualized 2015	Base 2016	Projected 2016	\$	%	
I. Claims and Excess Insurance	(A)	(B)		CHANGE	CHANGE	
Claims						
1 Property	543,000	493,000	493,000	(50,000)	-9.21%	
2 Liability	1,419,000	1,448,000	1,448,000	29,000	2.04%	
3 Auto	337,000	332,000	332,000	(5,000)	-1.48%	
4 Workers' Comp.	3,749,000	3,706,000	3,706,000	(43,000)	-1.15%	
5 Aggregate Excess LFC		243,855	243,855	243,855	100.00%	
6 Subtotal - Claims	6,048,000	6,222,855	6,222,855	174,855	2.89%	
7 Premiums						
8 Crime	9,409	11,032	11,032	1,623	17.25%	
9 Environmental Fund	323,473	325,590	325,590	2,117	0.65%	
10 EJIF Dividend			0			
11 MEL	1,966,289	1,948,781	1,948,781	(17,508)	-0.89%	
12 MEL Property	548,933	572,343	572,343	23,411	4.26%	
13 SubTotal Premiums	2,848,104	2,857,746	2,857,746	9,643	0.34%	
14 Total Loss Fund	8,896,104	9,080,601	9,080,601	184,498	2.07%	
15						
16 II. Expenses, Fees & Contingency						
17						
18 Claims Adjustment	399,500	404,500	404,500	5,000	1.25%	
19 Managed Care	113,798	115,784	115,784	1,986	1.75%	
20 Loss Fund Management	63,000	63,000	63,000	0	0.00%	
21 Litigation Management	36,468	37,198	37,198	729	2.00%	
22 Safety Director	127,921	130,480	130,480	2,558	2.00%	
23 Right to Know	27,729	28,284	28,284	555	2.00%	
24 CDL Drug Testing Monitor	28,395	28,963	28,963	568	2.00%	
25 Safety Incentive Program	36,061	36,783	36,783	721	2.00%	
26 MEL Safety Institute	43,047	49,705	49,705	6,659	15.47%	
27 Administration	283,939	289,617	289,617	5,679	2.00%	
28 Actuary	44,466	45,356	45,356	889	2.00%	
29 Auditor	25,597	26,109	26,109	512	2.00%	
30 Attorney	19,857	20,254	20,254	397	2.00%	
31 Treasurer	24,849	20,500	20,500	(4,349)	-17.50%	
32 Internal Auditor	18,167	18,531	18,531	363	2.00%	
33 Internal Auditor Prop	30,000	20,000	20,000	(10,000)	-33.33%	
34 Underwriting Manager	11,041	11,261	11,261	221	2.00%	
35 Postage	2,930	2,988	2,988	59	2.00%	
36 Printing	3,105	3,168	3,168	62	2.00%	
37 Telephone	1,172	1,195	1,195	23	2.00%	
38 Meeting Expenses	1,934	1,972	1,972	39	2.00%	
39 Director's Fee	18,000	18,000	18,000	0	0.00%	
40 Optional Safety Award	25,000	25,000	25,000	0	0.00%	
41 Contingency	91,479	91,479	91,479	0	0.00%	
42			0			
43 EPL Training	34,445	34,445	34,445	0	0.00%	
44						
45 Total Fund Exp & Contingency	1,511,900	1,524,571	1,524,571	12,671	0.84%	
46 Risk Managers	664,341	676,926	676,926	12,585	1.89%	
47						
48 Total JIF Excl POL/EPL	11,072,344	11,282,098	11,282,098	209,754	1.89%	
49 XL POL/EPL Premiums						
50 POL/EPL Premium	1,025,424	1,056,187	1,056,187	30,763	3.00%	
51 Cyber Liability	20,400	20,400	20,400	0	0.00%	
52 Vol Directors & Officers	6,879	6,879	6,879	0	0.00%	
53 RMC Fees	67,194	69,157	69,157	1,964	2.92%	
54 Total POL/EPL Premiums	1,119,897	1,152,623	1,152,623	32,726	2.92%	
55 Total JIF Incl POL/EPL	12,192,241	12,434,722	12,434,722	242,480	1.99%	

**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>\$51,173.00</u>
Total	\$301,173.00

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, 2014 and Auditor's Report of the Historical Operating Results as of December 31, 2014. 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**

Chairman

Secretary

RESOLUTION NO. 15-27

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

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

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

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

FUND YEAR 2015

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
007692			
007692	COMPSERVICES, INC.	CHERRY HILL SERVICES 10/2015	2,458.33
007692	COMPSERVICES, INC.	CLAIMS ADMIN - 10/2015	30,833.33
			33,291.66
007693			
007693	INTERSTATE MOBILE CARE INC.	CDL DRUG TESTING - 09/2015	2,218.00
			2,218.00
007694			
007694	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 10/2015	10,660.10
			10,660.10
007695			
007695	ADELPHIA CHERRY HILL LLC	SIP: BREAKFAST FOR 150 PEOPLE -10/13/15	1,950.00
			1,950.00
007696			
007696	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 09/2015	32.48
007696	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR - 10/2015	28,833.25
			28,865.73
007697			
007697	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 10/2015	3,705.50
			3,705.50
007698			
007698	BROWN & CONNERY, LLP	ATTORNEY EXPENSE - 09/2015	143.73
007698	BROWN & CONNERY, LLP	ATTORNEY FEE 09/2015	1,654.75
007698	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 09/2015	2,222.50
			4,020.98
007699			
007699	ELIZABETH PIGLIACELLI	TREASURER FEE 10/2015	1,666.66
			1,666.66
007700			
007700	MAGNOLIA BOROUGH	SIP: STREET BARRICADES - 7/6/15	500.00
			500.00
007701			
007701	COLLINGSWOOD BOROUGH	SIP: CPR TRAINING - 10/5/15	500.00
			500.00

October 26, 2015

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

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

The statements included in this report are prepared on a "cash basis" and relate to financial activity through the period ending September 30, 2015 for Closed Fund Years 2007 through 2010 and Fund Years 2011, 2012, 2013, 2014 and 2015. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for August totaled \$2,200.01. This generated an average annual yield of 0.88%. The yield excluding the unrealized loss of \$300.00 (as reported by TD Bank).

