

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MEETING AGENDA
APRIL 24, 2017 – 5:15 PM**

**CHERRY HILL FIRE DISTRICT HEADQUARTERS
1100 MARLKRESS ROAD
CHERRY HILL, NJ 08003
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: APRIL 24, 2017**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2017 EXECUTIVE COMMITTEE**
- WELCOME: CHERRY HILL FIRE DISTRICT**
- APPROVAL OF MINUTES:** March 27, 2017 Open MinutesAppendix I
March 27, 2017 Closed Minutes **To Be Distributed**

- CORRESPONDENCE – Laurel Springs Letter**

REPORTS

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

- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 17-13Page 21
Treasurer's Report.....Page 25
Monthly ReportsPage 26

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report.....Page 32

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 41

- MANAGED CARE – Consolidated Services Group**
Monthly Report.....Page 46

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: May 22, 2017 – Voorhees Township**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216
Parsippany, NJ 07054

Date: April 24, 2017

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Aggregate Loss Fund Contingency** – As you recall, beginning with the 2016 Fund year, the MEL implemented a Retrospective Rating Program billing member JIFs only 85% of its expected claims fund and will bill balance to the JIFs that exceed that amount. This Resolution documents prior authorization for the creation of an aggregate loss fund contingency account and the transfer of the funding collected with the 2016 and 2017 assessments.

Each year at budget time, the JIF will decide how much to fund and transfer to this account. Documenting this change was a recent recommendation in the MEL's internal audit. Resolution 17-12 is on **Page 3**.

- ❑ **Motion to Adopt Resolution 17-12 documenting the creation of the Aggregate Loss Fund Contingency Account.**

- ❑ **2017 PRIMA Conference** – As previously reported, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Phoenix from June 4–7. Please contact the Fund office if you are interested.
- ❑ **Elected Officials Training:** This year's elected officials training program will focus on Risk Management for Public Officials. Several sessions have been conducted by Mr. Nardi. The final session will be held on April 27 at 6 PM in Gloucester City. Registration info for that session is on **Page 4**. The on-line version is also available; enclosed on **Page 6** are directions for the course.

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

- ❑ **Career Survival for First Line Supervisors (Pages 7 & 8)** – Included in the agenda is a copy of the 2017 Police Training Registration Form. The target audience is First Line Police Supervisors. There are 4 session available.

- ❑ **MEL Risk Management Consultant Accreditation Program.** The MEL is instituting a program to recognize the MEL’s numerous experienced RMCs and train new staff. Producers who complete this program may use the designation “MEL Accredited Risk Management Consultant”. To achieve accreditation, a RMC must complete the four all day sessions that will be conducted over a six month period. (See **Pages 9 & 10** for the registration form and agenda).

Each session will be held twice – once in Jamesburg at the Forsgate County Club and once at the Conner Strong and Buckelew Headquarters in Marlton. The program is also eligible for producer continuing education credits. The fee is a nominal \$500 payable to the Municipal Excess Liability Joint Insurance Fund.

- ❑ **Financial Disclosures:** The fund office has provided all Fund Commissioners and Professionals with the login information they need to complete their Financial Disclosure filing for the Camden JIF. The email included links to the instructions and the DLGS webpage to file your disclosure; the filing deadline is April 30th.

- ❑ **Due Diligence Reports:**

Financial Fast Track	Page 11 & 12
Income Portfolio	Page 13
Loss Ratio Analysis	Page 14
Loss Time Accident Frequency	Page 15
POL/EPL Compliance Report	Page 17
Fund Commissioners	Page 18
Regulatory Affairs Checklist	Page 19
RMC Agreements	Page 20

RESOLUTION NO. 17-12

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

(hereafter referred to as “the FUND”)

**CONFIRMING THE CREATION OF AN AGGREGATE LOSS FUND CONTINGENCY ACCOUNT
AND THE ANNUAL TRANSFER**

WHEREAS, the FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et.seq.); and

WHEREAS, the FUND is a member of the Municipal Excess Liability Joint Insurance Fund (hereafter referred to as “the MEL”), a duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et.seq.);

WHEREAS, NJAC 11:15-2.23 (f) 2 permits the FUND to establish an Aggregate Loss Fund Contingency Account and make annual contributions to this account, and

WHEREAS, this regulation provides that this account may be utilized solely for the replenishment of a claim or loss retention account for losses in excess of budgeted losses for a fund year, and

WHEREAS, The MEL implemented a Retrospective Rating and Premium program beginning with Fund Year 2016, and

WHEREAS, participation in the MEL’s Retrospective Rating and Premium program only requires the FUND to pay the MEL 85% of its rated workers’ compensation and liability claims fund and 100% of the balance of its assessment (premiums and administration costs); and

WHEREAS, at 120 months following the expiration of each Fund Year, the MEL will bill member FUNDS for the balance if the FUNDS’ claims exceed 85% of expected claims – capped at 100%, determined by the prior claims experience of each member FUND.

NOW, THEREFORE BE IT RESOLVED by the FUND’s Governing Body that it hereby creates an Aggregate Loss Fund Contingency Account to fund this potential exposure, and

BE IT FURTHER RESOLVED that the FUND’s Governing Body transfers the amount of \$243,645 plus interest collected with 2016 FUND assessments and the amount of \$316,402 plus interest collected with 2017 FUND assessments to the Aggregate Loss Fund Contingency Account.

ADOPTED:

This day before the Governing Body:

Chairman

date

Secretary

date

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054-4412

April 12, 2017

Memo to: Members of the Camden County Municipal Joint Insurance Fund.

From: PERMA Risk Management Services

Re: Elected Officials' Training Seminar

The fund office has rescheduled the elected officials training seminar in Gloucester City. The program will focus on Risk Management for Local Officials.

As in the past, the MEL will reduce each member's 2017 liability claims premium by \$250 for each municipal elected official and authority commissioner who completes the course by May 1, 2017. The credit will continue to be extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is 25% of the member's liability claims fund.

Scheduled Session is listed below:

Gloucester City – April 27, 2017 at 6:00 pm

Location: City Hall – 313 Monmouth Street, Gloucester City, NJ.

To register for this seminar, please complete the attached form and return it to the Fund office.

cc: Fund Commissioners & Risk Management Consultants (via email if available)

**2017 ELECTED OFFICIALS SEMINAR
REGISTRATION FORM**

**April 27, 2017 – Gloucester City, NJ
City Hall – 313 Monmouth Street, Gloucester City, NJ**

Member: _____

Name(s): _____ **Title** _____

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

****Please provide contact information in the event of cancellation due to inclement weather****

Contact info: _____

Phone Number: _____

E-Mail: _____

Please fax the completed form to 856-552-4713

OR

Email to kread@permainc.com

OR

Mail to the Fund Office – 401 Route 73 North, Suite 300, Marlton, NJ 08053



2016 - 2017 Elected Officials Online Training

While we recommend that public officials attend a training class, the MEL is also making available an on-line training program for Elected Officials and Authority Commissioners to earn their \$250 training credit. Please follow the steps below to access the program. To receive credit, the program must be completed by May 1, 2017.

Step 1: Go to the MEL's website <http://njmel.org/>

Step 2: On the MEL homepage, click on the MSI logo at the top to access the MSI page.

Step 3: On the MSI page, click "MSI Login" to access the login page.

Step 4: Login to access the Welcome Page. 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.

Step 5: On the Welcome Page, click on "MSI On-line Training Courses" on the lower right to access the course selection page.

Step 6: On the course selection page, click "Ethics in Local Government" on the left. Then click "enroll" on the right.

Step 7: The program will now thank you for enrolling. Hit "Click here" to go to your authorized course list.

Step 8: On your authorized course list, click "Ethics in Local Government" to access the course.

Step 9: When the course appears, click the start symbol in the middle of the screen to begin the course.

You must complete the entire program and the affidavit at the end of the program to receive credit. If you need additional assistance please call the MSI help line at (866) 661-5120 during business hours.

“Career Survival for First Line Supervisors”

Presented by J. A. Montgomery Risk Control and Paraclyte Training Consultants LLC

The “First Line Supervisor” is one of the most important and challenging assignments an officer can be tasked with during their law enforcement career. They are the officers who turn policy into action. They are required to provide leadership at all times, and their personnel will look for guidance and support from them during critical incidents. Making good decisions is crucial, and the First Line Supervisor needs to understand the importance of following current case law, agency rules, and policies to reduce liability and career failure.

New Jersey is one of the most plaintiff-friendly states, and liability claims can negatively affect the agency’s resources and reputation. Identifying the challenges of the assignment and preparing our personnel for the future will assist them with becoming successful leaders.

Target Audience – First Line Police Supervisors

Presenter: Chief Keith F. Hummel (Ret.)

Purpose: This is a risk management program that was designed for First-Line Supervisors. Once this training is completed, the student will be able to identify the risks associated with their assignment, reduce liability claims, and understand the importance of their leadership role.

Goals: Liability reduction through training - topics include but are not limited to:

- Leadership and Organizational Responsibilities
- Decision Making Procedures
- Reducing Liability Claims
- Understanding Harassment and Retaliation in the Workplace
- Dealing with Difficult Employees
- Performance Improvement Plans
- Identifying and Understanding Ministerial Duties

Class Time: Approximately 3 ½ hours

Course / Contact Information:

Glenn Prince | Senior Risk Control Consultant
J. A. Montgomery Risk Control
401 Route 73 North, Suite 300
Marlton, NJ 08053
P: 856-552-4744 | F: 856-552-4745
gprince@jamontgomery.com

Chief Keith F. Hummel (Ret.)
Paraclyte Training Consultants LLC
P.O. Box 562
Voorhees, NJ 08043
P: 856-470-0699
keithhummel@outlook.com

“Risk Management and Career Success”

*Funded by the Camden County Insurance Commission and the
Camden County Municipal Joint Insurance Fund*

**2017 POLICE TRAINING
REGISTRATION FORM**

Please Print

Course Date/Location (check one):

- | | | | |
|--------------------------|--------------|--|----------------|
| <input type="checkbox"/> | May 16, 2017 | Camden County Police Administration Building
800 Federal Street
Camden, NJ | 12 PM |
| <input type="checkbox"/> | May 17, 2017 | Camden County Police Administration Building
800 Federal Street
Camden, NJ | 12 PM |
| <input type="checkbox"/> | May 18, 2017 | Bellmawr Municipal Building
21 East Browning Road
Bellmawr, NJ 08031 | 8:30 AM |
| <input type="checkbox"/> | May 23, 2017 | Camden County Regional Training Center
420 Woodbury-Turnersville Road
Blackwood, NJ 08043 | 8:30 AM |

Name: _____ Title: _____

Municipality: _____

Contact Phone Number: _____

E-Mail: _____

Additional Registrants:

Name: _____ Title: _____

Name: _____ Title: _____

Name: _____ Title: _____

Forward the completed form to Rachel Chwastek at:
rchwastek@permainc.com or Fax: 856-552-6835



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive, Suite 216
Parsippany, New Jersey 07054-4412
Tel (201) 881-7632
Fax (201) 881-7633

2017 MEL Risk Management Consultant Accreditation Program

The MEL is instituting a Risk Management Consultant (RMC) accreditation program to recognize the MEL's numerous experienced RMCs and train new staff. Producers who complete this program may use the designation "MEL Accredited Risk Management Consultant". To achieve accreditation, a RMC must complete the four all day sessions that will be conducted over a six month period. (See attached agenda). Each session will be held twice – once in Jamesburg at the Forsgate County Club (Exit 8A) and once at the Conner Strong and Buckelew Headquarters facility in Marlton (Exit 4). The program is also eligible for producer continuing education credits. The fee is a nominal \$500 payable to the Municipal Excess Liability Joint Insurance Fund. You will be billed after you register.

