

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MEETING AGENDA
April 23, 2018 – 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 23, 2018**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2018 EXECUTIVE COMMITTEE**
- WELCOME: CHERRY HILL FIRE DISTRICT**
- APPROVAL OF MINUTES:** March 26, 2018 Open Minutes **Appendix I**
March 26, 2018 Closed Minutes..... **To Be Distributed**

- CORRESPONDENCE - None**

REPORTS

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

- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 18-14..... **Page 15**
Treasurer’s Report **Page 19**
Monthly Reports **Page 20**

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Page 26**

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 34**

- MANAGED CARE – Medlogix/Consolidated Services Group**
Monthly Report..... **Page 36**

- CLAIMS SERVICE – AmeriHealth Casualty**

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- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: May 21, 2018 – Voorhees Township**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: April 23, 2018

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2018 PRIMA Conference** – 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 Indianapolis from June 3–6. Please notify the Fund office if you are interested in attending.

 - ❑ **Elected Officials Training Course:** Every year, the MEL holds training seminars for elected officials and reduces a member's assessment by \$250 for each municipal elected officials completing the course by May 1st. This year's elected officials training program focus is on "Land Use Liability and Technology Risk Management. The Fund office is working with Mr. Nardi's office to schedule sessions; the next session is in Collingswood on April 24th at 5:30.
- This course is also available on-line; enclosed on **Page 3** are directions to take the class.
- ❑ **2018/2019 Employment Practices Program:** Correspondence will be distributed by the end of April announcing the 2018/2019 Compliance Program. Once released, members should visit the MEL's webpage www.njmel.org for changes to the MEL's Model Personnel Manual and information on training program requirements. Members have until October 1st to submit the checklist to qualify and/or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors and Police Command Staff and offering training to non-supervisory personnel.

 - ❑ **2018 Financial Disclosures:** The Local Finance Board issued the annual notice regarding filing of the Financial Disclosure forms. Local Government Officers may begin filing via the online system on April 5th and have until April 30th to complete the filing. The Fund office has advised Fund Commissioners and Professionals of the filing requirement.

 - ❑ **Risk Management Information/Operating System (RMIS):** The online underwriting database through Origami was launched mid-March; Fund Commissioners and Risk Management Consultants were provided login information, as well as links to short training videos.

Origami will host training webinars once users have had an opportunity to login and utilize the online platform. Notification will be distributed once the webinars have been scheduled.

- ❑ **Residual Claims Fund Report:** The Residual Claims Fund met on April 6, 2018 at the Forsgate Country Club. Enclosed in **Appendix II** is a copy of Commissioner Wolk’s report on the meeting.
- ❑ **MEL Report:** The MEL met on April 6, 2018 at the Forsgate Country Club. Enclosed in **Appendix II** is a copy of Commissioner Wolk’s report on the meeting.
- ❑ **EJIF Report:** The EJIF met on April 6, 2018 at the Forsgate Country Club. Enclosed in **Appendix II** is Commissioner Wolk’s report on the meeting.
- ❑ **May Meeting Date -** A reminder that next month’s meeting is on the third Monday of the month, May 21st due to Memorial Day. The meeting will be in Voorhees.

❑ **Due Diligence Reports:**

Financial Fast Track	Page 4 & 5
Income Portfolio	Page 6 & 7
Loss Ratio Analysis	Page 8
Loss Time Accident Frequency	Page 9 & 10
POL/EPL Compliance Report	Page 11
Fund Commissioners	Page 12
Regulatory Affairs Checklist	Page 13
RMC Agreements	Page 14



2018 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, 2018.

1. Click the following link for the MEL Safety Institute's Learning Management System
www.firstnetcampus.com/meljif
2. If you have previously taken MSI classes, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Helpline. If you are new, click 'New User Registration.' Complete the fields and you will receive an email with your username and password.
3. Click on the On-Line Training Courses, at bottom right.
4. Click the 'Elected Officials - Land Use Liability' course.
5. Click 'Enroll'.
6. Click the 'My Training' tab on the top blue tool bar.
7. Click the program name to launch the course.
8. Upon completion of the course and questions you will navigate to the 'Student Center' tab to print your Certificate of Completion. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

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

The MEL Safety Institute can also be accessed anytime by going to www.njmel.org.

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.