- **RECEIPT ACTIVITY FOR SEPTEMBER:**

Assessments-Late Fee	\$ 504.03
Duplicate Payment – Workers Comp	1,710.00
Cherry Hill deductible	1,740.80
Recovery/Subrogation	<u>7,547.94</u>
Total Receipts	<u>\$ 11,502.77</u>

- **CLAIM ACTIVITY FOR SEPTEMBER:**

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

Property Liability Claims	\$ 263,032.42
Workers Compensation Claims	316,937.19
Administration Expense	<u>114,152.56</u>
Total Claims	<u>\$ 694,122.17</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 \$18,952,088.60 to a closing balance of \$18,709,312.12 showing a decrease of \$242,776.48.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer

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

Month		September							
Current Fund Year		2015							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	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
2015	Property	350,230.29	19,167.68	3,854.66	365,543.31	365,543.31	0.00	0.00	0.00
	Liability	46,992.34	1,505.00	0.00	48,497.34	48,497.34	0.00	0.00	0.00
	Auto	13,261.64	1,876.10	0.00	15,137.74	15,137.74	0.00	0.00	0.00
	Workers Comp	528,247.08	220,937.10	1,710.00	747,474.18	747,474.18	(0.00)	0.00	(0.00)
	Cherry Hill	1,512.80	3,489.86	1,740.80	3,261.86	3,261.86	(0.00)	0.00	(0.00)
	Total	940,244.15	246,975.74	7,305.46	1,179,914.43	1,179,914.43	(0.00)	0.00	(0.00)
2014	Property	355,186.96	0.00	0.00	355,186.96	355,186.96	0.00	0.00	0.00
	Liability	92,046.67	13,694.93	0.00	105,741.60	105,741.60	(0.00)	(0.00)	(0.00)
	Auto	42,368.45	0.00	0.00	42,368.45	42,368.45	0.00	0.00	0.00
	Workers Comp	1,173,171.30	27,745.66	0.00	1,200,916.96	1,200,916.96	0.00	0.00	0.00
	Total	1,662,773.38	41,440.59	0.00	1,704,213.97	1,704,213.97	0.00	0.00	(0.00)
2013	Property	348,304.25	0.00	3,693.28	344,610.97	344,610.97	0.00	0.00	0.00
	Liability	168,302.49	4,871.70	0.00	173,174.19	173,174.19	0.00	0.00	0.00
	Auto	56,374.36	1,655.00	0.00	58,029.36	58,029.36	(0.00)	(0.00)	0.00
	Workers Comp	1,812,501.89	22,048.39	0.00	1,834,550.28	1,834,550.28	0.00	0.00	(0.00)
	Total	2,385,482.99	28,575.09	3,693.28	2,410,364.80	2,410,364.80	0.00	0.00	(0.00)
2012	Property	289,206.35	0.00	0.00	289,206.35	289,206.35	0.00	0.00	0.00
	Liability	671,056.41	29,827.10	0.00	700,883.51	700,883.51	0.00	0.00	0.00
	Auto	412,214.07	152,932.90	0.00	565,146.97	565,146.97	0.00	(0.00)	0.00
	Workers Comp	2,570,589.92	13,089.15	0.00	2,583,679.07	2,583,679.07	0.00	0.00	0.00
	Total	3,943,066.75	195,849.15	0.00	4,138,915.90	4,138,915.90	0.00	0.00	0.00
2011	Property	446,683.82	0.00	0.00	446,683.82	450,952.86	(4,269.04)	(4,269.04)	0.00
	Liability	1,152,626.06	32,585.59	0.00	1,185,211.65	1,180,942.61	4,269.04	4,269.04	0.00
	Auto	136,235.28	4,916.42	0.00	141,151.70	141,151.70	0.00	0.00	0.00
	Workers Comp	3,211,798.84	29,626.93	0.00	3,241,425.77	3,241,425.77	(0.00)	(0.00)	0.00
	Total	4,947,344.00	67,128.94	0.00	5,014,472.94	5,014,472.94	(0.00)	(0.00)	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		13,878,911.27	579,969.51	10,998.74	14,447,882.04	14,447,882.04	(0.00)	0.00	(0.00)

SEPTEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	9/30/15	316,937.09		(3,450.80)		313,486.29	
2	9/30/15	263,032.42		(7,547.94)		255,484.48	
3						-	
4						-	
5						-	
6						-	
7						-	
8						-	
9						-	
10						-	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	579,969.51	-	- 10,998.74	-	568,970.77	
	Monthly Rpt	579,969.51	-	- 10,998.74	-	568,970.77	
	Variance	-	-	-	-	-	

