

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
MEETING AGENDA  
SEPTEMBER 26, 2016 – 5:15 PM**

**BOROUGH OF BELLMAWR  
21 EAST BROWNING ROAD  
BELLMAWR, NJ 08099  
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: SEPTEMBER 26, 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: BELMAWR**
- APPROVAL OF MINUTES:** August 22, 2016 Open Minutes .....Appendix I  
August 22, 2016 Closed Minutes..... **To Be Distributed**
  
- CORRESPONDENCE – Cherry Hill Fire District letter – to be distributed**

**REPORTS**

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
Executive Director's Report .....Page 1
  
- TREASURER – Elizabeth Pigliacelli**  
Monthly Vouchers - Resolution No. 16-21 .....Page 18  
Treasurer's Report.....Page 21  
Monthly Reports .....Page 22
  
- ATTORNEY – Joseph Nardi, Esquire**
  
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report.....Page 27
  
- UNDERWRITING MANAGER – Conner Strong & Buckelew**  
Monthly Certificate Holding Report.....Page 33
  
- MANAGED CARE – Consolidated Services Group**  
Monthly Report.....Page 36
  
- CLAIMS SERVICE – AmeriHealth Casualty**

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- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - MEETING ADJOURNED**
  - NEXT MEETING: Budget Meeting – October 12, 2016 – Borough of Collingswood**  
Regular Meeting – October 24, 2016 - Borough of Collingswood

## Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216  
Parsippany, NJ 07054

Date: September 26, 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 Renewal Online Underwriting Database:** The deadline to submit schedules was August 15<sup>th</sup>. The Executive Director will provide a progress report.
- 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**.
- 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 will be provided at the meeting.
  - Fund Attorney
  - Fund Defense Attorney's
  - Fund Auditor
  - Fund Internal Auditor
  - Fund CDL Drug & Alcohol Monitor
  - Fund Treasurer
- 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. The Executive Director will provide an update.
- 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 was introduced. The public hearing on the RCF budget will be held on October 19, 2016 10:30 a.m. at the Forsgate Country Club.
- 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.

- ❑ **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 (**Appendix II**). The MEL’s 2017 budget introduction is scheduled for October 19, 2016 at the Forsgate Country Club in Jamesburg NJ.
- ❑ **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 30th at the Camden County Emergency Services Training Center. Registration information appears on **Page 13**.
- ❑ **2017 Budget** - The Executive Committee has scheduled a meeting for October 12, 2016 at 5:15 PM at the Collingswood Senior Community Center to review the proposed 2017 Budget.

❑ **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>

<b>CAMDEN COUNTY MUNICIPAL FUND</b>					
<b>FINANCIAL FAST TRACK REPORT</b>					
		<b>AS OF</b>	<b>July 31, 2016</b>		
		<b>THIS</b>	<b>YTD</b>	<b>PRIOR</b>	<b>FUND</b>
		<b>MONTH</b>	<b>CHANGE</b>	<b>YEAR END</b>	<b>BALANCE</b>
1.	<b>UNDERWRITING INCOME</b>	<b>1,030,505</b>	<b>7,212,204</b>	<b>192,291,770</b>	<b>199,503,974</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	189,666	2,391,449	86,580,620	88,972,069
	Case Reserves	225,951	87,016	4,015,056	4,102,072
	IBNR	(42,013)	644,887	6,239,000	6,883,887
	Recoveries	-	(13,992)	(254,718)	(268,710)
	<b>TOTAL CLAIMS</b>	<b>373,605</b>	<b>3,109,361</b>	<b>96,579,958</b>	<b>99,689,319</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	327,089	2,289,621	51,611,433	53,901,053
	Administrative	167,764	1,189,569	34,379,435	35,569,004
	<b>TOTAL EXPENSES</b>	<b>494,853</b>	<b>3,479,189</b>	<b>85,990,868</b>	<b>89,470,057</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	162,048	623,654	9,720,945	10,344,598
5.	<b>INVESTMENT INCOME</b>	2,929	39,485	10,076,808	10,116,293
6.	<b>DIVIDEND INCOME</b>	0	0	3,268,835	3,268,835
7.	<b>STATUTORY PROFIT (4+5+6)</b>	<b>164,976</b>	<b>663,138</b>	<b>23,066,588</b>	<b>23,729,727</b>
8.	<b>DIVIDEND</b>	0	0	18,000,321	18,000,321
9.	<b>STATUTORY SURPLUS (7-8)</b>	<b>164,976</b>	<b>663,138</b>	<b>5,066,267</b>	<b>5,729,405</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	Closed	324	2,658	752,271	754,929
	Aggregate Excess LFC	20,330	142,363	0	142,363
	2012	0	(74,841)	531,344	456,502
	2013	35,799	(6,141)	2,836,505	2,830,364
	2014	64,960	(50,982)	1,734,442	1,683,460
	2015	719	340,480	(788,295)	(447,815)
	2016	42,844	309,601		309,601
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>164,976</b>	<b>663,138</b>	<b>5,066,267</b>	<b>5,729,405</b>
	<b>TOTAL CASH</b>				<b>20,546,818</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>0</b>	<b>75,958,805</b>	<b>75,958,805</b>
	<b>FUND YEAR 2012</b>				
	Paid Claims	0	409,999	4,431,694	4,841,693
	Case Reserves	0	(462,372)	938,393	476,021
	IBNR	0	129,646	145,383	275,029
	Recoveries	0	0	(123,709)	(123,709)
	<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>77,273</b>	<b>5,391,760</b>	<b>5,469,033</b>
	<b>FUND YEAR 2013</b>				
	Paid Claims	12,372	339,686	2,567,085	2,906,771
	Case Reserves	(25,019)	(246,366)	731,431	485,065
	IBNR	(22,736)	(80,496)	333,945	253,449
	Recoveries	0	0	(82,459)	(82,459)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>(35,383)</b>	<b>12,825</b>	<b>3,550,001</b>	<b>3,562,826</b>
	<b>FUND YEAR 2014</b>				
	Paid Claims	40,271	251,473	1,886,486	2,137,959
	Case Reserves	45,408	64,729	995,611	1,060,340
	IBNR	(150,121)	(243,381)	1,850,602	1,607,221
	Recoveries	0	(13,745)	(43,698)	(57,443)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>(64,443)</b>	<b>59,075</b>	<b>4,689,000</b>	<b>4,748,075</b>
	<b>FUND YEAR 2015</b>				
	Paid Claims	34,667	682,188	1,736,551	2,418,739
	Case Reserves	(19,200)	19,975	1,349,622	1,369,596
	IBNR	(15,467)	(1,032,307)	3,909,070	2,876,763
	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	102,356	708,103		708,103
	Case Reserves	224,762	711,051		711,051
	IBNR	146,312	1,871,426		1,871,426
	Recoveries	0	0		0
	<b>TOTAL FY 2016 CLAIMS</b>	<b>473,430</b>	<b>3,290,580</b>		<b>3,290,580</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>373,605</b>	<b>3,109,361</b>	<b>96,579,958</b>	<b>99,689,319</b>

<b>CAMDEN JOINT INSURANCE FUND</b>						
<b>Fixed Income Portfolio Summary and Rate Comparison</b>						
					For Month End	7/31/2016
		2013	2014	2015	Last Month	This Month
<b>CAMDEN JOINT INSURANCE FUND</b>						
Total Cash Balance (millions)		13.39	14.32	15.46	21.20	20.55
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	0.75	0.67
Unrealized gain/(loss) (%)		1.30	0.89	0.47	0.16	0.09
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	0.78	0.71
<b>M E L PORTFOLIO</b>						
Total Cash Balance (millions)		64.22	72.15	80.36	64.47	72.58
Fixed Income Portfolio						
Investments (millions), Book Value		50.13	48.09	48.09	55.85	52.52
Avg maturity (years)		2.04	1.90	1.58	1.67	1.72
Unrealized gain/(loss) (%)		-0.30	-0.06	0.12	0.62	0.51
Purchase/Book yield (%)		0.65	0.82	0.82	0.95	0.94
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.35	0.76	0.94	1.57	1.45
<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

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

AS OF **August 31, 2016**

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

	Budget	Limited	56	MONTH	55	MONTH	44	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-16		31-Jul-16		01-Sep-15	
PROPERTY	486,359	289,261	59.47%	100.00%	59.47%	100.00%	59.99%	100.00%
GEN LIABILITY	1,338,095	1,350,392	100.92%	96.90%	100.92%	96.81%	82.72%	94.32%
AUTO LIABILITY	388,406	589,953	151.89%	95.15%	151.89%	94.86%	151.89%	91.05%
WORKER'S COMP	3,528,729	3,075,913	87.17%	99.77%	84.07%	99.74%	86.46%	99.12%
TOTAL ALL LINES	5,741,588	5,305,519	92.41%	98.81%	90.50%	98.75%	87.77%	97.53%
NET PAYOUT %	\$4,816,725		83.89%					

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

	Budget	Limited	44	MONTH	43	MONTH	32	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-16		31-Jul-16		01-Sep-15	
PROPERTY	535,713	372,208	69.48%	100.00%	69.48%	100.00%	73.80%	100.00%
GEN LIABILITY	1,423,316	823,768	57.88%	94.32%	35.63%	93.91%	27.51%	87.24%
AUTO LIABILITY	377,258	79,744	21.14%	91.05%	21.14%	90.64%	17.83%	84.53%
WORKER'S COMP	3,913,656	2,412,863	61.65%	99.12%	60.05%	99.02%	56.78%	97.19%
TOTAL ALL LINES	6,249,943	3,688,584	59.02%	97.61%	52.95%	97.43%	49.22%	94.40%
NET PAYOUT %	\$2,858,471		45.74%					

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

	Budget	Limited	32	MONTH	31	MONTH	20	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-16		31-Jul-16		01-Sep-15	
PROPERTY	591,500	362,518	61.29%	100.00%	61.29%	100.00%	67.76%	97.72%
GEN LIABILITY	1,405,625	624,392	44.42%	87.24%	41.36%	86.42%	18.96%	74.17%
AUTO LIABILITY	350,875	98,763	28.15%	84.53%	26.01%	83.75%	17.68%	70.26%
WORKER'S COMP	3,909,782	2,078,730	53.17%	97.19%	53.86%	96.90%	50.31%	89.50%
TOTAL ALL LINES	6,257,782	3,164,402	50.57%	94.51%	50.19%	94.10%	43.09%	85.76%
NET PAYOUT %	\$2,129,644		34.03%					

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

	Budget	Limited	20	MONTH	19	MONTH	8	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-16		31-Jul-16		01-Sep-15	
PROPERTY	541,208	616,209	113.86%	97.72%	114.79%	97.40%	86.87%	61.00%
GEN LIABILITY	1,412,638	342,319	24.23%	74.17%	24.30%	72.70%	6.25%	30.00%
AUTO LIABILITY	335,860	40,148	11.95%	70.26%	11.95%	68.41%	6.42%	30.00%
WORKER'S COMP	3,739,043	2,819,138	75.40%	89.50%	74.34%	88.04%	33.23%	26.00%
TOTAL ALL LINES	6,028,749	3,817,815	63.33%	85.58%	62.77%	84.19%	30.23%	30.30%
NET PAYOUT %	\$2,457,921		40.77%					

