

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
MEETING AGENDA  
SEPTEMBER 28, 2015 – 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 28, 2015**

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- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2015 EXECUTIVE COMMITTEE**
- WELCOME: BOROUGH OF BELLMAWR**
- APPROVAL OF MINUTES:** August 24, 2015 Open Minutes.....Appendix I  
August 24, 2015 Closed Minutes..... **To be distributed**
  
- CORRESPONDENCE – None**

**REPORTS**

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
Executive Director's Report .....Page 1
  
- TREASURER – Elizabeth Pigliacelli**  
September Vouchers - Resolution No. 15-25.....Page 20  
Monthly Reports .....Page 23
  
- ATTORNEY – Joseph Nardi, Esquire**
  
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report.....Page 30
  
- UNDERWRITING MANAGER – Conner Strong & Buckelew**  
Monthly Certificate Holding Report.....Page 53
  
- MANAGED CARE – Consolidated Services Group**  
Monthly Report.....Page 56
  
- CLAIMS SERVICE – AmeriHealth Casualty**

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- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - MEETING ADJOURNED**
  - NEXT MEETING: October 26, 2015 - Borough of Collingswood**

## Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: September 28, 2015

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ❑ **RCF JIF Membership Renewal** – The JIF’s three-year membership in the Residual Claims Fund is scheduled to expire on December 31, 2015. Enclosed on **Page 13** is Resolution #15-23 renewing the membership term effective January 1, 2016 through December 31, 2018.
  - ❑ **Motion to renew the Camden JIF’s membership in the Residual Claims Fund for a three-year term effective January 1, 2016.**
- ❑ **EJIF Membership Renewal** – The JIF’s three-year membership in the New Jersey Municipal Environmental Risk Management Fund is scheduled to expire on December 31, 2015. Enclosed on **Page 16** is Resolution #15-24 renewing the membership term effective January 1, 2016 through December 31, 2018.
  - ❑ **Motion to renew the Camden JIF’s membership in the New Jersey Municipal Environmental Risk Management Fund for a three-year term effective January 1, 2016.**
- ❑ **Residual Claims Fund (RCF)** - The Residual Claims Fund met on September 2, 2015 at 10:30 am 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 2015 Budget (copy attached) and the proposed 2016 Budget (copy attached) was introduced. The public hearing on the RCF budget will be held on October 21, 2015 10:30 a.m. at the Forsgate Country Club.
- ❑ **EJIF** - The EJIF met on September 2, 2015 at 10:50 am at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Wolk’s report on the meeting (**Appendix II**). The 2016 budget was introduced and will be adopted at the October 21<sup>st</sup>, 2015 meeting.
- ❑ **MEL** - The MEL met on September 2, 2015 at 11:15 am at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Wolk’s report (**Appendix II**). The MEL’s 2016 budget introduction is scheduled for October 21, 2015 at the Forsgate Country Club in Jamesburg NJ.

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

Members and RMC's received an email in June advising that the 2016 underwriting renewal process was ready to start. The deadline was September 1<sup>st</sup>.

- ❑ **2016 RFQ – Fair & Open Process** – The fund office advertised Requests for Qualifications for Fund Professionals listed below. Responses were received on September 10, 2015. We have multiple responses for the Auditor and Payroll Auditor positions. The Contracts Committee will meet before next months meeting and make their recommendation to the Board.
- ❑ **Membership Renewals** – The Fund has 4 members up for renewal at the end of the year. Renewal documents were sent out in August. We have received renewal documents from the Borough of Clementon, Laurel Springs and Hi-Nella. **(Page 12)**
- ❑ **Property Appraisals Update** – Asset Works has advised us that they will begin property appraisals in the Camden JIF the week of October 5<sup>th</sup>. They anticipate starting the Camden JIF by mid November. Each member municipality will be asked to provide a contact person for Asset Works to coordinate site visits.
- ❑ **2015 Coverage Manuals** - The fund office distributed the 2015 Coverage Manuals to all Fund Commissioners and Risk Managers via email during the month of August.
- ❑ **State Examination** – The New Jersey Department of Banking and Insurance recently completed an examination of all MEL JIF's throughout the State. We are pleased to report that all of the JIF's including Camden received favorable reviews with no recommendations or deficiencies.
- ❑ **2016 Budget** - The Executive Committee has scheduled a meeting for October 14, 2015 at 5:00 PM at the Collingswood Senior Community Center to review the proposed 2016 Budget.

❑ **Due Diligence Reports:**

<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&amp;7</b>
<b>POL/EPL Compliance Report</b>	<b>Page 8</b>
<b>Fund Commissioners</b>	<b>Page 9</b>
<b>2015 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 July 31, 2015</b>					
	<b>THIS MONTH</b>	<b>YTD CHANGE</b>	<b>PRIOR YEAR END</b>	<b>FUND BALANCE</b>	
<b>1. UNDERWRITING INCOME</b>	<b>1,011,694</b>	<b>7,081,855</b>	<b>180,178,414</b>	<b>187,260,269</b>	
<b>2. CLAIM EXPENSES</b>					
Paid Claims	303,120	2,704,193	81,364,101	84,068,295	
Case Reserves	49,483	187,494	4,278,498	4,465,992	
IBNR	(143,935)	33,535	5,721,961	5,755,496	
Recoveries	-	(113,029)	(263,520)	(376,550)	
<b>TOTAL CLAIMS</b>	<b>208,669</b>	<b>2,812,194</b>	<b>91,101,040</b>	<b>93,913,234</b>	
<b>3. EXPENSES</b>					
Excess Premiums	322,818	2,259,728	47,741,095	50,000,823	
Administrative	163,812	1,194,191	32,267,386	33,461,577	
<b>TOTAL EXPENSES</b>	<b>486,630</b>	<b>3,453,919</b>	<b>80,008,481</b>	<b>83,462,400</b>	
<b>4. UNDERWRITING PROFIT (1-2-3)</b>	<b>316,395</b>	<b>815,742</b>	<b>9,068,893</b>	<b>9,884,635</b>	
<b>5. INVESTMENT INCOME</b>	<b>712</b>	<b>19,900</b>	<b>10,049,625</b>	<b>10,069,525</b>	
<b>6. DIVIDEND INCOME</b>	<b>0</b>	<b>0</b>	<b>3,217,661</b>	<b>3,217,661</b>	
<b>7. STATUTORY PROFIT (4+5+6)</b>	<b>317,106</b>	<b>835,641</b>	<b>22,336,179</b>	<b>23,171,820</b>	
<b>8. DIVIDEND</b>	<b>0</b>	<b>0</b>	<b>17,699,148</b>	<b>17,699,148</b>	
<b>9. STATUTORY SURPLUS (7-8)</b>	<b>317,106</b>	<b>835,641</b>	<b>4,637,031</b>	<b>5,472,672</b>	
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
<b>Closed</b>	53	246	940,953	941,199	
<b>2011</b>	0	(26,802)	84,220	57,418	
<b>2012</b>	(24,795)	(50,960)	681,635	630,675	
<b>2013</b>	88,031	632,864	1,928,721	2,561,585	
<b>2014</b>	301,370	253,461	1,001,502	1,254,963	
<b>2015</b>	(47,553)	26,832		26,832	
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>317,106</b>	<b>835,641</b>	<b>4,637,031</b>	<b>5,472,672</b>	
<b>TOTAL CASH</b>				<b>19,292,561</b>	
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>0</b>	<b>70,161,934</b>	<b>70,161,934</b>	
<b>FUND YEAR 2011</b>					
Paid Claims	0	263,970	4,786,962	5,050,932	
Case Reserves	0	(149,568)	859,752	710,184	
IBNR	0	(41,389)	231,689	190,300	
Recoveries	0	(45,000)	(109,545)	(154,545)	
<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>28,013</b>	<b>5,768,858</b>	<b>5,796,871</b>	
<b>FUND YEAR 2012</b>					
Paid Claims	113,474	755,932	3,225,999	3,981,931	
Case Reserves	(96,733)	(353,215)	1,451,319	1,098,104	
IBNR	8,134	(319,177)	627,130	307,953	
Recoveries	0	(29,648)	(66,203)	(95,851)	
<b>TOTAL FY 2012 CLAIMS</b>	<b>24,876</b>	<b>53,891</b>	<b>5,238,245</b>	<b>5,292,136</b>	
<b>FUND YEAR 2013</b>					
Paid Claims	50,081	296,303	2,142,460	2,438,763	
Case Reserves	(83,604)	(260,504)	963,766	703,262	
IBNR	(54,356)	(653,089)	1,417,546	764,457	
Recoveries	0	(10,589)	(71,770)	(82,359)	
<b>TOTAL FY 2013 CLAIMS</b>	<b>(87,879)</b>	<b>(627,880)</b>	<b>4,452,002</b>	<b>3,824,122</b>	
<b>FUND YEAR 2014</b>					
Paid Claims	56,624	581,583	1,046,747	1,628,330	
Case Reserves	(70,674)	79,080	1,003,661	1,082,741	
IBNR	(285,026)	(931,801)	3,445,596	2,513,795	
Recoveries	0	(22,940)	(16,003)	(38,943)	
<b>TOTAL FY 2014 CLAIMS</b>	<b>(299,076)</b>	<b>(294,077)</b>	<b>5,480,001</b>	<b>5,185,924</b>	
<b>FUND YEAR 2015</b>					
Paid Claims	82,941	806,406		806,406	
Case Reserves	300,494	871,702		871,702	
IBNR	187,313	1,978,991		1,978,991	
Recoveries	0	(4,851)		(4,851)	
<b>TOTAL FY 2015 CLAIMS</b>	<b>570,748</b>	<b>3,652,248</b>		<b>3,652,248</b>	
<b>COMBINED TOTAL CLAIMS</b>	<b>208,669</b>	<b>2,812,194</b>	<b>91,101,040</b>	<b>93,913,234</b>	

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

<b>CAMDEN JOINT INSURANCE FUND</b>							
<b>Fixed Income Portfolio Summary and Rate Comparison</b>							
						For Month End	
						7/31/2015	
						Last	This
						Month	Month
						2012	2013
						2014	
<b>CAMDEN JOINT INSURANCE FUND</b>							
Total Cash Balance (millions)		12.21	13.39	14.32	18.95	19.28	
Fixed Income Portfolio TD							
Investments (millions), Book Value		8.00	4.00	4.92	4.00	4.00	
Avge maturity (years)		2.52	2.07	1.51	1.01	0.93	
Unrealized gain/(loss) (%)		1.35	1.30	0.89	0.45	0.35	
Purchase/Book yield (%)		1.00	1.40	1.40	1.40	1.40	
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00	
Total Yield (Market)		2.35	2.70	2.29	1.85	1.75	
<b>M E L PORTFOLIO</b>							
Total Cash Balance (millions)		73.43	64.22	72.15	70.94	81.22	
Fixed Income Portfolio Wells Fargo 2013-2015							
Investments (millions), Book Value		56.97	50.13	48.09	63.12	62.92	
Avge maturity (years) ***		2.61	2.04	1.90	1.80	1.79	
Unrealized gain/(loss) (%)		0.63	-0.30	-0.06	0.11	0.16	
Purchase/Book yield (%)		0.80	0.65	0.82	0.92	0.95	
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00	
Total Yield (Market)		1.43	0.35	0.76	1.03	1.11	
<b>COMPARATIVE RATES (%)</b>							
Cash & Cash Equivalents							
NJ Cash Mgmt Fund *		0.06	0.06	0.69	0.08	0.09	
TD Money Market		0.05	0.01	0.01	0.01	0.01	
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	0.00	
Treasury Issues							
1 year bills		0.17	0.13	0.12	0.28	0.30	
3 year notes		0.38	0.54	0.90	1.07	1.03	
5 year notes		0.76	1.17	1.64	1.68	1.63	
Merrill Lynch US Govt 1-3 years ^		0.51	0.37	0.63	0.31	0.65	
* Yearly data is average monthly rate.							
^Monthly data is annualized.							
**Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.							
***MEL WF uses Weighted Avg. Life which factors in the likelihood of a security being called based on the current level of interest rates.							

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

AS OF **August 31, 2015**

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

	Budget	Limited	56	MONTH	55	MONTH	44	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-15		31-Jul-15		31-Aug-14	
PROPERTY	493,199	453,672	91.99%	100.00%	91.99%	100.00%	92.85%	100.00%
GEN LIABILITY	1,300,364	1,361,817	104.73%	96.90%	104.71%	96.81%	97.06%	94.32%
AUTO LIABILITY	420,271	250,179	59.53%	95.15%	59.53%	94.86%	35.30%	91.05%
WORKER'S COMP	3,404,221	3,484,377	102.35%	99.77%	103.20%	99.74%	106.82%	99.12%
<b>TOTAL ALL LINES</b>	<b>5,618,056</b>	<b>5,550,046</b>	<b>98.79%</b>	<b>98.78%</b>	<b>99.30%</b>	<b>98.72%</b>	<b>97.98%</b>	<b>97.48%</b>
<b>NET PAYOUT %</b>	<b>\$4,947,344</b>		<b>88.06%</b>					

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

	Budget	Limited	44	MONTH	43	MONTH	32	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-15		31-Jul-15		31-Aug-14	
PROPERTY	486,359	291,761	59.99%	100.00%	59.99%	100.00%	68.52%	100.00%
GEN LIABILITY	1,338,095	1,106,930	82.72%	94.32%	82.77%	93.91%	44.71%	87.24%
AUTO LIABILITY	388,406	589,953	151.89%	91.05%	139.02%	90.64%	81.29%	84.53%
WORKER'S COMP	3,528,729	3,051,005	86.46%	99.12%	86.29%	99.02%	82.30%	97.19%
<b>TOTAL ALL LINES</b>	<b>5,741,588</b>	<b>5,039,649</b>	<b>87.77%</b>	<b>97.53%</b>	<b>86.81%</b>	<b>97.34%</b>	<b>72.30%</b>	<b>94.25%</b>
<b>NET PAYOUT %</b>	<b>\$3,943,067</b>		<b>68.68%</b>					

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

	Budget	Limited	32	MONTH	31	MONTH	20	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-15		31-Jul-15		31-Aug-14	
PROPERTY	535,713	388,123	72.45%	100.00%	72.45%	100.00%	76.33%	97.72%
GEN LIABILITY	1,423,316	391,489	27.51%	87.24%	26.84%	86.42%	13.09%	74.17%
AUTO LIABILITY	377,258	67,261	17.83%	84.53%	17.83%	83.75%	12.67%	70.26%
WORKER'S COMP	3,913,656	2,222,290	56.78%	97.19%	56.78%	96.90%	56.37%	89.50%
<b>TOTAL ALL LINES</b>	<b>6,249,943</b>	<b>3,069,163</b>	<b>49.11%</b>	<b>94.40%</b>	<b>48.96%</b>	<b>93.99%</b>	<b>45.59%</b>	<b>85.55%</b>
<b>NET PAYOUT %</b>	<b>\$2,378,236</b>		<b>38.05%</b>					

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

	Budget	Limited	20	MONTH	19	MONTH	8	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-15		31-Jul-15		31-Aug-14	
PROPERTY	591,500	400,787	67.76%	97.72%	68.55%	97.40%	35.91%	61.00%
GEN LIABILITY	1,405,625	266,553	18.96%	74.17%	18.61%	72.70%	5.42%	30.00%
AUTO LIABILITY	350,875	62,018	17.68%	70.26%	17.68%	68.41%	14.19%	30.00%
WORKER'S COMP	3,909,782	1,966,866	50.31%	89.50%	49.70%	88.04%	26.19%	26.00%
<b>TOTAL ALL LINES</b>	<b>6,257,782</b>	<b>2,696,224</b>	<b>43.09%</b>	<b>85.76%</b>	<b>42.70%</b>	<b>84.38%</b>	<b>21.77%</b>	<b>30.43%</b>
<b>NET PAYOUT %</b>	<b>\$1,662,773</b>		<b>26.57%</b>					

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

	Budget	Limited	8	MONTH	7	MONTH	-4	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-15		31-Jul-15		31-Aug-14	
PROPERTY	543,000	470,159	86.59%	61.00%	82.75%	53.00%	N/A	N/A
GEN LIABILITY	1,419,000	88,232	6.22%	30.00%	6.07%	25.00%	N/A	N/A
AUTO LIABILITY	337,000	21,562	6.40%	30.00%	6.32%	25.00%	N/A	N/A
WORKER'S COMP	3,749,000	1,242,388	33.14%	26.00%	29.78%	19.00%	N/A	N/A
<b>TOTAL ALL LINES</b>	<b>6,048,000</b>	<b>1,822,342</b>	<b>30.13%</b>	<b>30.30%</b>	<b>27.67%</b>	<b>23.79%</b>	<b>N/A</b>	<b>N/A</b>
<b>NET PAYOUT %</b>	<b>\$940,244</b>		<b>15.55%</b>					