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

Current Fund Year: 2015										
Month Ending: September										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	862,647.57	4,802,374.19	1,227,583.81	9,303,633.05	522,461.92	1,703,471.94	214,067.36	317,361.55	(1,512.80)	18,952,088.59
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	7,547.94	0.00	0.00	1,710.00	0.00	0.00	0.00	0.00	1,740.80	10,998.74
Invest Pymnts	916.09	4,787.95	1,206.65	9,048.31	193.37	1,001.25	113.01	1,183.35	0.00	18,449.98
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	916.09	4,787.95	1,206.65	9,048.31	193.37	1,001.25	113.01	1,183.35	0.00	18,449.98
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	504.03	0.00	504.03
TOTAL	8,464.03	4,787.95	1,206.65	10,758.31	193.37	1,001.25	113.01	1,687.38	1,740.80	29,952.75
EXPENSES										
Claims Transfers	19,167.68	82,484.32	161,380.42	313,447.23	0.00	0.00	0.00	0.00	3,489.86	579,969.51
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	114,152.56	0.00	114,152.56
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	183.56	0.00	183.56
TOTAL	19,167.68	82,484.32	161,380.42	313,447.23	0.00	0.00	0.00	114,336.12	3,489.86	694,305.63
END BALANCE	851,943.92	4,724,677.82	1,067,410.04	9,000,944.13	522,655.29	1,704,473.19	214,180.37	204,712.81	(3,261.86)	18,287,735.71

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	2015								
Description:	NJCM - 74136	TD Bank Investments - 785-518-3047	TD Bank Treasuries - CWA 6201-231	TD Bank Clearing - 785-518-3021	TD Bank Adm/Exp - 785-518-3039	TD Bank CompServices WC Claims - 425-9982572	TD Bank CompServices Prop & Liab claims - 425-9983546		
ID Number:									
Maturity (Yrs)									
Purchase Yield:									
TOTAL for All Accts & instruments									
Opening Cash & Investm	\$18,952,088.04	\$58.98	7,824,562.76	4,004,860.00	7,107,374.82	15,680.86	-	2,387.16	1,937.78
Opening Interest Accrua	\$24,749.99	-	-	24,749.99	-	-	-	-	-
1 Interest Accrued and/or	\$2,500.01	\$0.00	\$0.00	\$2,500.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - disco	\$0.00	\$0.00	\$0.00	\$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	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Inst	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Ins	\$18,750.00	\$0.00	\$0.00	\$18,750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$300.00	\$0.00	\$0.00	-\$300.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$2,200.01	\$0.00	\$0.00	\$2,200.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$2,724,374.94	\$0.00	\$2,018,750.00	\$0.00	\$11,502.77	\$114,152.56	\$316,937.19	\$263,032.42	\$263,032.42
10 (Withdrawals - Sales)	-\$3,407,177.80	\$0.00	-\$183.56	-\$2,018,750.00	-\$694,122.17	-\$114,152.56	-\$316,937.09	-\$263,032.42	-\$263,032.42
Ending Cash & Investment	\$18,287,735.18	\$58.98	\$9,843,129.20	\$2,004,560.00	\$6,424,755.42	\$15,680.86	-\$2,387.06	\$1,937.78	\$1,937.78
Ending Interest Accrual Bal	\$8,500.00	\$0.00	\$0.00	\$8,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$530,262.82	\$0.00	\$0.00	\$0.00	\$108,685.88	\$111,646.70	\$105,225.44	\$204,704.80	\$204,704.80
(Less Deposits in Transit)	-\$108,685.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$86,819.48	-\$21,866.40	-\$21,866.40
Balance per Bank	\$18,709,312.12	\$58.98	\$9,843,129.20	\$2,004,560.00	\$6,533,441.30	\$127,327.56	\$16,018.90	\$184,776.18	\$184,776.18
			0.0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00



PORTFOLIO APPRAISAL
AS OF 09/30/15

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ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT
INSURANCE FUND
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
CASH & EQUIVALENTS							
CASH							
0	INCOME CASH	.00	.00	.00	.000		
0	PRINCIPAL CASH	.00	.00	.00	.000		
	TOTAL CASH	.00	.00	.00	.00	.00	0.0
	TOTAL CASH & EQUIVALENTS	.00	.00	.00	.00	.00	0.0
DEBT OBLIGATIONS							
1 - 2 YEARS							
2,000,000	3134G4-SZ-2 PHLMC 1% 04/28/2017 DTD 01/28/2014 CALLABLE 01/28/2016	8,500.00	2,004,560.00 2,000,000.00	4,560.00	100.228 2,000,000.00	100.00	1.0
	TOTAL 1 - 2 YEARS	8,500.00	2,004,560.00 2,000,000.00	4,560.00	2,000,000.00	100.00	1.0
	TOTAL DEBT OBLIGATIONS	8,500.00	2,004,560.00 2,000,000.00	4,560.00	2,000,000.00	100.00	1.0
	NET ASSETS	8,500.00	2,004,560.00 2,000,000.00	4,560.00	2,000,000.00	100.00	1.0
	TOTAL SECURITIES CURRENTLY HELD		2,013,060.00				



TRANSACTION LEDGER
FOR PERIOD 09/01/15 THRU 09/30/15

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ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT
INSURANCE FUND
INVESTMENT MANAGEMENT

TRADE DATE	SETTLEMENT DATE	TRANSACTION	CUSIP	CASH	COST	SHARES/ PAR VALUE
00/00/00	09/09/15	JIF CAMDEN COUNTY DISCRETIONARY DISTRIBUTION DAILY DISTRIBUTION OF PRINCIPAL AND INCOME TO TD BANK NA JIF CAMDEN COUNTY ACCT #7855183047 REP # 2810		2,018,750.00-	.00	.000
09/09/15	09/09/15	RECD PROCEEDS ON MATURITY OF 2,000,000 PAR VALUE FED NATL MTG ASSN 1.875% 09/09/2015 DTD 09/09/10 CALLABLE 03/09/2011	3136FP-DY-0	2,000,000.00	1,995,000.00-	2,000,000.000
00/00/00	09/09/15	INT TO 09/09/15 ON 2,000,000 FED NATL MTG ASSN 1.875% 09/09/2015 DTD 09/09/10 CALLABLE 03/09/2011	3136FP-DY-0	18,750.00	.00	.000
TOTAL TRANSACTIONS				----- .00	----- 1,995,000.00-	