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

	Budget	Limited	8	MONTH	7	MONTH	.4	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-16		31-Jul-16		01-Sep-15	
PROPERTY	490,882	204,463	41.65%	61.00%	36.84%	53.00%	N/A	N/A
GEN LIABILITY	1,437,680	85,986	5.98%	30.00%	4.37%	25.00%	N/A	N/A
AUTO LIABILITY	330,150	59,413	18.00%	30.00%	15.59%	25.00%	N/A	N/A
WORKER'S COMP	3,689,848	1,341,792	36.36%	26.00%	30.64%	19.00%	N/A	N/A
TOTAL ALL LINES	5,948,560	1,691,654	28.44%	30.08%	23.97%	23.59%	N/A	N/A
NET PAYOUT %	\$827,249		13.91%					

<b>2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs</b>				
		<b>August 31, 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>
BURLINGTON	1.33	1.85	1.95	1.77
CAMDEN	1.33	2.47	2.07	1.95
BERGEN	1.39	2.39	2.44	2.15
CENTRAL	1.40	1.85	2.52	2.01
SUBURBAN ESSEX	1.41	2.15	2.55	2.14
MONMOUTH	1.41	2.13	2.24	1.99
TRI-COUNTY	1.65	1.93	2.09	1.92
NJ PUBLIC HOUSING	1.67	1.91	2.82	2.20
MORRIS	1.74	2.01	2.01	1.95
SUBURBAN MUNICIPAL	1.77	2.19	1.76	1.92
SOUTH BERGEN	1.86	2.43	2.19	2.20
PROF MUN MGMT	1.87	3.70	2.37	2.73
OCEAN	2.32	2.11	2.41	2.27
N.J.U.A.	2.48	2.49	2.99	2.68
ATLANTIC	2.53	2.53	3.08	2.75
AVERAGE	1.75	2.28	2.37	2.18



**Camden Joint Insurance Fund**  
**2016 LOST TIME ACCIDENT FREQUENCY**  
**DATA VALUED AS OF August 31, 2016**

MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	2014 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2016 - 2014
1	91 BERLIN BOROUGH		0	0	0.00	0.95	0.00	1 BERLIN BOROUGH	0.31
2	93 BROOKLAWN		0	0	0.00	0.00	1.55	2 BROOKLAWN	0.54
3	94 CHESILHURST		0	0	0.00	0.00	3.08	3 CHESILHURST	1.20
4	95 CLEMENTON		0	0	0.00	2.99	4.72	4 CLEMENTON	2.61
5	97 GIBBSBORO		0	0	0.00	3.92	0.00	5 GIBBSBORO	0.96
6	99 HADDON		0	0	0.00	2.03	0.67	6 HADDON	0.90
7	101 HADDONFIELD		0	0	0.00	4.05	1.46	7 HADDONFIELD	1.48
8	102 HI-NELLA		0	0	0.00	0.00	0.00	8 HI-NELLA	0.00
9	107 MEDFORD LAKES		0	0	0.00	0.00	1.79	9 MEDFORD LAKES	0.74
10	108 MERCHANTVILLE		0	0	0.00	0.00	0.00	10 MERCHANTVILLE	0.00
11	110 OAKLYN		0	0	0.00	4.41	1.43	11 OAKLYN	1.92
12	111 PINE HILL		0	0	0.00	1.72	0.00	12 PINE HILL	0.69
13	112 RUNNEMEDE		0	0	0.00	0.00	1.86	13 RUNNEMEDE	0.62
14	451 TAVISTOCK		0	0	0.00	0.00	0.00	14 TAVISTOCK	0.00
15	457 PINE VALLEY		0	0	0.00	0.00	0.00	15 PINE VALLEY	0.00
16	565 CAMDEN PARKING AUTHORITY		0	0	0.00	14.29	5.00	16 CAMDEN PARKING AU	6.16
17	96 COLLINGSWOOD		0	1	0.69	0.59	0.66	17 COLLINGSWOOD	0.64
18	90 BELLMAWR		0	1	0.71	5.44	2.35	18 BELLMAWR	2.93
19	98 GLOUCESTER		0	1	0.77	1.67	1.29	19 GLOUCESTER	1.24
20	89 BARRINGTON		0	1	1.05	1.81	3.27	20 BARRINGTON	2.13
21	114 VOORHEES		0	1	1.08	3.69	1.38	21 VOORHEES	2.14
22	564 CHERRY HILL		2	4	1.21	0.97	0.33	22 CHERRY HILL	0.77
23	109 MOUNT EPHRAIM		0	1	1.56	0.00	1.49	23 MOUNT EPHRAIM	1.03
24	87 AUDUBON		0	1	1.65	0.00	1.37	24 AUDUBON	0.95
25	104 LAWNSIDE		0	1	1.81	9.80	3.70	25 LAWNSIDE	4.99
26	103 LAUREL SPRINGS		0	1	2.03	8.11	0.00	26 LAUREL SPRINGS	3.12
27	117 WOODLYNNE		1	1	2.11	0.00	2.11	27 WOODLYNNE	1.40
28	115 WINSLOW		0	4	2.76	3.60	4.48	28 WINSLOW	3.73
29	105 LINDENWOLD		0	2	2.94	2.14	5.03	29 LINDENWOLD	3.45
30	106 MAGNOLIA		0	3	3.61	0.00	0.00	30 MAGNOLIA	1.14
31	113 SOMERDALE		0	3	3.96	0.00	2.88	31 SOMERDALE	2.37
32	584 CHERRY HILL FIRE DISTRICT		0	6	4.35	2.21	1.19	32 CHERRY HILL FIRE DIS	2.46
33	92 BERLIN TOWNSHIP		2	5	8.93	0.00	6.49	33 BERLIN TOWNSHIP	4.71
<b>Totals:</b>				5	37	1.33	2.00		1.70

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund				
Data Valued As of :		September 16, 2016		
<b>Total Participating Members</b>		<b>34</b>		
Complaint		34		
Percent Compliant		100.00%		
Member Name	Compliant	01/01/16	2016	Co-Insurance
		EPL	POL	
		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 September 1, 2016**

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

**CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND  
2016 RISK MANAGEMENT CONSULTANTS AGREEMENTS  
AS OF September 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
LAWN SIDE	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.**

**2017-2018 MEL EMPLOYMENT PRACTICES  
RISK CONTROL UPDATE CHECKLIST**

Name of Municipality or Authority: \_\_\_\_\_

- Retain Employment Attorney/Advisor: (name)\_\_\_\_\_
- Update and distribute to managerial/supervisory employees the Personnel Policies and Procedures Manual: (Not necessary to attach)
- Distribute a notice concerning the Conscientious Employee Protection Act to all personnel:
- Update and distribute the Employee Handbook: (Not necessary to attach)
- Adopt the model civil rights resolution (municipalities only).
- Train managerial and supervisory personnel:
- Have Police Chief, Deputy Chief, Public Safety Director, Captains & Lieutenants complete the special EPL training course:
- Offer Anti-Harassment training to all other personnel:
- Sign up with NJ MEL Helpline for Employment Practices.

I, \_\_\_\_\_, the (check \_\_General Counsel or \_\_Employment Attorney) of (member name)\_\_\_\_\_ hereby certify that the member has verified to me that the above actions have been completed and that I have read the updated Personnel Policies and Procedures Manual and the updated Employee Handbook.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_ Telephone: \_\_\_\_\_

**To qualify for the Employment Practices Liability policy deductible, this checklist should be returned to the MEL Fund Office (9 Campus Drive, Suite 216, Parsippany, NJ 07054 as soon as possible. Members submitting this form by October 1, 2016 will qualify or continue to qualify for the deductible effective to January 1, 2017. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.**

**REGISTRATION PACKET  
NEW JERSEY UTILITY AUTHORITY JOINT INSURANCE FUND  
AND THE  
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND  
ARE PLEASED TO ANNOUNCE**

**24<sup>th</sup> ANNUAL  
2016 SAFETY EXPOS  
TO BE HELD ON**

**SEPTEMBER 30, 2016**

**At The  
Camden County Emergency Training Center, Blackwood, NJ**

**SESSIONS:**

- **First Aid/ CPR/ AED – Full Day Course - On-line Registration Encouraged**
- **Confined Space Awareness with Demonstrations**
- **Excavations & Confined Spaces in Construction**
- **Electrical Safety**
- **Power Tools**
- **Hotwork & Welding Safety**
- **Back Safety / Material Handling**
- **Short Courses -- Bloodborne Pathogens, Fire Safety, LOTO  
Slips, Trips & Falls**

## 2016 NJUA SAFETY EXPO COURSE DESCRIPTIONS

**First Aid, CPR (cardiopulmonary resuscitation) and AED (automated external defibrillator) training.** This full day program (5 hours contact time) meets the needs of workplace responders. Attendees will receive American Safety & Health Institute card, valid for two years. Course limited to 36 students. On-line registration encouraged to hold your place. Target Audience: Employees and supervisors. Class time: 9:00 a.m. – 2:15 p.m. with lunch and breaks. Credits: 5 TCH

**Confined Space Awareness with Demo:** This three (3) hour program combines classroom presentations with an interactive workshop to keep employees safe before and during confined space work. This program explores the difference between Permit required and Non-Permit Required Confined Spaces, reviews permit requirements and alternate procedures. Engineering controls such air monitoring, ventilation, and isolation techniques will be discussed. In addition, rescue plans and services are part of the workshop along with demonstrations of gas meters, ventilation equipment, and mechanical retrieval equipment. Target Audience: Employees and Supervisors Class Time: 9:00 a.m. – 12:15 p.m. with break. Credits: 2.0 TCH or 1.0 CPWM CEU.

**Excavation Safety:** Excavations and trenches are dangerous places to work; on average 2-3 workers die every month from cave-ins. This 90 minute program will focus on the role of the employer assigned Competent Person, soil types and protective systems for safe entry. The presentation will also highlight the new Confined Spaces in Construction Standard (OSHA 29 CFR 1926.1200 - 1213); highlights include Entry Employers, Controlling Contractors and Host Employers and Permit Space Entry Communication and Coordination. Contractor demonstration of lightweight aluminum trench boxes. Target Audience: Employees and Supervisors Class Time: 12:45 p.m. – 2:15 p.m. Credits: 1.5 TCH.

**Electrical Safety:** This 90 minute program provides an introduction into electrical safety with emphasis on arc-flash protection (NFPA 70E). The presentation centers on electrical hazards, circuit and GFCI protection, extension cords and generators, safe work procedures and PPE. Target Audience: Employees & supervisors Class Time: 9:00 a.m.– 10:30 a.m. Credits: 1.5TCH.

**Power / Shop Tool Safety:** This 75 minute presentation focuses on the basics of machine guarding and the safe setup and use of reciprocating saws, pneumatic nail guns, chop saws, portable grinders, powder activated tools, jack hammers, cordless tools, power sewer snakes and portable air generators & receivers. Participant will also discuss and review the unique safeguards for sewer and water utilities, i.e. treatment plant equipment guards, power transmission for pumps and hot surface, post-hole diggers, concrete mixers, chippers, and portable compactors. Target Audience: Employees and Supervisors Class Time: 10:45 a.m. – 12:00 p.m. Credits: 1.0 TCH or 1.0 CPWM CEU.

**Hot Work & Welding Safety:** Fires and explosions due to hot work, and torching and welding are preventable. This 60 minute program highlights the hazards and safe work procedures for electric arc and Oxy-fuel gas welding along with acetylene use, noise exposure and PPE. Special emphasis is on the hot work permit system and recommendations from the Federal Chemical Safety Board. Target Audience: Employees and Supervisors. Class Time: 12:30 pm – 1:30 p.m. Credits: 1.0 TCH or 1.0 CPWM CEU

**Back Safety / Material Handling:** Utilities authority workers handle and pickup containers of treatment chemicals, motors, pumps and valves; these activities place them at-risk of back, neck and shoulder injuries. This 60 minute program offers safety pointers and tips for safe bending and lifting, safe use of hoists and/or cranes for moving equipment, and loading and unloading field supplies.