<b>2015 LOST TIME ACCIDENT FREQUENCY ALL JIFs</b>				
		<b>August 31, 2015</b>		
	<b>2015</b>	2014	2013	<b>TOTAL</b>
	<b>LOST TIME</b>	LOST TIME	LOST TIME	<b>RATE *</b>
FUND	<b>FREQUENCY</b>	FREQUENCY	FREQUENCY	<b>2015 - 2013</b>
NJ PUBLIC HOUSING	1.32	2.67	2.34	2.21
TRI-COUNTY	1.44	1.90	1.99	1.82
CENTRAL	1.67	2.47	2.61	2.32
SUBURBAN MUNICIPAL	1.73	1.58	1.91	1.74
MONMOUTH	1.83	2.19	1.42	1.81
OCEAN	1.87	2.29	2.40	2.22
MORRIS	1.92	2.00	1.63	1.85
BURLINGTON	1.92	1.57	1.64	1.68
ATLANTIC	2.08	2.84	2.82	2.64
SOUTH BERGEN	2.29	2.19	2.34	2.27
N.J.U.A.	2.31	2.73	2.30	2.46
CAMDEN	2.34	2.04	1.95	2.08
BERGEN	2.43	2.46	2.08	2.31
SUBURBAN ESSEX	2.50	2.45	2.52	2.49
PROF MUN MGMT	3.86	2.25	2.88	2.89
<b>AVERAGE</b>	<b>2.10</b>	2.24	2.19	<b>2.19</b>



Camden Joint Insurance Fund											
2015 LOST TIME ACCIDENT FREQUENCY											
DATA VALUED AS OF August 31, 2015											
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2015 LOST TIME FREQUENCY	2014 LOST TIME FREQUENCY	2013 LOST TIME FREQUENCY	MEMBER	TOTAL RATE	2015 - 2013	
1	87	AUDUBON		0	0	0.00	1.37	1.36	1	AUDUBON	1.01
2	88	AUDUBON PARK		0	0	0.00	0.00	0.00	2	AUDUBON PARK	0.00
3	91	BERLIN BOROUGH		0	0	0.00	0.00	0.00	3	BERLIN BOROUGH	0.00
4	92	BERLIN TOWNSHIP		0	0	0.00	6.49	2.56	4	BERLIN TOWNSHIP	3.37
5	93	BROOKLAWN		0	0	0.00	1.55	0.00	5	BROOKLAWN	0.58
6	94	CHESILHURST		0	0	0.00	3.08	0.00	6	CHESILHURST	1.23
7	96	COLLINGSWOOD		0	0	0.00	0.66	1.07	7	COLLINGSWOOD	0.67
8	97	GIBBSBORD		0	0	0.00	0.00	0.00	8	GIBBSBORD	0.00
9	102	HI-NELLA		0	0	0.00	0.00	3.28	9	HI-NELLA	1.27
10	106	MAGNOLIA		0	0	0.00	0.00	1.97	10	MAGNOLIA	0.79
11	107	MEDFORD LAKES		0	0	0.00	1.79	2.13	11	MEDFORD LAKES	1.56
12	108	MERCHANTVILLE		0	0	0.00	0.00	0.00	12	MERCHANTVILLE	0.00
13	109	MOUNT EPHRAIM		0	0	0.00	1.49	0.00	13	MOUNT EPHRAIM	0.55
14	112	RUNNEMEDE		0	0	0.00	1.86	0.91	14	RUNNEMEDE	1.02
15	113	SOMERDALE		0	0	0.00	2.88	1.44	15	SOMERDALE	1.64
16	117	WOODLYNNE		0	0	0.00	2.11	4.26	16	WOODLYNNE	2.37
17	451	TAVISTOCK		0	0	0.00	0.00	0.00	17	TAVISTOCK	0.00
18	457	PINE VALLEY		0	0	0.00	0.00	0.00	18	PINE VALLEY	0.00
19	98	GLOUCESTER		0	1	1.26	1.29	1.99	19	GLOUCESTER	1.56
20	89	BARRINGTON		0	1	1.36	3.27	0.94	20	BARRINGTON	1.99
21	105	LINDENWOLD		1	1	1.60	5.03	5.08	21	LINDENWOLD	4.23
22	99	HADDON		0	2	2.03	0.67	0.00	22	HADDON	0.81
23	110	OAKLYN		0	1	2.21	1.43	0.00	23	OAKLYN	1.11
24	111	PINE HILL		0	1	2.59	0.00	1.98	24	PINE HILL	1.41
25	584	CHERRY HILL FIRE DISTRICT		0	4	3.31	1.19	3.23	25	CHERRY HILL FIRE DISTRICT	2.53
26	114	VOORHEES		0	3	3.32	1.38	4.88	26	VOORHEES	3.17
27	101	HADDONFIELD		0	2	4.05	1.46	2.90	27	HADDONFIELD	2.47
28	95	CLEMENTON		0	1	4.48	4.72	1.59	28	CLEMENTON	3.36
29	90	BELLMAWR		0	5	4.53	2.35	1.59	29	BELLMAWR	2.56
30	115	WINSLOW		0	7	4.73	4.48	1.83	30	WINSLOW	3.57
31	103	LAUREL SPRINGS		0	2	8.11	0.00	0.00	31	LAUREL SPRINGS	1.79
32	104	LAWNSIDE		0	4	11.76	3.70	3.77	32	LAWNSIDE	5.67
33	565	CAMDEN PARKING AUTHORITY		1	3	12.86	5.00	7.41	33	CAMDEN PARKING AUTHORITY	7.70
34	564	CHERRY HILL	**						34	CHERRY HILL	
Totals:				2	38	2.34	2.04	1.95			2.08
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)											
* Member does not participate in the FUND for Workers' Comp coverage											
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report											
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR											

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund				
Data Valued As of :		September 18, 2015		
<b>Total Participating Members</b>	<b>34</b>			
Complaint	34			
Percent Compliant	100.00%			
		01/01/15	2015	
				Co-Insurance
	2015	EPL	POL	
Member Name	Compliant	Deductible	Deductible	01/01/15
AUDUBON	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
COLLINGSWOOD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HADDON	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	\$ 20,000	\$ 20,000	0%
LAWNSIDE	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
LINDENWOLD	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODLYNNE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
* Member does NOT participate in EPL coverage				

**Camden County Municipal JIF  
2015 FUND COMMISSIONERS - as of September 18, 2015**

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

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

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> <b>Budget</b>	<b>Filed 3/9</b>
<input type="checkbox"/> <b>Assessments</b>	<b>Filed 3/9</b>
<input type="checkbox"/> <b>Actuarial Certification</b>	<b>Filed 6/30</b>
<input type="checkbox"/> <b>Reinsurance Policies</b>	<b>Filed in June</b>
<input type="checkbox"/> <b>Fund Commissioners</b>	<b>Filed 3/9</b>
<input type="checkbox"/> <b>Fund Officers</b>	<b>Filed 3/9</b>
<input type="checkbox"/> <b>Renewal Resolutions</b>	<b>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>2015 Risk Management Plan</b>	<b>Filed 3/9</b>
<input type="checkbox"/> <b>2015 Risk Manager Contracts</b>	<b>In Process of Collection</b>
<input type="checkbox"/> <b>2015 Certification of Professional Contracts</b>	<b>Filed 8/14</b>
<input type="checkbox"/> <b>Unaudited Financials</b>	<b>Filed 2/28</b>
<input type="checkbox"/> <b>Annual Audit</b>	<b>Filed 6/30</b>
<input type="checkbox"/> <b>State Comptroller Audit Filing</b>	<b>Filed 6/30</b>
<input type="checkbox"/> <b>Ethics Filing</b>	<b>On Line Filing</b>

<b>CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND</b>				
<b>2015 RISK MANAGEMENT CONSULTANTS AGREEMENTS</b>				
<b>AS OF SEPTEMBER 18, 2015</b>				
<b>MUNICIPALITY</b>	<b>RISK MANAGEMENT CONSULTANT</b>	<b>Resolution Received</b>	<b>Agreement Received</b>	<b>Contract Term date</b>
AUDUBON	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	1/26/2015	1/26/2015	12/31/15
BARRINGTON	CONNER STRONG & BUCKELEW	3/27/2015	3/27/2015	12/31/15
BELLMAWR	CONNER STRONG & BUCKELEW	2/3/2015	2/6/2015	12/31/15
BERLIN BOROUGH	EDGEWOOD ASSOCIATES		02/06/15	12/31/15
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
BROOKLAWN	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
CHERRY HILL	CONNER STRONG & BUCKELEW	2/6/2015	2/6/2015	12/31/15
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	3/27/2015	3/27/2015	12/31/15
CHESILHURST	EDGEWOOD ASSOCIATES	2/6/2015	2/6/2015	12/31/15
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	02/06/15	02/06/15	12/31/15
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
COLLINGSWOOD	CONNER STRONG & BUCKELEW	04/27/15	02/06/15	12/31/15
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	03/27/15	03/27/15	12/31/15
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	2/6/2015	2/6/2015	12/31/15
HADDON	WAYPOINT INSURANCE SERVICES	1/12/2015	1/12/2015	12/31/15
HADDONFIELD	HENRY BEAN & SONS	01/08/15	01/08/15	12/31/15
HI-NELLA	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
LAWNSIDE	M&C INSURANCE AGENCY	02/06/15	02/06/15	02/05/16
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
MAGNOLIA	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
MEDFORD LAKES	CONNER STRONG & BUCKELEW	02/06/15	3/1/2015	12/31/15
MERCHANTVILLE	CONNER STRONG & BUCKELEW		2/6/2015	12/31/15
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		6/19/2016	05/15/16
OAKLYN	HARDENBERGH INSURANCE GROUP	1/26/2015	1/26/2015	12/31/15
PINE HILL	CONNER STRONG & BUCKELEW	3/19/2015	3/4/2015	12/31/15
PINE VALLEY	HENRY BEAN & SONS	2/6/2015	2/6/2015	12/31/15
RUNNEMEDE	CONNER STRONG & BUCKELEW		2/5/2015	12/31/15
SOMERDALE	CONNER STRONG & BUCKELEW		2/6/2015	12/31/15
TAVISTOCK	CONNER STRONG & BUCKELEW	1/8/2013	1/8/2013	12/31/16
VOORHEES	HARDENBERGH INSURANCE GROUP	03/03/15	3/3/2015	12/31/15
WINSLOW	CONNER STRONG & BUCKELEW	1/9/2015	2/6/2015	12/31/15
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	1/26/2015	1/26/2015	12/31/15

## **MEMBERSHIP RENEWALS**

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

**RESOLUTION NO. 15-23**

**RESOLUTION TO RENEW MEMBERSHIP  
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

**WHEREAS**, the Municipal Excess Liability Residual Claims Fund is being organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

**WHEREAS**, the Executive Committee of the **Camden County Municipal Joint Insurance Fund** has determined that renewing their membership in the Residual Claims Fund is in the best interests of the member local units.

**NOW, THEREFORE, BE IT RESOLVED** that the Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** does hereby resolve and agree to renew its membership in the Residual Claims Fund for a period of three (3) years, the commencement of which shall be January 1, 2016. For the purpose of determining the term, any portion of the Fund year shall be considered a full year; and

**BE IT FURTHER RESOLVED** that the **Camden County Municipal Joint Insurance Fund** hereby adopted the Bylaws of the Residual Claims Fund. Coverage will be provided in accordance with the terms, conditions and limitations as contained in the Residual Claim Fund's Commercial Excess Insurance or Reinsurance, and Bylaws; and,

**BE IT FURTHER RESOLVED** that the Chairman of the **Camden County Municipal Joint Insurance Fund**, or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the Residual Claims Fund including, but not limited to, the Indemnity and Trust Agreement in order to implement membership by the **Camden County Municipal Joint Insurance Fund** in the Residual Claims Fund according to its Bylaws, Chapter C.372 Laws of 1983 (N.J.S.A. 40A:10-36 et seq.), administrative regulations, and any other statutes or regulations pertaining thereto.

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
Attest

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

**MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND  
INDEMNITY and TRUST AGREEMENT**

**THIS AGREEMENT** made this 16<sup>th</sup> day of September, 2015 in the County of Camden by and between the Municipal Excess Liability Residual Claims Fund, hereinafter referred to as the "Residual Claims Fund", and the **Camden County Municipal Joint Insurance Fund**, hereinafter referred to as the "FUND".

**WITNESSETH:**

**WHEREAS**, several local governmental units have formed a residual claims joint insurance fund as authorized and described in N.J.S.A. 40A:10-36 et seq., and the administrative regulations promulgated pursuant thereto; and,

**WHEREAS**, the FUND has agreed to become a member of the Residual Claims Fund and to share in the obligations and benefits flowing from such membership with other members of the Residual Claims Fund in accordance with and to the extent provided for in the Bylaws of the Residual Claims Fund, and in consideration of such obligations and benefits to be shared by the membership of the Residual Claims Fund.

**NOW, THEREFORE**, be it agreed as follows:

- 1.) The FUND accepts the Residual Claims Fund's Bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said Bylaws, the pertinent statutes and administrative regulations pertaining to same and as set forth in the Risk Management Plan.
- 2.) The FUND agrees to participate in the Residual Claims Fund with respect to the Fund years and types of insurance listed in the FUND's Resolution to Join.
- 3.) The FUND agrees to become a member of the Residual Claims Fund for an initial period not to exceed three (3) years, the commencement of which shall commence effective January 1, 2016.
- 4.) The FUND certifies that it has not defaulted on any claims if self-insured and has not been cancelled for non-payment of insurance premiums for a period of at least two (2) years prior to the date hereof.



- 5.) In consideration of membership in the Residual Claims Fund, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the Residual Claims Fund, all of whom as a condition of membership in the Residual Claims Fund shall execute a verbatim counterpart of this agreement, and by execution hereof the full faith and credit of the FUND is pledged to the punctual payment of any sum which shall become due to the Residual Claims Fund in accordance with the Bylaws thereof, this agreement, the Residual Claims Fund's Risk Management Plan, or any applicable statute.
- 6.) If the Residual Claims Fund in the enforcement of any part of this agreement shall incur necessary expense, or become obligated to pay attorney's fees and/or court costs, the FUND agrees to reimburse the Residual Claims Fund for all such reasonable expenses, fees, and costs on demand.
- 7.) The FUND and the Residual Claims Fund agree that the Residual Claims Fund shall hold all monies paid by the FUND to the Residual Claims Fund as fiduciaries for the benefit of Residual Claims Fund claimants, all in accordance with administrative regulations.
- 8.) The Residual Claims Fund shall establish a Trust Account entitled "Claims or Loss Retention Fund". The Residual Claims Fund shall maintain the Trust Account in accordance with N.J.S.A. 40A:10-36 et seq., N.J.S.A. 40A:5-1, and such other regulations or statutes as may be applicable. More specifically, the Trust Account shall be utilized solely for the payment of claims, allocated claim expense, and excess insurance or reinsurance premiums for such risk or liability or as "surplus" as such term is defined by the administrative regulations.
- 9.) Each FUND who shall become a member of the Residual Claims Fund shall be obligated to execute this agreement.

## **CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

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**MICHAEL MEVOLI, Chairman**

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**JAMES MALEY, JR., Secretary**

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**Date**

**RESOLUTION TO RENEW MEMBERSHIP NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND**

**WHEREAS**, the **New Jersey Municipal Environmental Risk Management Fund** has been organized to provide Third Party Liability, First Party Coverage, Public Officials Liability, De Minimus Abandoned Toxic Waste Sites Buy-Out, Legal Services and Storage Tank Systems Coverages to its member Local Units; and,

**WHEREAS**, it has been determined that environmental impairment liability coverage is available from the **New Jersey Municipal Environmental Risk Management Fund**, hereinafter referred to as "E-JIF" as created under Chapter C.372 Laws of 1983 (N.J.S.A. 40A:10-36 et seq.); and,

**WHEREAS**, said statutes and the regulations pertaining thereto contain elaborate restrictions and safeguards concerning the safe and efficient administration of the public interest entrusted to such a Fund; and

**WHEREAS**, the **Executive Committee/Fund Commissioners** of the **Camden County Municipal Joint Insurance Fund** has determined that membership in the E-JIF is in the best interests of the member municipalities.

**NOW THEREFORE BE IT RESOLVED** that the **Executive Committee/Fund Commissioners** of the **Camden County Municipal Joint Insurance Fund** do hereby resolve and agree to renew their membership in the E-JIF for a period of three (3) years, effective January 1, 2016; and

**BE IT FURTHER RESOLVED** that the application for membership is for the purpose of obtaining the following types of coverages:

- Section I      Third Party Liability
- Section II     First Party Coverage
- Section III    Public Officials Liability

**Section IV De Minimus Abandoned Toxic Waste Sites Buy Out**

- Section V      Legal Services
- Section VI     Storage Tank Systems

**BE IT FURTHER RESOLVED** that the Chairman of the **Camden County Municipal Joint Insurance Fund** or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the E-JIF including, but not limited to, the Indemnity and Trust Agreement in order to implement membership by the **Camden County Municipal Joint Insurance Fund** in the E-JIF according to its Bylaws, Chapter C.372 Laws of 1983 (NJSA 40A:10-36 et seq.), administrative regulations and any other statutes or regulations pertaining thereto.