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
AS OF January 31, 2018					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1. UNDERWRITING INCOME	1,062,847	1,062,847	217,500,702	218,563,549	
2. CLAIM EXPENSES					
Paid Claims	128,266	128,266	95,631,693	95,759,959	
Case Reserves	170,672	170,672	3,429,634	3,600,306	
IBNR	224,394	224,394	4,543,398	4,767,792	
Recoveries	-	-	(297,749)	(297,749)	
TOTAL CLAIMS	523,332	523,332	103,306,976	103,830,308	
3. EXPENSES					
Excess Premiums	331,064	331,064	59,553,523	59,884,587	
Administrative	171,947	171,947	38,644,484	38,816,431	
TOTAL EXPENSES	503,010	503,010	98,198,007	98,701,018	
4. UNDERWRITING PROFIT (1-2-3)	36,505	36,505	15,995,718	16,032,223	
5. INVESTMENT INCOME	(53,519)	(53,519)	10,291,459	10,237,940	
6. DIVIDEND INCOME	0	0	3,412,323	3,412,323	
7. STATUTORY PROFIT (4+5+6)	(17,014)	(17,014)	29,699,500	29,682,486	
8. DIVIDEND	0	0	18,893,809	18,893,809	
9. STATUTORY SURPLUS (7-8)	(17,014)	(17,014)	10,805,691	10,788,676	
SURPLUS (DEFICITS) BY FUND YEAR					
Closed	(8,479)	(8,479)	2,749,711	2,741,232	
Aggregate Excess LFC	10,351	10,351	563,250	573,601	
2014	(8,622)	(8,622)	2,198,980	2,190,358	
2015	(8,737)	(8,737)	1,570,700	1,561,963	
2016	(10,995)	(10,995)	2,114,015	2,103,020	
2017	(15,112)	(15,112)	1,609,033	1,593,921	
2018	24,581	24,581		24,581	
TOTAL SURPLUS (DEFICITS)	(17,014)	(17,014)	10,805,691	10,788,676	
TOTAL CASH				22,774,636	
CLAIM ANALYSIS BY FUND YEAR					
TOTAL CLOSED YEAR CLAIMS	0	0	85,569,168	85,569,168	
FUND YEAR 2014					
Paid Claims	35,092	35,092	3,508,689	3,543,781	
Case Reserves	112,939	112,939	617,275	730,213	
IBNR	(148,031)	(148,031)	273,345	125,314	
Recoveries	0	0	(133,908)	(133,908)	
TOTAL FY 2014 CLAIMS	(1)	(1)	4,265,400	4,265,400	
FUND YEAR 2015					
Paid Claims	16,850	16,850	3,135,981	3,152,830	
Case Reserves	(17,187)	(17,187)	904,373	887,186	
IBNR	338	338	616,977	617,315	
Recoveries	0	0	(15,529)	(15,529)	
TOTAL FY 2015 CLAIMS	0	0	4,641,801	4,641,802	
FUND YEAR 2016					
Paid Claims	23,021	23,021	2,214,328	2,237,349	
Case Reserves	(18,759)	(18,759)	928,483	909,724	
IBNR	(4,263)	(4,263)	898,803	894,540	
Recoveries	0	0	(53,346)	(53,346)	
TOTAL FY 2016 CLAIMS	(0)	(0)	3,988,268	3,988,267	
FUND YEAR 2017					
Paid Claims	50,983	50,983	1,203,528	1,254,512	
Case Reserves	52,694	52,694	979,504	1,032,198	
IBNR	(103,678)	(103,678)	2,754,273	2,650,595	
Recoveries	0	0	(94,966)	(94,966)	
TOTAL FY 2017 CLAIMS	(0)	(0)	4,842,339	4,842,339	
FUND YEAR 2018					
Paid Claims	2,320	2,320		2,320	
Case Reserves	40,985	40,985		40,985	
IBNR	480,028	480,028		480,028	
Recoveries	0	0		0	
TOTAL FY 2018 CLAIMS	523,333	523,333		523,333	
COMBINED TOTAL CLAIMS	523,332	523,332	103,306,976	103,830,308	

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2018		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,062,847	2,125,694	217,500,702	219,626,396
2.	CLAIM EXPENSES				
	Paid Claims	202,990	331,256	95,631,693	95,962,949
	Case Reserves	171,986	342,658	3,429,634	3,772,292
	IBNR	(349,439)	(125,045)	4,543,398	4,418,353
	Recoveries	-	-	(297,749)	(297,749)
	TOTAL CLAIMS	25,537	548,869	103,306,976	103,855,845
3.	EXPENSES				
	Excess Premiums	331,064	662,127	59,553,523	60,215,651
	Administrative	173,241	345,187	38,702,484	39,047,671
	TOTAL EXPENSES	504,304	1,007,315	98,256,007	99,263,322
4.	UNDERWRITING PROFIT (1-2-3)	533,005	569,510	15,937,718	16,507,229
5.	INVESTMENT INCOME	(6,577)	(60,096)	10,291,459	10,231,363
6.	DIVIDEND INCOME	0	0	3,412,323	3,412,323
7.	STATUTORY PROFIT (4+5+6)	526,428	509,414	29,641,500	30,150,914
8.	DIVIDEND	0	0	18,893,809	18,893,809
9.	STATUTORY SURPLUS (7-8)	526,428	509,414	10,747,691	11,257,105
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	(879)	(9,358)	2,749,711	2,740,354
	Aggregate Excess LFC	11,746	22,097	563,250	585,347
	2014	(75,504)	(84,125)	2,198,980	2,114,855
	2015	(108,890)	(117,628)	1,570,700	1,453,073
	2016	105,245	94,249	2,114,015	2,208,265
	2017	433,804	418,692	1,551,033	1,969,725
	2018	160,906	185,487		185,487
	TOTAL SURPLUS (DEFICITS)	526,428	509,414	10,747,691	11,257,105
	TOTAL CASH				22,653,014
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	85,569,168	85,569,168
	FUND YEAR 2014				
	Paid Claims	66,168	101,260	3,508,689	3,609,949
	Case Reserves	(72,840)	40,098	617,275	657,373
	IBNR	81,301	(66,730)	273,345	206,615
	Recoveries	0	0	(133,908)	(133,908)
	TOTAL FY 2014 CLAIMS	74,629	74,628	4,265,400	4,340,029
	FUND YEAR 2015				
	Paid Claims	28,015	44,864	3,135,981	3,180,845
	Case Reserves	104,387	87,199	904,373	991,572
	IBNR	(24,403)	(24,065)	616,977	592,912
	Recoveries	0	0	(15,529)	(15,529)
	TOTAL FY 2015 CLAIMS	107,998	107,999	4,641,801	4,749,800
	FUND YEAR 2016				
	Paid Claims	10,171	33,192	2,214,328	2,247,520
	Case Reserves	38,896	20,137	928,483	948,620
	IBNR	(155,433)	(159,696)	898,803	739,107
	Recoveries	0	0	(53,346)	(53,346)
	TOTAL FY 2016 CLAIMS	(106,366)	(106,367)	3,988,268	3,881,901
	FUND YEAR 2017				
	Paid Claims	73,720	124,703	1,203,528	1,328,232
	Case Reserves	83,812	136,506	979,504	1,116,010
	IBNR	(592,871)	(696,549)	2,754,273	2,057,724
	Recoveries	0	0	(94,966)	(94,966)
	TOTAL FY 2017 CLAIMS	(435,339)	(435,339)	4,842,339	4,407,000
	FUND YEAR 2018				
	Paid Claims	24,916	27,236		27,236
	Case Reserves	17,732	58,717		58,717
	IBNR	341,967	821,995		821,995
	Recoveries	0	0		0
	TOTAL FY 2018 CLAIMS	384,616	907,948		907,948
	COMBINED TOTAL CLAIMS	25,537	548,869	103,306,976	103,855,845