Target Audience: Employees and Supervisors. Class Time: 1:30 pm – 2:30 p.m. Credits: 1.0 TCH or CPWM CEU.

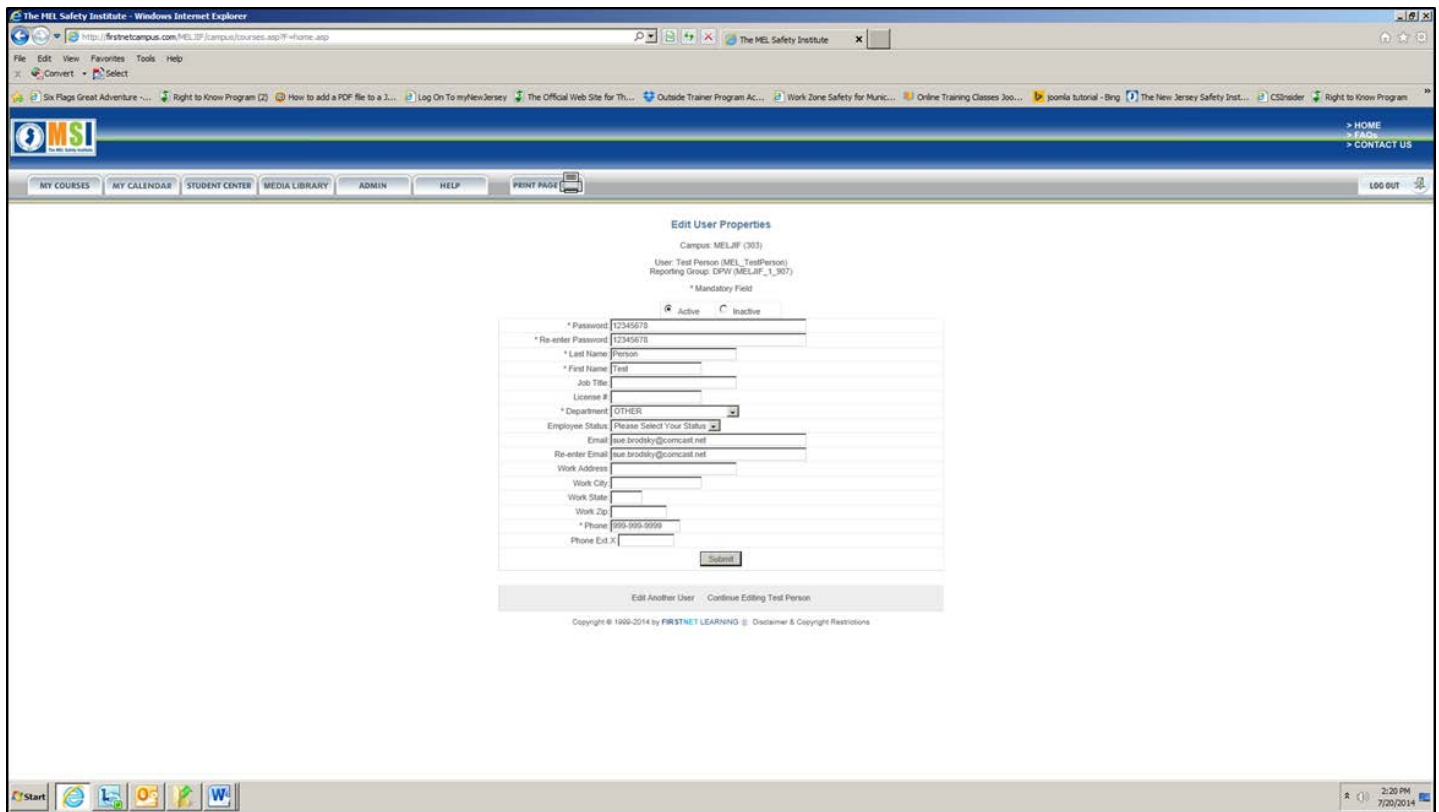
**Safety Short Courses:** Five short (50 – 60 minute) classes provide the basics: **Bloodborne Pathogens** Credits: 1.0 TCH or 1.0 CPWM CEU; **Lockout/Tagout** Credits: 1.0 TCH or CPWM CEU; **Fire Safety** Credits: 1.0 TCH; **Hazard Communication (with GHS)** Credits: 1.0 TCH or 1.0 CPWM CEU; **Slip /Trip Fall Prevention** (No Credit). Target Audience: Employees and Supervisors Class Time: 9:00 a.m. – 2:30 p.m.

**In order to run TCH training reports for NJDEP for your licenses we need to ask all Training Administrators to enter their employees' license numbers into their profiles on the MSI Learning Management System. Please see below instructions on how to enter license numbers to employee records.**

### **How to Add License Numbers to Employee Records**

\*\*\*You must have Administrator Access in the MSI Learning Management System to access employee records. If you are a Training Administrator and do not have Administrator access call the MSI helpline at **866-661-5120**.

1. Access the MSI Learning Management System – NJMEL.org; Click the MSI logo at the top of the page for the MSI log in page or click this link for direct access:  
<http://firstnetcampus.com/meljif/entities/mel/logon.htm>
2. Log in: If you do not know your username/password, call the MSI Helpline shown above. If you are new, click "I am a new user." Complete the fields and you will receive a confirmation email with your username and password. You will then need to call the MSI helpline to gain Admin access.
3. Once logged in, click the Admin tab at the top of your screen.
4. Under 'Administrator Functions', click the 'Edit User' option to display the list of your employees.
5. To access and modify the individual employee records, click on the employee's name.
6. Now within the employee's Edit User screen, click 'Edit User Properties'.
7. Enter the Employee's license number in the 'License #' field (6<sup>th</sup> field from the top). This is a free form field that will accept any number or character entered.
8. Verify your entry, then click the 'Submit' button at the bottom of the screen.
9. Additional fields in the Edit User Properties screen can also be modified here as needed.
10. Call the MSI Helpline with any questions at 866-661-5120.



**Please register online by visiting [www.njmel.org](http://www.njmel.org) and clicking on the MSI button in the upper right hand corner and click on “MSI LOGIN?”. If this is your first time visiting a MSI Training Site and you do not have your user ID, please call the MSI Helpline at 1-866-661-5120 to obtain your user ID.**

time	Track 1	Track 2	Track 3	Track 4
	<b>First Aid</b>	<b>Confined Space</b>	<b>Shop</b>	<b>Safety Fast track</b>
8:00-9:00	Continental Breakfast and Opening Comments			
9:00-9:15	<b>First Aid/CPR/AED (60 minutes)</b>	<b>Confined Space Awareness with Demonstrations (180 Minutes)</b>	<b>Electrical Safety Plans (90 Minutes)</b>	<b>LOTO (60 minutes)</b>
9:15-9:30				
9:30-9:45				
9:45-10:00				
10:00-10:15	<b>BREAK</b>	<b>BREAK</b>		<b>BBP (60 minutes)</b>
10:15-10:30	<b>First Aid/CPR/AED (120 minutes)</b>	<b>Confined Space Awareness with Demonstrations (continued)</b>	<b>BREAK</b>	
10:30-10:45				
10:45-11:00			<b>Power Tools (75 minutes)</b>	<b>HazCom with GHS (60 minutes)</b>
11:00-11:15				
11:15-11:30				
11:30-11:45				
11:45-12:00				
12:00-12:15	<b>LUNCH</b>	<b>LUNCH</b>	<b>LUNCH</b>	<b>LUNCH</b>
12:15-12:30			<b>Hotwork &amp; Welding Safety (60 minutes)</b>	<b>Fire Safety (60 minutes)</b>
12:30-12:45				
12:45-1:00	<b>First Aid/CPR/AED (120 minutes)</b>	<b>Excavations/ Construction Confined Spaces (90 minutes)</b>	<b>Back Safety / Material Handling (60 minutes)</b>	<b>Slips, Trips, &amp; Fall (60 minutes)</b>
1:00-1:15				
1:15-1:30				
1:30-1:45				
1:45-2:00				
2:00-2:15				
2:15-2:30				

**IF YOU ARE UNABLE TO REGISTER ONLINE YOU MAY UTILIZE THE FOLLOWING FORM:**

Courses have been placed into convenient "tracks" to allow participants to take advantage of the maximum number of classes during the Expo.

June 24, 2016- Middlesex Fire Academy		September 30, 2016- Camden County Emergency Training Center	
<b>*EMPLOYEE NAME:</b>		<b>DEPT.</b>	
<b>*PHONE NUMBER:</b>		<b>LICENSE #</b>	
<b>*AUTHORITY/MUNICIPALITY:</b>			
<i>* must be completed</i>			
Class:		Time:	
Class:		Time:	
Class:		Time:	
Be sure that your classes do not overlap! Students must sign in and out to earn credit.			
For Pre-Registration return by June 15th for the June Expo OR by September 19th for the September Expo date to: <b>Karen Read- 9 Campus Drive, Suite 16, Parsippany, NJ 07054 Fax: 856-552-6835/kread@permainc.com</b>			

**RESOLUTION NO. 16-21**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
BILLS LIST – SEPTEMBER 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 CLOSED**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>001071</b>			
001071	MUNICIPAL EXCESS LIABILITY RCF	2016 RCF ASSESSMENT - CLOSURE OF FY 2012	751,049.96
			<b>751,049.96</b>
		TOTAL PAYMENTS Closed Year	751,049.96

**FUND YEAR 2015**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>001072</b>			
001072	ASSET WORKS LLC	INTERNAL AUDITOR PROPERTY - 8/26/2016	30,000.00
			<b>30,000.00</b>
		TOTAL PAYMENTS FY 2015	30,000.00

**FUND YEAR 2016**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>001073</b>			
001073	COMP SERVICES, INC.	CLAIMS ADMIN - 09/2016 - CHERRY HILL	2,458.33
001073	COMP SERVICES, INC.	CLAIMS ADMIN - 09/2016	31,833.33
			<b>34,291.66</b>
<b>001074</b>			
001074	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 08/2016	2,161.00
001074	INTERSTATE MOBILE CARE INC.	FOLLOW UP TESTING VOORHEES & BELLMAUR	139.00
			<b>2,300.00</b>
<b>001075</b>			
001075	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 09/2016	10,873.33
			<b>10,873.33</b>
<b>001076</b>			
001076	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 08/2016	29.37
001076	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 09/2016	29,384.75
			<b>29,414.12</b>
<b>001077</b>			
001077	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 09/2016	3,779.67
			<b>3,779.67</b>
<b>001078</b>			
001078	BROWN & CONNERY, LLP	ATTORNEY EXPENSE - 08/2016	174.67
001078	BROWN & CONNERY, LLP	ATTORNEY FEE 08/2016	1,687.83
001078	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 08/2016	3,570.00