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: September 30, 2015

Service Team:

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

SEPTEMBER 2015 ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Berlin – Attended a Safety Committee Meeting on – September 23
- Fire District of Cherry Hill – Attended a Safety Committee Meeting on – September 8
- Borough of Collingswood – Conducted a Loss Control Survey on – September 9
- Borough of Pine Hill – Conducted a Loss Control Survey on – September 2
- Borough of Pine Valley – Conducted a Loss Control Survey on – September 4
- Borough of Runnemede – Conducted a Loss Control Survey on – September 16
- Borough of Woodlynne – Conducted a Loss Control Survey on – September 1

JIF MEETINGS ATTENDED

- Camden JIF – Fund Commissioner Meeting – September 28

- Camden JIF – Claims Meeting– September 25

UPCOMING JIF MEETINGS

- Camden JIF – Fund Commissioner Meeting – October 26

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- SD Bulletin - Best Practices for Backing Fire Apparatus – September 14
- MEL Safety Institute – Training Schedule for October 2015 – September 23

MEL VIDEO LIBRARY

The following members utilized the MEL Video Library in September.

<u>Members</u>	<u>No. of Videos</u>
Brooklawn Borough	2
Collingswood Borough	1
Haddonfield Borough	2
Lawnside Borough	3
Voorhees Township	1

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

MSI TRAINING PROGRAMS

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

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

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

Date	Terr.	Location	Topic	Time
10/1/15	5	Township of Hainesport #1	Leaf Collection Safety	8:30 - 10:00 am
10/2/15	5	Township of Evesham #4	BBP	8:30 - 9:30 am
10/2/15	5	Township of Evesham #4	Confined Space Awareness	9:45 - 10:45 am
10/5/15	5	Township of Cherry Hill	Employee Conduct & Violence Prevention	9:00 - 10:30 am
10/7/15	5	City of Burlington #2	Heavy Equipment Safety	8:00 - 11:00 am
10/7/15	5	City of Burlington #2	BBP	11:15 - 12:15 pm
10/8/15	5	Township of Mt. Laurel #2 (Police Dept.)	CEVO-Police	8:30 - 12:30 pm
10/8/15	5	Borough of Audubon	HazCom w/GHS	12:00 - 1:30 pm
10/8/15	5	Borough of Audubon	Confined Space Awareness	1:45 - 2:45 pm
10/9/15	5	Franklin Township #2 (Gloucester)	Sanitation / Recycling Safety	9:00 - 11:00 am
10/14/15	5	Township of Burlington #3	Employee Conduct & Violence Prevention	8:00 - 9:30 am
10/14/15	5	Township of Southampton	Fall Protection Awareness	12:00 - 2:00 pm
10/15/15	5	Township of Mt. Laurel #2 (Police Dept.)	CEVO-Police	8:30 - 12:30 pm

Date	Terr.	Location	Topic	Time
10/16/15	5	Borough of Berlin	Driving Safety Awareness	8:00 - 9:30 am
10/20/15	5	Township of Washington	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/21/15	5	Borough of Pitman	Leaf Collection Safety	1:00 - 2:30 pm
10/22/15	5	Township of Tabernacle #1	CMVO	8:30 - 12:30 pm
10/23/15	5	Township of Delran	Fall Protection Awareness	8:00 - 10:00 am
10/23/15	5	Township of Delran	Jetter/Vacuum Safety	10:15 - 12:15 pm
10/27/15	5	Township of Winslow	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
10/28/15	5	Township of Moorestown	Office Safety	8:30 - 10:30 am
10/28/15	5	Township of Southampton	Jetter / Vacuum Safety	12:00 - 2:00 pm
10/29/15	5	Evesham Twp. MUA	DDC-6	8:00 - 2:30 pm w/lunch brk
11/4/15	5	Borough of Pitman	Snow Plow / Snow Removal Safety	12:30 - 2:30 pm
11/5/15	5	Township of Pemberton	Snow Plow / Snow Removal Safety	8:30 - 10:30 am
11/9/15	5	Borough of Magnolia	Heavy Equipment Safety	9:00 - 12:00 pm
11/18/15	5	Evesham Twp. MUA	CDL-Drivers Safety Regulations	8:15 - 10:15 am
11/18/15	5	Evesham Twp. MUA	Shop & Tool Safety	10:30 - 11:30 am
11/18/15	5	Evesham Twp. MUA	CDL-Drivers Safety Regulations	12:15 - 2:15 pm
11/18/15	5	Evesham Twp. MUA	Shop & Tool Safety	2:30 - 3:30 pm
12/7/15	5	Borough of Glassboro #1	CDL-Drivers Safety Regulations	12:30 - 2:30 pm

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

Fast Track to Safety

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

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

Full Day Sessions Includes:

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

Venues & Dates

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

Check website for times & locations

January

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

February

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

March

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

April

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

May

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

June

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

August

- ❖ Hanover (Morris) – 8/28/15

September

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

October

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

November

- ❖ Beach Haven (Ocean) – 11/4/15





Safety Director Bulletin

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

September 2015

Best Practices for Backing Fire Apparatus into the Station

Fire trucks are big, and getting bigger. The reasons are many and varied. A common factor is limited manpower. Some fire departments cannot staff multiple apparatus so they purchase rigs that can be used for multiple types of incidents. The result is larger apparatus, with larger blind spots. Larger blind spots create a greater hazard when backing. We have seen a significant rise among MEL / JIF members in the frequency of backing accidents that involve fire apparatus. Many of these are backing into the fire station. There are precautions you can take to prevent this type of incident at your station.