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	1/31/2018			
					2017	Last Month	This Month		
					2016				
					2015				
CAMDEN JOINT INSURANCE FUND									
Total Cash Balance (millions)					15.46	16.98	19.11	19.11	22.77
Fixed Income Portfolio									
Investments (millions), Book Value					4.92	9.99	12.35	14.10	14.12
Avg maturity (years)					1.33	0.24	2.31	2.31	2.49
Unrealized gain/(loss) (%)					0.47	0.09	0.01	-0.56	-1.10
Purchase/Book yield (%)					1.40	0.62	1.22	1.22	1.28
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Yield (Market)					1.87	0.71	1.23	0.66	0.18
M E L PORTFOLIO									
Total Cash Balance (millions)					80.36	61.94	59.15	59.15	52.67
Fixed Income Portfolio									
Investments (millions), Book Value					48.09	53.40	48.74	53.87	1.88
Avg maturity (years)					1.58	1.64	1.63	1.63	1.69
Unrealized gain/(loss) (%) ***					0.12	0.03	-0.21	-0.59	-26.85
Purchase/Book yield (%)					0.82	0.82	1.11	1.11	1.17
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Yield (Market)					0.94	0.85	0.90	0.52	-25.68
COMPARATIVE RATES (%)									
Cash & Cash Equivalents									
NJ Cash Mgmt Fund *					0.10	0.41	0.85	1.19	1.30
TD Money Market					0.01	0.01	0.48	0.84	0.87
TD Bank Deposits					Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits					-	-	0.87	1.02	1.25
Treasury Issues									
1 year bills					0.32	0.61	1.20	1.70	1.80
3 year notes					1.02	1.00	1.58	1.96	2.15
5 year notes					1.53	1.33	1.83	2.18	2.38
Merrill Lynch US Govt 1-3 years ^					0.56	0.89	0.44	0.44	-0.28

CAMDEN JOINT INSURANCE FUND
Fixed Income Portfolio Summary and Rate Comparison

	For Month End			2/28/2018	
	2015	2016	2017	Last Month	This Month
CAMDEN JOINT INSURANCE FUND					
Total Cash Balance (millions)	15.46	16.98	19.11	22.77	22.65
Fixed Income Portfolio					
Investments (millions), Book Value	4.92	9.99	12.35	14.12	14.12
Avg maturity (years)	1.33	0.24	2.31	2.49	2.40
Unrealized gain/(loss) (%)	0.47	0.09	0.01	-1.10	-1.31
Purchase/Book yield (%)	1.40	0.62	1.22	1.28	1.29
Realized gain/(loss) (%)	0.00	0.00	0.00	0.00	0.00
Total Yield (Market)	1.87	0.71	1.23	0.18	-0.02
M E L PORTFOLIO					
Total Cash Balance (millions)	80.36	61.94	59.15	52.67	57.74
Fixed Income Portfolio					
Investments (millions), Book Value	48.09	53.40	48.74	1.88	1.88
Avg maturity (years)	1.58	1.64	1.63	1.69	1.61
Unrealized gain/(loss) (%) ***	0.12	0.03	-0.21	-26.85	-30.32
Purchase/Book yield (%)	0.82	0.82	1.11	1.17	1.17
Realized gain/(loss) (%)	0.00	0.00	0.00	0.00	0.00
Total Yield (Market)	0.94	0.85	0.90	-25.68	-29.15
COMPARATIVE RATES (%)					
Cash & Cash Equivalents					
NJ Cash Mgmt Fund *	0.10	0.41	0.85	1.30	1.39
TD Money Market	0.01	0.01	0.48	0.87	0.94
TD Bank Deposits	Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits	-	-	0.87	1.25	1.26
Treasury Issues					
1 year bills	0.32	0.61	1.20	1.80	1.96
3 year notes	1.02	1.00	1.58	2.15	2.36
5 year notes	1.53	1.33	1.83	2.38	2.60
Merrill Lynch US Govt 1-3 years ^	0.56	0.89	0.44	-0.28	-0.32
* 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.					
*** Unrealized gains/losses are recognized each month however these gains/losses do not impact securities held until maturity.					
As a result of the MEL's practices to hold until maturity the calculation for the blended purchase yield for February is 1.32%					