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

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

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

**NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND  
INDEMNITY AND TRUST AGREEMENT**

**THIS AGREEMENT** made this 28<sup>th</sup> day of September, 2015, in the County of Middlesex, by and Between: The New Jersey Municipal Environmental Risk Management Fund, hereinafter referred to as "E-JIF", and the **Camden County Municipal Joint Insurance Fund**, hereinafter referred to as the FUND.

**WITNESSETH:**

**WHEREAS**, several local governmental units have formed an Environmental Impairment Liability Joint Insurance Fund as authorized and described in NJSA 40A:10-36 et seq. and the administrative regulations promulgated pursuant thereto and;

**WHEREAS**, the FUND has agreed to become a member of the E-JIF and to share in the obligations and benefits flowing from such membership with other members of the E-JIF in accordance with and to the extent provided for in the bylaws of the E-JIF and in consideration of such obligations and benefits to be shared by the membership of the E-JIF.

**NOW THEREFORE**, be it agreed as follows:

1. The FUND accepts the E-JIF's bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said bylaws, the pertinent statutes and administrative regulations pertaining to same and as set forth in the Risk Management Plan.
2. The FUND agrees to participate in the E-JIF with respect to the types of insurance listed in the FUND's Resolution to Join.
3. The FUND agrees to become a member of the E-JIF for an initial period not to exceed three (3) years effective January 1, 2016 and ending December 31, 2018.
4. The FUND certifies that it has not defaulted on any claims if self-insured and has not been canceled for non-payment of insurance premiums for a period of at least two (2) years prior to the date hereof.
5. In consideration of membership in the E-JIF, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the E-JIF, all of whom as a condition of membership in the E-JIF shall execute a verbatim counterpart of this Agreement and by execution hereof the full faith and credit of the FUND is pledged to the punctual payment of any sums which shall become due to the E-JIF in accordance with the bylaws thereof, this Agreement, the E-JIF's Risk Management Plan or any applicable statute.

6. If the E-JIF in the enforcement of any part of this Agreement shall incur necessary expense or become obligated to pay attorney's fees and/or court costs, the FUND agrees to reimburse the E-JIF for all such reasonable expenses, fees and costs on demand.
7. The FUND and the E-JIF agree that the E-JIF shall hold all monies paid by the FUND to the E-JIF as fiduciaries for the benefit of E-JIF claimants, all in accordance with administrative regulations.
8. The E-JIF has established a Trust Account entitled "Claims or Loss Retention Fund." The E-JIF shall maintain the Trust Account in accordance with N.J.S.A. 40A:10-36 et seq., N.J.S.A. 40A:5-1 and such other regulations or statutes as may be applicable. More specifically, the Trust Account shall be utilized solely for the payment of claims, allocated claim expense and excess insurance or reinsurance premiums for each such risk or liability or as "surplus" as such term is defined by the administrative regulations.
9. Each FUND who shall become a member of the E-JIF shall be obligated to execute this Agreement.

**NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND**

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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

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

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

**RESOLUTION NO. 15-25**

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

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

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

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

**FUND YEAR 2014**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>007557</b>			
007557	CHESILHURST BOROUGH	<b>VOIDED</b>	-1,000.00
			<b>-1,000.00</b>
<b>007691</b>			
007691	CHESILHURST BOROUGH	2014 SAFETY INCENTIVE AWARD	1,000.00
			<b>1,000.00</b>
TOTAL PAYMENTS FY 2014			-0-

**FUND YEAR 2015**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>007671</b>			
007671	COMPSERVICES, INC.	CLAIMS ADMIN - 09/15 - CHERRY HILL SERV	2,458.33
007671	COMPSERVICES, INC.	CLAIMS ADMIN - 09/2015	30,833.33
			<b>33,291.66</b>
<b>007672</b>			
007672	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING - 08/2015	2,218.00
			<b>2,218.00</b>
<b>007673</b>			
007673	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 09/2015	10,660.10
			<b>10,660.10</b>
<b>007674</b>			
007674	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 08/2015	8.40
007674	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 09/2015	28,833.25
			<b>28,841.65</b>
<b>007675</b>			
007675	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 09/2015	3,705.50
			<b>3,705.50</b>
<b>007676</b>			
007676	BROWN & CONNERY, LLP	ATTORNEY EXPENSE - 08/2015	102.47
007676	BROWN & CONNERY, LLP	ATTORNEY FEE - 08/2015	1,654.75
007676	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 08/2015	1,680.00
			<b>3,437.22</b>
<b>007677</b>			
007677	BOWMAN & COMPANY, LLP	INTERNAL AUDITOR FEE 08/11/15	16,000.00
			<b>16,000.00</b>

<b>007678</b>			
007678	ELIZABETH PIGLIACELLI	TREASURER FEE 09/2015	1,666.66
007678	ELIZABETH PIGLIACELLI	POSTAGE FEE 05/27/15	19.60
007678	ELIZABETH PIGLIACELLI	POSTAGE FEE 09/16/2015	19.60
			<b>1,705.86</b>
<b>007679</b>			
007679	JACK LIPSETT	EXECUTIVE COMMITTEE ATTENDANCE 3RD QTR15	450.00
			<b>450.00</b>
<b>007680</b>			
007680	M. JAMES MALEY	EXECUTIVE COMMITTEE ATTENDANCE 3RD QTR15	150.00
			<b>150.00</b>
<b>007681</b>			
007681	NEAL ROCHFORD	EXECUTIVE COMMITTEE ATTENDANCE 3RD QTR15	450.00
			<b>450.00</b>
<b>007682</b>			
007682	JOSEPH WOLK	EXECUTIVE COMMITTEE ATTENDANCE 3RD QTR15	450.00
			<b>450.00</b>
<b>007683</b>			
007683	MICHAEL MEVOLI	EXECUTIVE COMMITTEE ATTENDANCE 3RD QTR15	450.00
			<b>450.00</b>
<b>007684</b>			
007684	RICHARD MICHIELLI	EXECUTIVE COMMITTEE ATTENDANCE 3RD QTR15	450.00
			<b>450.00</b>
<b>007685</b>			
007685	TERRY SHANNON KIERSZNOWSKI	EXECUTIVE COMMITTEE ATTENDANCE 3RD QTR15	450.00
			<b>450.00</b>
<b>007686</b>			
007686	JOSEPH GALLAGHER	EXECUTIVE COMMITTEE ATTENDANCE 3RD QTR15	450.00
			<b>450.00</b>
<b>007687</b>			
007687	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR - 08/31/2015	73.71
007687	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR - 07/31/2015	65.64
			<b>139.35</b>
<b>007688</b>			
007688	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 09/2015	8,400.17
007688	CONSOLIDATED SERVICE GROUP INC	CHERRY HILL ADDITIONAL - 09/2015	1,083.00
			<b>9,483.17</b>
<b>007689</b>			
007689	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 09/2015	920.05
			<b>920.05</b>
<b>007690</b>			
007690	LOUIS DiANGELO	EXECUTIVE COMMITTEE ATTENDANCE 3RD QTR15	450.00
			<b>450.00</b>
		TOTAL PAYMENTS FY 2015	114,152.56

**TOTAL PAYMENTS ALL FUND YEARS \$ 114,152.56**

\_\_\_\_\_  
**MICHAEL MEVOLI, Chairperson**

**Attest:**

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

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

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



September 28, 2015

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

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

The statements included in this report are prepared on a "cash basis" and relate to financial activity through the period ending August 31, 2015 for Closed Fund Years 2007 through 2010 and Fund Years 2011, 2012, 2013, 2014 and 2015. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for August totaled \$4,791.67. This generated an average annual yield of 0.24%. The yield excluding the unrealized loss of \$3,980.00 (as reported by TD Bank).

- **RECEIPT ACTIVITY FOR AUGUST:**

Assessments	\$ 89,741.97
Recovery/Subrogation	<u>2,212.50</u>
Total Receipts	<u>\$ 91,954.47</u>

- **CLAIM ACTIVITY FOR AUGUST:**

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

Property Liability Claims	\$ 145,948.99
Workers Compensation Claims	184,700.86
Administration Expense	<u>97,613.57</u>
Total Claims	<u>\$ 428,263.42</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 \$19,278,378.04 to a closing balance of \$18,952,088.60 showing a decrease of \$326,289.44.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer

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

Month		August							
Current Fund Year		2015							
		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
2015	Property	288,785.39	61,444.90	0.00	350,230.29	350,230.29	0.00	0.00	0.00
	Liability	45,230.72	1,761.62	0.00	46,992.34	46,992.34	0.00	0.00	0.00
	Auto	10,999.50	2,262.14	0.00	13,261.64	13,261.64	0.00	0.00	0.00
	Workers Comp	456,539.34	73,220.54	0.00	529,759.88	529,759.88	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>801,554.95</b>	<b>138,689.20</b>	<b>0.00</b>	<b>940,244.15</b>	<b>940,244.15</b>	<b>0.00</b>	<b>(0.00)</b>	<b>0.00</b>
2014	Property	352,091.46	5,208.00	2,112.50	355,186.96	355,186.96	0.00	0.00	0.00
	Liability	88,759.97	3,286.70	0.00	92,046.67	92,046.67	(0.00)	(0.00)	0.00
	Auto	42,368.45	0.00	0.00	42,368.45	42,368.45	0.00	0.00	0.00
	Workers Comp	1,106,167.67	67,003.63	0.00	1,173,171.30	1,173,171.30	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>1,589,387.55</b>	<b>75,498.33</b>	<b>2,112.50</b>	<b>1,662,773.38</b>	<b>1,662,773.38</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2013	Property	348,304.25	0.00	0.00	348,304.25	348,304.25	0.00	0.00	0.00
	Liability	165,634.82	2,667.67	0.00	168,302.49	168,302.49	0.00	0.00	0.00
	Auto	55,726.83	647.53	0.00	56,374.36	56,374.36	(0.00)	(0.00)	0.00
	Workers Comp	1,793,983.85	18,618.04	100.00	1,812,501.89	1,812,501.89	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>2,363,649.75</b>	<b>21,933.24</b>	<b>100.00</b>	<b>2,385,482.99</b>	<b>2,385,482.99</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	632,886.21	38,170.20	0.00	671,056.41	671,056.41	0.00	0.00	(0.00)
	Auto	411,614.07	600.00	0.00	412,214.07	412,214.07	(0.00)	(0.00)	0.00
	Workers Comp	2,552,372.77	18,217.15	0.00	2,570,589.92	2,570,589.92	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>3,886,079.40</b>	<b>56,987.35</b>	<b>0.00</b>	<b>3,943,066.75</b>	<b>3,943,066.75</b>	<b>0.00</b>	<b>0.00</b>	<b>(0.00)</b>
2011	Property	446,683.82	0.00	0.00	446,683.82	450,952.86	(4,269.04)	(4,269.04)	0.00
	Liability	1,126,556.57	26,069.49	0.00	1,152,626.06	1,148,357.02	4,269.04	4,269.04	0.00
	Auto	132,404.54	3,830.74	0.00	136,235.28	136,235.28	0.00	0.00	0.00
	Workers Comp	3,204,157.34	7,641.50	0.00	3,211,798.84	3,211,798.84	(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>4,909,802.27</b>	<b>37,541.73</b>	<b>0.00</b>	<b>4,947,344.00</b>	<b>4,947,344.00</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>13,550,473.92</b>	<b>330,649.85</b>	<b>2,212.50</b>	<b>13,878,911.27</b>	<b>13,878,911.27</b>	<b>0.00</b>	<b>(0.00)</b>	<b>0.00</b>

AUGUST							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	8/5/15	31,742.54				31,742.54	
2	8/5/15	3,688.21				3,688.21	
3	8/12/15	10,678.51				10,678.51	
4	8/12/15	350.00				350.00	
5	8/19/15	30,915.66				30,915.66	
6	8/19/15	29,461.02				29,461.02	
7	8/26/15	91,703.34				91,703.34	
8	8/26/15	12,675.38				12,675.38	
9	9/01/15	21,115.45				21,115.45	
10	9/01/15	98,319.74				98,319.74	
11	08/31/15			- 2,212.50		- 2,212.50	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	330,649.85	-	- 2,212.50	-	328,437.35	
	Monthly Rpt	330,649.85		- 2,212.50		328,437.35	
	Variance	0.00	-	-	-	0.00	

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

<b>Current Fund Year: 2015 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>		925,899.61	4,864,556.03	1,233,037.21	9,462,795.31	514,278.99	1,701,270.09	213,820.68	362,720.12	0.00	19,278,378.04
<b>RECEIPTS</b>											
Assessments		3,712.80	12,470.19	2,712.26	30,650.29	11,382.29	10,907.38	1,530.71	16,376.05	0.00	89,741.97
Refunds		2,112.50	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	2,212.50
Invest Pymnts		(184.80)	(970.92)	(250.18)	(1,889.56)	(103.35)	(339.56)	(42.71)	(198.93)	0.00	(3,980.01)
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		(184.80)	(970.92)	(250.18)	(1,889.56)	(103.35)	(339.56)	(42.71)	(198.93)	0.00	(3,980.01)
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,183.26	0.00	14,183.26
<b>TOTAL</b>		5,640.50	11,499.27	2,462.08	28,860.73	11,278.94	10,567.82	1,488.00	30,360.38	0.00	102,157.72
<b>EXPENSES</b>											
Claims Transfers		66,652.90	71,955.68	7,340.41	184,700.86	0.00	0.00	0.00	0.00	0.00	330,649.85
Expenses		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	97,797.31	0.00	97,797.31
<b>TOTAL</b>		66,652.90	71,955.68	7,340.41	184,700.86	0.00	0.00	0.00	97,797.31	0.00	428,447.16
<b>END BALANCE</b>		<b>864,887.21</b>	<b>4,804,099.62</b>	<b>1,228,158.88</b>	<b>9,306,955.18</b>	<b>525,557.93</b>	<b>1,711,837.91</b>	<b>215,308.68</b>	<b>295,283.19</b>	<b>0.00</b>	<b>18,952,088.60</b>
<b>Report Month August</b>											
							<b>Balance Differences</b>				
Opening Balances:			Opening Balances are equal				<b>\$0.00</b>				
Imprest Transfers:			Imprest Totals are equal				<b>\$0.00</b>				
Investment Balances:			Investment Payment Balances are equal				<b>\$0.00</b>				
			Investment Adjustment Balances are equal				<b>\$0.00</b>				
Ending Balances:			Ending Balances are equal				<b>\$0.00</b>				
Accural Balances:			Accural Balances are equal				<b>\$0.00</b>				

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS								
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND								
ALL FUND YEARS COMBINED								
CURRENT MONTH	August							
CURRENT FUND YEAR	2015							
Description:	NJCM - 74136	TD Bank Investments - 785-518-3047	TD Bank Treasuries - CWA 6201-231	TD Bank Clearing - 785-518-3021	TD Bank Adm/Exp - 785-518-3039	ID Bank CompServices WC Claims - 415-0002779	ID Bank CompServices Prop & Liab - 415-0002779	ID Bank CompServices Prop & Liab - 415-0002779
ID Number:								
Maturity (Yrs)								
Purchase Yield:								
TOTAL for All Accts & instruments								
Opening Cash & Investment Balance	\$19,278,377.47	58.98	7824746.5	4008840	7443683.77	1497.6	-2387.16	1937.78
Opening Interest Accrual Balance	\$19,958.32	0	0	19958.32	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$4,791.67	\$0.00	\$0.00	\$4,791.67	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$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
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$3,980.00	\$0.00	\$0.00	-\$3,980.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$811.67	\$0.00	\$0.00	\$811.67	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$534,401.15	\$0.00	\$0.00	\$0.00	\$91,954.47	\$111,796.83	\$184,700.86	\$145,948.99
10 (Withdrawals - Sales)	-\$856,710.58	\$0.00	-\$183.74	\$0.00	-\$428,263.42	-\$97,613.57	-\$184,700.86	-\$145,948.99
Ending Cash & Investment Balance	\$18,952,088.04	\$58.98	\$7,824,562.76	\$4,004,860.00	\$7,107,374.82	\$15,680.86	-\$2,387.16	\$1,937.78
Ending Interest Accrual Balance	\$24,749.99	\$0.00	\$0.00	\$24,749.99	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$334,461.85	\$0.00	\$0.00	\$0.00	\$119,435.19	\$40,719.16	\$54,580.11	\$119,727.39
(Less Deposits in Transit)	-\$119,435.19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$21,115.45	-\$98,319.74
Balance per Bank	\$19,167,114.70	\$58.98	\$7,824,562.76	\$4,004,860.00	\$7,226,810.01	\$56,400.02	\$31,077.50	\$23,345.43
			0.00	0.00	0	0.00	0.00	0.00