REGISTRATION: RSVP by Friday, May 12

Name: _____ Title: _____ Organization: _____

Address: _____

Seven digit P/C Insurance Producer License # _____

Phone: _____ cell: _____ e-mail: _____

E-mail or fax registrations to Joen Ciannella, PERMA: (201) 881-7633 jciannella@permainc.com

Circle preferred class dates for each session:

- **Session One:** (May 19 in Jamesburg) or (June 2 in Marlton)
- **Session Two:** (June 16 in Jamesburg) or (June 23 in Marlton)
- **Session Three:** (September 7 in Jamesburg) or (September 8 in Marlton)
- **Session Four:** (October 20 in Jamesburg) or (October 27 in Marlton)

E-mail registrations to jciannella@permainc.com

MEL Producer Accreditation Program

Agenda

Session One (May 19 in Jamesburg or June 2 in Marlton)

- Basic risk management for local government (9:00 - 10:15): Dave Grubb
- Governance of a local governmental entity i.e. municipal government 101 (10:30 - 12:00): Robert Landolfi, Paul Shives, Chuck Cuccia, Bob Shannon
- Governance and operation of a Joint Insurance Fund (1:00 - 2:45): Cate Kiernan, Pauline Kontomanolis, Paul Forlenza, Joe Hrubash
- Local Government Ethics Act (3:00 - 4:00): Russ Huntington

Session Two (June 16 in Jamesburg or June 23 in Marlton)

- Title 59: The New Jersey Tort Claims Act (9:00 - 10:30): Chris Botta, Robyn Walcoff
- General and Auto Liability Coverage (10:45 - 12:00): Ed Cooney
- The NJ Workers Compensation Law (1:00 - 2:30): Stephanie Ganey
- Employee Safety (2:45 - 4:00): Joanne Hall, Dave McHale, Don Ruprecht

Session Three (September 7 in Jamesburg or September 8 in Marlton)

- Public officials liability including land use liability (9:00 – 9:50): Heather Steinmiller, Fred Semrau
- Employment Practices Liability (10:00 – 10:50): Richard Pevner, Dave Grubb
- Cyber Liability & Coverage (11:00 – 12:00) Marc Pfeiffer, Ed Cooney, Paul Forlenza
- Property coverages (1:00 - 2:30): Ezio Altamura, Mike Avalone, Frank Covelli
- Environmental liability and coverage (2:45 - 4:00): Steve Sacco, Peter King

Session Four (October 20 in Jamesburg or October 27 in Marlton)

- Surety bonds & crime coverage (9:00 - 9:50): Joe Hrubash, Ed Cooney
- Community Safety Issues (10:00 – 10:50): Joanne Hall, Dave Grubb
- Legislative issues (11:00 – 12:00): Richard Hirsch, Paul Forlenza, Paul Bent
- Health insurance funds (HIFs) (1:00 – 2:00): Paul Laracy, Dave Vozza
- Responsibilities and challenges of a risk management consultant (2:15 – 4:00): Mike Avalone Ezio Altamura, Frank Covelli, Chuck Casagrande

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
AS OF January 31, 2017					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	1,073,422	1,073,422	204,655,450	205,728,872
2.	CLAIM EXPENSES				
	Paid Claims	275,949	275,949	91,081,446	91,357,395
	Case Reserves	(127,707)	(127,707)	4,181,456	4,053,749
	IBNR	408,396	408,396	6,349,329	6,757,725
	Recoveries	(40,422)	(40,422)	(167,155)	(207,577)
	TOTAL CLAIMS	516,216	516,216	101,445,076	101,961,292
3.	EXPENSES				
	Excess Premiums	337,936	337,936	55,536,497	55,874,433
	Administrative	169,491	169,491	36,544,486	36,713,978
	TOTAL EXPENSES	507,427	507,427	92,080,984	92,588,411
4.	UNDERWRITING PROFIT (1-2-3)	49,779	49,779	11,129,390	11,179,169
5.	INVESTMENT INCOME	8,940	8,940	10,166,597	10,175,537
6.	DIVIDEND INCOME	0	0	3,320,164	3,320,164
7.	STATUTORY PROFIT (4+5+6)	58,719	58,719	24,616,151	24,674,870
8.	DIVIDEND	0	0	18,301,650	18,301,650
9.	STATUTORY SURPLUS (7-8)	58,719	58,719	6,314,500	6,373,219
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	518	518	965,812	966,330
	Aggregate Excess LFC	26,494	26,494	244,478	270,972
	2013	1,740	1,740	2,353,651	2,355,392
	2014	2,150	2,150	2,414,063	2,416,213
	2015	1,906	1,906	997,191	999,097
	2016	2,498	2,498	(660,695)	(658,197)
	2017	23,413	23,413		23,413
	TOTAL SURPLUS (DEFICITS)	58,719	58,719	6,314,500	6,373,219
	TOTAL CASH				19,794,438
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	81,427,837	81,427,837
	FUND YEAR 2013				
	Paid Claims	20,072	20,072	3,170,042	3,190,114
	Case Reserves	(34,733)	(34,733)	810,282	775,550
	IBNR	14,661	14,661	150,343	165,004
	Recoveries	0	0	(82,459)	(82,459)
	TOTAL FY 2013 CLAIMS	0	0	4,048,209	4,048,209
	FUND YEAR 2014				
	Paid Claims	34,028	34,028	2,404,399	2,438,426
	Case Reserves	(8,292)	(8,292)	933,399	925,106
	IBNR	(25,735)	(25,735)	747,665	721,930
	Recoveries	0	0	(57,443)	(57,443)
	TOTAL FY 2014 CLAIMS	0	0	4,028,019	4,028,019
	FUND YEAR 2015				
	Paid Claims	42,061	42,061	2,607,706	2,649,767
	Case Reserves	(44,735)	(44,735)	1,190,203	1,145,468
	IBNR	2,674	2,674	1,412,301	1,414,975
	Recoveries	0	0	(15,529)	(15,529)
	TOTAL FY 2015 CLAIMS	0	0	5,194,681	5,194,681
	FUND YEAR 2016				
	Paid Claims	175,212	175,212	1,471,461	1,646,673
	Case Reserves	(79,626)	(79,626)	1,247,572	1,167,946
	IBNR	(55,163)	(55,163)	4,039,020	3,983,857
	Recoveries	(40,422)	(40,422)	(11,724)	(52,146)
	TOTAL FY 2016 CLAIMS	0	0	6,746,330	6,746,330
	FUND YEAR 2017				
	Paid Claims	4,577	4,577		4,577
	Case Reserves	39,679	39,679		39,679
	IBNR	471,959	471,959		471,959
	Recoveries	0	0		0
	TOTAL FY 2017 CLAIMS	516,215	516,215		516,215
	COMBINED TOTAL CLAIMS	516,216	516,216	101,445,076	101,961,292

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

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2017		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,073,422	2,146,845	204,655,450	206,802,294
2.	CLAIM EXPENSES				
	Paid Claims	445,554	721,503	91,081,446	91,802,949
	Case Reserves	(22,980)	(150,687)	4,181,456	4,030,770
	IBNR	87,384	495,780	6,349,329	6,845,109
	Recoveries	-	(40,422)	(167,155)	(207,577)
	TOTAL CLAIMS	509,958	1,026,175	101,445,076	102,471,250
3.	EXPENSES				
	Excess Premiums	337,936	675,872	55,536,497	56,212,369
	Administrative	170,881	340,372	36,544,486	36,884,858
	TOTAL EXPENSES	508,817	1,016,244	92,080,984	93,097,228
4.	UNDERWRITING PROFIT (1-2-3)	54,647	104,426	11,129,390	11,233,816
5.	INVESTMENT INCOME	10,485	19,425	10,166,597	10,186,021
6.	DIVIDEND INCOME	0	0	3,320,164	3,320,164
7.	STATUTORY PROFIT (4+5+6)	65,132	123,851	24,616,151	24,740,001
8.	DIVIDEND	0	0	18,301,650	18,301,650
9.	STATUTORY SURPLUS (7-8)	65,132	123,851	6,314,500	6,438,351
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	519	1,037	965,812	966,849
	Aggregate Excess LFC	26,544	53,037	244,478	297,515
	2013	1,735	3,475	2,353,651	2,357,127
	2014	2,138	4,288	2,414,063	2,418,351
	2015	1,889	3,795	997,191	1,000,986
	2016	2,399	4,897	(660,695)	(655,798)
	2017	29,908	53,321		53,321
	TOTAL SURPLUS (DEFICITS)	65,132	123,851	6,314,500	6,438,351
TOTAL CASH					20,549,442
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	81,427,837	81,427,837
FUND YEAR 2013					
	Paid Claims	71,812	91,883	3,170,042	3,261,926
	Case Reserves	(70,824)	(105,557)	810,282	704,726
	IBNR	(988)	13,673	150,343	164,016
	Recoveries	0	0	(82,459)	(82,459)
	TOTAL FY 2013 CLAIMS	(1)	(0)	4,048,209	4,048,208
FUND YEAR 2014					
	Paid Claims	138,661	172,688	2,404,399	2,577,087
	Case Reserves	(4,895)	(13,187)	933,399	920,212
	IBNR	(133,766)	(159,501)	747,665	588,164
	Recoveries	0	0	(57,443)	(57,443)
	TOTAL FY 2014 CLAIMS	(0)	0	4,028,019	4,028,019
FUND YEAR 2015					
	Paid Claims	41,434	83,495	2,607,706	2,691,201
	Case Reserves	(61,195)	(105,930)	1,190,203	1,084,273
	IBNR	19,761	22,435	1,412,301	1,434,736
	Recoveries	0	0	(15,529)	(15,529)
	TOTAL FY 2015 CLAIMS	0	0	5,194,681	5,194,681
FUND YEAR 2016					
	Paid Claims	180,612	355,824	1,471,461	1,827,285
	Case Reserves	39,308	(40,319)	1,247,572	1,207,254
	IBNR	(219,920)	(275,083)	4,039,020	3,763,937
	Recoveries	0	(40,422)	(11,724)	(52,146)
	TOTAL FY 2016 CLAIMS	(0)	0	6,746,330	6,746,330
FUND YEAR 2017					
	Paid Claims	13,036	17,613		17,613
	Case Reserves	74,626	114,306		114,306
	IBNR	422,297	894,256		894,256
	Recoveries	0	0		0
	TOTAL FY 2017 CLAIMS	509,959	1,026,174		1,026,174
COMBINED TOTAL CLAIMS		509,958	1,026,175	101,445,076	102,471,250