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **February 28, 2018**

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	62 Actual	MONTH TARGETED	61 Actual	MONTH TARGETED	50 Actual	MONTH TARGETED
		Current	28-Feb-18		31-Jan-18		28-Feb-17	
PROPERTY	535,713	362,708	67.71%	100.00%	67.71%	100.00%	69.48%	100.00%
GEN LIABILITY	1,423,316	1,149,379	80.75%	97.13%	80.73%	97.12%	67.46%	96.23%
AUTO LIABILITY	377,258	114,744	30.42%	96.59%	30.42%	96.39%	30.42%	93.27%
WORKER'S COMP	3,913,656	2,531,447	64.68%	99.93%	65.51%	99.90%	62.27%	99.52%
TOTAL ALL LINES	6,249,943	4,158,278	66.53%	99.10%	67.05%	99.06%	62.15%	98.44%
NET PAYOUT %	\$3,838,121		61.41%					
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	50 Actual	MONTH TARGETED	49 Actual	MONTH TARGETED	38 Actual	MONTH TARGETED
		Current	28-Feb-18		31-Jan-18		28-Feb-17	
PROPERTY	591,500	354,018	59.85%	100.00%	59.85%	100.00%	60.53%	100.00%
GEN LIABILITY	1,405,625	1,492,011	106.15%	96.23%	107.97%	95.99%	70.83%	91.35%
AUTO LIABILITY	350,875	333,857	95.15%	93.27%	95.15%	92.93%	29.97%	88.30%
WORKER'S COMP	3,909,782	1,953,527	49.97%	99.52%	49.48%	99.46%	50.67%	98.43%
TOTAL ALL LINES	6,257,782	4,133,413	66.05%	98.48%	66.16%	98.37%	54.97%	96.42%
NET PAYOUT %	\$3,476,041		55.55%					
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	38 Actual	MONTH TARGETED	37 Actual	MONTH TARGETED	26 Actual	MONTH TARGETED
		Current	28-Feb-18		31-Jan-18		28-Feb-17	
PROPERTY	541,208	619,800	114.52%	100.00%	114.52%	100.00%	111.86%	100.00%
GEN LIABILITY	1,412,638	773,898	54.78%	91.38%	46.11%	90.78%	22.20%	81.65%
AUTO LIABILITY	335,860	62,048	18.47%	88.30%	18.47%	87.77%	14.48%	78.92%
WORKER'S COMP	3,739,043	2,701,141	72.24%	98.43%	71.98%	98.27%	74.68%	94.80%
TOTAL ALL LINES	6,028,749	4,156,888	68.95%	96.35%	66.75%	96.08%	62.37%	91.30%
NET PAYOUT %	\$3,165,316		52.50%					
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	26 Actual	MONTH TARGETED	25 Actual	MONTH TARGETED	14 Actual	MONTH TARGETED
		Current	28-Feb-18		31-Jan-18		28-Feb-17	
PROPERTY	490,882	447,901	91.24%	100.00%	89.66%	100.00%	79.98%	96.03%
GEN LIABILITY	1,437,680	197,748	13.75%	81.65%	12.47%	80.55%	8.52%	64.20%
AUTO LIABILITY	330,150	118,051	35.76%	78.92%	28.94%	77.72%	27.15%	56.96%
WORKER'S COMP	3,689,848	2,381,781	64.55%	94.80%	64.49%	94.20%	63.88%	74.88%
TOTAL ALL LINES	5,948,560	3,145,480	52.88%	91.17%	52.02%	90.46%	49.79%	73.05%
NET PAYOUT %	\$2,196,861		36.93%					
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	14 Actual	MONTH TARGETED	13 Actual	MONTH TARGETED	2 Actual	MONTH TARGETED
		Current	28-Feb-18		31-Jan-18		28-Feb-17	
PROPERTY	566,229	441,139	77.91%	96.03%	78.00%	95.63%	7.78%	13.00%
GEN LIABILITY	1,464,528	251,341	17.16%	64.20%	16.54%	62.24%	1.15%	2.50%
AUTO LIABILITY	324,847	76,256	23.47%	56.96%	22.78%	54.16%	3.72%	2.50%
WORKER'S COMP	3,837,435	1,583,315	41.26%	74.88%	37.43%	70.13%	1.70%	2.00%
TOTAL ALL LINES	6,193,040	2,352,051	37.98%	73.35%	35.43%	69.76%	2.23%	3.15%
NET PAYOUT %	\$1,236,041		19.96%					
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	2 Actual	MONTH TARGETED	1 Actual	MONTH TARGETED	-10 Actual	MONTH TARGETED
		Current	28-Feb-18		31-Jan-18		28-Feb-17	
PROPERTY	600,000	32,299	5.38%	13.00%	2.88%	6.00%	N/A	N/A
GEN LIABILITY	1,506,000	12,214	0.81%	2.50%	0.07%	1.00%	N/A	N/A
AUTO LIABILITY	334,000	413	0.12%	2.50%	0.15%	1.00%	N/A	N/A
WORKER'S COMP	3,840,000	41,028	1.07%	2.00%	0.64%	0.50%	N/A	N/A
TOTAL ALL LINES	6,280,000	85,953	1.37%	3.20%	0.69%	1.17%	N/A	N/A
NET PAYOUT %	\$27,236		0.43%					