PORTFOLIO APPRAISAL  
AS OF 08/31/15

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ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT  
INSURANCE FUND  
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTPOLIO	PURCHASE YIELD
CASH & EQUIVALENTS							
CASH							
0	INCOME CASH	.00	.00	.00	.000 .00		
0	PRINCIPAL CASH	.00	.00	.00	.000 .00		
	TOTAL CASH	.00	.00	.00	.00	.00	0.0
	TOTAL CASH & EQUIVALENTS	.00	.00	.00	.00	.00	0.0
DEBT OBLIGATIONS							
1 MONTH OR LESS							
2,000,000	3136FP-DY-0 FED NATL MTG ASSN 1.875% 09/09/2015 DTD 09/09/10 CALLABLE 03/09/2011	17,916.66	2,000,800.00 1,995,000.00	5,800.00	100.040 1,999,960.00	49.96	1.9
	TOTAL 1 MONTH OR LESS	17,916.66	2,000,800.00 1,995,000.00	5,800.00	1,999,960.00	49.96	1.9
1 - 2 YEARS							
2,000,000	3134G4-SZ-2 PHLMC 1% 04/28/2017 DTD 01/28/2014 CALLABLE 01/28/2016	6,833.33	2,004,060.00 2,000,000.00	4,060.00	100.203 2,000,000.00	50.04	1.0
	TOTAL 1 - 2 YEARS	6,833.33	2,004,060.00 2,000,000.00	4,060.00	2,000,000.00	50.04	1.0
	TOTAL DEBT OBLIGATIONS	24,749.99	4,004,860.00 3,995,000.00	9,860.00	3,999,960.00	100.00	1.4



PORTFOLIO APPRAISAL  
AS OF 08/31/15

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ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT  
INSURANCE FUND  
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
	NET ASSETS	24,749.99	4,004,860.00 3,995,000.00	9,860.00	3,999,960.00	100.00	1.4
	TOTAL SECURITIES CURRENTLY HELD		4,029,609.99				

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

**TO:** Municipal Fund Commissioners  
**FROM:** J. A. Montgomery Risk Control, JIF Safety Director  
**DATE:** July 31, 2015

**Service Team:**

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

**AUGUST 2015 ACTIVITIES**

**LOSS CONTROL SERVICES**

- Borough of Audubon – Conducted a Loss Control Survey on – August 26
- Borough of Gibbsboro – Conducted a Loss Control Survey on – August 7
- Township of Haddon – Conducted a Loss Control Survey on – August 11
- Borough of Medford Lakes – Conducted a Loss Control Survey on – August 28
- Township of Winslow – Conducted a Loss Control Survey on – August 20

**JIF MEETINGS ATTENDED**

- Camden JIF – Fund Commissioner Meeting – August 24
- Camden JIF – Claims Meeting– August 24
- Camden JIF – Executive Safety Committee Meeting– August 4

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



- Annual School Crossing Guard Training - Safety Director's Bulletin – August 16
- MEL Safety Institute – Training Schedule – August 21
- 2016 Class Request Announcement with Extension Date – August 31

### **MEL VIDEO LIBRARY**

The following members utilized the MEL Video Library in August.

<b><u>Members</u></b>	<b><u>No. of Videos</u></b>
Berlin Borough	1
Berlin Township	1
Haddon Township	3
Haddonfield Borough	2
Merchantville Borough	2

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

### **MSI TRAINING PROGRAMS**

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

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

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

Date	Terr.	Location	Topic	Time
9/1/15	5	Township of Washington	CDL-Drivers Safety Regulations	8:30 - 10:30 am
9/2/15	5	Evesham Twp. MUA	Flagger / Work Zone Safety	8:00 - 12:00 pm
9/9/15	5	Evesham Twp. MUA	Flagger / Work Zone Safety	8:00 - 12:00 pm
9/10/15	5	City of Burlington #2	LOTO	8:00 - 10:00 am
9/10/15	5	City of Burlington #2	Tool Box Talk Essentials	10:30 - 12:00 pm
9/11/15	5	Borough of Runnemede	Leaf Collection Safety	8:00 - 9:30 am
9/14/15	5	Borough of Glassboro #1	Hearing Conservation	12:00 - 1:00 pm
9/14/15	5	Borough of Glassboro #1	BBP	1:15 - 2:15 pm
9/15/15	5	Township of Voorhees #1	HazCom w/GHS	9:00 - 10:30 am
9/15/15	5	Township of Voorhees #1	Driving Safety Awareness	10:45 - 12:15 pm
9/16/15	5	Borough of Pitman	Jetter / Vacuum Safety	12:30 - 2:30 pm
9/17/15	5	Township of Tabernacle #1	BBP	8:30 - 9:30 am
9/17/15	5	Township of Tabernacle #1	Hearing Conservation	9:45 - 10:45 am
9/18/15	5	Township of Willingboro #2	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/18/15	5	Township of Willingboro #2	Fire Extinguisher	11:45 - 12:45 pm
9/18/15	5	Borough of Pitman (Police)	CEVO-Police	9:00 - 1:00 pm
9/18/15	5	Borough of Pitman (Police)	Fire Extinguisher	1:30 - 2:30 pm
9/21/15	5	Township of Pemberton	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
9/22/15	5	Township of Winslow	BBP	8:00 - 9:00 am

Date	Terr.	Location	Topic	Time
9/22/15	5	Township of Winslow	Fire Safety	9:15 - 10:15 am
9/23/15	5	Township of Burlington #3	Jetter / Vacuum Safety	8:00 - 10:00 am
9/23/15	5	Township of Southampton	Sanitation/Recycling Safety	11:00 - 1:00 pm
9/24/15	5	Township of Washington	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
9/25/15	5	Township of Delran	Heavy Equipment Safety	8:00 - 11:00 am
9/25/15	5	Township of Delran	Fire Safety	11:15 - 12:15 pm
9/28/15	5	Borough of Magnolia	Leaf Collection Safety	10:00 - 11:30 am
9/29/15	5	Township of Voorhees #1	Fire Safety	9:30 - 10:30 am
9/29/15	5	Township of Voorhees #1	Fire Extinguisher	10:45 - 11:45 am
9/30/15	5	Township of Moorestown	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/1/15	5	Township of Hainesport #1	Leaf Collection Safety	8:30 - 10:00 am
10/2/15	5	Township of Evesham #4	BBP	8:30 - 9:30 am
10/2/15	5	Township of Evesham #4	Confined Space Awareness	9:45 - 10:45 am
10/5/15	5	Township of Cherry Hill	Employee Conduct & Violence Prevention	9:00 - 10:30 am
10/7/15	5	City of Burlington #2	Heavy Equipment Safety	8:00 - 11:00 am
10/7/15	5	City of Burlington #2	BBP	11:15 - 12:15 pm
10/8/15	5	Township of Mt. Laurel #2 (Police Dept.)	CEVO-Police	8:30 - 12:30 pm
10/8/15	5	Borough of Audubon	HazCom w/GHS	12:00 - 1:30 pm
10/8/15	5	Borough of Audubon	Confined Space Awareness	1:45 - 2:45 pm
10/9/15	5	Franklin Township #2 (Gloucester)	Sanitation / Recycling Safety	9:00 - 11:00 am
10/14/15	5	Township of Burlington #3	Employee Conduct & Violence Prevention	8:00 - 9:30 am
10/14/15	5	Township of Southampton	Fall Protection Awareness	12:00 - 2:00 pm
10/15/15	5	Township of Mt. Laurel #2 (Police Dept.)	CEVO-Police	8:30 - 12:30 pm
10/16/15	5	Borough of Berlin	Driving Safety Awareness	8:00 - 9:30 am
10/20/15	5	Township of Washington	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/21/15	5	Borough of Pitman	Leaf Collection Safety	1:00 - 2:30 pm
10/22/15	5	Township of Tabernacle #1	CMVO	8:30 - 12:30 pm
10/23/15	5	Township of Delran	Fall Protection Awareness	8:00 - 10:00 am
10/23/15	5	Township of Delran	Jetter/Vacuum Safety	10:15 - 12:15 pm
10/27/15	5	Township of Winslow	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
10/28/15	5	Township of Moorestown	Office Safety	8:30 - 10:30 am
10/28/15	5	Township of Southampton	Jetter / Vacuum Safety	12:00 - 2:00 pm
10/29/15	5	Evesham Twp. MUA	DDC-6	8:00 - 2:30 pm w/lunch brk
11/4/15	5	Borough of Pitman	Snow Plow / Snow Removal Safety	12:30 - 2:30 pm
11/5/15	5	Township of Pemberton	Snow Plow / Snow Removal Safety	8:30 - 10:30 am
11/9/15	5	Borough of Magnolia	Heavy Equipment Safety	9:00 - 12:00 pm
11/18/15	5	Evesham Twp. MUA	CDL-Drivers Safety Regulations	8:15 - 10:15 am
11/18/15	5	Evesham Twp. MUA	Shop & Tool Safety	10:30 - 11:30 am
11/18/15	5	Evesham Twp. MUA	CDL-Drivers Safety Regulations	12:15 - 2:15 pm
11/18/15	5	Evesham Twp. MUA	Shop & Tool Safety	2:30 - 3:30 pm

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

# Fast Track to Safety

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

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

### Full Day Sessions Includes:

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

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### Venues & Dates

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

Check website for times & locations

#### January

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

#### February

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

#### March

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

#### April

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

#### May

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

#### June

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

#### August

- ❖ Hanover (Morris) – 8/28/15

#### September

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

#### October

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

#### November

- ❖ Beach Haven (Ocean) – 11/4/15





## Safety Director Bulletin

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

August 2015

### School Crossing Safety Program and the 4 E's

**"It was raining really hard and visibility wasn't great, and I saw her step off the curb and I slammed on the brakes... I couldn't stop, and it went right over her."**

*News article quoting an SUV driver who struck and killed a NJ crossing guard*

Over a period of 15 years, 14 NJ adult crossing guards were killed and 121 suffered serious injuries when struck by motor vehicles. To address these alarming statistics, use the four E's: Evaluation, Engineering, Education and Enforcement.

#### EVALUATION

Each year should start with a review of the town's Crossing Guard policies, procedures, posts, and equipment. Recently, the MEL sent each police department a training video, "Pedestrian Safety – Walk the Walk", to help identify potential hazards to pedestrians in their communities. The MEL has also developed two checklists to assist towns in their evaluations.

- Annual Review of School Crossing Guard Program & Posts - suggested to be used during the summer to inspect and prepare your program and guard posts for the coming school year.
- Job Site Observation for Crossing Guards - each guard should be observed at least once during their term. Newer guards or complex posts should be observed several times.

*Available at [www.njmml.org](http://www.njmml.org) – Safety / Crossing Guards / Checklists*

Adult school crossing guards' appointment, term, qualifications, and supervision requirements are given in N.J.S.A. 40A:9-154, available at <http://nj.gov/health/surv/documents/njac40a9.pdf>. Municipalities are encouraged to develop written job descriptions which include minimum physical requirements to perform the core functions of the job. The MEL guidelines for visual and hearing acuity are available at [www.njmml.org](http://www.njmml.org) – Safety / Crossing Guards / Medical Examinations for Crossing Guards.

#### ENGINEERING

The new video "Pedestrian Safety – Walk the Walk", also discusses engineering improvements which can be made to reduce pedestrian accidents. For example, researchers have determined that merely painting cross walks is not effective by itself. A community must go beyond painting lines. Coupling crosswalks with pedestrian crossing signs is more effective in alerting motorists. At a minimum, all school crossing stations should have these signs. They are also useful in congested business zones.



New requirements in the Manual on Uniform Traffic Control Devices, now require guards to wear ANSI 107-2004 (or later) Class 2 or 3 high visibility apparel. They must also use a retroreflective STOP paddle. Towns are also encouraged to consider high visibility gloves, whistles, and even ice shoes. Wearing a hat gives a guard a

*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.*



more official appearance and can enhance his or her visibility, as well as protect the guard from the sun, cold, and rain. Whistles may help a guard gain the attention of children at noisy intersections.

## **EDUCATION**

Every adult school crossing guard is required to be trained. Such training shall consist of:

- Minimum of two hours of classroom instruction (annually) which shall include information on methods of traffic control along with the duties and responsibilities of adult school crossing guards.
- Minimum of 20 hours of training under the direction of an experienced crossing guard or police officer.



The MEL's three safety training videos can be used to supplement your annual training. These videos have been distributed to each community's police department and are available at [www.njmel.org](http://www.njmel.org).

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. The practice of stepping off the sidewalk and abruptly stopping traffic should be avoided at all times. Abruptly stopping traffic could cause rear end collisions. Vehicles may not be able to stop short and could strike the guard.

When standing in position the guard should attempt to make eye contact with the approaching driver. This eye contact is important in that it re-enforces the guard's intention to the driver and helps provide an indication to the guard that the driver is aware of the guard's intentions. 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.

### **Key Points to Emphasize During Training:**

#### **Do:**

- Proceed cautiously into the crosswalk as you alert motorists to stop
- Be alert. Don't assume a vehicle will stop just because you're holding a STOP sign
- Give vehicles more time to stop during wet and icy conditions
- Watch out for passing or turning vehicles
- Be aware that larger vehicles require longer distances to stop safely
- 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

## **ENFORCEMENT**

The final E is Enforcement. Police departments must take a leadership role in addressing pedestrian safety. Consistent enforcement of traffic and pedestrian safety laws significantly reduces accidents. Your community should have a reputation for strictly enforcing traffic laws such as speeding as well as distracted and impaired driving.

The 2016 planning process has begun and we are excited to present the new 2016 Course Catalog. Please look through the attached Course Catalog and submit your Class Request Form for hosting on site classes in 2016, by August 31, 2015. If you are not interested in hosting any classes, no action is required.



**To: Safety Coordinators, Fund Commissioners, RMC's, Exec. Directors**  
**From: Susan Kopec, Training and Administration Associate Director**  
**Date: September 1, 2015**  
**Re: 2016 MSI Class Requests – TO BE SCHEDULED FOR JANUARY THROUGH DECEMBER**  
***Request Deadline Extended to September 30, 2015***

We are excited to present the 2016 MSI Course Catalog. Take some time to look through the Course Catalog and the new format. We hope you find the new format beneficial in planning your 2016 safety training program. We'd like to call to your attention some of the changes in the courses for 2016:

- The Fast Track to Safety Days still includes the three base classes (Bloodborne Pathogens, Fire Safety, and HazCom) but we have rotated in two new segments; Lock Out / Tag Out and Slip-Trip-Fall Prevention. These classes will be scheduled throughout the State to better meet the needs of our members.
- Hoist / Cranes & Rigging, Bloodborne Pathogens Train-the-Trainer, Forklift Train-the-Trainer and Safety Coordinator Skills Training classes will also be scheduled on a limited basis throughout the year. Let us know if you would like to host.
- Ten classes have been updated for 2016.

Submit requests for the classes you would like to host in 2016 on the attached Class Request Form. Fax all requests to 856-552-4741 prior to **September 30, 2015**. If you are not interested in hosting classes, no action is needed. Should you need assistance or to confirm receipt, contact Andrea Felip at 856-552-4740.

To help you decide what training is needed for your employees, visit the MEL homepage at [www.njmel.org](http://www.njmel.org) and click on the MSI symbol at the top of the page. You will find the **Training Needs Assessment Guide**, in a simple question and answer format. You can also review the course descriptions under the Workplace Colleges or review the attached Course Catalog. If you need help, please contact your Safety Consultant or the MSI HelpLine.

- Host locations must guarantee and enroll a minimum of **15+ participants at least 15 working days prior to the date of the class through the MSI Learning Management System Website**. You may enroll participants for any class as soon as the calendar is posted on the website in late November.
- Smaller members that do not have 15+ participants are encouraged take advantage of the **"Fast Track to Safety"** or partner with neighboring members.
- Host locations must provide a training room to accommodate the class. The maximum class size is 50, unless noted in the Course Catalog. Some classes require tables and chairs. Class venues should have adequate seating and parking and a **screen or blank wall suitable for projecting slides**.
- The classes will be posted on the MSI calendar and open enrollment will be accepted to supplement host town participation up to the maximum class size.

Submitting a request does not guarantee that the class will be scheduled at your location. We try to accommodate requests by offering an effective distribution of classes throughout the State and maximizing the available resources.

The MEL Safety Institute recognizes the need to provide assistance for individuals with disabilities. If you have employees who may need special assistance such as sign interpretative services during MSI training, employers may request assistance when the courses are confirmed. The MSI will work with your municipality / entity to make reasonable accommodations for training sessions.

## 2016 MSI Class Request

### For January 1, 2016 – December 31, 2016

All requests to host classes MUST be received by August 31, 2015

(Requests received after August 31, 2015 will be put on a waitlist for scheduling upon availability)

Member Name: \_\_\_\_\_  
 (Name of Municipality, Authority, School District, County, etc)

Name of JIF: \_\_\_\_\_  
 (Joint Insurance Fund)

County: \_\_\_\_\_

Requestor's Name: \_\_\_\_\_

Title: \_\_\_\_\_

Phone Number: ( \_\_\_\_\_ ) \_\_\_\_\_

Fax Number: ( \_\_\_\_\_ ) \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Class Name	Desired Month	Other considerations <small>(Day of week, time of day preference - An attempt will be made to accommodate preferences as best we can)</small>	Number of Attendees
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

In requesting a class, your Municipality, Authority, School District, County, etc. will be considered the Host member. With that you are agreeing to:

- **Enroll 15+ participants at least 15 working days prior to the date of the class.** You can enroll participants for any class as soon as the calendar is posted on the MSI Learning Management System.
- Provide a training room to accommodate the class. Typically, the maximum class size is 50. **We ask that the facility have a screen or blank wall suitable for projecting slides and a TV and VCR available for all Driver Safety classes.** The class will appear on the MSI calendar and open enrollments will be accepted to supplement enrollments up to the maximum class size.