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

CAMDEN JOINT INSURANCE FUND						
Fixed Income Portfolio Summary and Rate Comparison						
					For Month End	2/28/2017
					2016	2017
					Last Month	This Month
2014	2015	2016	2017	2018	2019	2020
CAMDEN JOINT INSURANCE FUND						
Total Cash Balance (millions)	14.32	15.46	16.98	19.79	20.55	
Fixed Income Portfolio						
Investments (millions), Book Value	4.92	4.92	9.99	9.99	9.99	
Avg maturity (years)	1.51	1.33	0.24	0.17	0.08	
Unrealized gain/(loss) (%)	0.89	0.47	0.09	0.07	0.07	
Purchase/Book yield (%)	1.40	1.40	0.62	0.62	0.62	
Realized gain/(loss) (%)	0.00	0.00	0.00	0.00	0.00	
Total Yield (Market)	2.29	1.87	0.71	0.69	0.69	
M E L PORTFOLIO						
Total Cash Balance (millions)	72.15	80.36	61.94	58.05	59.94	
Fixed Income Portfolio						
Investments (millions), Book Value	48.09	48.09	53.40	44.60	44.65	
Avg maturity (years)	1.90	1.58	1.64	1.56	1.52	
Unrealized gain/(loss) (%)	-0.06	0.12	0.03	-0.15	-0.13	
Purchase/Book yield (%)	0.82	0.82	0.82	0.99	1.00	
Realized gain/(loss) (%)	0.00	0.00	0.00	0.00	0.00	
Total Yield (Market)	0.76	0.94	0.85	0.84	0.87	
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *	0.69	0.10	0.41	0.55	0.57	
TD Money Market	0.01	0.01	0.01	0.01	0.01	
TD Bank Deposits	Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **	
Investors Bank Deposits	-	-	0.66	0.66	0.66	
Treasury Issues						
1 year bills	0.12	0.32	0.61	0.83	0.82	
3 year notes	0.90	1.02	1.00	1.48	1.47	
5 year notes	1.64	1.53	1.33	1.92	1.90	
Merrill Lynch US Govt 1-3 years ^	0.63	0.56	0.89	0.13	0.23	
* Yearly data is average monthly rate.						
^Monthly data is Year to Date return						
**Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.						

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **February 28, 2017**

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	50	MONTH	49	MONTH	38	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-17		31-Jan-17		29-Feb-16	
PROPERTY	535,713	372,208	69.48%	100.00%	69.48%	100.00%	71.02%	100.00%
GEN LIABILITY	1,423,316	960,141	67.46%	96.23%	67.39%	95.99%	29.29%	91.38%
AUTO LIABILITY	377,258	114,744	30.42%	93.27%	30.42%	92.93%	17.56%	88.30%
WORKER'S COMP	3,913,656	2,437,099	62.27%	99.52%	62.27%	99.46%	59.53%	98.43%
TOTAL ALL LINES	6,249,943	3,884,192	62.15%	98.44%	62.13%	98.32%	51.09%	96.35%
NET PAYOUT %	\$3,179,466		50.87%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	38	MONTH	37	MONTH	26	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-17		31-Jan-17		29-Feb-16	
PROPERTY	591,500	358,018	60.53%	100.00%	60.53%	100.00%	66.21%	100.00%
GEN LIABILITY	1,405,625	995,553	70.83%	91.38%	62.71%	90.78%	23.47%	81.65%
AUTO LIABILITY	350,875	105,163	29.97%	88.30%	29.97%	87.77%	17.30%	78.92%
WORKER'S COMP	3,909,782	1,981,121	50.67%	98.43%	50.16%	98.27%	52.30%	94.80%
TOTAL ALL LINES	6,257,782	3,439,855	54.97%	96.42%	52.83%	96.16%	45.18%	91.45%
NET PAYOUT %	\$2,519,644		40.26%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	26	MONTH	25	MONTH	14	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-17		31-Jan-17		29-Feb-16	
PROPERTY	541,208	605,377	111.86%	100.00%	111.86%	100.00%	116.75%	96.03%
GEN LIABILITY	1,412,638	313,662	22.20%	81.65%	22.01%	80.55%	19.72%	64.20%
AUTO LIABILITY	335,860	48,648	14.48%	78.92%	11.66%	77.72%	14.51%	56.96%
WORKER'S COMP	3,739,043	2,792,258	74.68%	94.80%	75.54%	94.20%	65.32%	74.88%
TOTAL ALL LINES	6,028,749	3,759,945	62.37%	91.30%	62.70%	90.60%	56.42%	73.28%
NET PAYOUT %	\$2,675,672		44.38%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	14	MONTH	13	MONTH	2	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-17		31-Jan-17		29-Feb-16	
PROPERTY	490,882	424,421	86.46%	96.03%	73.55%	95.63%	7.05%	13.00%
GEN LIABILITY	1,437,680	122,491	8.52%	64.20%	8.24%	62.24%	0.79%	2.50%
AUTO LIABILITY	330,150	89,642	27.15%	56.96%	25.74%	54.16%	3.28%	2.50%
WORKER'S COMP	3,689,848	2,357,076	63.88%	74.88%	59.69%	70.13%	3.04%	2.00%
TOTAL ALL LINES	5,948,560	2,993,630	50.33%	73.05%	46.52%	69.44%	2.84%	3.06%
NET PAYOUT %	\$1,786,377		30.03%					

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	2	MONTH	1	MONTH	-10	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-17		31-Jan-17		29-Feb-16	
PROPERTY	567,773	44,036	7.76%	13.00%	3.76%	6.00%	N/A	N/A
GEN LIABILITY	1,464,528	16,800	1.15%	2.50%	0.08%	1.00%	N/A	N/A
AUTO LIABILITY	324,847	12,090	3.72%	2.50%	0.92%	1.00%	N/A	N/A
WORKER'S COMP	3,837,435	65,248	1.70%	2.00%	0.49%	0.50%	N/A	N/A
TOTAL ALL LINES	6,194,583	138,174	2.23%	3.15%	0.71%	1.15%	N/A	N/A
NET PAYOUT %	\$23,869		0.39%					

2017 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
			February 28, 2017	
	2017	2016	2015	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2017 - 2015
N.J.U.A.	0.30	2.74	2.55	2.45
NJ PUBLIC HOUSING	0.34	1.75	1.96	1.75
SUBURBAN MUNICIPAL	0.55	1.95	2.19	1.99
MORRIS	0.60	1.78	2.00	1.79
ATLANTIC	0.78	2.98	2.61	2.60
CAMDEN	0.83	1.32	2.55	1.73
BURLINGTON	0.87	1.83	1.85	1.76
OCEAN	1.02	2.16	2.07	2.03
SUBURBAN ESSEX	1.13	1.63	2.15	1.86
SOUTH BERGEN	1.26	2.25	2.73	2.43
BERGEN	1.38	1.51	2.25	1.85
CENTRAL	1.48	1.57	1.88	1.72
TRI-COUNTY	1.64	2.23	2.05	2.10
PROF MUN MGMT	1.67	1.66	3.92	2.68
MONMOUTH	2.95	1.80	2.19	2.06
AVERAGE	1.12	1.94	2.33	2.05

**Camden Joint Insurance Fund
2017 LOST TIME ACCIDENT FREQUENCY**

		DATA VALUED AS OF February 28, 2017								
MEMBER_ID	MEMBER	** *	# CLAIMS FOR 2/28/2017	Y.T.D. LOST TIME ACCIDENTS	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2017 - 2015	
1	87 AUDUBON		0	0	0.00	1.10	0.00	1 AUDUBON	0.56	
2	88 AUDUBON PARK		0	0	0.00	0.00	0.00	2 AUDUBON PARK	0.00	
3	89 BARRINGTON		0	0	0.00	0.70	2.71	3 BARRINGTON	1.49	
4	90 BELLMAWR		0	0	0.00	0.47	5.44	4 BELLMAWR	2.48	
5	91 BERLIN BOROUGH		0	0	0.00	0.00	0.95	5 BERLIN BOROUGH	0.35	
6	92 BERLIN TOWNSHIP		0	0	0.00	5.95	0.00	6 BERLIN TOWNSHIP	2.82	
7	93 BROOKLAWN		0	0	0.00	0.00	0.00	7 BROOKLAWN	0.00	
8	94 CHESILHURST		0	0	0.00	0.00	0.00	8 CHESILHURST	0.00	
9	95 CLEMENTON		0	0	0.00	0.00	2.99	9 CLEMENTON	0.79	
10	96 COLLINGSWOOD		0	0	0.00	0.92	0.59	10 COLLINGSWOOD	0.72	
11	97 GIBBSBORO		0	0	0.00	0.00	3.92	11 GIBBSBORO	1.03	
12	98 GLOUCESTER		0	0	0.00	1.53	2.51	12 GLOUCESTER	1.77	
13	99 HADDON		0	0	0.00	0.45	2.03	13 HADDON	1.03	
14	102 HI-NELLA		0	0	0.00	0.00	0.00	14 HI-NELLA	0.00	
15	103 LAUREL SPRINGS		0	0	0.00	1.35	8.11	15 LAUREL SPRINGS	3.47	
16	104 LAWNSIDE		0	0	0.00	1.20	9.80	16 LAWNSIDE	4.28	
17	105 LINDENWOLD		0	0	0.00	2.94	2.14	17 LINDENWOLD	2.34	
18	106 MAGNOLIA		0	0	0.00	3.21	0.00	18 MAGNOLIA	1.79	
19	107 MEDFORD LAKES		0	0	0.00	0.00	0.00	19 MEDFORD LAKES	0.00	
20	108 MERCHANTVILLE		0	0	0.00	0.00	0.00	20 MERCHANTVILLE	0.00	
21	109 MOUNT EPHRAIM		0	0	0.00	3.13	0.00	21 MOUNT EPHRAIM	1.80	
22	110 OAKLYN		0	0	0.00	0.00	4.41	22 OAKLYN	1.65	
23	111 PINE HILL		0	0	0.00	0.00	1.72	23 PINE HILL	0.86	
24	112 RUNNEMEDE		0	0	0.00	1.37	0.00	24 RUNNEMEDE	0.73	
25	114 VOORHEES		0	0	0.00	1.43	3.69	25 VOORHEES	2.34	
26	115 WINSLOW		0	0	0.00	3.69	3.60	26 WINSLOW	3.37	
27	117 WOODLYNNE		0	0	0.00	2.82	0.00	27 WOODLYNNE	1.60	
28	451 TAVISTOCK		0	0	0.00	0.00	0.00	28 TAVISTOCK	0.00	
29	457 PINE VALLEY		0	0	0.00	0.00	0.00	29 PINE VALLEY	0.00	
30	565 CAMDEN PARKING AUTHORITY		0	0	0.00	0.00	14.29	30 CAMDEN PARKING AU	4.96	
31	584 CHERRY HILL FIRE DISTRICT		0	0	0.00	2.90	2.21	31 CHERRY HILL FIRE DIS	2.42	
32	564 CHERRY HILL		1	1	1.25	1.01	0.97	32 CHERRY HILL	1.00	
33	113 SOMERDALE		1	1	11.32	3.52	0.00	33 SOMERDALE	2.66	
34	101 HADDONFIELD		1	2	11.37	0.00	4.05	34 HADDONFIELD	1.78	
Totals:			3	4	0.83	1.32	2.07		1.60	