5,432.50

<b>001079</b>			
001079	ASSET WORKS LLC	INTERAL AUDITOR PROPERTY - 8/26/16	11,310.00
			<b>11,310.00</b>
<b>001080</b>			
001080	BOWMAN & COMPANY, LLP	AUDITOR FEE 9/14/16	11,000.00
			<b>11,000.00</b>
<b>001081</b>			
001081	ELIZABETH PIGLIACELLI	TREASURER FEE 09/2016	1,708.33
			<b>1,708.33</b>
<b>001082</b>			
001082	COLLINGSWOOD BOROUGH	2016 OPTIONAL SAFETY AWARD	500.00
			<b>500.00</b>
<b>001083</b>			
001083	JACK LIPSETT	EXECUTIVE COMMITTEE 3RD QTR ATTENDENCE	300.00
			<b>300.00</b>
<b>001084</b>			
001084	M. JAMES MALEY	EXECUTIVE COMMITTEE 3RD QTR ATTENDENCE	300.00
			<b>300.00</b>
<b>001085</b>			
001085	NEAL ROCHFORD	EXECUTIVE COMMITTEE 3RD QTR ATTENDENCE	150.00
			<b>150.00</b>
<b>001086</b>			
001086	JOSEPH WOLK	EXECUTIVE COMMITTEE 3RD QTR ATTENDENCE	450.00
			<b>450.00</b>
<b>001087</b>			
001087	MICHAEL MEVOLI	EXECUTIVE COMMITTEE 3RD QTR ATTENDENCE	450.00
			<b>450.00</b>
<b>001088</b>			
001088	RICHARD MICHIELLI	EXECUTIVE COMMITTEE 3RD QTR ATTENDENCE	450.00
			<b>450.00</b>
<b>001089</b>			
001089	TERRY SHANNON KIERSZNOWSKI	EXECUTIVE COMMITTEE 3RD QTR ATTENDENCE	450.00
			<b>450.00</b>
<b>001090</b>			
001090	JOSEPH GALLAGHER	EXECUTIVE COMMITTEE 3RD QTR ATTENDENCE	300.00
			<b>300.00</b>
<b>001091</b>			
001091	COURIER POST	ACCT: CHL-083028 - 8/19 LEGAL NOTC RFP	70.50
			<b>70.50</b>
<b>001092</b>			
001092	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR 08/31/2016	66.15
001092	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR 07/31/2016	66.15
			<b>132.30</b>
<b>001093</b>			
001093	CONNER STRONG & BUCKELEW	CAMDEN JIF REG'L TRNG CATERING 9/7/16	186.90
			<b>186.90</b>
<b>001094</b>			
001094	GLOUCESTER CITY	2016 OPTIONAL SAFETY AWARD	500.00
			<b>500.00</b>
<b>001095</b>			
001095	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 09/2016 - CHERRY	1,083.00
001095	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 09/2016	8,568.25

			<b>9,651.25</b>
<b>001096</b>			
001096	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER - 09/2016	938.44
			<b>938.44</b>
<b>001097</b>			
001097	TAVISTOCK COUNTRY CLUB	EXECUTIVE STATE COMMITTEE LUNCHEON	600.70
			<b>600.70</b>
<b>001098</b>			
001098	LEONARD O'NEILL INSURANCE AGY	RMC FEE 2ND 2016 - GIBBSBORO JIF COMM	2,551.87
			<b>2,551.87</b>
<b>001099</b>			
001099	LOUIS DiANGELO	EXECUTIVE COMMITTEE 3RD QTR ATTENDENCE	450.00
			<b>450.00</b>
<b>001100</b>			
001100	GIBBSBORO BOROUGH	2016 OPTIONAL SAFETY AWARD	300.00
			<b>300.00</b>
<b>001101</b>			
001101	PINE HILL BOROUGH	2016 OPTIONAL SAFETY AWARD	500.00
			<b>500.00</b>
<b>001102</b>			
001102	WINSLOW TOWNSHIP	2016 OPTIONAL SAFETY AWARD	500.00
			<b>500.00</b>
	TOTAL PAYMENTS FY 2016	129,841.57	

**TOTAL PAYMENTS ALL FUND YEARS \$ 910,891.53**

\_\_\_\_\_

**Attest:**

\_\_\_\_\_

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

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

September 26, 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 August 31, 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 SEPTEMBER:**

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

- **RECEIPT ACTIVITY FOR AUGUST:**

Cherry Hill deductible	\$	7,583.03	
Late Fee		60.00	
Restitution/Subrogation		18,180.69	
Interest		<u>7,780.81</u>	
Total August Receipts			<u>\$ 33,604.53</u>

- **CLAIM ACTIVITY FOR AUGUST:**

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

Property Liability Claims	\$	88,414.98	
Workers Compensation Claims		237,998.07	
Administration Expense		<u>101,063.64</u>	
Total Claims/Expenses			<u>\$427,476.69</u>

- **CASH ACTIVITY FOR AUGUST:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$20,540,388.46 to a closing balance of \$20,147,739.01 showing a decrease of \$392,649.45.

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 August 31, 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>U.S. GOVERNMENT AGENCIES</b>							
2017 10,000,000.0000	\$10,000,200.00	100.00	\$9,993,900.00	\$6,300.00	\$26,388.89	\$62,500.00	0.62
FEDERAL HOME LOAN BANK DTD 03/29/2016 0.625% 03/29/2017 NON CALLABLE CUSIP 3130A7N84 RATING AAA	100.0020		99.94				0.62
<b>TOTAL U.S. GOVERNMENT AGENCIES</b>	<b>10,000,200.00</b>	<b>100.00</b>	<b>9,993,900.00</b>	<b>6,300.00</b>	<b>26,388.89</b>	<b>62,500.00</b>	<b>0.62</b>
<b>TOTAL PRINCIPAL PORTFOLIO(S)</b>	<b>10,000,200.00</b>	<b>100.00</b>	<b>9,993,900.00</b>	<b>6,300.00</b>	<b>26,388.89</b>	<b>62,500.00</b>	<b>0.62</b>
<b>TOTAL ACCRUED INCOME</b>	<b>26,388.89</b>						
<b>TOTAL MARKET VALUE WITH ACCRUED INCOME</b>	<b>10,026,588.89</b>						



AUGUST							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	8/3/2016	17,270.15				17,270.15	
2	8/3/2016	27,492.18				27,492.18	
3	8/10/2016	12,907.13				12,907.13	
4	8/10/2016	52,953.11				52,953.11	
5	8/17/2016	4,387.36				4,387.36	
6	8/17/2016	22,152.05				22,152.05	
7	8/24/2016	14,336.01				14,336.01	
8	8/24/2016	48,887.19				48,887.19	
9	8/31/2016	2,334.80				2,334.80	
10	8/31/2016	37,179.53				37,179.53	
11	8/31/2016	79,007.17				79,007.17	
12	9/01/2016	7,506.37				7,506.37	
13	8/31/2016		-	2.00	-	25,760.92	-
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	<b>Total</b>	326,413.05	-	2.00	-	25,760.92	-
	<b>Monthly Rpt</b>	300,650.13					300,650.13
	<b>Variance</b>	25,762.92	-	2.00	-	25,760.92	-

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

<b>Current Fund Year: 2016</b>										
<b>Month Ending: August</b>										
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Workers Comp</b>	<b>POL/EPL</b>	<b>MEL</b>	<b>EJIF</b>	<b>Admin</b>	<b>Cherry Hill</b>	<b>TOTAL</b>
<b>OPEN BALANCE</b>	986,004.04	5,094,031.89	1,033,467.23	10,322,097.24	1,590,407.54	3,707,429.68	482,593.57	(2,661,487.50)	(7,725.52)	20,546,818.18
<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	18,180.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,580.23	25,760.92
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,572.47	0.00	2,572.47
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	2,572.47	0.00	2,572.47
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60.00	0.00	60.00
<b>TOTAL</b>	<b>18,180.69</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>2,632.47</b>	<b>7,580.23</b>	<b>28,393.39</b>
<b>EXPENSES</b>										
Claims Transfers	14,813.15	72,578.95	1,020.88	233,073.69	0.00	0.00	0.00	0.00	4,921.38	326,408.05
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	101,063.64	0.00	101,063.64
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>14,813.15</b>	<b>72,578.95</b>	<b>1,020.88</b>	<b>233,073.69</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>101,063.64</b>	<b>4,921.38</b>	<b>427,471.69</b>
<b>END BALANCE</b>	<b>989,371.58</b>	<b>5,021,452.94</b>	<b>1,032,446.35</b>	<b>10,089,023.55</b>	<b>1,590,407.54</b>	<b>3,707,429.68</b>	<b>482,593.57</b>	<b>(2,759,918.67)</b>	<b>(5,066.67)</b>	<b>20,147,739.88</b>
<b>REPORT STATUS SECTION</b>										
<b>Report Month: August</b>										
Balance Differences										
Opening Balances:	Opening Balances are equal				\$0.00					
Imprest Transfers:	Imprest Totals are equal				\$0.00					
Investment Balances:	Investment Payment Balances are equal				\$0.00					
	Investment Adjustment Balances are equal				\$0.00					
Ending Balances:	Ending Balances are equal				\$0.00					
Accural Balances:	Accural Balances are equal				\$0.00					

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS									
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND									
ALL FUND YEARS COMBINED									
CURRENT MONTH	August								
CURRENT FUND YEAR	2016								
Description:	TD Bank Clearing - 785-518-3021	TD Bank Adm/Exp - 785-518-3039	TD Bank CompServices WC	TD Bank CompServices Prop & Liab claims -	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	\$20,546,817.50	768,714.24	0.00	6,431.04	-	9,768,442.41	14.14	15.67	10,003,200.00
Opening Interest Accrua	\$21,180.56	-	-	-	-	-	-	-	21,180.56
1 Interest Accrued and/or	\$5,208.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,208.33
2 Interest Accrued - discov	\$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	\$5,572.48	\$0.00	\$0.00	\$0.00	\$0.00	\$5,539.49	\$9.44	\$23.55	\$0.00
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$3,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$3,000.00
8 Net Investment Income	\$7,780.81	\$0.00	\$0.00	\$0.00	\$0.00	\$5,539.49	\$9.44	\$23.55	\$2,208.33
9 Deposits - Purchases	\$1,141,458.12	\$14,074.07	\$0.00	\$0.00	\$0.00	\$800,969.00	\$88,414.98	\$238,000.07	\$0.00
10 (Withdrawals - Sales)	-\$1,543,109.09	-\$782,788.31	\$0.00	-\$6,431.04	\$0.00	-\$427,476.69	-\$88,414.98	-\$237,998.07	\$0.00
Ending Cash & Investment	\$20,147,739.01	\$0.00	\$0.00	-\$0.00	\$0.00	\$10,147,474.21	\$23.58	\$41.22	\$10,000,200.00
Ending Interest Accrual Bal	\$26,388.89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$26,388.89
Plus Outstanding Checks	\$217,714.39	\$0.00	\$0.00	\$0.00	\$2,813.00	\$48,330.70	\$51,668.51	\$114,902.18	\$0.00
(Less Deposits in Transit)	-\$11,184.37	\$0.00	\$0.00	\$0.00	\$0.00	-\$3,678.00	\$0.00	-\$7,506.37	\$0.00
Balance per Bank	\$20,354,269.03	\$0.00	\$0.00	-\$0.00	\$2,813.00	\$10,192,126.91	\$51,692.09	\$107,437.03	\$10,000,200.00
		\$0.00	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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