**Fax all requests to 856-552-4741 and call to confirm receipt at 856-552-4740.**



Course Title	Course Description	Target Audience
Accident Investigation	2 hours - This course leads the student through the three step process of 1) collecting good information of the incident, 2) identifying the root cause and contributing factors and 3) creating an action plan to prevent future incidents.	Recommended upon initial assignment This course is strongly recommended for persons involved with incident investigation and analysis, including supervisors, managers and safety coordinators, accident review committee members, and those in safety leadership roles.  Continuing Educational Approvals: CPWM - 2.0 Management CEU Credits Water/Wastewater - 1.5 Hrs. Safety TCH
Advanced Safety Leadership Program  <i>Limited Offering</i> <i>Please indicate if you would like to host this class. Dates and locations to be announced.</i>	10 hours over 2 days - This course educates supervisors and lead employees on the most common OSHA requirements. Topics include written safety programs, Job Hazard Analysis, industrial hygiene, electrical safety, and more.  Students who complete the full 10 hours will be issued an OSHA 10-hour Outreach Card.	Recommended upon initial assignment for supervisors, managers, safety coordinators, and those in safety leadership roles.  Continuing Education Approvals: CPWM - 10.0 Management CEU Credits Water/Wastewater - 10.0 Safety TCH
Asbestos, Lead and Silica Industrial Health Overview	1 hour - This course is a primer on the regulations and restrictions for workers who perform tasks that may expose them to asbestos, silica, or lead.  This class does not meet OSHA Asbestos Awareness training.	Recommended upon initial assignment and refresher training as needed for employees and supervisors who perform housekeeping or maintenance in areas which may have asbestos containing materials (ACM) or presumed asbestos containing materials (PACM), and products that may contain silica or lead.  Continuing Education Approvals: CPWM 1.0 Technical CEU Credits CPWM 1.0 Government CEU Credits RMC 1.0 Professional Development CEU Credits Water/Wastewater 1.0 Safety TCH
Back Safety / Material Handling  <i>Also available through MSI On-line learning</i>	1 hour - This course reviews the structure of the spine and common back injury mechanisms. Students will be given the opportunity to discuss common manual labor tasks and best practices to minimize stress on the body.	Recommended upon initial assignment and refresher training as needed for employees and supervisors who are involved in manual material handling.  Continuing Education Approvals: Water/Wastewater - 1.0 Safety TCH CPWM - 1.0 Technical CEU Credit
Back Safety / Patient Handling for Emergency Responders  <i>Also available through MSI On-line learning – Available in 2016</i>	1.5 hours - This course reviews best practices in lifting and carrying patients. Students are then led through a discussion of decision-making at the scene and the impact on the stresses on their backs, shoulders, and knees.	Recommended upon initial assignment and retraining as needed for police, fire, and emergency medical personnel.

<p><b>Bloodborne Pathogens</b></p> <p><i>Also available through MSI On-line learning and "Fast Track to Safety" days!</i></p>	<p>1 hour - This course reviews the requirements of OSHA's Bloodborne Pathogen Standard and common applications to tasks performed by public employees.</p> <p>Employers will need to explain safeguards specific to the individual work places to complete annual training.</p>	<p>Required upon initial assignment and annual retraining for those employees who come into contact with blood or bodily fluids. This typically includes staff that collects trash, clean restrooms, handles raw sewage, and <u>must</u> perform first aid as part of their job duties.</p> <p>Continuing Education Approvals:  CPWM - 1.0 Government CEU Credits  RMC - 1.0 Professional Development  Water/Wastewater - 1.0 Safety TCH</p>
<p><b>Bloodborne Pathogens Train-the-Trainer</b></p> <p><b>Limited Offering</b>  Please indicate if you would like to host this class. Dates and locations to be announced.</p>	<p>3 hours - This course prepares the attendee to present Bloodborne Pathogen refresher training. The class is in three sections:</p> <ol style="list-style-type: none"> <li>1) tips for training adults</li> <li>2) a review of the OSHA BBP standard</li> <li>3) opportunity to monitor a practice class</li> </ol>	<p>Recommended upon initial assignment for employees and supervisors who desire to conduct annual retraining of employees</p> <p>Continuing Education Approvals:  CPWM - 1.0 Technical CEU Credits  Water/Wastewater - 2.5 Hrs. Safety TCH</p>
<p><b>CDL – Drivers' Safety Regulations</b></p>	<p>2 hours - Drivers and mechanics of commercial motor vehicles face significant regulations beyond those of passenger car drivers. The Federal Motor Carrier Safety Act requires employers to train Commercial Driver's License holders on the regulations concerning drug and alcohol testing, driver and vehicle disqualification, and other safety issues.</p> <p>This class will review the five types of drug and alcohol testing, medical qualification, and the effects of fatigue for drivers. Vehicle issues such as pre-trip inspection, licensing, and safe operation will also be covered.</p>	<p>Required (49 CFR Part 40) upon initial assignment and periodic retraining for drivers who hold a Commercial Drivers License (CDL).</p> <p>Also, suggested for supervisors and mechanics.</p> <p>Continuing Education Approvals:  CPWM - 2.0 Government CEU Credits  Water/Wastewater - 2.0 Safety TCH</p>
<p><b>CDL – Supervisors' Reasonable Suspicion</b></p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p>	<p>2 hours - The Federal Motor Carrier Safety Act requires employers with CDL drivers to test drivers suspected of being under the influence of alcohol or drugs. Supervisors must be trained on how to detect and approach a driver suspected of being under the influence.</p> <p>This class will review the requirements of the Federal regulations, indicators of this misuse in the workplace, how to approach a driver, and the proper documentation needed.</p>	<p>Regulatory (49 CFR Part 40) for immediate supervisors of drivers with Commercial drivers License (CDL).</p> <p>Also, suggested for department heads and Human Resources / Personnel representatives</p> <p>Continuing Education Approvals:  (Initial Training) CPWM- 2.0 Management CEU Credits  (Initial Training) Water/Wastewater 1.5 Safety TCH</p>

<p>Coaching the Emergency Vehicle Operator (CEVO) - Police, Fire or EMS</p> <p>Please indicate whether you are requesting CEVO for police officers, firefighters, or ambulance drivers.</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p> <p><i>**We ask that the host location provide TV and DVD player for the CEVO courses.</i></p>	<p>4 hours - Driving an emergency vehicle, whether it's a police car, fire truck or ambulance, is a dangerous activity. The CEVO programs are customized to each type of vehicle. The program addresses the unique hazards associated with emergency responses and the defensive measures to be used while operating these vehicles.</p> <p>The hazards include the use of emergency warning lights and sirens, along with the reactions of other drivers to the warning devices. Proper procedures and measures are presented for dealing with the various situations and conditions encountered on the road.</p>	<p>Recommended upon initial assignment and retraining as needed for police, fire, and emergency medical personnel.</p>
<p>Coaching the Maintenance Vehicle Operator (CMVO)</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p> <p><i>**We ask that the host location provide a TV and DVD player for this CMVO course.</i></p>	<p>4 hours - This Coaching program is customized to address the unique hazards associated with larger maintenance vehicles, along with the safety considerations while operating these vehicles.</p> <p>These specific hazards deal directly with the large size and weight of the vehicles, traveling at slow speeds, and frequent stopping, as well as the use of warning lights and the reactions of other drivers to the warning devices. Proper procedures and measures are presented for dealing with the various situations and conditions encountered on the road.</p>	<p>Recommended upon initial assignment and retraining as needed for personnel who operate large maintenance vehicles such sweepers, dump trucks, backhoes, and front-end loaders.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits CPWM - 2.0 Management CEU Credits</p>
<p>Coaching the School Bus Driver</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p> <p><i>**We ask that the host location provide a TV and DVD player for this course.</i></p>	<p>4 hours - Coaching The School Bus Driver encourages drivers to analyze and discuss safe driving issues, capitalizing and building on their driving experience.</p> <p>The program specifically focuses on defensive driving techniques related to school bus drivers.</p>	<p>Recommended upon initial assignment and retraining as needed for personnel who drive school buses.</p>
<p>Confined Space Awareness Training</p>	<p>1 hour - <u>This class is intended for workers who do not enter a confined space or who may only enter a non-permit confined space.</u> Confined spaces have the potential to contain hazardous atmospheres or other life threatening conditions.</p> <p>The class defines a confined space and discusses the application of the definition to typical conditions found in public work places. Students will be made aware of the potential hazards of entering a confined space.</p>	<p>Required upon initial assignment and retraining as needed for personnel who are not authorized to enter confined spaces.</p> <p><i>This class is <u>not</u> intended to train workers who enter confined spaces as part of their job duties.</i></p> <p>Continuing Education Approvals: CPWM - 1.0 Government CEU Credit CPWM - 1.0 Technical CEU Credit Water/Wastewater - 1.0 Safety TCH</p>

<p>Confined Space Entry with Equipment Demonstration in Classroom</p>	<p>4 hours - A review of the OSHA standards that will have an impact on confined space entry. Discussion will include the definition of confined space, a thorough review of hazards and ways to identify and evaluate hazards, personal protective equipment, entry procedures and entry permits. Training includes an equipment demonstration.</p> <p>Host member must provide air monitoring equipment, ventilation equipment, harnesses &amp; tripod.</p> <p>*Maximum class size is 15 students.</p>	<p>Required upon initial assignment and retraining as needed for personnel who enter non-permit or permit-required confined spaces.</p> <p><i>This class may <u>not</u> satisfy all the required training requirements of OSHA 1910.146. Additional performance and rescue operation evaluations may be required, depending on job duties of personnel who enter confined spaces.</i></p> <p>Continuing Education Approvals:  CPWM - 3.5 Technical CEU  Water/Wastewater - 3.5 Safety TCH</p>
<p>DDC-6 Defensive Driving</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p> <p><i>**We ask that the host location provide a TV and DVD player for this Defensive Driving course.</i></p>	<p>6 hours - This course created by the NJ State Safety Council will review the hazards encountered on the road by drivers every day, including those created by road conditions, weather, traffic, and the actions of other drivers. Defensive driving training can greatly reduce the likelihood of your drivers being involved in a collision, by providing them with the knowledge needed to recognize hazardous conditions and take actions to avoid collisions. Successful completion of this course may entitle the driver to a discount on the base rate for their liability and collision coverage's on their personal auto insurance.</p> <p>*Strict maximum class size of 35 students.</p>	<p>Recommended upon initial assignment and retraining as needed for personnel who drive both municipal and their own vehicles to perform work tasks.</p> <p>Continuing Education Approvals:  Water/Wastewater - 5.5 Safety TCH</p>
<p>Driving Safety Awareness</p>	<p>1.5 hours - This class orients employees who drive cars or light trucks on behalf of an employer. The tremendous loss potential of motor vehicle accidents is explained including property damage, auto liability and employee injury.</p> <p>Topics include hydroplaning, the effects of excessive speed, and inclement weather. Distracted driving, the effects of fatigue and alcohol on driver performance and the practice of defensive driving are discussed. Through class participation, the concept of reaction time and stopping distances are presented.</p>	<p>Recommended upon initial assignment and retraining as needed</p> <p>Continuing Education Approvals:  CPWM - 1.5 Technical CEU Credits  Water/Wastewater - 1.5 Safety TCH</p>



Employee Conduct and Violence Prevention in the Workplace	1.5 hours - This course describes basic employee conduct in the work place. It reviews what is and is not acceptable conduct in the workplace regarding harassment and other civil rights issues. It also addresses violence in the work place. Specifically, the course describes the four types of work place violence, how to recognize the warning signs, and coping strategies including violence de-escalation methods.	Recommended upon initial assignment and retraining as needed The course is excellent training for those who deal with the public.  Continuing Education Approvals: CPWM - 1.5 Ethics CEU Credits RMC - 1.5 Ethics CEU Credits CTC - 1.5 Ethics CEU Credits CMFO/CCFO - 1.5 Ethics CEU Credits QPA - 1.5 Ethics CEU Credits
Excavation, Trenching and Shoring  <i>This class requires a classroom with tables and chairs.</i>	4 hours - The types and hazards of excavation and trenches will be reviewed. Topics include an employer assigned Competent Person, soil analysis and the types and characteristics of soil. Equipment and protective systems such as trench boxes and built-in-place shoring will be discussed. This standard applies to all open excavations made in the earth's surface, including trenches that are located so as to create a hazard to unprotected employees.	Required upon initial assignment and retraining as needed for workers with the potential to enter excavations and trenches, including Building & Grounds, Public Works, or Water / Wastewater Utility staffs.  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits CPWM - 2.0 Management CEU Credits Water/Wastewater- 4.0 Safety TCH
Fall Protection Awareness	2 hours - This course discusses where fall protection is needed and presents the different options for safeguarding workers. The focus is on specific fall hazards in common operations and how employees should protect themselves from falls. The course emphasizes rules for working safely at heights and various types of fall protection systems.	Required upon initial assignment and retraining as needed for workers who are exposed to falls of 4 feet or more. This may include Public Works and Utilities (falls into pits).  Continuing Education Approvals: Water/Wastewater - 2.0. Safety TCH
Fast Track to Safety  <i>Limited Offering Please indicate if you would like to host this class. Dates and locations to be announced.</i>	5 hours - Fast Track to Safety is a full day session that includes five topics created to meet many of your regulatory training needs in one day. Sessions include refresher training in BBP, Hazard Communication / RTK, Fire Safety, Lock Out / Tag Out and Slips, Trips and Falls.  Full day participation is required to receive certificate of completion.	Required annual retraining for Public Works, Recreation, or Utility workers who are potentially exposed to bodily fluids, chemicals, and have fire safety responsibilities  Continuing Education Approvals: CPWM - 4.0 Technical CEU Credits Water/Wastewater - 5.0 Safety TCH
Fire Extinguisher Safety	1 hour - Employers who direct employees to attempt to fight small incipient fires must provide fire extinguisher training for those designated. Topics include matching the fire extinguishers to the 5 classes of fires, the limitations of fire extinguishers, and the proper use and inspection of extinguishers.	Required upon initial assignment and annual refresher for Public Works, Utility and others who have been designated by the employer to use an extinguisher.  Continuing Education Approvals: Water/Wastewater - 1.0 Safety TCH

<p><b>Fire Safety</b></p> <p><i>Also available through MSI On-line learning and "Fast Track to Safety" days!</i></p>	<p>1 hour - This class discusses the fire triangle as a visual representation of control measures to prevent fires. This class will also cover worker's responses to fire and other workplace emergencies. Employers will need to explain safeguards specific to the individual work places.</p>	<p>Required for all workers upon initial assignment and annual refresher Training must reflect only the duties and responsibilities of the employee.</p> <p>Continuing Education Approvals: Water/Wastewater - 1.0 Safety TCH</p>
<p><b>Flagger and Work Zone Safety</b></p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p>	<p>4 hours - Students will review the requirements of the Manual on Uniform Traffic Control Devices and discuss how the requirements impact work zones that occur on or near roadways. Various scenarios will be discussed along with the proper traffic control measures for each situation.</p> <p><b>*Maximum class size is 20 students.</b></p>	<p>Required upon initial assignment and retraining as needed for workers who plan, set-up, or work within roadway work zones.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical &amp; 2 Management. CEU Credits Water/Wastewater - 2.0 Safety TCH</p>
<p><b>Forklift Operator Certification</b></p> <p><b>Certification for host employees only</b></p> <p><b>NEW for 2016</b></p>	<p>Up to 6 hours – This program is intended for trained and experienced forklift operators. A classroom session which reviews best practices for forklift operation will be followed by certification testing of skills.</p> <p>This class is not initial or remedial operator training.</p> <p>Host location must provide forklift in good operating condition and space for challenge course. Certification will be for a single operator on a single vehicle. <b>Maximum 15 students.</b></p>	<p>Required for all workers upon initial assignment and 3-year re-certification. OSHA requires employers ensure that each operator is competent to operate a powered industrial truck, documented by training and evaluation by a qualified person.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater -2.0 Safety TCH</p>
<p><b>Forklift Operator Evaluation Train-the-Trainer</b></p>	<p>3 hours - Employers must certify their forklift operators every 3 years. This class will prepare <u>experienced and qualified forklift operators</u> to conduct in-house training and certification for their forklift operators. Attendees will be provided with course materials necessary to run a class and document skill performance.</p> <p>Host location must provide forklift in good operating condition and space for challenge course. Visiting evaluators can not be certified on host's vehicles.</p>	<p>Required upon initial assignment as an employer evaluator.</p>
<p><b>Hazard Communication / Globally Harmonized System (GHS)</b></p> <p><i>Also available through MSI On-line learning and "Fast Track to Safety" days!</i></p>	<p>1.5 hours - This course will meet the general training requirements for RTK, HazCom and GHS. Content includes understanding labels, using safety data sheets and basic chemical terminology. The rights and responsibilities of employees are also reviewed. Employers will need to explain safeguards specific to the individual work places. Employees must have been trained in the new GHS regulation by December 2013.</p>	<p>Required upon initial assignment and retraining every second year for workers who work with chemicals as part of their work assignments.</p> <p>Continuing Education Approvals: CPWM - 1.0 Technical CEU Credits CPWM - 1.0 Governmental CEU Credits Water/Wastewater – 1.5 Safety TCH</p>