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund					
Data Valued As of :		April 17, 2017			
Total Participating Members		34			
Complaint		34			
Percent Compliant		100.00%			
				01/01/17	2017
				EPL	POL
Member Name	* Checklist Submitted	Compliant	Deductible	Deductible	Co-Insurance 01/01/17
AUDUBON	Yes	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
COLLINGSWOOD	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HADDON	Yes	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	Yes	\$ 20,000	\$ 20,000	0%
LAWNSIDE	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
LINDENWOLD	Yes	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODLYNNE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

* Member does NOT participate in EPL coverage

**Camden JIF
2017 FUND COMMISSIONERS**

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

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2017 as of April 1, 2017

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed 3/6
<input type="checkbox"/> Assessments	Filed 3/6
<input type="checkbox"/> Actuarial Certification	June Filing
<input type="checkbox"/> Reinsurance Policies	To be Filed
<input type="checkbox"/> Fund Commissioners	Filed 3/6
<input type="checkbox"/> Fund Officers	Filed 3/6
<input type="checkbox"/> Renewal Resolutions	To be Filed
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2017 Risk Management Plan	Filed 3/6
<input type="checkbox"/> 2017 Cash Management Plan	Filed 3/6
<input type="checkbox"/> 2017 Risk Manager Contracts	In Process of Collecting
<input type="checkbox"/> 2017 Certification of Professional Contracts	To be Filed
<input type="checkbox"/> Unaudited Financials	Filed 2/28
<input type="checkbox"/> Annual Audit	June Filing
<input type="checkbox"/> State Comptroller Audit Filing	To be Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2017 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF April 17, 2017				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP			12/31/16
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	3/2/2017	3/2/2017	12/31/17
BARRINGTON	CONNER STRONG & BUCKELEW		4/13/2017	12/31/17
BELLMAWR	CONNER STRONG & BUCKELEW	2/1/2017	2/1/2017	12/31/17
BERLIN BOROUGH	EDGEWOOD ASSOCIATES			12/31/16
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW		02/03/17	12/31/17
BROOKLAWN	CONNER STRONG & BUCKELEW		01/30/17	12/31/17
CHERRY HILL	CONNER STRONG & BUCKELEW		1/19/2017	12/31/17
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW			12/31/16
CHESILHURST	EDGEWOOD ASSOCIATES			12/31/16
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY		01/31/17	12/31/17
CLEMENTON	HARDENBERGH INSURANCE GROUP	02/09/17	02/09/17	12/31/17
COLLINGSWOOD	CONNER STRONG & BUCKELEW		01/11/17	12/31/17
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	01/31/17	01/31/17	12/31/17
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/19/2017	2/1/2017	12/31/17
HADDON	WAYPOINT INSURANCE SERVICES	2/2/2017	2/2/2017	12/31/17
HADDONFIELD	HENRY BEAN & SONS		03/10/17	12/31/17
HI-NELLA	CONNER STRONG & BUCKELEW	03/27/17	03/27/17	12/31/17
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	02/01/17	02/01/17	12/31/17
LAWNSIDE	M&C INSURANCE AGENCY	03/16/17		02/03/18
LINDENWOLD	HARDENBERGH INSURANCE GROUP	02/09/17	02/09/17	12/31/17
MAGNOLIA	CONNER STRONG & BUCKELEW	01/27/17	02/08/17	12/31/17
MEDFORD LAKES	CONNER STRONG & BUCKELEW		2/27/2017	12/31/17
MERCHANTVILLE	CONNER STRONG & BUCKELEW		1/13/2017	12/31/17
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		8/1/2016	07/26/17
OAKLYN	HARDENBERGH INSURANCE GROUP	3/1/2017	3/1/2017	12/31/17
PINE HILL	CONNER STRONG & BUCKELEW	2/7/2017	2/7/2017	12/31/17
PINE VALLEY	HENRY BEAN & SONS		1/25/2017	12/31/17
RUNNEMEDE	CONNER STRONG & BUCKELEW	01/26/17	1/26/2017	12/31/17
SOMERDALE	CONNER STRONG & BUCKELEW		3/2/2017	12/31/17
TAVISTOCK	CONNER STRONG & BUCKELEW			12/31/16
VOORHEES	HARDENBERGH INSURANCE GROUP	03/15/17	3/15/2017	12/31/17
WINSLOW	CONNER STRONG & BUCKELEW		1/23/2017	12/31/17
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	3/2/2017	3/2/2017	12/31/17
Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.				

RESOLUTION NO. 17-13

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – APRIL 2017**

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

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

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

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

FUND YEAR 2016

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001279			
001279	LAUREL SPRINGS BOROUGH	2016 SAFETY INCENTIVE AWARD - 03/2017	1,000.00
			1,000.00
001280			
001280	VOORHEES TOWNSHIP	2016 SAFETY INCENTIVE AWARD - 03/2017	2,000.00
			2,000.00
001281			
001281	CHERRY HILL TOWNSHIP	2016 SPECIAL RECOGNITION AWARD	500.00
001281	CHERRY HILL TOWNSHIP	2016 SAFETY INCENTIVE AWARD - 03/2017	2,000.00
			2,500.00
001282			
001282	CLEMENTON BOROUGH	2016 SAFETY INCENTIVE AWARD - 03/2017	1,500.00
			1,500.00
001283			
001283	BERLIN BOROUGH	2016 SAFETY INCENTIVE AWARD - 3/2017	1,500.00
			1,500.00
001284			
001284	MOUNT EPHRAIM BOROUGH	2016 SAFETY INCENTIVE AWARD - 3/2017	1,500.00
			1,500.00
001285			
001285	MAGNOLIA BOROUGH	2016 SAFETY INCENTIVE AWARD - 3/2017	1,500.00
			1,500.00
001286			
001286	COLLINGSWOOD BOROUGH	2016 SAFETY INCENTIVE AWARD - 03/2017	2,000.00
			2,000.00
001287			
001287	HADDON TOWNSHIP	2016 SPECIAL REGOGNITION AWARD	500.00
001287	HADDON TOWNSHIP	2016 SAFETY INCENTIVE AWARD - 03/2017	2,000.00
			2,500.00
001288			
001288	HADDONFIELD BOROUGH	2016 SAFETY INCENTIVE AWARD - 03/2017	2,000.00
			2,000.00
001289			
001289	BERLIN TOWNSHIP	2016 SAFETY INCENTIVE AWARD - 3/2017	1,500.00
			1,500.00
001290			

001290	BELLMAWR BOROUGH	2016 SAFETY INCENTIVE AWARD - 3/2017	2,000.00 2,000.00
001291			
001291	CHERRY HILL FIRE DISTRICT 13	2016 SPECIAL RECOGNITION AWARD	500.00
001291	CHERRY HILL FIRE DISTRICT 13	2016 SAFETY INCENTIVE AWARD - 03/2017	2,000.00 2,500.00
001292			
001292	CONNER STRONG & BUCKELEW	RIGHT-TO-KNOW - 2016 - 4/11/17	18,067.84 18,067.84
001293			
001293	GLOUCESTER CITY	2016 SAFETY INCENTIVE AWARD - 03/2017	2,000.00 2,000.00
001294			
001294	MERCHANTVILLE BOROUGH	2016 SAFETY INCENTIVE AWARD - 03/2017	1,500.00 1,500.00
001295			
001295	MEDFORD LAKES BOROUGH	2016 SAFETY INCENTIVE AWARD - 03/2017	1,500.00 1,500.00
001296			
001296	LINDENWOLD BOROUGH	2016 SAFETY INCENTIVE AWARD - 03/2017	1,500.00 1,500.00
001297			
001297	BROOKLAWN BOROUGH	2016 SAFETY INCENTIVE AWARD - 03/2017	1,500.00 1,500.00
001298			
001298	AUDUBON BOROUGH	2016 SAFETY INCENTIVE AWARD - 3/2017	1,500.00 1,500.00
001299			
001299	AUDUBON PARK BOROUGH	2016 SAFETY INCENTIVE AWARD - 3/2017	1,000.00 1,000.00
001300			
001300	OAKLYN BOROUGH	2016 SAFETY INCENTIVE AWARD - 03/2017	1,500.00 1,500.00
001301			
001301	GIBBSBORO BOROUGH	2016 SAFETY INCENTIVE AWARD - 03/2017	1,000.00 1,000.00
001302			
001302	RUNNEMEDE BOROUGH	2016 SPECIAL RECOGNITION AWARD	500.00
001302	RUNNEMEDE BOROUGH	2016 SAFETY INCENTIVE AWARD - 03/2017	1,500.00 2,000.00
001303			
001303	HI-NELLA BOROUGH	2016 SAFETY INCENTIVE AWARD - 03/2017	1,000.00 1,000.00
001304			
001304	LAWNSIDE BOROUGH	2016 SAFETY INCENTIVE AWARD - 03/2017	1,500.00 1,500.00
001305			
001305	SOMERDALE BOROUGH	2016 SAFETY INCENTIVE AWARD - 03/2017	1,500.00 1,500.00
001306			
001306	CAMDEN CITY PARKING AUTHORITY	2016 SAFETY INCENTIVE AWARD - 03/2017	1,500.00 1,500.00
TOTAL PAYMENTS FY 2016			62,567.84

FUND YEAR 2017

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001307			
001307	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 2ND QTR 2017	2,989.55
			2,989.55
001308			
001308	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY 2ND QTR 2017	159,518.68
001308	MUNICIPAL EXCESS LIABILITY JIF	MEL 2ND QTR 2017	475,897.41
			635,416.09
001309			
001309	APEX INSURANCE SRVS c/o XL INS	TECH ERRORS & OMISSIONS 2OF2 INSTALL	14,382.00
			14,382.00
001310			
001310	APEX INS SRVS c/oQBE INSURANCE	VOLUNT EMRG SERV DIR & OFF 2OF2 INSTALL	4,123.50
001310	APEX INS SRVS c/oQBE INSURANCE	POL/EPL 2 OF 2 INSTALLMENT 2017	534,017.50
			538,141.00
001311			
001311	RESOLUTION GROUP INTERNATIONAL	EPL TRAINING - 03/2017	1,200.00
			1,200.00
001312			
001312	INTERSTATE MOBILE CARE INC.	CDL DRUG TESTING 3/2017	2,172.00
001312	INTERSTATE MOBILE CARE INC.	FOLLOW-UP - 03/2017	171.00
			2,343.00
001313			
001313	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 04/2017	11,090.77
			11,090.77
001314			
001314	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 03/2017	26.13
001314	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 04/2017	29,867.50
			29,893.63
001315			
001315	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 04/2017	3,855.25
			3,855.25
001316			
001316	BROWN & CONNERY, LLP	EPL TRAINING - 03/31/2017	370.00
			370.00
001317			
001317	ELIZABETH PIGLIACELLI	TREASURER MONTHLY FEE 04/2017	1,742.50
			1,742.50
001318			
001318	BERLIN BOROUGH	MEETING EXPENSE - 1/23/2017	228.65
			228.65
001319			
001319	JACK LIPSETT	PRIMA - REGIST & AIR FARE - 3/22/2017	1,277.40
001319	JACK LIPSETT	MEETING EXPENSE - 03/23/17	114.67
			1,392.07
001320			
001320	JOSEPH WOLK	PRIMA REGIST & AIR FARE - 3/28/2017	1,297.40
			1,297.40
001321			
001321	MUNICIPAL EXCESS LIABILITY JIF	MSI 2ND QTR 2017	13,716.00

001322			
001322	CONNER STRONG & BUCKELEW	REIMB EXEC SAFETY COMMITTEE MTG - DINNER	246.10
			246.10
001323			
001323	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 04/217 - CHERRY	1,083.00
001323	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 04/2017	8,739.58
			9,822.58
001324			
001324	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 04/2017	957.17
			957.17
	TOTAL PAYMENTS FY 2017		1,269,083.76

TOTAL PAYMENTS ALL FUND YEARS \$ 1,331,651.60

Chairperson

Attest:

_____ Dated: _____

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

Treasurer

April 24, 2017

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 March 31, 2017 for Fund Years 2013, 2014, 2015, 2016 and 2017. 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 APRIL:**

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for March totaled \$40,995.29.