Month		August							
Current Fund Year		2016							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2016	Property	122,462.73	10,335.77	8,986.44	123,812.06	123,812.06	0.00	0.00	(0.00)
	Liability	11,022.79	9,314.83	0.00	20,337.62	20,337.62	0.00	0.00	0.00
	Auto	33,163.06	250.00	0.00	33,413.06	33,413.06	0.00	0.00	0.00
	Workers Comp	541,454.81	103,633.40	0.00	645,088.21	645,091.21	(3.00)	0.00	(3.00)
	Cherry Hill	6,649.68	4,449.88	6,504.38	4,595.18	4,595.18	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>714,753.07</b>	<b>127,983.88</b>	<b>15,490.82</b>	<b>827,246.13</b>	<b>827,249.13</b>	<b>(3.00)</b>	<b>0.00</b>	<b>(3.00)</b>
2015	Property	576,499.68	4,477.38	9,194.25	571,782.81	571,782.81	0.00	0.00	0.00
	Liability	185,720.32	853.50	0.00	186,573.82	186,573.82	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	1,622,371.81	47,672.64	0.00	1,670,044.45	1,670,044.45	0.00	0.00	(0.00)
	Cherry Hill	1,075.84	471.50	1,075.85	471.49	471.50	(0.01)	(0.01)	0.00
	<b>Total</b>	<b>2,414,716.12</b>	<b>53,475.02</b>	<b>10,270.10</b>	<b>2,457,921.04</b>	<b>2,457,921.05</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	244,644.97	38,963.95	0.00	283,608.92	283,608.92	0.00	(0.00)	0.00
	Auto	46,895.61	770.88	0.00	47,666.49	47,666.49	0.00	0.00	0.00
	Workers Comp	1,465,056.86	9,393.93	0.00	1,474,450.79	1,474,450.79	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>2,080,515.45</b>	<b>49,128.76</b>	<b>0.00</b>	<b>2,129,644.21</b>	<b>2,129,644.21</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	353,362.83	20,623.90	0.00	373,986.73	373,986.73	0.00	0.00	0.00
	Auto	72,342.45	0.00	0.00	72,342.45	72,342.45	0.00	0.00	0.00
	Workers Comp	2,060,863.56	13,536.00	0.00	2,074,399.56	2,074,399.56	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>2,824,311.58</b>	<b>34,159.90</b>	<b>0.00</b>	<b>2,858,471.48</b>	<b>2,858,471.48</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	1,133,242.55	2,822.77	0.00	1,136,065.32	1,136,065.32	(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	2,763,812.61	58,837.72	0.00	2,822,650.33	2,822,650.33	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>4,755,064.08</b>	<b>61,660.49</b>	<b>0.00</b>	<b>4,816,724.57</b>	<b>4,816,724.57</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
	Cherry Hill	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>12,789,360.30</b>	<b>326,408.05</b>	<b>25,760.92</b>	<b>13,090,007.43</b>	<b>13,090,010.44</b>	<b>(3.01)</b>	<b>(0.01)</b>	<b>(3.00)</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 7, 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

**AUGUST ACTIVITIES**

**LOSS CONTROL SERVICES**

- Merchantville Borough – Conducted a Loss Control Survey on August 3
- Woodlynne Borough – Conducted a Loss Control Survey on August 4
- Audubon Borough – Conducted a Loss Control Survey on August 8
- Cherry Hill Fire District – Conducted a Loss Control Survey on August 8
- Gibbsboro Borough – Conducted a Loss Control Survey on August 10
- Medford Township – Conducted a Loss Control Survey on August 23
- Berlin Township – Conducted a Loss Control Survey on August 24
- Lawnside Borough – Conducted a Loss Control Survey on August 24

**MEETINGS ATTENDED**

- Executive Safety Committee Meeting – August 9.
- Fund Commissioners Meeting – August 22

**UPCOMING EVENTS**

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

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

- Safety Director's Bulletin - Resources for School Crossing Guard Safety Programs – August 8.
- Safety Director’s Bulletin – Seat Belts Save Lives – August 19.
- 2017 Class Request Announcement with September 30th Extension Date – August 29.

### **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 August 2016:

<b><u>Municipality</u></b>	<b><u># of Videos</u></b>
Barrington Borough	5
Brooklawn Borough	3
Haddonfield Borough	3
Pine Hill Borough	2

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

Listed below are upcoming MSI training programs scheduled for **September through November 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.

DATE	TERR	LOCATION	TOPIC	TIME
9/7/16	5	Township of Washington	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
9/9/16	5	Township of Pemberton	Heavy Equipment	8:00 - 11:00 am
9/9/16	5	Township of Pemberton	Hearing Conservation	11:15 - 12:15 pm
9/12/16	5	Borough of Glassboro #1	Hearing Conservation	12:00 - 1:00 pm
9/12/16	5	Borough of Glassboro #1	Fire Safety	1:15 - 2:15 pm
9/12/16	5	Township of Delran	HazMat Awareness w/HazCom	8:00 - 11:00 am
9/14/16	5	Township of Burlington #3	CSE-Permit Required w/Classroom Demo	8:00 - 12:00 pm
9/16/16	5	Monroe Township MUA #1	Excavation/Trenching/Shoring	8:00 - 12:00 pm
9/19/16	5	Borough of Willingboro #4	Fire Extinguisher	8:30 - 9:30 am
9/20/16	5	Township of Waterford	Leaf Collection Safety	8:30 - 10:30 am

DATE	TERR	LOCATION	TOPIC	TIME
9/21/16	5	Borough of Bellmawr #1	Sanitation/Recycling Safety	8:30 - 10:30 am
9/21/16	5	Borough of Bellmawr #1	Back Safety/Material Handling	10:45 - 11:45 am
9/22/16	5	Township of Westampton	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
9/23/16	5	Township of Evesham #4	Heavy Equipment	8:30 - 11:30 am
9/26/16	5	Merchantville-Pennsauken SA #2	DDC-6	8:30 - 3:00 pm w/lunch brk
9/26/16	5	Borough of Magnolia	HazMat Awareness w/HazCom GHS	10:00 - 1:00 pm
9/27/16	5	Township of Maple Shade #2	DDC-6	8:30 - 3:00 pm w/lunch brk
9/28/16	5	Evesham Twp. MUA	CSE-Permit Required w/Classroom Demo	8:00 - 12:00 pm
9/29/16	5	Borough of Berlin	Employee Conduct/Violence Prevention	8:30 - 10:00 am
9/30/16	5	Township of Mantua	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
10/4/16	5	Township of Winslow	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
10/4/16	5	Township of Winslow	Shop and Tool Safety	11:15 - 12:15 pm
10/4/16	5	Township of Harrison (Police)	CEVO-Police	8:30 - 12:30 pm
10/5/16	5	Township of Burlington #3	Back Safety/Material Handling	8:00 - 9:00 am
10/5/16	5	Township of Burlington #3	Hearing Conservation	9:15 - 10:15 am
10/11/16	5	Township of Washington	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/14/16	5	Borough of Willingboro #4	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
10/17/16	5	Merchantville-Pennsauken SA #2	DDC-6	8:30 - 3:00 pm w/lunch brk
10/17/16	5	Monroe Township MUA #1	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
10/18/16	5	Township of Westampton	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/19/16	5	Evesham Twp. MUA	Heavy Equipment	8:00 - 11:00 am
10/20/16	5	Township of Harrison (Police)	CEVO-Police	8:30 - 12:30 pm
10/21/16	5	Township of Evesham #4	Leaf Collection Safety	8:30 - 10:30 am
10/21/16	5	Township of Evesham #4	PPE	10:45 - 12:45 pm
10/21/16	5	Township of Mantua	Leaf Collection Safety	1:00 - 3:00 pm
10/24/16	5	Township of Tabernacle #1	Hearing Conservation	8:30 - 9:30 am
10/24/16	5	Township of Tabernacle #1	BBP	9:45 - 10:45 am
10/25/16	5	City of Woodbury	Employee Conduct/Violence Prevention	1:30 - 3:00 pm
10/27/16	5	Township of Delran	Snow Plow/Snow Removal	8:00 - 10:00 am
10/27/16	5	Township of Delran	Back Safety/Material Handling	10:15 - 11:15 am
11/1/16	5	Township of Tabernacle #1	Flagger/Work Zone	8:30 - 12:30 pm
11/4/16	5	Monroe Township MUA #1	Jetter/Vacuum Safety	8:00 - 10:00 am
11/4/16	5	Monroe Township MUA #1	Confined Space Awareness	10:15 - 11:15 am
11/4/16	5	Monroe Township MUA #1	Hearing Conservation	11:30 - 12:30 pm
11/18/16	5	Borough of Berlin	Snow Plow/Snow Removal	8:30 - 10:30 am

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			





August 2016

### **Resources for School Crossing Guard Safety Programs**

For police departments and crossing guards across New Jersey, August marks the start of the new school year. While children hurry to squeeze in more vacation, traffic safety officers hurry to inspect school zones and train crossing guards. The position of School Crossing Guard continues to be one of the most dangerous occupations in local government. Over the last decade, the accident rate for crossing guards has increased 65%. The Safety Director would like to remind our members of the available risk control resources to prepare for the coming school year.

#### **MEL WEBSITE** [www.njmel.org](http://www.njmel.org)

A good place to start is by visiting the MEL homepage. Under the SAFETY drop-down menu, chose CROSSING GUARDS.

Each year should begin with a review of the town's Crossing Guard policies and procedures, and a survey of guard posts for visual obstructions and glare. The MEL has developed two checklists to assist towns in their evaluations. They can be found on the bottom of the page, titled *Annual Crossing Guard Program Review*.

August is a good time to ramp up community awareness programs to safeguard the school crossing guard and the children they protect. Two videos are available for presentations to parent groups or other community gatherings:

- *Pedestrian Safety* – a 20-minute video discussing strategies a community can use to protect pedestrians
- *School Zone Safety* – an 11-minute video focusing on establishing effective controls in school zones

Also available on the page is a pamphlet titled, *Community Safety Leadership Guide for Crossing Guards* which offers guidance on establishing a Citizens Public Safety Advisory Committee, traffic calming strategies, physical qualifications for crossing guards and a sample press release.

Crossing guard training is the third activity that occurs during the month of August. Training for each school crossing guard should consist of at least two hours of annual classroom instruction and should include information on traffic control methods and the duties and responsibilities of adult school crossing guards. The MEL offers a model lesson plan to assist training officers. Select the *Annual Crossing Guard Training Plan* link on the page.

Informal training, or coaching, should occur during the year. Refer to the *Crossing Guard Job Site Observation* form which lists the best practices and common hazards to consider when making observations. It is a straight forward tool to document the police department's coaching efforts. Experienced guards should be observed at least once during each term. Less experienced guards, or posts with complex traffic situations, should be observed several times. The *Job Site Observation form* is posted on the MEL website.

At the bottom of the page, you will also find a quick link to the many resources available at the *Rutgers Crossing Guard Project*.

*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.*

Key Points to Emphasize During Training and Job Site Observations:

Do:

- The acceptable technique for guards to use in stopping traffic is the “gap” method which requires waiting for an adequate spacing [gap] between a line of cars. This method is safer because it allows the guard more time to enter the roadway and initiate a stop of traffic.
- Proceed cautiously into the crosswalk as you alert motorists to stop. The guard should attempt to make eye contact with the approaching driver. This eye contact is important because it re-enforces the guard’s intention to the driver and helps assure that the guard has been seen by the driver. A driver not paying attention to the surroundings will usually not make this eye contact, thus alerting the guard that the driver may not be prepared to stop.
- Be alert. Don’t assume a vehicle will stop just because you’re holding a STOP sign. Watch out for passing or turning vehicles.
- Be aware that larger vehicles require longer distances to stop safely. Give vehicles more time to stop during wet and icy conditions.
- Hold up your STOP sign until you and the children have cleared the crosswalk.
- Use hand signals for motorists and verbal signals for children.

Don’t:

- Direct traffic (Unless specifically trained to do so)
- Override a traffic signal

**N.J. Safe Routes to School & Crossing Guards** [www.njcrossingguards.org](http://www.njcrossingguards.org)

Rutgers University along with the New Jersey Department of Transportation and Division of Highway Traffic Safety with funding from the MEL developed a comprehensive risk control plan and a list of resources to protect children and school crossing guards.