Larger trucks are not the only factor in accidents while backing into the fire station.

- Fire houses and bay doors have generally stayed the same size. While raising a doorway to accommodate a bigger truck is not uncommon, when was the last time a bay door was widened?
- In today's fuel-efficient world, many of the cars we drive have gotten smaller. It is not unusual for driver / operator candidates to never have driven anything larger than a compact car.
- New Jersey's traffic congestion continues to grow. And the drivers of all those cars are more distracted and insulated from the outside world (and us) than ever before.

While we can't fix the issue of traffic congestion, there are a number of things a fire department or fire district can do to mitigate the hazard of backing into the fire station. Let's discuss bay doors first. Since widening the doorway may not be an option, fire department leaders must take steps to assist the drivers to find and put the truck in the middle of the existing bay door opening.

1. Extend the painted lines on the apparatus floor onto the apron – This will allow the driver to align the truck on the line BEFORE reaching the doorway. With the rear tire on the line, the driver knows the vehicle will be centered in the doorway when backing into the bay.
2. Use a spotter every time – Probably no other practice has a bigger impact on safely backing large vehicles than the use of a spotter. Even though a department's drivers are trained and experienced at using mirrors, large vehicles have large blind spots in which conditions can change. Department leaders and drivers who espouse a strong safety culture should insist on spotters whenever backing fire apparatus.

Spotters and drivers must work together. While the apparatus is stopped on the apron before entering the bay, spotters should check the passenger side for obstructions, such as an open cabinet. They should then position themselves on the driver's side and slightly behind the apparatus. Spotters must stay visible in the driver's mirrors, and drivers must immediately stop if they lose sight of the spotter. Spotters should make it a habit to check the clearance at the top of the doorway. Accidents have occurred when the door was not fully opened as the truck entered the doorway, or if the ladder or other equipment was not properly stowed.

Communication between driver and spotter is critical. Standard and distinctive hand signals should be used by the spotters. Page 4 of this Bulletin provides samples of hand signals that may be used. Select the set of hand signals that best suits your department and make them part of your written policies.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

Consider two spotters when available. However only the spotter on the driver-side should give hand signals to the driver. Additional spotters should relay information to the driver through the driver-side spotter or by voice. Drivers should focus on directions from one person.

Extending the painted lines onto the apron and having a spotter allow the driver to keep his attention focused on his / her driver side mirrors. The driver should be able to see his rear wheel on the line and the spotter in his driver side mirrors. Quick checks to the passenger-side mirror and back-up camera monitor (if provided) can verify clear conditions, but by primarily watching one location (driver's side mirror) the driver can be confident s/he is clear to back.

To avoid backing to far (or not far enough), hash marks can be added to the lines on the floor to indicate the optimal position for the rear tire. This can also be seen by the operator in the driver's side mirror

3. Install better lighting inside the bay and on the apron – A common problem encountered in many fire departments is sun glare during certain times of day. This can make it difficult for drivers to see into the bays to visualize the spotter. Stations on poorly-lit streets may also consider additional lighting onto the apron so the driver can clearly see the lines and the spotter. When designing a lighting plan, consider all types of weather conditions and make sure the lights do not blind apparatus drivers and the motoring public.

Departments can also increase the conspicuity of the doorway by adding brightly colored door edging around the bay door opening. Yellow is the typical color for warnings.

4. Install bollards – As a mitigation measure, bollards can minimize damage to the fire station when all the above measures fail. Striking a bollard at low speed may decrease the damage to the truck and eliminate damage to the fire station. Increase the visibility of the bollards by painting them yellow, or other distinctive color.

Next, let's discuss the driver. Now that our stations are prepared, let's make sure drivers are equally prepared to safely operate large vehicles. Three factors will largely influence the safety of backing apparatus into the station.

1. Driver selection – Fire departments and fire districts have an obligation to ensure driver candidates are carefully screened and meet strict qualifications. We recommend three years of experience as a firefighter and one year as a firefighter in your community before a member should begin driver training. Formal driver training at local fire academy should be required.

Motor vehicle records (MVR) should be checked. Again, fire departments and district have an obligation to know their drivers have acceptable driving records. Agencies should establish an acceptable MVR criteria and include it in their written policies. The Safety Director's Office publishes an annual bulletin with a model policy and directions on how to obtain MVRs. Fire departments may not use the local police department to conduct MVR checks.

2. Driver training – Emphasize the backing of fire apparatus in the agency's training process. After intersections, backing is the second most hazardous operation of driving fire vehicles. It should be recognized as an essential skill and given the appropriate emphasis in your training program. Knowledge and repetition are key components in building competency. Include approaching and backing into the fire station under multiple conditions (direction of travel, times of day, traffic and weather conditions, etc.) in skills that must be demonstrated. Don't forget to train spotters.

3. Driver evaluations – Apparatus drivers arguably have the largest impact on firefighter safety. Establish a training and evaluation process that includes a list of required knowledge and skills, ample supervised practice time under various conditions, and demonstrated proficiencies. Do not forget routine tasks, such as backing into the fire station in the department’s training and evaluation program.

Periodic driver re-evaluations should include both formal re-qualification testing and critiques by fire officers who rode the front passenger-side seat, often referred to as the ‘Officer’s Seat’. Fire agencies may periodically require drivers to demonstrate proficiencies on a course that reflects the challenges of driving and positioning apparatus in their district.