- **RECEIPT ACTIVITY FOR MARCH:**

Cherry Hill Deductible	\$ 22,993.96
Total Receipts	<u>\$22,993.96</u>

- **CLAIM ACTIVITY FOR MARCH:**

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

Property Liability Claims	\$ 440,665.15
Workers Compensation Claims	127,403.10
Administration Expense	<u>138,924.63</u>
Total Claims/Expenses	<u>\$706,992.88</u>

- **CASH ACTIVITY FOR MARCH:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$20,549,441.43 to a closing balance of \$19,879,123.44 showing a decrease of \$670,317.99.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer



Summary of Investments

Account Number **115884-000**
As of March 31, 2017 Page 1 of 10

PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) <i>As of 2/28/2017</i>	% OF M/V	MARKET VALUE (M/V) <i>As of 3/31/2017</i>	% OF M/V
PRINCIPAL PORTFOLIO(S)					
	MONEY MARKET FUNDS				
	U.S. GOV. MONEY MARKET FUNDS	\$28,757.21	0.29	\$45,345.07	0.45
	TOTAL MONEY MARKET FUNDS	28,757.21	0.29	45,345.07	0.45
	U.S. TREASURY OBLIGATIONS				
	U.S. TREASURY BONDS AND NOTES	0.00	0.00	9,991,719.75	99.55
	TOTAL U.S. TREASURY OBLIGATIONS	0.00	0.00	9,991,719.75	99.55
	U.S. GOVERNMENT AGENCIES				
	GOVERNMENT AGENCY BONDS/NOTES	10,000,600.00	99.71	0.00	0.00
	TOTAL U.S. GOVERNMENT AGENCIES	10,000,600.00	99.71	0.00	0.00
TOTAL PRINCIPAL PORTFOLIO(S)		10,029,357.21	100.00	10,037,064.82	100.00
	TOTAL ACCRUED INCOME	26,393.36		25,205.18	
	TOTAL MARKET VALUE WITH ACCRUED INCOME	10,055,750.57		10,062,270.00	



Summary of Activity

Account Number **115884-000**

March 1, 2017 through March 31, 2017

Page 2 of 10

	CASH	CASH MANAGEMENT
PRINCIPAL		
OPENING BALANCES:	0.00	28,757.21
RECEIPTS		
Maturities	10,000,000.00	0.00
Dividends	4.47	0.00
Interest	35,468.75	0.00
TOTAL RECEIPTS	10,035,473.22	0.00
DISBURSEMENTS		
Purchases	(9,990,382.82)	0.00
Other Disbursements	(28,502.54)	0.00
TOTAL DISBURSEMENTS	(10,018,885.36)	0.00
CASH MANAGEMENT ACTIVITY		
Cash Management Purchases	(10,035,473.22)	10,035,473.22
Cash Management Sales	10,018,885.36	(10,018,885.36)
NET CASH MANAGEMENT	(16,587.86)	16,587.86
CLOSING BALANCES:	0.00	45,345.07

2017-04-03:000102575010001 CDB1420935 0001 00101920038 000110404 00115100 115884-000 H

MARCH						
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals
1	03/08/17	28,161.96				28,161.96
2	03/08/17	31,688.80				31,688.80
3	03/15/17	37,198.58				37,198.58
4	03/15/17	12,640.67				12,640.67
5	03/22/17	69,526.51	- 35,000.00			34,526.51
6	03/22/17	45,383.81				45,383.81
7	03/29/17	40,987.50				40,987.50
8	03/29/17	36,576.02				36,576.02
9	03/31/17	299,790.60				299,790.60
10	03/31/17	1,113.80				1,113.80
11						-
12						-
13						-
14						-
15						-
16						-
17						-
18						-
19						-
20						-
21						-
22						-
23						-
24						-
25						-
26						-
27						-
28						-
29						-
30						-
	Total	603,068.25	- 35,000.00	-	-	568,068.25
	Monthly Rpt	568,068.25				568,068.25
	Variance	35,000.00	- 35,000.00			-

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

Current Fund Year: 2017 Month Ending: March		Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE		867,503.82	5,023,723.31	1,322,165.26	10,091,162.78	(5,240.89)	1,279,406.78	(3,618.78)	1,997,194.34	(22,854.47)	20,549,442.14
RECEIPTS											
Assessments		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,993.96	22,993.96
Invest Pymnts		0.00	0.00	0.00	0.00	0.00	0.00	0.00	36,083.47	0.00	36,083.47
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,100.01	0.00	6,100.01
Subtotal Invest		0.00	0.00	0.00	0.00	0.00	0.00	0.00	42,183.48	0.00	42,183.48
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		0.00	0.00	0.00	0.00	0.00	0.00	0.00	42,183.48	22,993.96	65,177.44
EXPENSES											
Claims Transfers		25,288.25	406,862.66	8,514.24	103,293.01	0.00	0.00	0.00	0.00	24,110.09	568,068.25
Expenses		0.00	0.00	0.00	0.00	0.00	0.00	0.00	138,924.63	0.00	138,924.63
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	28,502.54	0.00	28,502.54
TOTAL		25,288.25	406,862.66	8,514.24	103,293.01	0.00	0.00	0.00	167,427.17	24,110.09	735,495.42
END BALANCE		842,215.57	4,616,860.65	1,313,651.02	9,987,869.77	(5,240.89)	1,279,406.78	(3,618.78)	1,871,950.65	(23,970.60)	19,879,124.16

REPORT STATUS SECTION

Report Month: March

Balance Differences

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	March					
CURRENT FUND YEAR	2017					
Description:	Investors Operating-58892	Investors Prop & Liab Claims-58910	Investors WC Claims-58905	Wilmington Trust - 5884		
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investm	\$20,549,441.43	10,519,665.23	207.28	211.71	10,029,357.21	
Opening Interest Accrua	\$26,397.54	-	-	-	26,397.54	
1 Interest Accrued and/or	\$34,276.39	\$0.00	\$0.00	\$0.00	\$34,276.39	
2 Interest Accrued - discor	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4 Accretion	\$6,100.00	\$0.00	\$0.00	\$0.00	\$6,100.00	
5 Interest Paid - Cash Inst	\$5,977.79	\$5,902.23	\$46.28	\$24.81	\$4.47	
6 Interest Paid - Term Ins	\$35,468.75	\$0.00	\$0.00	\$0.00	\$35,468.75	
7 Realized Gain (Loss)	-\$5,363.07	\$0.00	\$0.00	\$0.00	-\$5,363.07	
8 Net Investment Income	\$40,991.11	\$5,902.23	\$46.28	\$24.81	\$35,017.79	
9 Deposits - Purchases	\$591,062.21	\$22,993.96	\$440,665.15	\$127,403.10	\$0.00	
10 (Withdrawals - Sales)	-\$1,303,563.67	-\$706,992.88	-\$440,665.15	-\$127,403.10	-\$28,502.54	
Ending Cash & Investment	\$19,879,123.44	\$9,841,568.54	\$253.56	\$236.52	\$10,037,064.82	
Ending Interest Accrual Bal	\$25,205.18	\$0.00	\$0.00	\$0.00	\$25,205.18	
Plus Outstanding Checks	\$849,998.85	\$395,249.13	\$404,524.87	\$50,224.85	\$0.00	
(Less Deposits in Transit)	-\$335,904.40	-\$35,000.00	-\$299,790.60	-\$1,113.80	\$0.00	
Balance per Bank	\$20,393,217.89	\$10,201,817.67	\$104,987.83	\$49,347.57	\$10,037,064.82	
		\$0.00	0.0	\$0.00	\$0.00	

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

Month		March								
Current Fund Year		2017								
		1.	2.	3.	4.	5.	6.	7.	8.	
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid March	Monthly Recoveries March	Calc. Net Paid Thru March	TPA Net Paid Thru March	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month	
2017	Property	1,936.05	9,680.06	0.00	11,616.11	11,616.11	(0.00)	0.00	(0.00)	
	Liability	0.00	574.30	0.00	574.30	574.30	0.00	0.00	0.00	
	Auto	590.00	3,523.43	0.00	4,113.43	4,113.43	0.00	0.00	0.00	
	Workers Comp	15,086.50	19,481.23	0.00	34,567.73	34,567.73	0.00	(0.00)	0.00	
	Cherry Hill	6,256.20	2,822.57	6,256.16	2,822.61	2,822.61	0.00	0.00	0.00	
	Total	23,868.75	36,081.59	6,256.16	53,694.18	53,694.18	(0.00)	(0.00)	0.00	
2016	Property	340,517.51	14,985.94	0.00	355,503.45	355,503.45	0.00	0.00	0.00	
	Liability	58,014.51	636.69	0.00	58,651.20	58,651.20	0.00	0.00	0.00	
	Auto	44,042.41	3,941.39	0.00	47,983.80	47,983.80	(0.00)	(0.00)	0.00	
	Workers Comp	1,332,564.86	24,349.95	0.00	1,356,914.81	1,356,914.81	0.00	0.00	0.00	
	Cherry Hill	16,598.27	21,287.52	16,737.80	21,147.99	15,787.14	5,360.85	5,360.85	0.00	
	Total	1,791,737.56	65,201.49	16,737.80	1,840,201.25	1,834,840.40	5,360.85	5,360.85	0.00	
2015	Property	560,951.19	622.25	0.00	561,573.44	561,573.44	0.00	0.00	0.00	
	Liability	217,811.74	3,385.02	0.00	221,196.76	221,196.76	(0.00)	0.00	(0.00)	
	Auto	29,048.47	0.00	0.00	29,048.47	29,048.47	(0.00)	(0.00)	0.00	
	Workers Comp	1,867,860.75	50,614.42	0.00	1,918,475.17	1,918,475.17	0.00	0.00	0.00	
	Cherry Hill	(0.00)	0.00	0.00	(0.00)	0.00	(0.00)	(0.00)	0.00	
	Total	2,675,672.15	54,621.69	0.00	2,730,293.84	2,730,293.84	0.00	0.00	(0.00)	
2014	Property	323,918.01	0.00	0.00	323,918.01	323,918.01	0.00	0.00	0.00	
	Liability	545,518.80	110,955.74	0.00	656,474.54	656,474.54	(0.00)	(0.00)	0.00	
	Auto	57,640.88	925.00	0.00	58,565.88	58,565.88	0.00	0.00	0.00	
	Workers Comp	1,592,566.06	5,223.35	0.00	1,597,789.41	1,597,789.41	0.00	0.00	0.00	
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Total	2,519,643.75	117,104.09	0.00	2,636,747.84	2,636,747.84	0.00	0.00	0.00	
2013	Property	337,742.74	0.00	0.00	337,742.74	337,742.74	0.00	0.00	0.00	
	Liability	558,419.91	291,310.91	0.00	849,730.82	849,730.82	0.00	0.00	0.00	
	Auto	100,407.60	124.42	0.00	100,532.02	100,532.02	0.00	0.00	0.00	
	Workers Comp	2,182,896.10	3,624.06	0.00	2,186,520.16	2,186,520.16	0.00	0.00	0.00	
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Total	3,179,466.35	295,059.39	0.00	3,474,525.74	3,474,525.74	0.00	0.00	0.00	
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL		10,190,388.56	568,068.25	22,993.96	10,735,462.85	10,730,102.00	5,360.85	5,360.85	0.00	