2018 LOST TIME ACCIDENT FREQUENCY ALL JIFs

February 28, 2018

	2018	2017	2016	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2018 - 2016
N.J.U.A.	0.00	1.89	3.15	2.31
MORRIS	0.48	1.22	2.02	1.51
SUBURBAN MUNICIPAL	0.57	1.45	2.24	1.78
ATLANTIC	1.29	1.84	3.29	2.32
BERGEN	1.42	1.44	1.62	1.52
CAMDEN	1.43	1.58	1.35	1.45
TRI-COUNTY	1.56	1.90	2.48	2.11
NJ PUBLIC HOUSING	1.68	2.16	2.23	2.16
CENTRAL	1.74	1.52	1.79	1.66
PROF MUN MGMT	1.79	2.14	2.08	2.09
BURLINGTON	1.98	1.23	2.03	1.64
OCEAN	2.12	2.44	2.16	2.28
MONMOUTH	2.36	2.15	1.61	1.92
SOUTH BERGEN	2.95	2.10	2.77	2.46
SUBURBAN ESSEX	3.81	1.88	1.84	1.98
AVERAGE	1.68	1.80	2.18	1.95

Camden Joint Insurance Fund									
2018 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF February 28, 2018									
		**	# CLAIMS	Y.T.D.	2018	2017	2016		TOTAL
MEMBER_ID	MEMBER	*	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME	MEMBER	RATE
			2/28/2018	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2018 - 2016
1	87 AUDUBON		0	0	0.00	0.00	1.10	1 AUDUBON	0.55
2	88 AUDUBON PARK		0	0	0.00	0.00	0.00	2 AUDUBON PARK	0.00
3	89 BARRINGTON		0	0	0.00	0.00	0.70	3 BARRINGTON	0.38
4	91 BERLIN BOROUGH		0	0	0.00	0.96	0.00	4 BERLIN BOROUGH	0.35
5	92 BERLIN TOWNSHIP		0	0	0.00	4.73	5.95	5 BERLIN TOWNSHIP	4.96
6	94 CHESILHURST		0	0	0.00	0.00	0.00	6 CHESILHURST	0.00
7	95 CLEMENTON		0	0	0.00	6.50	0.00	7 CLEMENTON	2.58
8	97 GIBBSBORO		0	0	0.00	2.53	0.00	8 GIBBSBORO	0.90
9	98 GLOUCESTER		0	0	0.00	1.88	1.53	9 GLOUCESTER	1.58
10	99 HADDON		0	0	0.00	0.71	0.45	10 HADDON	0.53
11	101 HADDONFIELD		0	0	0.00	2.30	0.00	11 HADDONFIELD	0.89
12	102 HI-NELLA		0	0	0.00	0.00	0.00	12 HI-NELLA	0.00
13	103 LAUREL SPRINGS		0	0	0.00	0.00	1.35	13 LAUREL SPRINGS	0.84
14	104 LAWNSIDE		0	0	0.00	1.89	1.20	14 LAWNSIDE	1.40
15	105 LINDENWOLD		0	0	0.00	4.50	3.92	15 LINDENWOLD	3.90
16	106 MAGNOLIA		0	0	0.00	0.99	3.21	16 MAGNOLIA	2.11
17	107 MEDFORD LAKES		0	0	0.00	0.00	0.00	17 MEDFORD LAKES	0.00
18	108 MERCHANTVILLE		0	0	0.00	4.23	0.00	18 MERCHANTVILLE	1.71
19	109 MOUNT EPHRAIM		0	0	0.00	6.50	3.13	19 MOUNT EPHRAIM	4.24
20	110 OAKLYN		0	0	0.00	0.00	0.00	20 OAKLYN	0.00
21	111 PINE HILL		0	0	0.00	0.00	0.00	21 PINE HILL	0.00
22	113 SOMERDALE		0	0	0.00	1.37	3.52	22 SOMERDALE	2.55
23	117 WOODLYNNE		0	0	0.00	2.22	2.82	23 WOODLYNNE	2.47
24	451 TAVISTOCK		0	0	0.00	0.00	0.00	24 TAVISTOCK	0.00
25	457 PINE VALLEY		0	0	0.00	0.00	0.00	25 PINE VALLEY	0.00
26	564 CHERRY HILL		0	0	0.00	1.46	1.01	26 CHERRY HILL	1.13
27	565 CAMDEN PARKING AUTHOI		0	0	0.00	0.00	0.00	27 CAMDEN PARKING AU	0.00
28	115 WINSLOW		0	1	2.82	0.94	3.69	28 WINSLOW	2.36
29	96 COLLINGSWOOD		1	1	3.11	0.52	0.92	29 COLLINGSWOOD	0.90
30	584 CHERRY HILL FIRE DISTRIC		1	1	3.64	1.75	2.90	30 CHERRY HILL FIRE DIS	2.46
31	90 BELLMAWR		1	1	3.85	1.72	0.47	31 BELLMAWR	1.21
32	114 VOORHEES		1	1	4.38	1.39	1.43	32 VOORHEES	1.63
33	112 RUNNEMEDE		1	1	6.90	0.00	1.37	33 RUNNEMEDE	1.24
34	93 BROOKLAWN		1	1	12.50	1.55	0.00	34 BROOKLAWN	1.27
Totals:			6	7	1.43	1.58	1.35		1.45
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2017 Loss Time Accident									
Frequency as of February 27, 2017 0.83									

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund						
Data Valued As of :			April 17, 2018			
Total Participating Members		34	34			
Complaint			34			
Percent Compliant			100.00%			
				01/01/18	2018	
Member Name	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/18
AUDUBON	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HADDON	Yes	Yes	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	Yes	Yes	\$ 20,000	\$ 20,000	0%
LAWNSIDE	Yes	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
LINDENWOLD	Yes	Yes	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	Yes	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