The Rutgers University’s Bloustein School of Planning and Public Policy and Civic Eye Collaborative created the training video, *Crosswalk Heroes*, to teach best practices and techniques for crossing children. The video can be shown during training sessions by selecting the blue VIDEOS tab from the above website.

Under the LAWS AND GUIDANCE tab are links to the *Manual on Uniform Traffic Control Devices* (MUTCD), N.J. PEOSHA Department of Health standards, the “Stop and Stay Stopped” Law, and N.J.S.A. Titles 39 and 40A statutes pertaining to crossing guards and school zones.

Requirements in the MUTCD and N.J.S.A. 40A:9-154.3 require guards to wear ANSI 107-2004 (or later) Class 2 or 3 high visibility apparel, a badge, and an identifying uniform and hat. They must use a retroreflective STOP paddle. Whistles are also considered a best practice to gain the attention of children at noisy intersections. Along with whistles, towns are also encouraged to consider high visibility gloves and even traction cleats as slips and falls are the leading type of injury to crossing guards.

Under the TOOLS tab you can find a sample job description with medical examination recommendations, the model policy and the *Crossing Guard Training Manual*. There is also an alternative *Crossing Guard Observation Report*.

Police departments must take a leadership role in addressing pedestrian safety. Consistent enforcement of traffic and pedestrian safety laws can reduce accidents. Communities should have a reputation for strictly enforcing traffic laws such as speeding as well as distracted and impaired driving.

## CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

### Certificate Of Insurance Monthly Report

From 7/25/2016 To 8/25/2016

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<b><u>CAMDEN JIF</u></b>					
H- New Jersey Transit Corporation I- Parking Authority of the City of Camden	One Penn Park Plaza East Newark, NJ 07105 10 Delaware Avenue Camden, NJ 08103	1117	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) Ref: NJT Agreement No. L0475-3069-01 Commuter Parking Facility at Walter Rand Center Park & Ride, covering the risks and indemnities assumed under Lease # L0475-3069-01.	8/8/2016	GL EX AU WC
H- Sterling High School I- Borough of Somerdale	501 Warwick Road Somerdale, NJ 08083 105 Kennedy Blvd Somerdale, NJ 08083	1623	Evidence of insurance with respects to the use of facilities for the Miss Somerdale Pageant.	7/25/2016	GL EX AU WC
H- Camden County Parking Authority I- Parking Authority of the City of Camden	10 Delaware Avenue Camden, NJ 08103 10 Delaware Avenue Camden, NJ 08103	1732	Evidence of insurance as respects to Statutory Bond Coverage for Edward McMaster, Treasurer, effective 01/01/16.	7/27/2016	BOND
H- Borough of Runnemede I- Borough of Runnemede	24 North Black Horse Pike PO Box 267 Runnemede, NJ 08078 24 North Black Horse Pike Runnemede, NJ 08078	1752	Evidence of insurance as respects to Statutory Bond Coverage for Joyce Pinto, Tax Collector & Utilities Collector and Gregory C. Anderson, Treasurer, Effective 1/1/16.	7/28/2016	BOND
H- New Jersey Transit Corporation I- Township of Cherry Hill	Attn: Greystone Management Solutions One Penn Plaza East Real Estate Department, 7th Floor Newark, NJ 07105-2246 820 Mercer Street Cherry Hill, NJ 08002	4715	Evidence of insurance.	8/12/2016	GL EX AU WC
H- Pennsylvania Real I- Cherry Hill Township Fire District #13	Estate Investment Trust (PREIT) 1 Mall Drive, Bldg. 1, Suite 625 Cherry Hill, NJ 08002 1100 Marlkrass Rd. Cherry Hill, NJ 08003	5922	Evidence of Insurance with respects to the use of facilities for training from 8/15/2016 to 8/30/2016.	8/8/2016	GL EX AU WC
H- Borough of Medford Lakes I- Borough of Medford Lakes	Cabin Circle Drive Medford Lakes, NJ 08055 Cabin Circle Drive Medford Lakes, NJ 08055	9390	Evidence of insurance as respects to Statutory Bond coverage for Sherry Rockhill-Smith -Tax Collector and Utilities Collector, effective 01/01/16.	7/28/2016	BOND

H- Pine Hill Board of Education I- Borough of Pine Hill	1003 Turnerville Road Pine Hill, NJ 08021 45 W. Seventh Avenue Pine Hill, NJ 08021	10157	Evidence of insurance with respects to the use of facilities at Overbrook Senior High School, located at 1200 Turnerville Road, Pine Hill, NJ 08021 by the Borough for their National Night Out event on August 2, 2016. No Fireworks or Amusements.	8/1/2016 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	Evidence of Insurance with respects to the use of their parking lot for the Borough's Summer Concert Series.	7/25/2016 GL EX AU WC
H- Ford Motor Credit Company LLC I- Township of Cherry Hill	1 American Road Dearborn, MI 48126 820 Mercer Street Cherry Hill, NJ 08002	21054	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) with respects to lease of (9) 2016 Ford Police Interceptors Sedan for the Cherry Hill Police Department, VIN #'s: 05524, 10525, 10524, 10523, 10522, 10521, 10520, 12027, 10519 with a total value of \$442,063.	8/9/2016 GL AU PH EX W
H- The Mall at Voorhees Town Center I- Township of Voorhees	Attn: Management Office 2120 Voorhees Town Center Voorhees, NJ 08043 2400 Voorhees Town Center Voorhees, NJ 08043	21498	Certificate holder and Voorhees Center Realty, LLC, Namdar Realty Group, LLC, Voorhees CH LLC, Voorhees Nassim LLC are amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to leased agreements for Unit 2455 located in the Voorhees Town Center.	7/27/2016 GL EX AU WC
H- Camden County Parking Authority I- Parking Authority of the City of Camden	10 Delaware Avenue Camden, NJ 08103 10 Delaware Avenue Camden, NJ 08103	21500		7/27/2016 BOND
H- National Training Center I- Borough of Pine Hill	200 West Atlantic Avenue Pine Hill, NJ 08021 45 W. Seventh Avenue Pine Hill, NJ 08021	21504	Evidence of insurance with respects to the use of facilities by the Pine Hill Police Department for training on 8/1/16.	7/28/2016 GL EX AU WC
H- Clementon School District	4 Audubon Avenue Clementon, NJ 08021-4499	21512	Certificate Holder is amended to be included as	8/4/2016 GL EX WC

I- Borough of Clementon	101 Gibbsboro Road Clementon, NJ 08021		“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 use of premises on October 8, 2016 for a Fire Prevention Program. (No fireworks)	
H- Lindenwold Public Schools I- Borough of Lindenwold	801 Egg Harbor Rd Lindenwold, NJ 08021 2001 Egg Harbour Road Lindenwold, NJ 08021	21549	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 use at Lindenwold High School for a Town Hall meeting on 10/13/16.	8/23/2016 GL EX WC
H- Walgreen's I- Borough of Bellmawr	12 South Black Horse Pike Bellmawr, NJ 08031 21 East Browning Road P.O. Box 368 Bellmawr, NJ 08099	21553	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 facilities for training by the Bellmawr Police and Fire Departments throughout September 2016.	8/23/2016 GL EX AU WC

**Total # of Holders =** 16



**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%
<b>TOTAL 2016</b>	<b>\$1,573,999.95</b>	<b>\$852,148.18</b>	<b>\$721,851.77</b>	<b>45.86%</b>

**Monthly & YTD Summary:**

PPO Statistics	August	YTD
Bills	161	1,445
PPO Bills	143	1,290
PPO Bill Penetration	88.82%	89.27%
PPO Charges	\$175,849.41	\$1,459,946.52
Charge Penetration	114.97%	92.75%

**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>

***APPENDIX I – MINUTES***

**August 22, 2016 Meeting**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – AUGUST 22, 2016  
BOROUGH OF BARRINGTON 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	Absent

**EXECUTIVE COMMITTEE ALTERNATES:**

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Absent

**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:**

Millard Wilkinson, Berlin Borough  
David Taraschi, Audubon Borough  
Bob Mather, Pine Valley Borough  
Ari Messinger, Cherry Hill Township  
John Foley, Cherry Hill Fire District  
Angelique Rankins, Lawnside Borough  
Eleanor Kelly, Runnemedede Borough  
Kathleen Mullins, Camden Parking Authority

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Mark von der Tann	Edgewood Associates
Mike Avalone	Conner Strong & Buckelew
Roger Leonard, Jr.	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Walt Eife	Waypoint Insurance
Peter DiGiambattista	Associated Insurance Partners

**WELCOME:** Commissioner Terry Shannon welcomed everyone to the Borough of Barrington

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JULY 25, 2016**

**MOTION TO APPROVE THE OPEN MINUTES OF JULY 25, 2016**

Motion:	Commissioner Wolk
Second:	Commissioner Michielli
Roll Call Vote:	5 Ayes, 0 Nays, 2 Abstain (Commissioners Maley and Lipsett)

**MOTION TO APPROVE THE CLOSED MINUTES OF JULY 25, 2016**

Motion:	Commissioner Wolk
Second:	Commissioner Michielli
Vote:	Unanimous

**CORRESPONDENCE:** NONE

**2017 RENEWAL ONLINE UNDERWRITING DATABASE:** Members and Risk Managers have received notifications that the database is set up to begin the 2017 underwriting renewal. The deadline to submit schedules is August 15<sup>th</sup>. Executive Director will provide a progress report. Executive Director said most members have started the process and about two-thirds have already submitted 50% of their entries. Reminders will be sent to all members and risk managers. Executive Director asked for everyone's cooperation and if anyone needs assistance to please contact the Fund Office.

**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 two checklists so far but hopefully with upcoming council meetings in September we will start to receive more member checklists. The deadline to have the checklists in is October 1, 2016.

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

- Fund Attorney
- Fund Defense Attorney
- Fund Auditor
- Fund Internal Auditor
- Fund CDL Drug & Alcohol Monitor

**2016 COVERAGE MANUALS:** The 2016 Coverage Manuals were distributed to all Fund Commissioners and Risk Managers via email.

**PROPERTY APPRAISALS UPDATE:** Draft reports have been received by PERMA from Asset Works and the Fund Office is in the process of reviewing them. We distributed the reports to RMC's and members last weeks for review and comment. Executive Director said we have received about 50% of the reports and they look fairly accurate. There may be a few changes we will have to take a look at after speaking with a few of the Risk Managers tonight.

**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.

**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 it is a good opportunity for those folks that need to obtain their TCHs or CEUs all in one day.

**2017 BUDGET:** The Executive Committee normally schedules a meeting prior to the Fund's regular October meeting at the Collingswood Senior Community Center to review the proposed budget. It would be appreciated for the Committee to check their schedules for meeting availability during the week of October 10<sup>th</sup>. Executive Director said we have received preliminary loss funds from the actuary and they seem positive. The MEL is working on their budget and they are looking at possibly increasing the property retention for most of the JIFs from \$50,000 to \$100,000. This is actually in effect in some of the southern JIFs already. Executive Director said the Camden JIF has been at \$50,000 for some time but the change will probably come to for wishing this time around.

**POLICE ACCREDITATION** - Executive Director said we did receive the formal application and resolution from Voorhees Township. We would like to congratulate Voorhees Township for going through the process. In response to Commissioner Lipsett, Executive Director said the town will be receive 25% of the associated cost back at the end of the process.