<p><b>HazMat Awareness with Hazard Communication / Globally Harmonized System (GHS)</b></p>	<p>3 hours - This is a chemical safety course for employees who work with hazardous chemicals in their work place (HazCom), and may also discover or respond to chemical emergencies outside of their workplace (HazMat).</p> <p>This course reviews the definition of hazardous substances, the risks associated with them in the workplace and at an incident. Training will cover recognition and identification of hazardous substances in an emergency, the role of the first responder, &amp; HazCom / GHS / Right to Know rules.</p>	<p>Required for all workers upon initial assignment and annual refresher for employees who can be reasonably expected to discover a chemical release and those who respond to chemical releases in a supporting role. This typically includes employees of Public Works, Utilities, Police, and EMS.</p> <p>Continuing Education Approvals:  CPWM - 3.0 Technical CEU Credits  Water/Wastewater - 3 Safety TCH</p>
<p><b>Hazard Identification - Making Your Observations Count</b></p>	<p>2 hours - Department supervisors have the responsibility of monitoring the actions of their employees and work places for hazards that may cause injury or harm.</p> <p>This program discusses the self-evaluation process of work places for common hazards created by the building, machinery or processes, and employee activities. The class will also provide an overview of the job-site observation process and a review of the forms used to document observations and to record the corrective actions identified.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who conduct facility inspections or Job Site Observations for their department or agency</p> <p>Continuing Education Approvals:  CPWM - 1.0. Technical CEU Credits  CPWM - 1.0 Management CEU Credits  Water/Wastewater - 1.5 Safety TCH  RMC - 2.0 Professional Development CEU Credits</p>
<p><b>Hearing Conservation</b></p>	<p>1 hour - The Hearing Protection Standard will be reviewed, along with specific examples of what constitutes excessive noise exposures. Various types of hearing protective devices will be discussed, along with the advantages and disadvantages of each.</p>	<p>Required for all workers upon initial assignment and annual refresher for employees who are part of the employer's Hearing Conservation Program.</p> <p>Recommended for employees who are exposed to loud noises, but not in the Hearing Conservation Program.</p> <p>Continuing Education Approvals:  CPWM - 1.0 Government CEU Credits  CPWM - 1.0 Technical CEU Credit  Water/Wastewater - 1.0 Safety TCH</p>
<p><b>Heavy Equipment Safety</b></p>	<p>3 hours - The operation of dump trucks, loaders, backhoes, bucket trucks and other specialized equipment is a hazardous exposure for municipalities and public authorities. This program will provide the attendees with the knowledge and skills needed to effectively understand the safe and effective operation of specialized equipment in the workplace, the proper use of the equipment, vehicle capacities and limitations, and procedures for safe operation.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who operate construction and maintenance vehicles.</p> <p>Continuing Education Approvals:  CPWM - 2.0 Technical CEU Credits  CPWM - 1.0 Governmental CEU Credits  Water/Wastewater - 3.0 Safety TCH</p>

<b>Hoists, Cranes and Rigging</b>  <b>Limited Offering</b> Please indicate if you would like to host this class. Dates and locations to be announced.	2 hours - Moving heavy objects requires knowledge of hoisting and rigging basics. This session will cover DOT regulations on hoist equipment, sling types, and inspection. Basic rigging techniques will be discussed with emphasis on operations such as moving pipe, moving road plates and lifting large or bulky equipment such as pumps and hydrants.	Required for all workers upon initial assignment and refresher training every 3 years for employees who use auto cranes, chain hoists, and similar lifting equipment.  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
<b>Housing Authority Safety Awareness Training for Facility Maintenance Personnel</b>	3 hours - This class provides students with a discussion of the hazards and hazard control tactics associated with general housing maintenance, grounds keeping (from lawn maintenance to snow removal) and custodial tasks. The core class covers the fundamentals of Machinery, Tools and Equipment, Back Care and Safe Lifting, Slips and Falls, HazCom, Fire Safety and Blood Borne Pathogens. Additional classes may be needed for those whose work involves potential asbestos contact, electrical safety, Lock Out Tag Out and Confined Space Entry.	Required for all workers upon initial assignment and annual refresher for employees who are potentially exposed to blood or bodily fluids and hazardous chemicals and who play a role in the employer's fire prevention, LOTO, or confined space programs.  Continuing Education Approvals: CPWM - 3.0 Technical CEU Credits Water/Wastewater - 3.0 Safety TCH
<b>Housing Authority Sensibility #1 - Employee Conduct and Violence in the Workplace</b>	1.5 hours - In the first of a three part series on workplace violence, conflict resolution and stress management, this 90 minute course covers acceptable conduct in the workplace regarding sexual harassment and other civil rights issues. It also addresses violence in the work place. Specifically, the course describes the four types of work place violence, how to recognize the warning signs of violence and coping strategies including violence de-escalation methods.	Recommended upon initial assignment and retraining as needed  The course is excellent for those who deal with the public.
<b>Housing Authority Sensibility #2 - Conflict Resolution</b>	2 hours - In this course you will learn strategies for effectively resolving typical conflict situations you encounter on and off the job. Students will learn steps to de-escalate and resolve conflict, as well as how to use skills such as assertiveness and listening effectively. This course is interactive and there are skill building exercises included.	Recommended upon initial assignment and retraining as needed  The course is excellent for those who deal with the public.
<b>Housing Authority Sensibility #3 - Stress and Stress Management</b>	1 hour - This course presents an overview of the types of stress that we face at home and at work. This class gives advice on how to deal with stress in today's high speed world. This course is interactive and participants will have hands on experience in stress reduction techniques.  *Maximum 35 Attendees	Recommended upon initial assignment and retraining as needed



Jetter / Vacuum Safety Awareness	2 hours - The general hazards of working in and around wastewater and sewage will be reviewed. The hazards created by operating vacuum, jetting and rodding equipment will be discussed, as well as the safety considerations for each.	Recommended upon initial assignment and retraining as needed for employees who use vacuum, jetting, or rodding equipment as part of their job duties.  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
Ladder Safety / Walking & Working Surfaces	2 hours - The objectives of the course are to familiarize participants with OSHA walking / working surface requirements. Requirements include how to safeguard openings and slip-fall prevention from walking areas such as stairs and skylights. The course shows the various types of ladders and scaffolds, and how to use them safely.	Recommended upon initial assignment and retraining as needed for employees who use ladders and portable scaffolds  Continuing Education Approvals: Water/Wastewater - 2.0. Safety TCH
Landscape Safety	3 hours - This course covers several of the most commonly used landscape equipment; mowers and tractors, chainsaws, chippers, stump grinders, and utility vehicles. The course objective is to present the safety considerations for landscape equipment, processes, and chemicals.	Recommended upon initial assignment and retraining as needed for employees who operate landscape equipment. This may include employees of Public Works, Building & Grounds, and Utilities.  Continuing Education Approvals: CPWM 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
Leaf Collection Safety Awareness	2 hours - A review of the hazards of collecting leaves, including working on roadways, noise, moving machinery, and muscle strains. The class covers various methods of leaf pick-up, including leaf vacuums, claw attachments, and bagged leaf collections. Students will review safeguards for each method.	Recommended upon initial assignment and retraining as needed for employees who collect leaves on roadways. This may include employees of Public Works, and Building & Ground.  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Wastewater - 2.0 Safety TCH
Lock Out / Tag Out (Control of Hazardous Energy)  <i>Also available through "Fast Track to Safety" days!</i>	2 hours - The OSHA standard and the need to identify various types of energy, as well as the need to develop detailed shutdown and lockout procedures for each piece of equipment will be reviewed. The proper procedures for a safe and orderly shutdown, lockout, and restoration, examples of safety measures and the various types of lockout devices will also be discussed. This class will also review the basics of electrical safety and the hazards associated with electrical and other energy sources.	Required upon initial assignment and retraining as needed for workers who participate in the employer's Lock Out / Tag Out Program  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
Office Safety  <i>Also available through MSI On-line learning</i>	2 hours - This course will review the main hazards that are faced in the office setting such as electrical hazards, workstation ergonomics, slips/trips & falls, emergencies and hazard communication as it pertains to office environments.	Recommended upon initial assignment and retraining as needed for employees who work in office settings.  Continuing Education Approvals: Water/Wastewater - 2.0 Safety TCH

<p><b>Personal Protective Equipment</b></p>	<p>2 hours - The OSHA assessment process to identify the hazards associated with each type job or task will be reviewed to identify the need for PPE, and determine the type of PPE needed. Various types of PPE will be discussed to show the wide variety of PPE on the market, and how to choose the appropriate style for protection.</p>	<p>Recommended upon initial assignment and retraining as needed for supervisors and employees who use or specify PPE</p> <p>Continuing Education Approvals:                      CPWM - 2.0 Technical CEU Credits                      Water/Wastewater - 2.0 Safety TCH</p>
<p><b>Playground Safety Inspections</b></p> <p><i>Also available through MSI On-line learning</i></p>	<p>2 hours - This class provides attendees with a survey of the playground environment, types of injuries, the nomenclature of the individual pieces of equipment and the application of the inspection criteria. Many photos illustrate the concerns or provide illustration of the criteria. Includes a brief description of the test kit tools and recommended action plan for compliance with NJ playground regulations.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who inspect, maintain or repair public playgrounds.</p> <p>Continuing Education Approvals:                      CPWM - 2.0 Technical CEU Credit</p>
<p><b>Safety Committee Best Practices</b></p>	<p>1.5 hours - The foundation of an effective safety program is involvement of both management and employees in an effective safety committee.</p> <p>This program will present the steps to develop and run an effective safety committee. Topics will include: designing and planning your committee, choosing members for your committee, the role of the committee members, effective meeting strategies, and establishing goals and objectives for the safety committee.</p>	<p>Recommended upon initial assignment to a Safety Committee</p> <p>Continuing Education Approvals:                      CPWM - 1.5 Management CEU Credits                      RMC – 1.5 Professional Development CEU Credits                      Water/Wastewater - 1.5 Safety TCH</p>
<p><b>Safety Coordinators' Skills Training</b></p> <p><i>Limited Offering</i>  <i>Please indicate if you would like to host this class. Dates and locations to be announced.</i>  <i>This class requires a classroom with tables and chairs.</i></p>	<p>6 hours - This is a nuts and bolts primer for new Safety Coordinators, or experienced coordinators who wish to refresh their skills. Topics include: 1) team building and holding effective meetings, 2) conducting Job Site Observations and facility inspections, 3) accessing the MSI and other training resources, and 4) coordinating an accident / injury investigation process. Attendees will leave with a strong understanding of the MEL / JIF system and how each entity's safety program fits into the system.</p>	<p>Recommended upon initial assignment</p> <p>Continuing Education Approvals:                      CPWM - 3.0 Management CEU                      CPWM - 3.0 Government CEU Credits                      RMC - 6.0 Professional Development CEU Credits                      Water/Wastewater- 5 Safety TCH</p>
<p><b>Sanitation and Recycling Safety</b></p>	<p>2 hours - This course will discuss various topics relating to Sanitation Safety for solid waste and recyclable collection crews including the review of appropriate personal protective equipment, safe operating procedures, proper lifting techniques, proper driving techniques, rider positions, effective route layout and relevant provisions of the MUTCD pertaining to traffic safety.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who collect solid waste (trash or recycling) on community streets.</p> <p>Continuing Education Approvals:                      CPWM - 2.0 Technical CEU Credits</p>

<p>Schools: Chemical Lab Safety for Science Teachers</p>	<p>1 hour - This program focuses on the exposures to both teachers and students from work in chemistry labs.</p> <p>Topics include a review of chemical safety, available emergency equipment such as showers, appropriate personal protective equipment, effective experiment planning and the vital importance of prudent chemical storage.</p>	<p>Required for all workers upon initial assignment and annual refresher for employees who are potentially exposed to blood or bodily fluids and hazardous chemicals and who play a role in the employer's fire prevention, LOTO, or confined space programs.</p>
<p>Schools: Safety Awareness Training for School Custodians / Facilities Management</p>	<p>3 hours - This class provides attendees with a discussion of the hazards and hazard control tactics associated with general school maintenance, grounds keeping (from lawn maintenance to snow removal) and custodial tasks. The core class covers the fundamentals of Machinery, Tools and Equipment, Back Care and Safe Lifting, Slips and Falls, HazCom, Fire Safety and Blood Borne Pathogens. Additional classes may be needed for those whose work involves potential asbestos contact, electrical safety, Lock Out Tag Out and Confined Space Entry.</p>	<p>Required for all workers upon initial assignment and annual refresher for employees who are potentially exposed to blood or bodily fluids and hazardous chemicals and who play a role in the employer's fire prevention, LOTO, or confined space programs.</p> <p>Continuing Education Approvals: CPWM - 3.0 Technical CEU Credits Water/Wastewater - 3.0 Safety TCH</p>
<p>Seasonal (Autumn/Winter) Public Works Operations</p> <p><i>(Combined Leaf Collection and Snow Plow Safety)</i></p>	<p>3 hours - This course will discuss various topics related to both leaf collection and snow plowing. They are combined in this single class to encourage participation by both employees and supervisors.</p> <p>Topics include fatigue, noise, and hazards of machinery. Main topics including the review of: safe operating procedures, ergonomic considerations, proper driving techniques, review of the various types of equipment, appropriate personal protective equipment, effective route layout and relevant provisions of the MUTCD pertaining to mobile work zones.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who operate both leaf vacuums and snow plows.</p> <p>Continuing Education Approvals: CPWM - 3.0 Technical CEU Credits Water/Wastewater - 3.0 Safety TCH</p>
<p>Seasonal (Summer) Employee Orientation</p>	<p>4 hours - This class is for seasonal/part-time workers employed by municipalities. Also good for supervisors responsible for training seasonal/ part time workers.</p> <p>Class will cover the exposures that employees may encounter, including an overview of outdoor safety, youth employment rules, heat stress, PPE, HazCom, bloodborne pathogens and employment practices. The presentation will also include videos on the various topics.</p>	<p>Recommended upon initial assignment for new or returning seasonal employees.</p>

Shop and Tool Safety	1 hour - The OSHA standard relating to machine guarding will be reviewed. The emphasis of the class is on the safe use of common hand and power tools, ranging from chisels to circular saws to jack hammers.	Recommended upon initial assignment and retraining as needed for employees who use hand & power tools.  Continuing Education Approvals: CPWM - 1.0 Technical CEU Credit Water/Wastewater - 1.0 Safety TCH
Snow Plow / Snow Removal Safety	2 hours - The hazards of icy road surfaces, low visibility and objects being obstructed by snow can create a hazardous situation for the operators of snow plows.  This program will review the hazards associated with the operation of snowplows, snow blowers and shoveling snow. Proper planning and safety measures are presented in this program.	Recommended upon initial assignment and retraining as needed for supervisors and employees who plow snow on city streets  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
Special Event Management	2 hours - This presentation will focus on issues and exposures created by special events. Proper planning procedures will be reviewed, and many hazard and liability considerations will be discussed.  The goal of the program will be to allow the attendees to coordinate the planning process and preparations for special events.	Recommended upon initial assignment and retraining as needed for employees who plan special events.  Continuing Education Approvals: CPWM - 2.0 Management CEU Credits RMC - 2.0 Professional Development CEU Credits Wastewater - 2.0 Safety TCH
Toolbox Talk Essentials	1.5 hours - For staff members who present tool box talks as part of their department safety training program.	Suggested for safety coordinators, supervisors, managers and those in safety leadership roles.  Continuing Education Approvals: CPWM - 1 Management CEU Credit Water/Wastewater -1.0 Safety TCH
Traffic Control for Emergency Responders	2 hours - The course will review the requirements of the Manual for Uniform Traffic Devices and discusses requirements for controlling traffic at emergency incidents such as MVC, vehicle fires, or natural and manmade disasters. Various scenarios will be discussed.	Required upon initial assignment and retraining as needed for Police, Fire, and EMS responders who plan, set-up, or work within roadway work zones during emergency incidents.



### Online Courses

Online courses are also available. They can be completed on an individual employee basis or as department-level group training. Unless noted in the description, these self-directed courses are about ½ hour in length and are complete with a short quiz at the conclusion.