* Member does NOT participate in EPL coverage

**Camden JIF
2018 FUND COMMISSIONERS**

MEMBER	FUND COMMISSIONER	ALTERNATE FUND COMMISSIONER
Audubon	David Taraschi	John Ward
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	M. Neal Rochford	Sharon McCullough
Hi-Nella	Phyllis Twisler	
Laurel Springs	Ken Cheeseman	
Lawnside	Angelique Rankins	
Lindenwold	Craig Wells	Dawn Thompson
Magnolia	Steve Whalen	
Medford Lakes	Dr. Robert J. Burton	
Merchantville	Edward Brennan	
Mt. Ephraim	M. Joseph Wolk	
Oaklyn	Michael Enos	Bonnie Taft
Pine Hill	Patricia Hendricks	
Pine Valley	Robert Mather	
Runnemede	Eleanor Kelly	James D'Auria
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 2018 as of April 1, 2018**

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed 3/5
<input type="checkbox"/> Assessments	Filed 3/5
<input type="checkbox"/> Actuarial Certification	June Filing
<input type="checkbox"/> Reinsurance Policies	June Filing
<input type="checkbox"/> Fund Commissioners	Filed 3/5
<input type="checkbox"/> Fund Officers	Filed 3/5
<input type="checkbox"/> Renewal Resolutions	Renewing Members Filed 3/5
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2018 Risk Management Plan	Filed 3/5
<input type="checkbox"/> 2018 Cash Management Plan	Revised filed 3/5
<input type="checkbox"/> 2018 Risk Manager Contracts	Compiling
<input type="checkbox"/> 2018 Certification of Professional Contracts	To be Filed
<input type="checkbox"/> Unaudited Financials	To be Filed
<input type="checkbox"/> Annual Audit	June Filing
<input type="checkbox"/> State Comptroller Audit Filing	June Filing
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND				
2017 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF April 17, 2018				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/17/18	01/17/18	12/31/18
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	2/26/2018	2/26/2018	12/31/18
BARRINGTON	CONNER STRONG & BUCKELEW	3/12/2018	2/21/2018	12/31/18
BELLMAWR	CONNER STRONG & BUCKELEW	2/8/2018	2/8/2018	12/31/18
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	01/09/18	04/02/18	12/31/18
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	1/22/2018	02/05/18	12/31/18
BROOKLAWN	CONNER STRONG & BUCKELEW	2/12/2018	02/23/18	12/31/18
CHERRY HILL	CONNER STRONG & BUCKELEW	11/21/2017	1/16/2018	12/31/18
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	3/9/2018	3/9/2018	12/31/18
CHESILHURST	EDGEWOOD ASSOCIATES		2/5/2018	12/31/18
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	03/01/18	03/01/18	12/31/18
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/17/18	01/17/18	12/31/18
COLLINGSWOOD	CONNER STRONG & BUCKELEW	02/09/18	01/02/18	12/31/18
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	02/26/18	02/26/18	12/31/18
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/12/2018	1/26/2018	12/31/18
HADDON	WAYPOINT INSURANCE SERVICES	2/1/2018	2/1/2018	12/31/18
HADDONFIELD	HENRY BEAN & SONS	01/02/18	01/02/18	12/31/18
HI-NELLA	CONNER STRONG & BUCKELEW			12/31/17
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/25/18	01/25/18	12/31/18
LAWN SIDE	M&C INSURANCE AGENCY	02/16/18	02/16/18	02/03/19
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/16/18	01/16/18	12/31/18
MAGNOLIA	CONNER STRONG & BUCKELEW	01/12/18	01/22/18	12/31/18
MEDFORD LAKES	CONNER STRONG & BUCKELEW	04/11/18		12/31/18
MERCHANTVILLE	CONNER STRONG & BUCKELEW	01/12/18	1/26/2018	12/31/18
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		7/10/2017	05/31/18
OAKLYN	HARDENBERGH INSURANCE GROUP	1/17/2018	1/17/2018	12/31/18
PINE HILL	CONNER STRONG & BUCKELEW	2/12/2018	2/23/2018	12/31/18
PINE VALLEY	HENRY BEAN & SONS	1/24/2018	1/24/2018	12/31/18
RUNNEMEDE	CONNER STRONG & BUCKELEW	01/08/18	1/8/2018	12/31/18
SOMERDALE	CONNER STRONG & BUCKELEW	02/12/18	3/19/2018	12/31/18
TAVISTOCK	CONNER STRONG & BUCKELEW		2/23/2018	12/31/18
VOORHEES	HARDENBERGH INSURANCE GROUP		2/22/2018	12/31/18
WINSLOW	CONNER STRONG & BUCKELEW	2/8/2018	2/2/2018	12/31/18
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	2/26/2018	2/26/2018	12/31/18

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

RESOLUTION NO. 18-14

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

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 2017

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001587			
001587	LAUREL SPRINGS BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	1,000.00
			1,000.00
001588			
001588	VOORHEES TOWNSHIP	2017 SAFETY INCENTIVE AWARD 4/9/18	2,000.00
			2,000.00
001589			
001589	CHERRY HILL TOWNSHIP	2017 SPECIAL RECOGNITION AWARD 4/9/18	500.00
001589	CHERRY HILL TOWNSHIP	2017 SAFETY INCENTIVE AWARD 4/9/18	2,000.00
			2,500.00
001590			
001590	CLEMENTON BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	1,500.00
			1,500.00
001591			
001591	TAVISTOCK BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	1,000.00
			1,000.00
001592			
001592	HADDONFIELD BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	2,000.00
			2,000.00
001593			
001593	BOWMAN & COMPANY, LLP	INTERNAL AUDIT PAYROLL - 3/29/2018	5,000.00
001593	BOWMAN & COMPANY, LLP	AUDITOR FEE 3/29/2018	7,500.00
			12,500.00
001594			
001594	BERLIN BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	1,500.00
			1,500.00
001595			
001595	MOUNT EPHRAIM BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	1,500.00
			1,500.00
001596			
001596	MAGNOLIA BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	1,500.00
			1,500.00
001597			
001597	COLLINGSWOOD BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	2,000.00
			2,000.00
001598			
001598	HADDON TOWNSHIP	2017 SAFETY INCENTIVE AWARD 4/9/18	2,000.00
			2,000.00