**CYBER LIABILITY** - Executive Director said we have a post card with information on Cyber Liability that the MEL produced which is very informative and similar to a cheat sheet that can be handed out to your employees. Members are welcome to stop up and take a handful to bring back to your employees. Executive Director said in October we will be hosting Cyber Liability training that will be conducted by Mark Pfeiffer. This training has received good reviews. We will be emailing the information for the training in the next few weeks. In response to Commissioner Mayer, Executive Director said we will see if we can send the post card to members in a PDF format.

**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 June 30, 2016 the statutory surplus stands at \$5.5 million, most years have been positive except for the 2015 fund year. Executive Director reviewed the Expected Loss Ratio Analysis and said for July 2016 the actuary projected the JIF at 23.9% and we currently stand at 23.5% which is right on target. Executive Director said the Lost Time Accident Frequency as of July 30th shows we improved to 1.32 up a little from last month at 1.25, due to six new lost time accidents for the time frame thru July. Executive Director said we still have 18 members with zero lost time accidents as of July 30, 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 16-20 August 2016 Vouchers**

<b>2016</b>	<b>\$ 101,063.64</b>
<b>TOTAL</b>	<b>\$ 101,063.64</b>

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

<b>Closed</b>	<b>.00</b>
<b>2012</b>	<b>7,166.87</b>
<b>2013</b>	<b>95,046.17</b>
<b>2014</b>	<b>38,904.72</b>
<b>2015</b>	<b>58,862.31</b>
<b>2016</b>	<b>121,176.62</b>

<b>TOTAL</b>	<b>321,156.69</b>
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**MOTION TO APPROVE RESOLUTION 16-20 AUGUST 2016 VOUCHERS**

Motion: Commissioner Maley  
 Second: Commissioner Lipsett  
 Roll Call Vote: 7 Ayes - 0 Nays

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

Motion: Commissioner Maley  
 Second: Commissioner DiAngelo  
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:**

Attorney Nardi said in reference to the EPL Compliance Checklists please keep in mind there may be some resolutions that may be required to update your policies and procedures. There are several mandatory policies that are on the MEL website. Please contact your labor attorney if they would be responsible for updating the policies and procedures so this process can be completed on time.

**SAFETY DIRECTOR:**

Safety Director reviewed the monthly reports. Mr. Saville said they are rolling out 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. The NJUA Safety Expo will be at the Camden County Regional Training Center on September 30<sup>th</sup> and it is a really good opportunity to send employees for training topics and TCHs they may still need to obtain. Mr. Saville said a safety bulletin on ladder safety is included in the agenda packet. The next regional training will be held on September 7<sup>th</sup> at the Collingswood Community Center on job site observations and a portion on the Roadside and Walkway Programs.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Executive Director reviewed the Certificate Report for the period 6/22/16 to 7/24/16 which was included in the agenda showing 9 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 July 2016 where there was a savings of 49.27% for the month and a total of 48.05 % for the year.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

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

Motion: Commissioner Michielli  
Second: Commissioner Lipsett  
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:**

Motion: Commissioner Maley  
Second: Commissioner Lipsett  
Roll Call Vote: 7 Ayes – 0 Nays

**OLD BUSINESS:**

NONE

**NEW BUSINESS:**

NONE

**PUBLIC COMMENT:**

NONE

**MOTION TO ADJOURN:**

Motion: Commissioner Michielli  
Second: Commissioner Shannon  
Vote: Unanimous

**MEETING ADJOURNED: 5:49PM**

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

***APPENDIX II – RCF, EJIF & MEL  
MEETINGS***



## Municipal Excess Liability Residual Claims Fund

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

September 7, 2016

Memo to: Fund Commissioners  
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: Topics Discussed at the RCF September Meeting

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**2016 Cash Management Plan Amendment:** In July, the fund office received notification that Paul Messerschmidt is no longer employed with Lenape Claims Management and would be replaced by Nancy Carrasco. Mr. Messerschmidt was listed as an approved Claim Payment signatory on the RCF Fiscal Management Plan and the Board was asked to take action via email to eliminate the authority of an individual who is no longer affiliated with the fund. The Board of Fund Commissioners adopted a resolution amending the authorized signatories to 2016 Fiscal Management Plan.

**2016 Budget Amendment:** The Board of Fund Commissioners reviewed the proposed budget amendment for Fund Year 2016, which reflected the transfer of Fund Year 2012. The Board made a motion to introduce on first reading the amendment to the 2016 budget and to schedule a public hearing on October 19, 2016, 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey.

**2017 Budget:** The Board of Fund Commissioners reviewed the proposed 2017 Budget. Executive Director reported that under the conditions of the Fund, the 2017 expenses cannot be charged directly to the contingency reserve established in the 2016 amended budget and recommended the Fund declare a dividend from the 2016 contingency surplus to offset the 2017 expenses. The Board of Fund Commissioners adopted a resolution returning the surplus from the 2016 Fund Year Contingency Account. In addition, the Board of Fund Commissioners voted to introduce the 2017 budget on first reading and to schedule a public hearing on October 19, 2016, 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey.

**Asset Manager:** Fund Attorney negotiated with Wilmington Trust on a number of clauses in the Fund's professional service agreement and Wilmington's Account Management Agreement prior to its execution in March. Subsequently, Fund Attorney did additional negotiations on the "order of precedent". The Board of Fund Commissioners moved a motion to authorize the Chairman to execute the contract addendum.

**Investments:** Executive Director reported a meeting was held with representatives from the Senate Majority Leader's office to discuss legislative initiatives that would expand the MEL's investment opportunities to improve the portfolio's yield. Included in the agenda was a draft follow-up correspondence to the Senate Majority Leader, which would be amended to eliminate the 10-year limitation on maturity of investment for NJ governmental entity bonds.

**Claims Committee:** The Claims Review Committee met in June and July and also met the morning of the Commissioner's meeting. Minutes of the June & July meetings were enclosed under separate cover.

**Next Meeting:** The next meeting of the RCF is scheduled for Wednesday October 19, 2016 at 10:30AM the Forsgate CC, Jamesburg, NJ.





**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: September 7, 2016

Memo to: Fund Commissioners  
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Subject: Summary of Topics Discussed at E-JIF Meeting

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**REGULATORY AFFAIRS** - Perma filed the 2015 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

**2017 BUDGET PROCESS** – Attached to this report, is the 2017 draft budget. The Finance Committee met on September 6, 2016 and recommended the 2017 budget as presented. The budget was introduced and will be adopted at the Public Hearing scheduled for October 19, 2016.

**2016 DIVIDEND** - The Finance Committee is recommending a 2016 dividend of \$550,000. The Finance Committee advised the Board that a conservative approach will be taken once again as claims continue to become increasingly complex. Resolution #22-16 authorizing a total return dividend of \$550,000 was adopted by the Executive Board.

**STORAGE TANK POLICY** – The Storage Tank Policy has been revised and sent to the excess carrier's coverage counsel for their review. Subsequent to review, the fund professionals will perform their own final analysis.

**EXCESS INSURANCE** – Negotiations have commenced concerning next year's excess coverage. Additional limits of \$9 Million and \$10 Million (currently \$8 Million) are going to be explored.

**PROPERTY ACQUISITION AND DIVESTITURE BULLETIN** - Attached to this report are copies of a Coverage Bulletin issued to the membership in conjunction with an Environmental Alert regarding Property Acquisitions and Divestitures.

**WEB SITE** -The EJIF's web site is up and running and can be found at [www.NJEJIF.org](http://www.NJEJIF.org).

**NEXT MEETING**- The next meeting of the EJIF is scheduled for October 19, 2016 at the Forsgate CC, Jamesburg.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2017 BUDGET BASED ON 2010 CENSUS					
8/30/2016 14:14					
		2016	2017	CHANGE	CHANGE
		TOTAL	TOTAL	\$	%
<b>I. Claims and Excess Insurance</b>					
Claims					
1	Non-Site Specific	385,675	341,896	(43,779)	-11.4%
2	Site Specific	336,967	376,604	39,637	11.8%
3	Legal Defense	1,135,151	1,130,967	(4,184)	-0.4%
4	Superfund Buyout	648,372	652,758	4,386	0.7%
5	LFC	14,569	14,569	-	0.0%
6	<b>Total Loss Fund</b>	<b>2,520,733</b>	<b>2,516,794</b>	<b>(3,939)</b>	<b>-0.2%</b>
7					
<b>II. Expenses, Fees &amp; Contingency</b>					
Professional Services					
10	Actuary	61,702	61,702	-	0.0%
11	Attorney	72,828	74,285	1,457	2.0%
12	Auditor	15,339	15,646	307	2.0%
13	Executive Director	249,332	254,318	4,987	2.0%
14	Treasurer	18,919	19,297	378	2.0%
15	Lobbyist	45,000	45,000	-	0.0%
16	Underwriting Managers	212,969	217,229	4,259	2.0%
17	Environmental Services	408,790	416,965	8,176	2.0%
18	Claims Administration	25,168	25,671	503	2.0%
19					
20	<b>Subtotal - Contracted Prof Svcs</b>	<b>1,110,046</b>	<b>1,130,113</b>	<b>20,067</b>	<b>1.8%</b>
21					
Non-Contracted Services					
23	Postage	5,473	5,473	-	0.0%
24	Printing	4,250	4,250	-	0.0%
25	Telephone	2,423	2,423	-	0.0%
26	Expenses contingency	15,834	15,834	-	0.0%
27	Member Testing	8,233	8,233	-	0.0%
28					
29	<b>Subtotal - Non-contracted svcs</b>	<b>36,213</b>	<b>36,213</b>	<b>-</b>	<b>0.0%</b>
30					
31	<b>Subtotal-Contracted/Non-contra</b>	<b>1,146,259</b>	<b>1,166,326</b>	<b>20,067</b>	<b>1.8%</b>
32					
33	Excess Aggregate Insurance	530,235	551,444	21,209	4.0%
34					
35	General Contingency	72,310	73,756	1,446	2.0%
36					
37	<b>Total Exp, Fees &amp; Contingency</b>	<b>1,748,804</b>	<b>1,791,526</b>	<b>42,722</b>	<b>2.4%</b>
38					
39	<b>TOTAL JIF APPROPRIATIONS</b>	<b>4,269,537</b>	<b>4,308,320</b>	<b>38,783</b>	<b>0.9%</b>



New Jersey Municipal Environmental  
Risk Management Fund  
9 Campus Drive, Suite 216  
Parsippany, NJ 07054  
Telephone (201) 881-7632 Fax (201) 881-7633

**EJIF BULLETIN #16-01**

**TO: FUND COMMISSIONERS**  
**FROM: UNDERWRITING MANAGER – Danskin Agency, Conner Strong & Buckelew**  
**DATE: July 11, 2016**  
**SUBJECT: PROPERTY ACQUISITION AND DIVESTITURE**

We have seen an increase in the acquisition of property via foreclosure, offer of gift, eminent domain, tax lien, adverse condemnation, and by other means of ownership or occupancy, including lease agreements. Acquiring property by these methods and others can create uninsured liability exposures for existing site conditions.

It is appropriate at this time to emphasize that prior to acquiring or occupying property, it is vitally important that proper due diligence be performed and that one recognize there are several exclusions under the EJIF policy that apply to the types of property described above. **Notably, the EJIF does not cover liability from prior and/or existing pollution.**

**Experienced legal counsel is an absolute necessity in negotiating the complicated agreements that are required in these types of transactions. Assumption of liability and other contractual obligations can create uninsured exposures that should be avoided. We urge you to consult with your attorney, municipal engineer, and any other professionals involved with any prospective land acquisition and/or property occupancy.**

As part of EJIF services, the Fund offers a property screen as a first step in the due diligence process. **This property screen does not take the place of a Phase I or Phase II, but is an indicator of the level of risk on a particular property. For additional information, please refer to the revised Environmental Alert “The Hidden Cost of Property” included with this bulletin.** To request a property screen please contact your respective Environmental Engineer. Service Team contact information can be found on the accompanying July 2016 Environmental Alert.