Periodic driver evaluations may also include medical screenings for eyesight, hearing, and physical ability to handle the demands of driving large vehicles in tight spaces under severe time constraints.

Immediate feedback to the driver after a response is just as important as formal training. Be specific when providing feedback. Telling a driver, “nice job” does not adequately describe what was observed and what the driver did right. It is more effective to say, “I noticed how quickly you were able to get the rear tire on the line”, or similar observation. Officers should also be reminded that positive reinforcement is more effective in promoting desirable behaviors than negative reinforcement is in changing undesirable behaviors.

4. Written policies - Lastly, fire departments and districts should have strong written policies to guide the actions of drivers, line officers, and training officers. Some items to consider when writing or reviewing SOP / SOGs include:

- Who has ultimate responsibility to ensure a spotter is in place before backing the vehicle? The driver? The officer or senior firefighter? The firefighters on the vehicle?
- Include pictures of the department’s standard hand signals for spotters in the policy.
- Maintenance issues – who is responsible for periodically inspecting lines, lights, and other devices?
- If an accident occurs, who will investigate the circumstances and write the report? In what timeframe will this be done? Every investigation should conclude with two items:
 - A letter in the driver’s file stating the accident was investigated, the findings, and the action plan that resulted. Even if the driver was found to be not at fault, such a letter sends a strong message that all accidents are evaluated with the goal of learning something that can improve the organization.
 - An action plan designed to improve the driver and the department. Action plans should answer the question, “Who will do what by when?”

Two points are true. 1) Fire departments back their vehicles into their stations hundreds of times a year, and 2) there is a significant history of trucks striking doors and buildings when backing. Even minor incidents can cost thousands of dollars in repairs to apparatus and building, and can sideline a critical fire department asset for weeks or months. Strong leadership can minimize damage to fire department equipment and operations from this hazard. Safety first in all we do. Even the routine.

We would like to thank the Bordentown Township Fire District #2, the Pleasantville Fire Department, and the Wildwood Fire Department for assisting with pictures for this Bulletin.



It is safe to proceed backwards



Stop the vehicle



Move vehicle to the right



Move vehicle to the left



Go slow. You're close to an obstruction.

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

Wednesday, September 23, 2015

From 8/20/2015 To 9/23/2015

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>CAMDEN JIF</u>					
H- Collingswood Office Urban I- Borough of Collingswood	Renewal Associates, LLC 5 Powell Lane Collingswood, 314 NJ 678 Haddon Avenue Collingswood, NJ 08108		REPLACES PRIOR CERT. - Certificate Holder is amended to be 9/11/2015 included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of property located at 3 Powell Lane, Collingswood on Saturday 9/12/15	9/11/2015	GL EX AU WC
H- Borough of Oaklyn I- Cherry Hill Township Fire District #13	500 White Horse Pike Oaklyn, NJ 08107 1100 Markkress Rd. Cherry Hill, NJ 08003	1526	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 shared service of fire truck repairs.	9/21/2015	GI EX
H- Jesco, Inc. I- Township of Cherry Hill	1790 Route 38 Mount Holly, NJ 08060 820 Mercer Street Cherry Hill, NJ 08002	1893	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry Hill's \$50,000 Deductible on WC. Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) lease of 75G Excavator, Serial # 015167, value \$127,900.00 con. #059942	9/10/2015	Exception

H- Ford Motor Credit Co. LLC I- Borough of Oaklyn	One American Road – MD 7500 Dearborn, MI 48121- 4917 1739 500 White Horse Pike Oaklyn, NJ 08107		Certificate Holder is amended to be included as “additional insured” the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as “Mortgagee / Loss Payee” ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) Lease # 5820514 for a 2016 Ford Police Interceptor Utility Vin# 1FM5K8AR2GGA29167 valued at \$24,723.	8/24/2015 GL EX AU OTH
H- Cherry Hill Fire District #13 I- Borough of Oaklyn	1100 Markkress Road Cherry Hill, NJ 08003 500 White Horse Pike Oaklyn, NJ 08107	8198	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 shared service of fire truck repairs.	9/21/2015 GI EX
H- Little Ferry Board of Education I- Borough of Collingswood	130 Liberty Street Little Ferry, NJ 07643 Attn: Frank Scarafile, Superintendent 678 Haddon Avenue Collingswood, NJ 08108	13100	Certificate Holder is amended to be included as “additional insured” the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of facilities for recreation programs.	9/11/2015 GL EX AU WC
H- Borough of Tavistock I- Borough of Tavistock	213 Clements Bridge Road Barrington, NJ 08007 213 Clements Bridge Rd. Barrington, NJ 08007	18164	Evidence of insurance as respects to Statutory Bond coverage for Kristy Emmett, Tax Collector, Denise Moules, Treasurer, effective 01/01/15.	9/9/2015 BOND
H- Wells Fargo Equipment Finance Inc. I- Cherry Hill Township Fire District #13	its successors and/or assigns 2700 S. Price Rd., #3rd Flr. MAC S3928-034 Chandler, AZ 85286 1100 Markkress Rd. Cherry Hill, NJ 08003	18463	Certificate Holder is amended to be included as “additional insured” the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as Loss Payee” ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) lease contract #413711-101 for a 2015 Ford E-450 553B ambulance VIN 29162 valued at \$107,488.62	9/10/2015 GL EX AU OTH