001599				
001599	BERLIN TOWNSHIP	2017 SAFETY INCENTIVE AWARD 4/9/18	1,500.00	1,500.00
001600				
001600	BELLMAWR BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	2,000.00	2,000.00
001601				
001601	CHESILHURST BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	1,000.00	1,000.00
001602				
001602	CHERRY HILL FIRE DISTRICT 13	2017 SAFETY INCENTIVE AWARD 4/9/18	2,000.00	2,000.00
001603				
001603	GLOUCESTER CITY	2017 SAFETY INCENTIVE AWARD 4/9/18	2,000.00	2,000.00
001604				
001604	MERCHANTVILLE BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	1,500.00	1,500.00
001605				
001605	MEDFORD LAKES BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	1,500.00	1,500.00
001606				
001606	LINDENWOLD BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	1,500.00	1,500.00
001607				
001607	WOODLYNNE BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	1,000.00	1,000.00
001608				
001608	BROOKLAWN BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	1,500.00	1,500.00
001609				
001609	AUDUBON BOROUGH	2017 SPECIAL RECOGNITION AWARD 4/9/18	500.00	
001609	AUDUBON BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	1,500.00	2,000.00
001610				
001610	AUDUBON PARK BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	1,000.00	1,000.00
001611				
001611	BARRINGTON BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	1,500.00	1,500.00
001612				
001612	OAKLYN BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	1,500.00	1,500.00
001613				
001613	GIBBSBORO BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	1,000.00	1,000.00
001614				
001614	PINE HILL BOROUGH	2017 SPECIAL RECOGNITION AWARD 4/9/18	500.00	
001614	PINE HILL BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	1,500.00	2,000.00
001615				
001615	RUNNEMEDE BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	1,500.00	1,500.00
001616				
001616	HI-NELLA BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	1,000.00	1,000.00

001617				
001617	LAWNSIDE BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	1,500.00	1,500.00
001618				
001618	SOMERDALE BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	1,500.00	1,500.00
001619				
001619	WINSLOW TOWNSHIP	2017 SAFETY INCENTIVE AWARD 4/9/18	2,000.00	2,000.00
001620				
001620	PINE VALLEY BOROUGH	2017 SAFETY INCENTIVE AWARD 4/9/18	1,000.00	1,000.00
001621				
001621	CAMDEN CITY PARKING AUTHORITY	2017 SAFETY INCENTIVE AWARD 4/9/18	1,500.00	1,500.00

TOTAL PAYMENTS FY 2017 65,500.00

FUND YEAR 2018

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>	
001622				
001622	APEX INSURANCE SRVS c/o XL INS	TECH ERRORS & OMISSIONS 2OF2 INSTALL	15,096.00	15,096.00
001623				
001623	APEX INS SRVS c/oQBE SPECIALTY	VOLUNT EMERG SRVICS DIR&OFF 2OF2 INSTALL	3,343.50	
001623	APEX INS SRVS c/oQBE SPECIALTY	POL & EPL 2 OF 2 INSTALLMENT 2018	583,252.00	586,595.50
001624				
001624	APEX INSURANCE SRVS c/o BEAZLEY	TECH ERRORS & OMISSIONS 2OF2 INSTALL	8,636.00	8,636.00
001625				
001625	COMP SERVICES, INC.	CLAIMS ADMIN - 04/2018 - CHERRY HILL	2,458.33	
001625	COMP SERVICES, INC.	CLAIMS ADMIN - 04/2018	32,500.00	34,958.33
001626				
001626	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TEST MONTHLY - 03/18	2,300.00	2,300.00
001627				
001627	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 04/2018	12,562.58	12,562.58
001628				
001628	PERMA RISK MANAGEMENT SERVICES	REIMBURSE PERMA FOR DONATION - 4/18	750.00	
001628	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR - 04/2018	31,885.08	
001628	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 03/2018	27.85	32,662.93
001629				
001629	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 04/2018	3,932.33	3,932.33
001630				
001630	BROWN & CONNERY, LLP	ATTORNEY EXPENSE - 03/2018	69.67	
001630	BROWN & CONNERY, LLP	ATTORNEY FEE 03/2018	1,756.00	
001630	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 03/2018	1,739.00	3,564.67