To access the classes, users must log in to the MSI portal at <http://firstnetcampus.com/meljif/entities/mel/logon.htm>.

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

Course Title	Course Description
Aquatic Safety for Camp Counselors Part of Camp Counselor Suite	As a counselor you have a crucially important role in protecting kids during swim time this summer. This pool safety training contains footage of an actual drowning and explains how counselors can work together to make swim time safe all summer long.
Back Safety / Material Handling	This course reviews the structure of the back and common mechanisms of injuries to the back. Course discusses common manual labor tasks and best practices to minimize stress on the body.
Back Safety during Patient Lifting NEW 2016	This class will discuss body mechanics and other considerations for police, fire, and emergency medical responders when they lift and carry patients.
Bloodborne Pathogens	This course reviews the requirements of the OSHA Bloodborne Pathogen Standard and common applications to tasks performed by public employees. To complete training employers will need to review the local exposure control plan and identify local contacts and specific steps to be taken to in the event of an exposure incident.
Bullying Prevent at Camp Part of Camp Counselor Suite	This course will teach you what bullying is, what the consequences could be, and how to identify, stop and prevent bullying.
Child Sexual Abuse Prevention at Camp Part of Camp Counselor Suite	This course will teach you how to identify red flags warning signs of abuse and methods to protect campers from peer-to-peer sexual abuse and adult-to-child sexual abuse.
Crossing Guard Training	'Street Smart is Street Safe' discusses the basic principles School Crossing Guards need to protect children and themselves. The program is designed to be a part of an initial training program as well as a refresher course for experienced crossing guards.

Crush Zone Training	Too many accidents involve workers who are caught between moving and stationary objects and the results have been devastating. This course will raise awareness about some of the most common 'Crush Zone' hazards faced by public employees.
Driving – Emergencies & Natural Disasters	In this course, host and cartoonist Bruce Blitz will depict a variety of potentially dangerous situations while offering insights that just might save your life when driving in an emergency or natural disaster
Driving – Urban Driving	Join host Bruce Blitz as he “draws” you into an entertaining and educational look at driving in the urban environment. Topics include following distances and distracted driving.
Fire Safety	This class discusses common control measures to prevent fires and worker’s responses to fire and other workplace emergencies. Employers will need to explain safeguards specific to the individual work places to fulfill training requirements.
Hazard Communication / Globally Harmonized System (GHS)	This course will meet the general training requirements for RTK, HazCom and GHS. Content includes understanding labels, using safety data sheets and basic chemical terminology. The rights and responsibilities of employees are also reviewed. Employers will need to explain safeguards specific to their individual work place.
New Employee Safety Orientation, Part 1	This program discusses our commitment to the health and safety of all employees and the public served by local government. The presentation details the core values of trust, care, knowledge and communication as well as the ‘no tolerance’ policy towards harassment and discrimination.
New Employee Safety Orientation, Part 2	This program continues the discussion in Part 1 about the health and safety of public employees. In this presentation, employees are introduced to safety guidelines for working around blood, chemicals, and machinery. The course also includes safety lessons on two of the most common injuries to municipal employees: strains to the back and slip-trip & falls.
Office Safety	This course will review the main hazards that are faced in the office setting such as electrical hazards, workstation set up and design, slips/trips & falls, emergencies and hazard communication as it pertains to office environments
Playground Safety for Camp Counselors Part of Camp Counselor Suite	This course will teach you how most playgrounds injuries occur and the strategies you can use to prevent them from happening at your camp.
Playground Safety Inspections by Public Works or Recreation Departments	This 10 minute course will show how to identify potential hazards and how to correct them, ensuring that playgrounds are safe for all children.
(The) Professional Lifeguard Part of Camp Counselor Suite	The Professional Lifeguard training helps guards understand their responsibilities and the practical application of their skills on the pool deck. Guards will understand the following key lifeguard attributes upon completion: rescue ready, positioned to protect, singularly focused, aggressively scanning and protecting everyone.
Trip and Transportation Safety Part of Camp Counselor Suite	This 10 minute training will help you plan and prepare for all off site adventures to make them memorable, safe and fun.

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

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

*Thursday, August 20, 2015*

From 7/21/2015 To 8/19/2015

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<b><u>CAMDEN JIF</u></b>					
H- LEAF Capital Funding LLC I- Borough of Oaklyn	ISAOA PO Box 644006 Cincinnati, OH 45265-4006 9127  500 White Horse Pike Oaklyn, NJ 08107	359	REPLACES PRIOR CERTIFICATE - LEAF Capital Funding LLC, ISAOA is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Mortgagee/Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured)Lease # 100-1831967-001 for three copiers valued at \$16,000	7/22/2015	GL EX PR
H- NJ Department of Health I- Borough of Bellmawr	Office of EMS PO Box 360 Trenton, NJ 08625 21 East Browning Road P.O. Box 368 Bellmawr, NJ 08099  08099	1484	Evidence of insurance with respects to Bellmawr EMS.	8/19/2015	GL EX AU WC
H- Somerdale Park School I- Borough of Somerdale	301 Grace Street Somerdale, NJ 08083 105 Kennedy Blvd Somerdale, NJ 08083	1602	Certificate Holder is amended to include as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of facilities for the Borough's National Night Out event on August 4, 2015.	7/22/2015	GL EX AU WC
H- Camden County I- Borough of Clementon	Board of Chosen Freeholders c/o Div. of Environmental Affairs 520 North Newton Drive Collingswood, NJ 08107  101 Gibbsboro Road Clementon, NJ 08021	1657	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) the event "Adopt a Highway" on County Road 694(East Atlantic Ave.)in Clementon on 8/19/15.	8/19/2015	GL EX AU WC

H- PROVIDED TO I- Borough of Chesilhurst	BOROUGH OF CHESILHURST FOR EVIDENCE ONLY  Municipal Building 201 Grant Ave., Chesilhurst, NJ 08089	2012	Evidence of insurance.	8/6/2015 ALL
H- PROVIDED TO I- Borough of Berlin	BOROUGH OF BERLIN FOR EVIDENCE ONLY  59 S. White Horse Pike Berlin, NJ 08009	2012	Evidence of insurance.	8/6/2015 ALL
H- PROVIDED TO I- Borough of Bellmawr	BOROUGH OF BELMAWR FOR EVIDENCE ONLY  21 East Browning Road P.O. Box 368 Bellmawr, NJ 08099	2012	Evidence of insurance.	8/18/2015 WC
H- New Jersey Economic I- Parking Authority of the City of Camden	Development Authority 35 West Street, PO Box 990 Trenton, NJ 08608 10 Delaware Avenue Camden, NJ 08103	3895	REPLACES PRIOR CERTIFICATE - NJ Economic Development Authority & State of NJ 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) Waterfront Technology Center Lot for daily use of monthly parkers.	8/6/2015 GL EX AU WC
H- To Whom It May Concern I- Borough of Collingswood	678 Haddon Avenue Collingswood, NJ 08108	3907	Evidence of insurance.	8/13/2015 ALL
H- State of New Jersey I- Borough of Berlin	Dept. of Labor & Workforce Development Office of Special Compensation Funds PO Box 399 Trenton, NJ 08625-0399 59 S. White Horse Pike Berlin, NJ 08009	5624	Evidence of insurance. Marie Fleche Memorial Library is a named insured under the Borough of Berlin's Policy.	7/21/2015 WC
H- Bowman & Company LLP I- Township of Cherry Hill	601 White Horse Road Voorhees, NJ 08043 820 Mercer Street Cherry Hill, NJ 08002	17603	Evidence of Insurance. Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry Hill's \$50,000 Deductible on WC. Coverage covers up to policy period June 30, 2015.	8/3/2015 Exception



H- Collingswood Board of Education I- Borough of Collingswood	c/o Collingswood High School 424 Collings Avenue Collingswood, NJ 08108 678 Haddon Avenue Collingswood, NJ 08108	20239	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) using the High School on October 3, 2015 for the Collingswood Book Festival if it rains.	8/12/2015 GL EX AU WC
H- The Port of Authority of NY and NJ I- Borough of Audubon	Attn: WTC Artifacts 225 Park Avenue, 12th Floor New York, NJ 10003 606 West Nicholson Road Audubon, NJ 08106	20663	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) Audubon Fire Department transporting an artifact from the World Trade Center.	7/31/2015 GL EX AU WC
H- Bryn Mawr Cherry Hill II LLC I- Cherry Hill Township Fire District #13	765 John Barry Drive Bryn Mawr, PA 19010 1100 Markkress Rd. Cherry Hill, NJ 08003	21150	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of property at 706 Haddonfield Road, Cherry Hill, NJ 08002, by the Fire District for training.	8/19/2015 GL EX AU WC

**Total # of Holders =** 14



consolidated services group, inc.

**CSG BILL REVIEW SERVICES**

**CAMDEN JIF**

**WC Medical Savings By Month**

**2015**

<b>Reviewed Date</b>	<b>Provider Billed Amt</b>	<b>CSG Repriced Amt</b>	<b>Savings</b>	<b>% of Savings</b>
January 2015	\$88,349.32	\$50,999.65	\$37,349.67	42.27%
February 2015	\$145,725.32	\$70,810.29	\$74,915.03	51.41%
March 2015	\$127,128.41	\$70,111.93	\$57,016.48	44.85%
April 2015	\$201,720.24	\$99,564.04	\$102,156.20	50.64%
May 2015	\$194,436.93	\$85,334.10	\$109,102.83	56.11%
June 2015	\$218,134.36	\$137,311.37	\$80,822.99	37.05%
July 2015	\$132,236.83	\$57,071.26	\$75,165.57	56.84%
August 2015	\$467,600.70	\$217,927.51	\$249,673.19	53.39%
<b>TOTAL 2015</b>	<b>\$1,575,332.11</b>	<b>\$789,130.15</b>	<b>\$786,201.96</b>	<b>49.91%</b>

**Monthly PPO Statistics**

Bills	275
PPO Bills	247
PPO Bill Penetration	89.82%
PPO Charges	\$432,690.78
Charge Penetration	92.53%

**YTD PPO Statistics**

Bills	1,517
PPO Bills	1,361
PPO Bill Penetration	89.72%
PPO Charges	\$1,420,518.46
Charge Penetration	90.17%

**2014**

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

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

# ***APPENDIX I – MINUTES***

**August 24, 2015 Meeting**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – AUGUST 24, 2015  
BOROUGH OF BARRINGTON 5:15 PM**

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

**PLEDGE OF ALLEGIANCE  
MOMENT OF SILENCE OBSERVED**

**ROLL CALL OF EXECUTIVE COMMITTEE:**

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

**EXECUTIVE COMMITTEE ALTERNATES:**

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

**APPOINTED OFFICIALS PRESENT:**

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

David Taraschi, Audubon  
Millard Wilkinson, Berlin Boro  
Robert Mather, Pine Valley  
Ari Messinger, Cherry Hill  
Jack Flynn, Gibbsboro  
John Foley, Cherry Hill Fire District  
Ethel Kemp, Camden Parking Authority  
Mayor Wardlow, Lawnside

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Roger Leonard	Leonard O'Neill Insurance Group
Terry Mason	M&C Insurance Agency, Inc.
Rick Bean	Henry D. Bean & Sons Insurance
John McCrudden	Hardenbergh Insurance
Peter DiGiambattista	Associated Insurance Partners

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

**APPROVAL OF MINUTES:** OPEN & CLOSED SESSION OF JULY 27, 2015.

**MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF JULY 27, 2015:**

Motion:	Commissioner Lipsett
Second:	Commissioner Michielli
Vote:	Unanimous

**CORRESPONDENCE:** NONE

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

Members recently received an email advising the database has been set up and is ready for members to begin the 2016 underwriting renewal. The deadline will be September 1<sup>st</sup>. Executive Director said we appreciate the Risk Managers assistance in obtaining this information. There are four members that have not started their renewal information. We have contacted each of them and they made a commitment to have the information completed. Please contact the Fund Office if anyone has any questions or needs assistance. Executive Director said it is critical that we have the renewal information for our Budget review.

**2016 RFQ – FAIR & OPEN PROCESS:** Executive Director said the fund office has advertised Requests for Qualifications for Fund Professionals listed below. A report and recommendation will be made at the October meeting. Responses are due back on September 10, 2015 and an update with results will be presented at the September meeting.

The following positions are included in the list of RFQ submissions:

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

**MEMBERSHIP RENEWALS:** Executive Director said the Fund has 4 members up for renewal at the end of the year. Those towns are Clementon, Hi-Nella, Laurel Springs and Pine Hill. Renewal documents were sent out in August and we request documents be returned to Fund office by October 1.

**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 25<sup>th</sup> at the Camden County Emergency Services Training Center. A notice will be mailed to all members with additional information.

**2016 BUDGET –** The Executive Committee normally schedules a meeting prior to the Fund's regular October meeting to review the proposed budget. In the past, we have held this meeting a week before the October meeting date at the Collingswood Senior Community Center. It would be appropriate for the Committee to check their schedules for meeting availability during the week of October 12<sup>th</sup>. Executive Director said very preliminary indication is we have received good numbers back from the actuary on the loss funds indicative of the very good last two years that we had which is a good sign. We are still waiting to hear from XL and their numbers. As we mentioned last month the MEL will be using some experience rating on their funding starting this year - but this should not adversely affect our JIF.

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

Executive Director reviewed the most recent Financial Fast Track as of June 30, 2015 showing a \$5.1 million dollar surplus with a little dip as we had a big reserve change for 2014 with a couple of claims. Executive Director also reviewed the Expected Loss Ratio Analysis and said where the actuary projected us at 23.79% we currently stand at 27.67% so we continue to trend well. Lost Time Accident Frequency we have improved at 2.41 last month we were at 2.59.

Executive Director's Report Made Part of Minutes.

**TREASURER:**

**Approving Payment of Resolution 15-22 August 2015 Vouchers**

<b>TOTAL 2015</b>	\$97,613.57
<b>TOTAL</b>	<b>\$97,613.57</b>

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

<b>Closed Fund Year</b>	0.00
<b>2011</b>	13,413.65
<b>2012</b>	113,474.34
<b>2013</b>	50,080.75
<b>2014</b>	56,623.92
<b>2015</b>	82,941.00
<b>TOTAL</b>	<b>316,533.66</b>

**MOTION TO APPROVE RESOLUTION 15-22 VOUCHER PAYMENTS FOR AUGUST 2015 AND TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF JULY 2015 AS PRESENTED AND**

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

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

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

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi reported on two significant cases that were settled within the last month with the work of Cheryl Little, our defense panel and from the MEL Georgeanne Jussel. One case involved the Borough of Somerdale which had significant injuries and we were able to fortunately settle within the limits we proposed in which this case settled for half of the demand.

Attorney Nardi said another case was a bad liability case with Lawnside which settled for significantly less than what we had as a worst case settlement value. Attorney Nardi felt it was a good settlement value and wanted to commend Cheryl Little as well our defense attorneys.

Attorney Nardi discussed licensing fees for residential properties subject to licensing ordinances within municipalities. The courts recently struck these fees down saying that they were beyond the scope of the licensing act. Everyone should review the case with their solicitors and make sure the Fund Commissioners go back to their municipalities and advise their solicitors if they are not already aware because it could cause a significant financial impact.

**SAFETY DIRECTOR:**

Safety Director reviewed the monthly reports. A list of MSI training is included in the report with Fast Track Training. Mr. Saville said a monthly notice with start going out to the Fund



Commissioners and Safety Coordinators that will show the upcoming training so everyone is aware of the classes that will be coming up. Safety Directors Bulletins were included on Sumertime and High Visibility Apparel. Safety Director said if there is a class you would like to host for 2016 please send in the 2016 Class Request form by August 31<sup>st</sup>.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Executive Director reviewed the Certificate Report was enclosed on page 45 for the period 6/22/15 to 7/20/15 was included in the agenda listing 4 certificates. In response to Chairman Mevoli, all went well with fireworks this year.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the reports for July 2015, with a savings of 56.84% for the month and a total of 48.43% for the year. Jennifer Goldstein introduced a new member to their team Taylor Jacob. Ms. Goldstein reviewed the 2<sup>nd</sup> Quarter 2015 Workers Comp Injury Snapshot.

Monthly Activity Report Part of Minutes.

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

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

Motion:	Commissioner Wolk
Second:	Commissioner Lipsett
Vote:	Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion:	Commissioner Gallagher
Second:	Commissioner Wolk
Vote:	Unanimous

**MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:**

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

**OLD BUSINESS:**

NONE

**NEW BUSINESS:**

NONE

**PUBLIC COMMENT:**

NONE

**MOTION TO ADJOURN:**

Motion:	Commissioner Michielli
Second:	Commissioner Lipsett
Vote:	Unanimous

**MEETING ADJOURNED: 5:55 PM**

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

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



## Municipal Excess Liability Residual Claims Fund

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

September 2, 2015

Memo to: Board of Fund Commissioners  
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: Topics Discussed at the RCF Meeting

**2013 & 2014 Transfer of Funds:** The audit report as of 12/31/14 noted a comment that small deficits were recorded in fund year 2013 and 2014 in the General and Administrative Fund from bank fees due to recent investment activity. Executive Director reported that management's response to the audit was to seek approve transfers from the Loss Contingency Fund to General and Administrative Fund to cover the deficits. The Board of Fund Commissioners adopted a resolution approving and authorizing the transfer of \$5,000 to cover 2013 deficit and the transfer of \$50,000 to cover the 2014 deficit.