H- Voorhees Hardware & Rental, Inc. I- Township of Voorhees	508 Berlin Road Voorhees, NJ 08043 2400 Voorhees Town Center Voorhees, NJ 08043	18846	Evidence of Insurance as respects to equipment rentals.	9/14/2015 GI EX
H- Flying Fish Brewing Co. I- Borough of Somerdale	900 Kennedy Blvd. Somerdale, NJ 105 Kennedy Blvd Somerdale, NJ 08083	19821	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of their property on Somerdale Day, September 12, 2015.	9/10/2015 GL EX AU WC
H- National Realty & Development Corp. I- Borough of Somerdale	Center 48 Limited Partnership National Retail Urban Renewal 711 Evesham Avenue Somerdale, NJ 08083 105 Kennedy Blvd Somerdale, NJ 08083	20331	Certificate Holder is amended to include as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of their property on Somerdale Day, September 12, 2015	9/10/2015 GL EX AU WC
H- Borough of Woodlynne I- Borough of Woodlynne	200 Cooper St. Woodlynne, NJ 08107 200 Cooper Street Woodlynne, NJ 08107	20941	Evidence of insurance as respects to Statutory Bond coverage for 9/4/2015 BOND Nancy Hallahan, Treasurer and Jenifer Dukelow, Tax Collector, effective 01/01/15.	
H- Miller Farms I- Township of Winslow	134 North Grove St. Berlin, NJ 08009 125 South Route 73 Winslow, NJ 08037	21160	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of property for the Annual Halloween Festival/Fire Prevention on October 17, 2015, rain date is October 24, 2015	9/18/2015 GL EX AU WC

Total # of Holders = 13



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

2015

<u>Reviewed Date</u>	<u>Provider Billed Amt</u>	<u>CSG Repriced Amt</u>	<u>Savings</u>	<u>% of Savings</u>
January 2015	\$88,349.32	\$50,999.65	\$37,349.67	42.27%
February 2015	\$145,725.32	\$70,810.29	\$74,915.03	51.41%
March 2015	\$127,128.41	\$70,111.93	\$57,016.48	44.85%
April 2015	\$201,720.24	\$99,564.04	\$102,156.20	50.64%
May 2015	\$194,436.93	\$85,334.10	\$109,102.83	56.11%
June 2015	\$218,134.36	\$137,311.37	\$80,822.99	37.05%
July 2015	\$132,236.83	\$57,071.26	\$75,165.57	56.84%
August 2015	\$467,600.70	\$217,927.51	\$249,673.19	53.39%
September 2015	\$248,123.50	\$126,860.31	\$121,263.19	48.87%
TOTAL 2015	\$1,823,455.61	\$915,990.46	\$907,465.15	49.77%

Monthly PPO Statistics

Bills	203
PPO Bills	184
PPO Bill Penetration	90.64%
PPO Charges	\$224,817.69
Charge Penetration	90.61%

YTD PPO Statistics

Bills	1,718
PPO Bills	1,544
PPO Bill Penetration	89.87%
PPO Charges	\$1,645,036.15
Charge Penetration	90.22%

2014

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

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

APPENDIX I – MINUTES

September 28, 2015 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – SEPTEMBER 28, 2015
BOROUGH OF BELLMAWR 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen Read
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Attorney	Brown & Connery Gina Roswell
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Claims Service	CompServices Denise Hall, Cheryl Little
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Treasurer	Elizabeth Pigliacelli
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Managed Care	Consolidated Services Group Jennifer Goldstein, Taylor Jacob
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Underwriting Manager	Conner Strong & Buckelew Edward Scioli
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FUND COMMISSIONERS PRESENT:

David Taraschi, Audubon
Jack Flynn, Gibbsboro
John Foley, Cherry Hill Fire District
Eleanor Kelly, Runnemede
Ethel Kemp, Camden Parking Authority
Ken Cheeseman, Laurel Springs

RISK MANAGEMENT CONSULTANTS PRESENT:

Roger Leonard	Leonard O'Neill Insurance Group
Terry Mason	M&C Insurance Agency, Inc.
Ilene Laursen	Conner Strong & Buckelew
Rick Bean	Henry D. Bean & Sons Insurance
Bonnie Ridolfino	Hardenbergh Insurance
Peter DiGiambattista	Associated Insurance Partners
Mark von der Tann	Edgewood Associates
Walt Eife	Waypoint Insurance

WELCOME: Louis DiAngelo welcomed everyone to the Borough of Bellmawr

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF AUGUST 24, 2015.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF AUGUST 24, 2015:

Motion:	Commissioner DiAngelo
Second:	Commissioner Michielli
Vote:	Unanimous

CORRESPONDENCE: NONE

RCF JIF MEMBERSHIP RENEWAL: Executive Director said the JIF's three year membership in the Residual Claims Fund is scheduled to expire on December 31, 2015. Enclosed on Page 13 of the Agenda is Resolution #15-23 renewing the membership term effective January 1, 2016 through December 31, 2018.

MOTION TO RENEW THE CAMDEN COUNTY MUNICIPAL JIF MEMBERSHIP IN THE RESIDUAL CLAIMS FUND FOR A THREE YEAR TERM EFFECTIVE JANUARY 1, 2016

Motion:	Commissioner Lipsett
Second:	Commissioner Gallagher
Vote:	Unanimous

EJIF MEMBERSHIP RENEWAL: Executive Director said the JIF's three-year membership in the New Jersey Municipal Environmental Risk Management Fund is scheduled to expire on December 31, 2015. Enclosed on Page 16 is Resolution #15-24 renewing the membership term effective January 1, 2016 through December 31, 2018.

MOTION TO RENEW THE CAMDEN COUNTY MUNICIPAL JIF MEMBERSHIP IN THE NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND FOR A THREE YEAR TERM EFFECTIVE JANUARY 1, 2016

Motion:	Commissioner Lipsett
Second:	Commissioner Gallagher
Vote:	Unanimous

RESIDUAL CLAIMS FUND (RCF): The Residual Claims Fund met on September 2, 2015 at 10:30 am at 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 2015 Budget (copy attached) and the proposed 2016 Budget (copy attached) was introduced. The public hearing on the RCF budget will be held on October 21, 2015 10:30 am at the Forsgate Country Club.