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: April 3, 2017

JIF SERVICE TEAM

Joanne Hall, Safety Director jhall@jamontgomery.com Office: 732-736-5286 Cell: 908-278-2792	Danielle Sanders, Administrative Assistant dsanders@jamontgomery.com Office : 856-552-6898 Fax : 856-552-6899
John Saville, Sr. Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092	Timothy Sheehan, Asst. Public Sector Director tsheehan@jamontgomery.com Office: 856-552-6862 Cell: 609-352-6378

MARCH ACTIVITIES

LOSS CONTROL SERVICES

- No Loss Control Survey conducted for the month of March

MEETINGS ATTENDED

- Executive Safety Committee Meeting – March 2
- Safety Kickoff Breakfast – March 28
- Safety Coordinators Roundtable – March 28

UPCOMING EVENTS

- Claims Meeting – April 21
- Fund Commissioners Meeting – April 24
- Camden Police Ad Hoc – April 28

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- Camden JIF - Did You Know? – MSI Training Schedule, March 2017 – March 2
- Camden JIF - Safety Director Message - "Internet Purchase Exchange Zones" – March 13
- Camden JIF - SD Bulletin - Bring your Child to Work Day – March 20
- Camden JIF - Safety Director Message- Attention & Distraction Driver Training – March 27

- Camden JIF - Did You Know? – MSI Training Schedule, April 2017 – March 28
- Camden JIF - Camden County Police Chief AD-HOC Meeting – March 29
- Camden JIF – 2017 Safety Contract Reminder – March 30

MEL VIDEO LIBRARY

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

<u>Municipality</u>	<u># of Videos</u>
Borough of Berlin	2
Borough of Brooklawn	2
City of Gloucester	3
Township of Haddon	2
Borough of Laurel Springs	3

MEL SAFETY INSTITUTE (MSI)

Listed below are upcoming MSI training programs scheduled for **April, May and June of 2017**. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time. ***Members are reminded to log on to the www.njmel.org website, and then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.***

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

DATE	LOCATION	TOPIC	TIME
4/3/17	Township of Pemberton	Landscape Safety	8:00 - 11:00 am
4/4/17	Township of Voorhees #1	Driving Safety Awareness	9:00 - 10:30 am
4/4/17	Township of Voorhees #1	HazCom w/GHS	10:45 - 12:15 pm
4/5/17	Township of Burlington #3	BBP	8:00 - 9:00 am
4/5/17	Township of Burlington #3	Confined Space Awareness	9:15 - 10:15 am
4/6/17	Township of Winslow	LOTO	8:30 - 10:30 am
4/7/17	Township of Willingboro	Flagger/Work Zone	8:30 - 12:30 pm
4/10/17	Borough of Glassboro #1	Driving Safety Awareness	8:00 - 9:30 am
4/11/17	Logan Township MUA #1	Fire Safety	8:30 - 9:30 am
4/11/17	Logan Township MUA #1	Fire Extinguisher	9:45 - 10:45 am
4/12/17	Evesham Township MUA	PPE	8:30 - 10:30 am
4/12/17	Evesham Township MUA	Ladder Safety/Walking Surfaces	10:45 - 12:45 pm
4/17/17	Township of Cherry Hill #4	Heavy Equipment	8:30 - 11:30 am
4/18/17	Borough of Clementon #3	Special Events Management	8:30 - 10:30 am
4/18/17	Borough of Clementon #3	Fire Safety	10:45 - 11:45 am
4/18/17	Borough of Clementon #3	Fire Extinguisher	12:00 - 1:00 pm
4/19/17	Township of Washington	Flagger/Work Zone	8:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
4/20/17	Township of Pemberton	Excavation/Trenching/Shoring	8:30 - 1:30 pm w/lunch brk
4/21/17	Township of Bordentown	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/24/17	Township of Cherry Hill #4	Jetter/Vacuum Safety	8:30 - 10:30 am
4/25/17	Township of Washington	Landscape Safety	8:30 - 11:30 am
4/25/17	Township of Washington	Playground Safety Inspections	12:00 - 2:00 pm
4/26/17	City of Burlington #2	HazMat Awareness w/HazCom	8:30 - 11:30 am
4/28/17	Township of Evesham #4	Employee Conduct/Violence Prevention	8:30 - 10:00 am
4/28/17	Township of Evesham #4	Back Safety / Material Handling	10:15 - 11:15 am
4/28/17	Township of Evesham #4	Shop & Tool Safety	11:30 - 12:30 pm
5/1/17	Borough of Glassboro #1	Heavy Equipment Safety	12:00 - 3:00 pm
5/2/17	Borough of Clementon #3	Sanitation/Recycling Safety	8:30 - 10:30 am
5/2/17	Borough of Clementon #3	Back Safety/Material Handling	10:45 - 11:45 am
5/2/17	Borough of Clementon #3	BBP	12:00 - 1:00 pm
5/3/17	Evesham Township MUA	Jetter/Vacuum Safety	8:30 - 10:30 am
5/4/17	Borough of Collingswood	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
5/5/17	Township of Berlin #2	Landscape Safety	8:30 - 11:30 am
5/5/17	Township of Berlin #2	Playground Safety Inspections	12:00 - 2:00 pm
5/8/17	Township of Florence	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
5/9/17	Township of Winslow	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
5/9/17	Township of Winslow	Hearing Conservation	10:45 - 11:45 am
5/10/17	Township of Washington	CDL-Drivers Safety Regulations	8:30 - 10:30 am
5/10/17	Township of Washington	Driving Safety Awareness	10:45 - 12:15 pm
5/10/17	Township of Washington	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
5/11/17	Deptford Township MUA	LOTO	8:00 - 10:00 am
5/11/17	Deptford Township MUA	PPE	10:15 - 12:15 pm
5/12/17	Township of Willingboro	Landscape Safety	8:30 - 11:30 am
5/17/17	Township of Mantua	Sanitation/Recycling Safety	12:30 - 2:30 pm
5/19/17	Township of Cherry Hill #4	Fire Safety	8:30 - 9:30 am
5/19/17	Township of Cherry Hill #4	Fire Extinguisher	9:45 - 10:45 am
5/19/17	Township of Cherry Hill #4	Confined Space Awareness	11:00 - 12:00 pm
5/19/17	Township of Cherry Hill #4	BBP	12:30 - 1:30 pm
5/23/17	Deptford Township MUA	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
5/23/17	Deptford Township MUA	Confined Space Awareness	11:15 - 12:15 pm
5/24/17	Township of Washington	BBP Administrator Training	8:30 - 10:30 am
6/1/17	Township of Tabernacle #1	Fire Safety	8:30 - 9:30 am
6/1/17	Township of Tabernacle #1	Fire Extinguisher	9:45 - 10:45 am
6/2/17	Township of Monroe #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
6/6/17	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/7/17	Deptford Township MUA	Flagger/Work Zone	8:00 - 12:00 pm

DATE	LOCATION	TOPIC	TIME
6/8/17	Township of Tabernacle #1	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
6/14/17	Borough of Magnolia #1	HazMat Awareness w/HazCom GHS-Evening	6:30 - 9:30 pm
6/16/17	Township of Cherry Hill #4	Landscape Safety	8:30 - 11:30 am
6/16/17	Township of Cherry Hill #4	Playground Safety Inspections	12:00 - 2:00 pm
6/21/17	Township of Mantua	BBP	12:30 - 1:30 pm
6/21/17	Township of Mantua	Hearing Conservation	1:45 - 2:45 pm
6/23/17	Township of Waterford	Fire Extinguisher	8:30 - 9:30 am
6/23/17	Township of Waterford	Back Safety/Material Handling	9:45 - 10:45 am
6/27/17	Borough of Clementon #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
6/27/17	Borough of Clementon #3	Driving Safety Awareness	10:45 - 12:15 pm
6/27/17	Borough of Clementon #3	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
6/28/17	City of Burlington #2	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
6/29/17	Deptford Township MUA	Ladder Safety/Walking Surfaces	8:00 - 10:00 am

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



New Jersey Crossing Guard Training and Resources Program Train-the-Trainer Class

*Are you currently working as a Police Traffic Safety Officer supervising
School Crossing Guards?*

If YES, please join us for a crossing guard training program.

TRAIN-THE-TRAINER DETAILS

When: Tuesday, April 18, 2017

Time: 8:30 a.m.– 12:30 p.m.

Where: Camden County College Police Academy
420 Woodbury Turnersville Road, Blackwood NJ 08012

About the Training:

The training will include discussion of crossing guard hiring, training, and supervising procedures, state and federal law and regulations, and hands-on practice to conduct similar training for crossing guards in your community.

This course is free to participants.

To register or for more information, **please contact Catherine Bull** at 848-932-2833; catherine.bull@ejb.rutgers.edu

Registration is limited, deadline: Tuesday, April 11, 2017

for more information on the New Jersey Crossing Guard Program, go to njcrossingguards.org

This training is sponsored by NJ Department of Transportation and NJ Division of Highway Traffic Safety with funding from the Federal Highway Administration, and by the New Jersey Excess Liability Joint Insurance Fund.





Take Your Daughters and Sons to Work Day – Best Practices

The fourth Thursday of April is designated as Take Your Daughters and Sons to Work Day. Forbes magazine reports an estimated 37 million Americans in over 3.5 million workplaces participate each year. The day may include one-on-one job shadowing, facility visits and hands-on non-hazardous work experience. If you think that your kids are perfectly safe shadowing you at work for a day, think again. Safety incidents can, and have happened to children in the workplace.