**Residual Legacy Account:** The audit report as of 12/31/14 noted a comment that a number of fund years are in a deficit caused by paid claims and loss reserves in excess of the projected amounts used to establish the budget. Executive Director reported that management's response was the formation of a Residual Legacy Account to transfer 10 years of outstanding liabilities of RCF Fund Years 1995-2004; the remaining assets or liabilities of these years shall be transferred to a Closed Year account. The Board of Fund Commissioners adopted a resolution authorizing the transfer of RCF Fund Years 1995-2004 to the Residual Legacy Account.

**2015 Budget Amendment:** The Board of Fund Commissioners reviewed the proposed budget amendment for Fund Year 2015, which reflected the transfer of Fund Year 2011. The Board made a motion to introduce on first reading the amendment to the 2015 budget and to schedule a public hearing on October 21, 2015, 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey.

**2016 Budget:** The Board of Fund Commissioners reviewed the proposed 2016 Budget. Executive Director reported that under the conditions of the Fund, the 2016 expenses cannot be charged directly to the contingency reserve established in the 2015 amended budget and recommended the Fund declare a dividend from the 2015 contingency surplus to offset the 2016 expenses. The Board of Fund Commissioners adopted a resolution returning the surplus from the 2015 Fund Year Contingency Account.

In addition, the Board of Fund Commissioners voted to introduce the 2016 budget on first reading and to schedule a public hearing on October 21, 2015, 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey.

**NJ Urban Centers Joint Insurance Fund:** Executive Director reported that initial regulatory filings have been made to the Departments of Banking & Insurance and Community Affairs for the formation of a new JIF to meet the needs of large cities that are not normally eligible for membership in programs like the MEL. The proposed start up date is January 1, 2016. Executive Director reported the Urban Centers JIF is requesting associate membership into the MEL and the RCF as non-risk bearing member to utilize their services. In addition, the Urban Centers JIF requested the Residual Claims Fund authorize the transfer of their residual claims on a cost plus interest basis so that the RCF is not assuming any risk.

The Board of Fund Commissioners tabled the motion to grant associate membership and transfer of residual claims of the Urban Centers JIF until further discussion and review is conducted by an ad-hoc committee. Chairman Matchett suggested a joint ad-hoc committee be formed with the MEL to review; Commissioners Rheinhardt, Landolfi, Cook, Shives and Chairman Matchett volunteered to serve on the committee.

**Membership Renewals:** Executive Director reported all current members of the RCF are scheduled to renew their membership on January 1, 2016 for a 3-year period; renewal resolutions and agreements were distributed in early August for adoption.

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

**Next Meeting:** The next meeting of the RCF is scheduled for **Wednesday October 21, 2015 at 10:30AM** at the Forsgate CC, Jamesburg, NJ.

<b>MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND</b>			
<b>2015 AMENDED BUDGET</b>			
	<b>2015</b>	<b>2015</b>	<b>\$</b>
	<b>BUDGET</b>	<b>Revised Budget</b>	<b>CHANGE</b>
<b>APPROPRIATIONS</b>			
<b>MEL</b>	230,283	15,088,740	14,858,457
<b>BMEL</b>	0	0	0
<b>ATLANTIC</b>	36,179	1,258,177	1,221,998
<b>BERGEN</b>	10,107	380,950	370,843
<b>BURLCO</b>	15,134	298,554	283,420
<b>CAMDEN</b>	17,401	917,885	900,484
<b>MOHIMOUTH</b>	19,957	1,528,541	1,508,584
<b>MORRIS</b>	15,185	1,999,403	1,984,218
<b>IIJUA</b>	12,469	365,509	353,040
<b>OCEAN (incl Brick) incremental inr</b>	66,694	1,215,791	1,149,097
<b>PMM</b>	6,274	288,228	281,954
<b>SOUTH BERGEN</b>	16,228	875,147	858,919
<b>SUBURBAN ESSEX</b>	15,799	645,504	629,705
<b>TRICO</b>	22,661	1,021,213	998,552
<b>SUBURBAN MUNICIPAL</b>	2,559	85,747	83,188
<b>CENTRAL JERSEY</b>	51,050	1,019,465	968,415
<b>IIJPHA</b>	12,044	339,224	327,180
<b>TOTAL</b>	<b>550,024</b>	<b>27,328,078</b>	<b>26,778,054</b>
<b>MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND</b>			
<b>2015 AMENDED BUDGET</b>			
	<b>2015</b>	<b>2015</b>	
	<b>BUDGET</b>	<b>Revised Budget</b>	
<b>APPROPRIATIONS</b>			
<b>CLAIMS</b>	0	26,073,054	26,073,054
<b>REINSURANCE PREMIUMS</b>	60,000	65,000	5,000
<b>LOSS FUND CONTINGENCY</b>	0	600,000	600,000
<b>SUBTOTAL LOSS FUND</b>	<b>60,000</b>	<b>26,738,054</b>	<b>26,678,054</b>
<b>EXPENSES</b>			
<b>ADMINISTRATOR</b>	186,438	186,438	0
<b>DEPUTY ADMINISTRATOR</b>	63,420	63,420	0
<b>ATTORNEY</b>	38,598	38,598	0
<b>CLAIMS SUPERVISION &amp; AUDIT</b>	55,796	55,796	0
<b>TREASURER</b>	36,238	36,238	0
<b>AUDITOR</b>	21,407	21,407	0
<b>ACTUARY</b>	38,217	38,217	0
<b>MISCELLANEOUS</b>	21,639	21,639	0
<b>SUBTOTAL</b>	<b>461,753</b>	<b>461,753</b>	<b>0</b>
<b>EXPENSE CONTINGENCY</b>	<b>28,271</b>	<b>128,271</b>	<b>100,000</b>
<b>SUBTOTAL EXPENSES</b>	<b>490,024</b>	<b>590,024</b>	<b>100,000</b>
<b>TOTAL BUDGET</b>	<b>550,024</b>	<b>27,328,078</b>	<b>26,778,054</b>

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





**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 2, 2015

MEMO TO: Board of Fund Commissioners  
Camden County Municipal Joint Insurance Fund

FROM: Commissioner Joseph Wolk

SUBJECT: E-JIF September Meeting Report

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**REGULATORY AFFAIRS** - Perma filed the 2014 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.

**2016 BUDGET PROCESS** – Attached to this report, is the 2016 draft budget. The Finance Committee met on September 1, 2015 and recommended the 2016 budget as presented. The budget was introduced and will be adopted at the Public Hearing scheduled for October 21, 2015.

**2015 DIVIDEND** - The Finance Committee is recommending a 2015 dividend of \$500,000. The Finance Committee advised the Board that a conservative approach will be taken once again as claims continue to become increasingly complex. Resolution #24-15 authorizing a total return dividend of \$500,000 was adopted by the Executive Board.

**NEW POLICY FORM** – The Fund Professionals continue to revise the 2015 policy form that is being developed with Liberty Insurance, the EJIF's excess insurer. The main issues pertain to providing equal or better coverage without exposing the EJIF to a stacking of limits between coverage parts. It is projected that the new policy form will be completed by the October meeting.

**EXCESS INSURANCE** – Negotiations have commenced concerning next year's excess coverage. Additional limits (currently \$7.5 Million) and change to the Fund's retention (currently \$2.8 Million) are being explored. The third and final year of membership population, on which the excess premium is rated on, is being phased in as per the Fund's agreement with the excess carrier.

**ENVIRONMENTAL ENGINEER RFQ**- The Executive Board approved a motion for the release of an RFQ for the position of Environmental Engineer. The Fund will advertise

pursuant to N.J.S.A. 19:44A-20.4 et. Seq. and adopted the criteria previously established and adopted by the EJIF in the issuance of prior RFQs.

The Fund's current Environmental Engineer contract with T&M Associates and First Environment is due to expire December 31, 2015.

**LEGISLATIVE AGENT RFQ-** The Executive Board approved a motion for the release of an RFQ for the position of Legislative Agent. The Fund will advertise pursuant to N.J.S.A. 19:44A-20.4 et. Seq. and adopted the criteria previously established and adopted by the EJIF in the issuance of prior RFQs. The contract with the Fund's current Legislative Agent, Princeton Public Affairs Group, is due to expire December 31, 2015.

**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 21, 2015 at the Forsgate CC, Jamesburg.

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



## Municipal Excess Liability Joint Insurance Fund

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

**Date:** September 2, 2015

**To:** Board of Fund Commissioners  
Camden County Municipal Joint Insurance Fund

**From:** Commissioner Joseph Wolk

**Subject:** September MEL Report

**Guy Buonpane** – Executive Director opened the meeting with the sad news that Guy Buonpane, Vice President of Qualcare passed away on Friday, August 31, 2015. Chairman Rheinhardt and the Executive Director led the Board and Fund Professionals in a Moment of Silence. In addition, A Resolution honoring Guy Buonpane was read into the record and adopted. Resolution will be given to Mr. Buonpane’s family.

**2016 BUDGET:** Executive Director distributed a reviewed a preliminary 2016 Budget - reflecting an overall decrease of 4%, when applying the 2015 exposures and limits against the 2016 rate table to provide a comparison.

Budget is based on the introduction of a retrospective rating program. The MEL will bill member JIFs a deposit assessment based on 85% of their expected claims fund assessments; only JIFs with claims that exceed that amount will be assessed a balance. Balance will be capped at 100%, 115% or 125% of the expected claims fund – determined by the JIF claims experience. Executive Director said this philosophy allows for the local JIF to take greater responsibility in their claims experience and allows for a more equitable distribution of the MEL assessments.

Additionally, the claims fund rating includes an experience modification factor. The Management Committee met to review the structure in July and will meet again in September.

**Super Storm Sandy:** In the initial stages of adjusted Super Storm Sandy claims, the MEL formed a Super Sandy Claims Committee. Committee established a process to adjust claims which included a mediation and arbitration process. Judge Carver was appointed to mediate that process and began working with approximately 12 towns that asked that their claims adjudication be reconsidered. Fund Attorney noted that all 12 towns had “opted in” to the process set forth by the Super Sandy Committee. Judge Carver set a July 31<sup>st</sup> date to resolve the process and essentially met that date. Once the final court order is executed, the MEL will contact member towns concerning their share of the flood sublimit.

The MEL tried to move this process along quickly so all affected members could complete their FEMA filings. FEMA is expected to process a payment of 95% of the amounts not paid by Zurich.

**Management Committee:** The Management Committee met July and reviewed recommendations to implement experience rating and retrospective premiums as outlined in an actuarial exhibit (attached). The committee is scheduled to meet again on September 21, 2015 to review the proposed budget figures in order to present a budget and rate table at the October MEL meeting.

Committee also recommended a restructuring of the OPRA response process. Fund Attorney will now oversee this process at an annual cost of \$16,000. In addition to removing the hourly rate charge, PERMA reduced its fee by \$5,000 for 2015 and \$10,000 for 2016 – which offsets the additional fee reflected in the Fund Attorney contract. Board of Commissioners adopted Resolutions to implement the recommendation.

Board of Fund Commissioners accepted the Committee's recommendation to purchase additional usage credits from FirstNet based on the higher than expected utilization of the online camp counselor training courses.

Lastly, the committee discussed an Insurance Industry Internship Program as an effort to improve minority access to careers in the insurance industry. Initial discussions indicated that the internship could be funded through industry contributions and a possible Department of Community Affairs grant. Board of Fund Commissioner authorized the Fund office to release a Request for Proposal (RFP) for a consultant to spearhead this initiative. Executive Director said grant money for this program may be available from the state.

**NJ Urban Centers Joint Insurance Fund:** Initial regulatory filings have been made to the Departments of Banking & Insurance and Community Affairs for the formation of new JIF to meet the need of large cities that are not normally eligible for membership in programs like the MEL. The proposed start up date is January 1, 2016. At this time, the Urban Centers JIF is requesting associate membership into the MEL as non-risk bearing member to utilize the MEL's services. In addition, associate membership is also being requested from the Residual Claims Fund to transfer residual claims on a cost plus interest basis so that the RCF is not assuming any risk.

Matter was referred to a joint subcommittee of the MEL and the RCF and will meet to review the matter and report at the October meetings.

**Investment Committee:** Response to the MEL's Request for Qualifications for Banking & Asset Management was due in the Fund office at the end of July. Responses were received from: Wells Fargo, Ocean First, PFM Asset Management, InvestorsBank, TD Bank, CapitalOne Bank and Wilmington Trust. The Investment Committee is scheduled to meet on September 21<sup>st</sup> to begin its review of the proposal.

Also, the Committee met on July 28<sup>th</sup> and drafted language (attached) to work towards a legislative change concerning Joint Insurance Fund investments. The MEL will meet with representatives from the state before further pursuing legislative remedy.

**Model Personnel Manual meeting:** A meeting has been scheduled for September 28, 2015 to review any required changes to model policies. The JIFs will introduce the changes in the fall of 2015; members will have until December of 2016 to achieve compliance.

**Safety and Education Committee:** The Safety & Education Committee met on August 14, 2015. Board of Fund Commissioners accepted the Committee's recommendation to amend the MEL's contract with LaMendola Associates to provide additional Management Training seminar in 2015. In addition, the Board authorized the release of an RFQ to continue these courses in 2016.

**Cyber Training:** The MEL has a contract with VCS to prepare webinar trainings and on-line trainings. The Board approved the quote submitted by VCS to prepare Cyber Training – which will include greater efforts than our standard programs.

**Legislative Committee:** Committee Chairman provided the board with a report on any bills the MEL is monitoring that have been released from legislative committees

**Emergency Cleanup and Restoration Services:** In response to Requests for Qualifications, the Board accepted a list of qualified vendors for Emergency Cleanup and Restoration Services. It was the intent of the Board for this to be an open Request for Qualifications that would allow vendors to be added to this list periodically – but the wording did not accomplish that objective. The Board of Fund Commissioners authorized the advertisement of a revised Request for Qualifications to reflect its intent.

**Coverage Committee:** The Coverage Committee is scheduled to meet on October 7, 2015.

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

**League Magazine:** A copy of the 4<sup>th</sup> of a series of MEL advertisements to appear in the League magazine submitted. This ad highlights the MEL's members use of S:ERVE – an online course made available to emergency personnel through the MEL's relationship with its excess workers' compensation carrier.

**XL Help Line - Enquiron Member Report:** A copy of the XL Help Line Usage Report for the period 7/1/14 to 6/30/15 on the topics and/or resources accessed by MEL members through XL's Help Line.

**Claims Committee:** The Claims Review Committee is scheduled to meet immediately following the Board meeting. Minutes of the June and July meetings were distributed to the Board.

**POLEPL** – Fund Attorney said he expects the balance of open POLEPL claims will be resolved by the end of 2016.

## MEL - 2016 Experience & Retrospective Rating Mods

Based on Losses & Assessments From 2005-2014

	Loss Ratio (a)	Experience Rating Mod (b)	Retro Rating Mod (c)
JIF			
ATL	144.1%	1.075	1.350
BER	65.5%	0.955	0.874
BURL	68.3%	0.955	0.910
CAM	105.2%	1.075	1.350
CNTRL	61.5%	0.955	0.850
FRESP	134.8%	1.075	1.350
MID JERSEY	73.6%	1.014	0.982
MON	41.3%	0.955	0.850
MOR	55.8%	0.955	0.850
NJPHA	25.8%	0.955	0.850
NJSI	67.8%	0.955	0.904
NJUA	73.1%	1.006	0.975
OCE	103.7%	1.075	1.350
PAIC	34.4%	0.955	0.850
PMM	45.9%	0.955	0.850
SBER	67.4%	0.955	0.899
SBEX	81.3%	1.075	1.084
SBMU	39.6%	0.955	0.850
TRICO	110.4%	1.075	1.350
Total	73.9%		

(a) Ratio of reported losses to assessments

(b) This mod will be applied to the rate & exposure based assessment for 2016

(c) This mod is capped at .85 and 1.35 and will be applied to the experience rated assessment



## Draft Legislation

New subsection 40A:5-15.1.a.

(9) With the approval of the Commissioner of Banking and Insurance and the Commissioner of the Department of Community Affairs, a Joint Insurance Fund established pursuant to 40A:10-36 et seq. or 18A:18B - 1 et seq. may join together with other joint insurance funds established pursuant to these statutes and create a joint investment and cash management fund to:

- (a) jointly invest in any security authorized pursuant to this section
- (b) jointly purchase any investment that can be acquired by an insurer authorized to write business in this state pursuant to Title 17
- (c) establish a joint cash management fund to meet the cash needs of its participating joint insurance funds while minimizing the need to liquidate investments before their maturity
- (d) fractionally allocate the value of this investment fund to the participating joint insurance funds