EJIF: The EJIF met on September 2, 2015 at 10:50 am at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Wolk's report on the meeting (Appendix II). The 2016 budget was introduced and will be adopted at the October 21, 2015 meeting.

MEL: The MEL met on September 2, 2015 at 11:15 am 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 2016 budget introductions is scheduled for October 21, 2015 at the Forsgate Country Club in Jamesburg, NJ. Executive Director said the MEL will be implementing a retrospective rating program. Each individual JIF will be assessed 85% of your assessments based on expected claims fund assessments. This is an option the MEL is giving to all local JIFs. Executive Director said an option for the other 15% is that it can be banked as a claims fund in case you need it. Executive Director said this will be further discussed further at the Budget workshop in October. In response to Commissioner DiAngelo, Executive Director said this could eventually effect the dividend from the MEL in the future.

2016 RENEWAL ONLINE UNDERWRITING DATABASE: Executive Director said last year the MEL contracted with Exigis to develop an underwriting database for members and/or their risk managers to add/amend schedules online thereby eliminating the annual paper renewal application process.

Members and RMC's received an email in June advising that the 2016 underwriting renewal process was to start. The deadline will be September 1st.

Executive Director said he would like to thank all of the Risk Managers and member municipalities for their assistance in obtaining this information. We had very good participation and there are just a handful of towns that we may need a few more pieces of information.

2016 RFQ – FAIR & OPEN PROCESS: Executive Director said the fund office has advertised Requests for Qualifications for Fund Professionals listed below. Responses were received on September 10, 2015. Executive Director said we only received one response for Fund Attorney from Brown & Connery and on response for CDL Drug & Alcohol from Interstate Mobile. We have multiple responses for the Auditor and Payroll Auditor positions. We received responses from Bowman & Company and a firm from Woodbury Holman,

Frenia & Allison. The Contracts Committee will meet before the next JIF meeting and make their recommendations to the Board.

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

PROPERTY APPRAISAL UPDATE: Executive Director said Asset Works has advised us that they will begin property appraisals in the Camden JIF the week of October 5th. They anticipate starting the Camden JIF by mid November. Each member municipality will be asked to provide a contact person for Asset Works to coordinate site visits. In response to Commissioner Shannon, Executive Director said this is just for property with a value of \$150,000 or higher for all members of the JIF.

2015 COVERAGE MANUALS: The Fund Office distributed the 2015 Coverage Manuals to all Fund Commissioners and Risk Managers via email during the month of August.

STATE EXAMINATION: The New Jersey Department of Banking and Insurance recently completed an examination of all MEL JIF's throughout the State. We are pleased to report that all of the JIF's including Camden received favorable reviews with no recommendations or deficiencies.

2016 BUDGET – The Executive Committee has scheduled a meeting for October 14, 2015 at 5:00 pm at the Collingswood Senior Community Center to review the proposed 2016 budget.

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

Executive Director reviewed the most recent Financial Fast Track as of July 31, 2015 showing a \$5.4 million dollar surplus with a little over \$19 million in cash. Executive Director also reviewed the Expected Loss Ratio Analysis and said where the actuary projected us at 30.30% we currently stand at 30.13% so we continue to trend well along with 2013 and 2014. Lost Time Accident Frequency we have improved at 2.34 last month we were at 2.41.

Executive Director's Report Made Part of Minutes.

TREASURER:

Approving Payment of Resolution #15-25 September 2015 Vouchers

TOTAL 2015	\$114,152.56
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TOTAL	\$114,152.56
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Confirmation of August 2015 Claims Payments/Certification of Claims Transfers:

Closed Fund Year	0.00
2011	37,541.73
2012	56,987.35
2013	21,933.24
2014	75,498.33
2015	138,689.20
TOTAL	330,649.85

MOTION TO APPROVE RESOLUTION #15-25 VOUCHER PAYMENTS FOR SEPTEMBER 2015 AND TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF AUGUST 2015 AS PRESENTED

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

MOTION TO APPROVE THE TREASURER’S REPORT:

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

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Gina Roswell reported we have received responses to the 2016 Requests for Qualifications from the current firms on the defense panel and a few additional firms have responses also this year. Attorney Roswell said they will be reviewing all of the responses and will provide a report and recommendation after their review is complete.

SAFETY DIRECTOR:

Glenn Prince reviewed the Safety Director monthly reports. A list of MSI training is included in the report with Fast Track Training. Mr. Prince said one other note is that they have added the Police Chief’s Ad Hoc Committee for the Camden County Police Departments and that has been scheduled for October 29th at the Conner Strong & Buckelew offices and the invitation will go out next week. We are also going to extend an invitation to Mr. Nardi and Commissioner DiAngelo.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Edward Scioli reviewed the Certificate Report was enclosed on page 53 for the period 7/21/15 to 8/19/15 was included in the agenda listing 14 certificates.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the reports for August 2015, with a savings of 53.39% for the month and a total of 49.91% for the year.

Monthly Activity Report Part of Minutes.

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

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

Motion: Commissioner Lipsett
Second: Commissioner Michielli
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Lipsett
Second: Commissioner Wolk
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Gallagher
Second: Commissioner Wolk
Roll Call Vote: 8 Ayes – 0 Nays

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN:

Motion: Commissioner Michielli
Second: Commissioner Wolk
Vote: Unanimous

MEETING ADJOURNED: 5:43 PM

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