Now is a good time to start planning to ensure a safe and successful event. The Safety Director offers the following suggestions and best practices:

- Develop a list of age-appropriate activities that relate to the type of work performed at your workplace. Safety must be a primary consideration, but some other thoughts include:
 - What age group or groups can be accommodated? Will you have a minimum age for participation? Consider time frames appropriate for the different age groups (2 hours for young children, 3-4 hours for older children, & 5-6 hours for teen-agers).
 - Can all departments participate? If a department can not, or will be severely limited by participating, can children from those departments attend elsewhere?
 - Consider that some children may attend over multiple years, can you, as host, vary the experience?
 - What can you do to make the experience interactive, while still maintaining a high level of safety for the children.
- Talk to other, similar workplaces to learn what went well and what they might have done differently.
- Have a written plan and schedule of activities. This will prevent freelancing by departments and will facilitate incorporating what was learned from one year into future events.
 - Start by asking yourself and the other sponsoring departments to define the goal of the event. Will it be all fun and games, or will there be an instructional, service, or safety-related component?

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 877.398.3040.

- Create a factsheet that can be shared with participating parents and children concerning the ground rules of the event.
- Who will act as host / guide for the children? Each parent? A department representative who has been educated on the rules of the program? Someone else such as HR?
- Plan a strong and interesting welcome and closing for the children. Establish expectations of behavior and consequences for not meeting those expectations. Consider having the children sign a contract as a part of the day's events.
- Best Practices should include:
 - Establish a child to supervisor ratio that is appropriate for the work place being visited. Maintain a headcount of visitors in case of emergency.
 - Children should not be permitted around or to operate heavy machinery.
 - Children should not be permitted in the vicinity of chemicals more hazardous than household chemicals used at household levels.
 - Children should not be permitted in the vicinity of hazardous operations such as working at heights, with flame or flame-producing equipment, etc.
 - Children should not see confidential information such as criminal, driving, or medical records.
 - Provide properly-sized personal protective equipment for tours of areas such as garages.
 - Have a member of the department precede the tour and inspect the area for hazards and control any unacceptable conditions (slippery floors, etc.) or operations (such as welding). Remind the representatives the inspection is for CHILDREN, not the usual adult workforce.
 - Give a morning briefing to all workers of departments hosting children for the event, which includes 1) rules for the children, 2) an awareness of adult behaviors & language when children are present, and 3) an expectation of extra vigilance for safety concerns while having children in the work area.
 - Will pictures be taken? By who? Will there be any restrictions to taking picture of children and distribution / posting following the event?
 - Provide notices that the organization is participating in TYDSTWD, especially in areas where customers may be impacted with the presence / distraction of children.
 - Have each employee who wishes to bring a child to work sign an agreement with a clear explanation of permitted and non-permitted activities.
 - If the workplace can not be made safe and appropriate for children, consider hosting another activity; such as a picnic with lessons on the workplace, a poster contest, or work-related demonstrations / activities at an off-site and more appropriate facility.

ATTENTION & DISTRACTED DRIVING LOG ON INSTRUCTIONS



CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

CLASS ID- MELJIF:CAMDENAD

Instructions for accessing the course are listed below.

1. Click on this link to access the Safety National Attention & Distraction course:
<http://serve.evoc101web.com>
2. Enter Your Specific Class ID
3. Create and Enter Your Student Number (Please do not use Social Security Numbers or personal information.) Recommended is use of an employee number, zip code, station number, or radio designation number, with the individual's three (3) LOWER CASE initials following. For example, 1234abc.
Individual trainees must use the same exact login information (Class ID, Student Number, first name and last name) each time they login in order for the bookmarking feature to work and produce an individual training record.
4. Enter First Name
5. Enter Last Name
6. If you forget or misplace your Class ID or Student Number, contact your representative for this project.
7. Complete the program. You must score a minimum of 80% to pass.
 - Complete individually.
 - When the program has been successfully completed, a link will appear that says "View Certificate". When clicked, a window will open with the certificate for printing.
8. Completion of a brief course evaluation at the end would be appreciated.

Contact person with any questions:

Robert Garish
J. A. Montgomery Risk Control
Risk Control Consultant
856-552-4650

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND Certificate Of Insurance Monthly Report

Friday, March 21, 2017

From 2/22/2017 To 3/21/2017

Holder (H) / Insured Name (I)	Holder / Insured Address	Description of Code	Operations	Issue Date	Coverag
<u>CAMDEN JIF</u>					
H- USDA Rural Development I- Borough of Chesilhurst	51 Cheney Rd., Ste. 2 Woodstown, NJ 08098 Municipal Building 201 Grant Avenue Chesilhurst, NJ 08089	529	Evidence of insurance as respects to sewer loan.		3/6/2017 ALL
H- TD Equipment Finance, Inc. AU OTH I- Borough of Audubon Park	1006 Astoria Blvd. Cherry Hill, NJ 08034 20 Road C Audubon Park, NJ 08106	1489	Replaces Prior Cert - 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, Auto Liability & Excess Liability & as Lender/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 #40081676, 2012 American LaFrance Fastak Unit, VIN #1FDOW5HT4CEA71862 valued at \$179,673.00.		2/24/2017 GL EX
H- Barrington Board of Education AU WC I- Borough of Barrington	311 Reading Avenue Barrington, NJ 08007 229 Trenton Ave Barrington, NJ 08007	1693	Evidence of insurance with respects to the use of facilities at Avon Elementary School, located at 862 Mercer Drive, Haddonfield, NJ 08033, for the Borough's Centennial Social on 3/25/17.		3/7/2017 GL EX
H- Barrington Board of Education AU WC I- Borough of Barrington	311 Reading Avenue Barrington, NJ 08007 229 Trenton Ave Barrington, NJ 08007	1693	Evidence of insurance with respects to the use of facilities at Avon Elementary School, located at 862 Mercer Drive, Haddonfield, NJ 08033, for the Borough's Centennial Social on 3/25/17.		3/7/2017 GL EX
H- KS State Bank AU PR PD I- Cherry Hill Township Fire District #13	1010 Westloop PO Box 69 Manhattan, KS 66505-006 1100 Markkress Rd. Cherry Hill, NJ 08003	2813	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects the lease of two (2) 2016 Ford E450 AEV 172 Type III Ambulances, (see page 2)		3/6/2017 GL EX

<p>H- Posel Management Group AU WC</p>	<p>Attn: Sy Goldberg 212 Walnut Street Philadelphia, PA 4742</p>	<p>Certificate Holder is amended to be included as "additional</p>	<p>2/28/2017 GL EX</p>
<p>I- Township of Voorhees</p>	<p>19106 2400 Voorhees Town Center Voorhees, NJ 08043</p>	<p>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 parking lot at the Ritz Plaza for a car show.</p>	
<p>H- Sterling High School District AU WC</p>	<p>801 Preston Ave. Suite B Somerdale, NJ 08083 Attn: 4783</p>	<p>Certificate Holder is amended to be included as "additional</p>	<p>3/15/2017 GL EX</p>
<p>I- Borough of Magnolia</p>	<p>Kristin Coco 438 W. Evesham Avenue Magnolia, NJ 08049</p>	<p>insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to use of facilities for the Miss Magnolia Pageant on April 29, 2017</p>	
<p>H- ILCL Center Associates, LP AU PR</p>	<p>43 W. Crystal Lake Ave. Haddon Twp., NJ 08108 17879</p>	<p>Certificate Holder is amended to be included as "additional</p>	<p>3/2/2017 GL EX</p>
<p>I- Township of Haddon</p>	<p>135 Haddon Avenue Westmont, NJ 08108</p>	<p>insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to Earth Day 2017 - Go Green event 4/22/17, held at the Crystal Lake Shopping Center Property, located at 413 W. Crystal Lake Ave. and is owned by the ILCL Center Associates, LP. , 10:00 am to 2:00 pm.</p>	
<p>H- The Port of Authority of NY and NJ AU WC</p>	<p>Attn: WTC Artifacts 225 Park Avenue, 12th Floor New 20663</p>	<p>Certificate Holder is amended to be included as "additional</p>	<p>2/27/2017 GL EX</p>
<p>I- Township of Voorhees</p>	<p>York, NJ 10003 2400 Voorhees Town Center Voorhees, NJ 08043</p>	<p>insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to Agreement 2013-08-06-002.</p>	

H- Edmund Optics AU WC I- Borough of Barrington	101 E. Gloucester Pike Barrington, NJ 08007 229 Trenton Ave Barrington, NJ 08007	21414	Evidence of insurance with respects to the use of property for parking for the Borough's Centennial Social on 3/25/17.	3/7/2017 GL EX
H- Namdar Realty Group, LLC AU WC I- Township of Voorhees	Voorhees Town Center Realty, LLC 150 Great Neck Road, Suite 304 Great Neck, NY 11021 2400 Voorhees Town Center Voorhees, NJ 08043	21498	Namdar Realty Group, LLC and Voorhees Town Center Realty, LLC are amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to leased agreements for Unit 2455 located in the Voorhees Town Center.	2/27/2017 GL EX
H- Camden County Energy Recovery Corp. AU WC I- Township of Voorhees	600 Morgan Boulevard Camden, NJ 08104 2400 Voorhees Town Center Voorhees, NJ 08043	25020	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to Voorhees Township's vehicles that enter the CCERC facility to deliver recycling.	2/27/2017 GL EX
H- Camden County Energy Recovery Corp. AU WC I- Township of Voorhees	600 Morgan Boulevard Camden, NJ 08104 2400 Voorhees Town Center Voorhees, NJ 08043	25020	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to Voorhees Township's vehicles that enter the CCERC facility to deliver recycling.	2/28/2017 GL EX
H- FCR Camden Inc. AU WC I- Township of Voorhees	Division of Casella Waste System 2201 Mt. Ephraim Avenue Camden, NJ 08104 2400 Voorhees Town Center Voorhees, NJ 08043	25022	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to Township's employees delivering recycling to FCR Camden, Inc., 2001 Mt. Ephraim Avenue, Camden, NJ 08104.	2/27/2017 GL EX

H- Productive Plastics I- Township of Voorhees	103 W. Park Drive Mt. Laurel, NJ 08054 2400 Voorhees Town Center Voorhees, NJ 08043	25023	Evidence of Insurance as respects to use of parking lot at 103 American Way, Voorhees, NJ 08043 owned by Gilham Property, LLC by Voorhees Township Public Works employees to park personal vehicles.	2/27/2017	GL EX
H- REI AU WC I- Township of Voorhees	501 Route 73 South Marlton, NJ 08053 2400 Voorhees Town Center Voorhees, NJ 08043	25024	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to grant to put signage on land located at Buzby property, Lot 4, Block 206, Voorhees, NJ 08043.	2/27/2017	GL EX
H- TD Equipment Finance, Inc. AU OTH I- Township of Voorhees	its successors & assigns 1006 Astoria Blvd. Cherry Hill, NJ 08034 Lease #40077219 2400 Voorhees Town Center Voorhees, NJ 08043	25025	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to lease vehicle, VIN 2G1WS57M69281046, valued at \$20,700.	2/27/2017	GL EX
H- Posel Voorhees, LLC AU WC I- Township of Voorhees	212 Walnut Street Philadelphia, PA 19106 2400 Voorhees Town Center Voorhees, NJ 08043	25026	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to use of parking lot at Ritz Plaza for car show.	2/27/2017	GL EX
H- Borough of Bellmawr AU WC I- Township of Voorhees	PO Box 368 Bellmawr, NJ 08099 2400 Voorhees Town Center Voorhees, NJ 08043	25027	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to use of Bellmawr's trailer/stage by Voorhees Township for the year 2017.	2/28/2017	GL EX

H- PR Echelon Limited Partnership
AU WC

The Mall at Voorhees Town Center Attn: Management 25030
Office 2120 Voorhees Town Center Voorhees, NJ 08043

Certificate Holder and Echelon Title, LLC, Echelon Residential 2/28/2017 GL EX

I- Township of Voorhees

2400 Voorhees Town Center Voorhees, NJ 08043

Unit Owner, LLC, PREIT Services, LLC, PREIT Associates, LP are amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to lease agreement for Unit #2455, located in Voorhees Town Center.