Divestiture of property is another potential pitfall if not done with proper disclosure of environmental history to the buyer or recipient of the subject property. **The EJIF currently excludes pollution that commences after the date the covered property is sold, given away, leased, and abandoned or where you have relinquished operational control.**

Please consult with the EJIF Underwriting Managers or your Member’s Risk Management Consultant for potential insurance solutions to the above matters.

This bulletin is for information purposes only. It is not intended to be all-inclusive, but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

# Environmental Alert



## PROPERTY ACQUISITIONS AND THE EJIF

In 2013, the EJIF issued an Environmental Alert to their members; entitled "The Hidden Cost of Free Property" due to an increase in the number of property acquisition inquiries being received. Many of these properties were abandoned by their owners as a result of impacts from Superstorm Sandy. Now in 2016, as our economy continues to slowly recover, the EJIF is again receiving many requests for the inspection of properties our members are considering acquiring through foreclosures, Open Space acquisitions and donations of land. In addition to property acquisitions, members are also releasing municipal properties for sale and redevelopment. In either case, the EJIF finds it important for members to understand the liabilities associated with the acquisition or sale of a property in order to reduce their exposure to future environmental risk.

### EJIF Limited Due Diligence Services

As indicated in our prior Alert, the EJIF provides limited environmental due diligence services to members interested in acquiring a property. The EJIF's limited due diligence service includes a preliminary site review, site audit of the target property noting areas of visual environmental concern, as well as a review of the NJDEP's environmental database and mapping services.

While these services do not comply with the full due diligence requirements under the Federal Comprehensive Environmental Response, Compensation and Liability Act (CERCLA) or the New Jersey Spill Compensation and Control Act (Spill Act), they do provide an initial analysis of the risk associated with the parcel. The intent is to assist your municipality with making a decision to further investigate the parcel or to terminate the inquiry prior to the direct retention of an environmental professional. In addition, this service assists the EJIF in obtaining quotes for environmental insurance coverages for the member if they choose to move forward with acquisition and request environmental insurance coverage for the property.

### Complete Due Diligence

Subsequent to the EJIF Consultants' inspection of the property, a report of the findings and an assessment of the potential environmental risk are submitted to the member and the EJIF Underwriting Managers. Each report issued will always recommend that the member retain an appropriate environmental professional to perform full due diligence of the site to be afforded protection under CERCLA and the Spill Act. Without the completion of full due diligence, environmental liabilities can be assessed to both the former owner, as well as the new owner, of a property.

### Critical Disclosure

Conversely, when a member decides to sell or transfer ownership of a municipal property, they have to be prepared that the prospective buyer will likely be performing their own due diligence. As part of this process, the prospective buyer will be requesting available information, which will include, but not be limited to, all permits and any information relative to above and below ground tanks, discharges of hazardous materials, and any environmental investigations performed on the site. It is imperative that the site owner provide all available information to the prospective buyer relative to the above without providing any interpretation of the same. NJDEP No Further Action (NFA) determinations or Response Action Outcomes (RAO) issued by a Licensed Site Remediation Professional may be specific to an area of concern, include the entire site, or could even be conditional where soil and groundwater contamination may still exist on the site. It is important that the member provides copies, documents that this information was provided to the prospective buyer, and allows them or their environmental professional to interpret this information. For example, falsely representing that a property has a NFA or RAO for the entire site, when it's associated with a single area of concern only, such as a discharge from an underground storage tank, can bring on potential liabilities not covered by insurance. Full disclosure without interpretation is necessary along with the representation of legal counsel.

### A Final Note

If you are in a position of evaluating a property for acquisition or have questions regarding the potential sale of a municipal property, the EJIF urges you to always contact your Risk Manager and our consultants to assist you with the initial assessments.

### Service Team

Members of the Camden, Monmouth, Ocean, PMM, Suburban, Central, TRICO and BURCLO JIFs, please contact Christopher Gulics of PS&S at [cgulics@psands.com](mailto:cgulics@psands.com) or 732.430.7012.

Members of the Bergen, Morris, South Bergen, Suburban Essex and NJUA JIFs please contact Richard Erickson of First Environment at [rerickson@firstenvironment.com](mailto:rerickson@firstenvironment.com) or 973.334.0003.





## Municipal Excess Liability Joint Insurance Fund

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

**Date:** September 7, 2016

**Memo to:** Fund Commissioners  
Camden County Municipal Joint Insurance Fund

**From:** Commissioner Joseph Wolk

**Subject:** September MEL Meeting

**2017 Budget:** Preliminary 2017 MEL Budget, Rate Table and Experience Modification Factors submitted to the Board, reflecting an overall increase of .6% when applying the 2016 exposures and limits against the 2017 rate table to provide a comparison. Preliminary budget establishes the MEL Rate Table and allows the local JIFs to introduce their budgets in October. Underwriting Manager reported favorable renewal negotiations.

**Investments:** 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 was asked to submit correspondence with suggested language for legislation. Executive Director said short term interest rates have not improved and said some part of the world are actually experiencing "negative" short term interest rates. The correspondence to the Senate Majority office will include language to allow JIFs to invest longer term, purchase municipal bonds and form a Joint Cash Management Plan.

**POLEPL Task Force:** A task force was formed to address issues arising out of the POLEPL policy language on land use claims. Task Force's next step is to meet with attorneys that specialize in land use matters with representatives from North, Central and South Jersey. Meeting will also include coverage counsel. Heather Steinmiller (General Counsel for CSB) will take the lead for the Task Force. Fred Semrau is developing a risk management program, which will include educational seminars targeting elected officials, planning & zoning board members and attorneys. Underwriting Manager is performing a coverage analysis comparing our document to the commercial market and other NJ joint insurance funds.

**Marketing RFQ:** The MEL issued an RFQ for Marketing. Attached is a summary of the responses received from Brown & Brown, Acrisure, LLC and Princeton Strategic Communications. Management Committee will now schedule interviews with all three proposers.

**Risk Management Information/Operation System RFQ:** RFQ was released August 30<sup>th</sup> with an October 4<sup>th</sup> due date. Commissioner Landolfi and Mike Avalone volunteered to serve with Chairman Reinhardt as an Ad-hoc Committee to work with local JIF Executive Directors and the

Underwriting Manager to evaluate the responses.

**Cyber Security:** In March, the Board authorized a contract not to exceed \$25,000 for Rutgers University to take the next steps to assist members in managing this risk. At that time, we identified the components of this project – but didn't have a final proposal. Commissioners agreed to amend the contract to reflect the proposal not to exceed \$42,500. XL Insurance, the carriers for Cyber Security, has agreed to contribute \$15,000 to this project.

**Asset Manager:** The MEL Fund Attorney negotiated with Wilmington Trust on a number of clauses in the Fund's professional service agreement and Wilmington's Account Management Agreement prior to its execution in March. Subsequently, Fund Attorney did additional negotiations on the "order of precedent". Fund Commissioners agreed to amend the contract.

**Coverage Committee:** The committee met on August 31<sup>st</sup> and June 28<sup>th</sup> and submitted reports of those meetings.

**Safety & Education Committee:** The Safety & Education Committee submitted the minutes of its July 26<sup>th</sup> meeting.

**Audit Committee:** The Audit Committee submitted the minutes of its May meeting.

**RCF Report:** Commissioner Cottman submitted his report on the RCF Board's June meeting for information.

**MEL Booth:** In June, the Board approved expenditure not to exceed \$10,000 for the replacement of the outdated booth used at the League. Price quotes were obtained from two vendors and a selection was made based on quality, experience and service.

**30<sup>th</sup> Anniversary:** We have prepared a publication celebrating the MEL's 30<sup>th</sup> Anniversary. Fund Commissioner approved an expenditure not to exceed \$5,000 to Action Graphics to produce and mail the newsletter. The Fund's Graphic Designer designed the newsletter.

**Claims Committee:** The Claims Review Committee met in June and July and is scheduled to meet immediately following the Board meeting. Minutes of the June and July meetings are enclosed under separate cover.

**Fund Attorney** – Fund Attorney reported that the POLEPL "run-off" claims have been reduced to only 16 open claims.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
2017 BUDGET FOR RATE DEVELOPMENT				
MUNICIPALITIES ONLY - CURRENT DATA				
	A	B	B-A	B-A
	BUDGET	BUDGET		
APPROPRIATIONS	2016 RATES	2017 RATES	\$	%
I. CLAIMS AND EXCESS INSURANCE PREMIUMS	MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
CLAIMS				
Excess Liability:				
1	To 500K	2,523,640	2,523,640	0 0.0%
2	1.25MIL Ex 500K	3,332,119	3,332,119	(0) 0.0%
3	Excess WC	7,869,811	7,279,575	(590,236) -7.5%
4	Excess Property to 500K*	2,098,446	2,365,680	267,234 12.7%
5	Aggregate Excess LFC	15,435	15,435	- 0.0%
6	JIF Faithful Performance Bond	181,884	181,884	- 0.0%
7	Statutory Bonds	283,000	283,000	- 0.0%
8	Sub Total	16,304,335	15,981,333	(323,002) -2.0%
9 PREMIUMS				
10	3.25MIL ex 1.75 MIL	4,780,635	4,876,248	95,613 2.0%
11	Optional Excess Liability	1,653,189	1,653,189	(0) 0.0%
12	Optional Excess POL/EPL	838,099	838,099	0 0.0%
13	Excess WC	2,527,306	2,464,124	(63,183) -2.5%
14	Excess Property	6,458,631	6,725,632	267,001 4.1%
15	Boiler and Machinery	562,926	562,926	- 0.0%
16	Loss Fund Contingency	397,510	397,510	- 0.0%
17	Sub Total	17,218,297	17,517,728	299,431 1.7%
18	Total Claims & Premiums	33,522,632	33,499,061	(23,571) -0.1%
19				
20 II. EXPENSES				
21	Claims Adjustment	990,422	1,010,231	19,808 2.0%
22	Property Adjustment	160,000	163,200	3,200 2.0%
23	Administration	982,676	1,002,330	19,654 2.0%
24	Loss Fund Management	147,900	150,858	2,958 2.0%
25	Actuary	48,170	49,133	963 2.0%
26	Attorney	43,352	44,219	867 2.0%
27	Deputy Attorney	1,446	1,475	29 2.0%
28	Attorney - OPRA	16,320	16,646	326 2.0%
29	Auditor	27,625	28,178	553 2.0%
30	Treasurer	24,424	24,912	488 2.0%
31	Underwriting Manager	508,472	518,641	10,169 2.0%
32	Reinsurance Manager	293,622	299,494	5,872 2.0%
33	Safety and Education Committee	194,275	194,275	- 0.0%
34	Computer Services	138,010	138,010	- 0.0%
35	Legislative Committee	26,409	26,409	- 0.0%
36	Internal Audit Committee	57,856	57,856	- 0.0%
37	Strategic Planning Committee	28,928	28,928	- 0.0%
38	Coverage Committee	38,318	38,318	- 0.0%
39	Communications Committee	119,079	119,079	- 0.0%
40	Misc Expense	(347,915)	(147,915)	200,000 57.5%
41	Subtotal	3,499,389	3,764,278	264,889 8%
42				
43	MEL Safety Institute	902,123	902,123	- 0.0%
44	Total Appropriations	37,924,144	38,165,461	241,318 0.6%