Total # of Holders = 20

CAMDEN JIF
PPO & BILL REVIEW SAVINGS
Workers' Compensation Medical Savings By Month

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$173,751.67	\$92,304.73	\$81,446.94	46.88%
February	\$169,379.51	\$69,348.68	\$100,030.83	59.06%
March	\$183,335.17	\$56,461.80	\$126,873.37	69.20%
TOTAL 2017	\$526,466.35	\$218,115.21	\$308,351.14	58.57%

Monthly & YTD Summary:

PPO Statistics	March	YTD
Bills	174	449
PPO Bills	159	403
PPO Bill Penetration	91.38%	89.76%
PPO Charges	\$167,871.06	\$481,030.08
Charge Penetration	91.57%	91.37%

Savings History:

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$70,539.78	\$33,254.75	\$37,285.03	52.86%
February	\$142,366.08	\$82,244.39	\$60,121.69	42.23%
March	\$412,910.41	\$204,711.56	\$208,198.85	50.42%
April	\$372,001.82	\$200,922.56	\$171,079.26	45.99%
May	\$114,433.26	\$64,409.01	\$50,024.25	43.71%
June	\$164,776.08	\$82,217.66	\$82,558.42	50.10%
July	\$152,954.29	\$77,601.17	\$75,353.12	49.27%
August	\$182,450.42	\$128,830.85	\$53,619.57	29.39%
September	\$294,215.34	\$169,791.49	\$124,423.85	42.29%
October	\$266,883.14	\$151,891.18	\$114,991.96	43.09%
November	\$210,920.43	\$106,768.95	\$104,151.48	49.38%
December	\$150,279.36	\$91,215.82	\$59,063.54	39.30%
TOTAL 2016	\$2,534,730.41	\$1,393,859.39	\$1,140,871.02	45.01%
TOTAL 2015	\$2,642,806.56	\$1,379,391.36	\$1,263,415.20	47.81%
TOTAL 2014	\$2,462,610.10	\$1,290,804.11	\$1,171,805.99	47.58%
TOTAL 2013	\$2,350,634.69	\$1,046,355.16	\$1,304,279.53	55.49%
TOTAL 2012	\$3,492,188.94	\$1,551,241.48	\$1,940,947.46	55.58%
TOTAL 2011	\$3,001,784.51	\$1,383,535.61	\$1,618,248.90	53.91%



Camden JIF

1st Quarter 2017 - Workers' Comp Injury Review

Claims Reported:

- **71** First Reports of Injury
- **54** Medical Treatment vs. **17** Report Only/Occurrence Only

Claim Statistics:

- **18** Remain open and actively treating; **12** are currently working and/or had no missed days
- **6** Employees remain out of work due to work-related injuries; **1** has been released to TD but is not able to be accommodated
- An average of **45** Transitional Duty days were accommodated on **7** claims
- An average of **21** TD Lost Opportunity Days occurred on **6** claims

Primary Cause/Type of Injuries:

- Strain/Sprains = 16
- Lacerations = 11
- Contusions = 7
- Exposure = 7
 - Bodily Fluids = 4
 - Foreign Substance = 3
- Syncope = 4
- Slip/Fall = 4
- Dog Bite = 3
- Crush Injury = 3
- Fracture = 3
- Fall = 2
- Concussion = 1
- Internal Injuries = 1
- Numbness in Limb = 1
- Puncture Wound = 1
- Human Bite = 1

APPENDIX I – MINUTES

March 27, 2017 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MARCH 27, 2017
GLOUCESTER CITY COMMUNITY CENTER 5:15 PM**

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

PLEDGE OF ALLEGIANCE

MOMENT OF SILENCE OBSERVED

ROLL CALL OF EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Millard Wilkinson, Berlin Borough
David Taraschi, Audubon Borough
Edward Hill, Lawnside Borough
Jack Flynn, Gibbsboro Borough
John Foley, Cherry Hill Fire District
Ethel Kemp, Camden Parking Authority

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann Edgewood Associates
Michael Avalone Conner Strong & Buckelew
Roger Leonard Leonard O'Neill Insurance Group
Rick Bean Henry D. Bean & Sons Insurance
Walt Eife Waypoint Insurance
Terry Mason M&C Insurance
Peter DiGiambattista Associated Insurance Partners

WELCOME: Councilman Patrick Keating of Gloucester City welcomed everyone to Gloucester City Community Center.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF FEBRUARY 27, 2017

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF FEBRUARY 27, 2017

Motion: Commissioner Wolk
Second: Commissioner Michielli
Vote: Unanimous

CORRESPONDENCE:

NONE

BOROUGH OF CHESILHURST ASSESSMENT CREDIT: Last year, Chesilhurst had listed a school as a new insured building that was being rehabilitated by the Borough and school district. When completed, the school district, through an agreement, will continue to insure the building so Chesilhurst should receive a credit on their 2017 assessment removing the school building. The 2017 budget will need to be amended to reflect the premium credit of \$6,548.32.

MOTION TO AMEND THE 2017 BUDGET TO REFLECT ASSESSMENT CREDIT TO BOROUGH OF CHESILHURST

Motion: Commissioner DiAngelo

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

2017 PRIMA CONFERENCE: In the past the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Phoenix from June 4-7. Please contact the fund office if you are interested.

ELECTED OFFICIALS TRAINING: This year's elected officials training program will focus on Risk Management for Public Officials. The on-line version is also available; enclosed on Page 3 are directions for the course. Executive Director said several sessions have already been completed and the Gloucester City session has been rescheduled to April 27th at City Hall, 313 Monmouth Street, Gloucester City, NJ.

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

MEL MEETING: The MEL met on March 1, 2017 at the Forsgate Country Club. A copy of Commissioner Wolk's report of that meeting is included for your review. (**Appendix II**). Commissioner Wolk said the MEL approved a contract with Origami Risk for the MEL JIF Risk Management Information System starting in 2018. This will replace the online renewal Exigis system. The MEL Executive Director reported that the MEL's statutory surplus stands at over \$21 million. The Director reported that the board continues to meet with the MEL's new Marketing Consultant and Marketing Manger to continue the process of identifying goals which includes new membership, membership retention and rebranding. Princeton Strategic Communication and Acrisure have been appointed to those positions. The next meeting will be on June 1, 2017.

RESIDUAL CLAIMS FUND MEETING: The RCF met on March 1, 2017 at the Forsgate Country Club. A copy of Commissioner Wolk's report of that meeting is included for your review. (**Appendix II**). Commissioner Wolk said the Fund Attorney reported that one of the last remaining EPL/POL claims is being settled. This is down from 300 that were left to be settled since that line of coverage was transferred out of the MEL. The MEL Audit Committee met last week to review the results of the 2016 audit. Final results will be released in the next few months. The next meeting will be on June 1, 2017.

EJIF MEETING: The EJIF met on March 1, 2017 at the Forsgate Country Club. A copy of Commissioner Wolk's report of that meeting is included for your review. (**Appendix II**). Commissioner Wolk said the EJIF approved an addendum to the Environmental Engineers contract to add wording to assist in member inspections of foreclosed properties and acquisitions. The next meeting will be on June 1, 2017.

2017 MEL & MR HIF EDUCATIONAL SEMINAR: The 7th annual seminar is scheduled for Friday, April 21, 2017, beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Education credits including CFO/CFMO, Clerks, Public Works, Insurance Producers, Purchasing Agents, TCH Water Supply, Wastewater, RPPO and QPA. There is no fee for employees and insurance producers associated with the MEL and MR HIF Members as well as personnel who work

for service companies that are engaged by MEL member JIFs and HIFs. Attached on page 4 of the agenda is the enrollment form which was also distributed by email to fund commissioners and risk managers.

FINANCIAL DISCLOSURES: The Division of Local Government Services developed an online program for financial disclosure filings. The fund office has received notification that online filing will be implemented again this year and the deadline to file is April 30th. The fund office will distribute instructions to commissioners on how to file once a roster is finalized. Executive Director said emails should be sent to all members with PIN and login information.

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 said the Financial Fast Track is not available this month since the finance folks are gathering data for the auditor this month but we will have the information available next month. Executive Director s the loss ratio report as of December 31st the actuary had us at 65% and of this date we are at 45% which is pretty good year this time last year we were at about 51%. Lost Time Accident Frequency as of December 31st we came in tied for first place at 1.18 which is a great improvement over 2015. Executive Director said the breakdown by member shows we had 20 members without any lost time accidents for the entire year which shows great work. The January 31st Lost Time Accident Frequency Report shows us at 0.41 and only one lost time accident through January 31st.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 17-11 March 2017 Vouchers

2016	\$427.67
2017	\$137,996.96
TOTAL	\$138,924.63

Confirmation of February 2017 Claims Payments/Certification of Claims

Transfers:

Closed	.00
2013	71,811.59
2014	138,760.56
2015	41,492.15
2016	200,390.11
2017	19,291.83
TOTAL	471,746.24

MOTION TO APPROVE RESOLUTION 17-11 MARCH 2017 VOUCHERS

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

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF FEBRUARY 2017 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Maley
Second: Commissioner Michielli
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said he had a request for a coverage approval in the matter where a pro se plaintiff has filed an action against the two judges in Cherry Hill Municipal Court as well as the public defender. We have been advised by the solicitor that the judges are identified as employees by the township so they would be covered, but the public defender is typically an independent contractor and without the approval of the Executive Committee they would not be covered. Frankly, by reviewing this complaint, seeing that we are familiar with this pro se plaintiff it would be quite inefficient if we did not cover this public defender in this instance and the Committee has the authority to do so. All of the claims against this particular individual are the same as those that were asserted against the judges and there are immunities available to them, so there should not be much in the way of any additional defense costs. Attorney Nardi said he feels this action would be appropriate and asked for a motion to approve the coverage request.

MOTION TO APPROVE COVERAGE REQUEST AS PRESENTED

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

SAFETY DIRECTOR: Safety Director reviewed the Safety Director's report. The Annual Safety Breakfast will be held on March 28th at the Scottish Rite and the Safety Coordinator's Round Table will be held immediately following the breakfast.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the monthly Certificate Report on page 37 for the period 1/21/17 to 2/22/17 with 9 certificates issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of February 2017 where there was a savings of 59.06% for the month and a total of 52.89 % for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Report for closed session.

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

Motion: Commissioner Michielli
Second: Commissioner DiAngelo
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Michielli
Second: Commissioner Maley
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Gallagher
Second: Commissioner Lipsett
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: 5:46 PM

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