001631			
001631	ELIZABETH PIGLIACELLI	TREASURER FEE 04/2018	1,777.33
			1,777.33
001632			
001632	JACK LIPSETT	PRIMA CONFERENCE EXPENSE4/3/18	298.00
			298.00
001633			
001633	COURIER POST	ACCT: CHL-083028 - 3/20/2018 - MTG CHNGE	37.48
			37.48
001634			
001634	MEDLOGIX LLC	MANAGED CARE SERVICES 04/2018 - CHERRY	1,083.00
001634	MEDLOGIX LLC	MANAGED CARE SERVICES - 04/2018	8,936.00
			10,019.00
001635			
001635	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGERSSS FEE 04/2018	976.00
			976.00
001636			
001636	ELIZABETH'S CATERING	FOR MAR-18 MEETINGS COST SPLIT W/HIF	200.00
			200.00
001637			
001637	M & C INSURANCE AGENCY, INC.	RMC 1ST'18 - PARKING AUTH CITY OF CAMDEN	7,199.33
001637	M & C INSURANCE AGENCY, INC.	RMC FEE 1ST 2018 - LAWNSIDE BORO	5,727.79
			12,927.12
001638			
001638	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2018 - MEDFORD LAKES	5,726.88
			5,726.88
001639			
001639	EDGEWOOD ASSOCIATES INC.	RMC FEE 1ST 2018 - CHESILHURST BORO	2,821.59
001639	EDGEWOOD ASSOCIATES INC.	RMC FEE 1ST 2018 - BERLIN BORO	12,158.63
			14,980.22
		TOTAL PAYMENTS FY 2018	747,250.37

TOTAL PAYMENTS ALL FUND YEARS \$ 812,750.37

Chairperson

Attest:

Dated: _____

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

Treasurer

April 23, 2018

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 periods ending March 31, 2018 for Fund Years 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 \$9,503.72.

- **RECEIPT ACTIVITY FOR MARCH:**

Admin Receipt	\$ 381.00	
Cherry Hill Deductible	5,601.79	
Assessments	<u>279,262.24</u>	
Total Receipts		<u>\$285,245.03</u>

- **CLAIM ACTIVITY FOR MARCH:**

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

Property Liability Claims	\$ 250,184.31	
Workers Compensation Claims	204,035.48	
Administration Expense	<u>790,601.74</u>	
Total Claims/Expenses		<u>\$1,244,821.53</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 \$22,653,013.82 to a closing balance of \$21,729,239.75 showing a decrease of \$923,774.07.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer

MARCH							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	03/08/2018	7,316.74				7,316.74	
2	03/08/2018	47,071.61				47,071.61	
3	03/14/2018	16,222.93				16,222.93	
4	03/14/2018	146,204.75				146,204.75	
5	03/21/2018	3,631.86				3,631.86	
6	03/21/2018	53,628.09				53,628.09	
7	03/28/2018	42,479.18				42,479.18	
8	03/28/2018	78,228.62				78,228.62	
9	03/31/2018	48,639.10				48,639.10	
10	03/31/2018	10,796.91				10,796.91	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	454,219.79	-	-	-	454,219.79	
	Monthly Rpt	454,219.79				454,219.79	
	Variance	- 0.00	-	-	-	- 0.00	

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

Current Fund Year: 2018										
Month Ending: March										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	783,277.59	4,579,929.71	1,049,126.47	10,848,687.25	(38,772.65)	1,199,342.66	144,543.03	4,092,342.07	(5,462.31)	22,653,013.82
RECEIPTS										
Assessments	13,168.03	33,051.75	7,330.20	84,275.38	25,444.08	55,431.89	6,884.79	53,676.12	0.00	279,262.24
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,601.79	5,601.79
Invest Pymnts	1,277.57	7,122.10	1,631.53	16,871.36	10.04	1,864.45	224.71	6,800.68	0.00	35,802.44
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,277.57	7,122.10	1,631.53	16,871.36	10.04	1,864.45	224.71	6,800.68	0.00	35,802.44
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	381.00	0.00	381.00
TOTAL	14,445.60	40,173.85	8,961.73	101,146.74	25,454.12	57,296.34	7,109.50	60,857.80	5,601.79	321,047.47
EXPENSES										
Claims Transfers	29,149.14	248,885.54	9,991.82	162,204.73	0.00	0.00	0.00	0.00	3,988.56	454,219.79
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	790,601.74	0.00	790,601.74
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	29,149.14	248,885.54	9,991.82	162,204.73	0.00	0.00	0.00	790,601.74	3,988.56	1,244,821.53
END BALANCE	768,574.05	4,371,218.02	1,048,096.38	10,787,629.26	(13,318.53)	1,256,639.00	151,652.53	3,362,598.13	(3,849.08)	21,729,239.76

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	2018					
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	\$22,653,013.82	8,673,333.07	7,606.81 -	2,499.32	13,974,573.26	
Opening Interest Accrua	\$40,912.70	-	-	-	40,912.70	
1 Interest Accrued and/or	\$15,335.22	\$0.00	\$0.00	\$0.00	\$15,335.22	
2 Interest Accrued - discov	\$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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Inst	\$9,503.72	\$9,366.12	\$94.23	\$43.37	\$0.00	
6 Interest Paid - Term Ins	\$23.36	\$0.00	\$0.00	\$0.00	\$23.36	
7 Realized Gain (Loss)	\$26,275.35	\$0.00	\$0.00	\$0.00	\$26,275.35	
8 Net Investment Income	\$51,114.29	\$9,366.12	\$94.23	\$43.37	\$41,610.57	
9 Deposits - Purchases	\$739,464.82	\$285,245.03	\$250,184.31	\$204,035.48	\$0.00	
10 (Withdrawals - Sales)	-\$1,699,041.32	-\$1,244,821.53	-\$250,184.31	-\$204,035.48	\$0.00	
Ending Cash & Investment	\$21,729,239.75	\$7,723,122.69	\$7,701.04	-\$2,455.95	\$14,000,871.97	
Ending Interest Accrual Bal	\$56,224.56	\$0.00	\$0.00	\$0.00	\$56,224.56	
Plus Outstanding Checks	\$1,055,577.06	\$845,586.23	\$104,112.40	\$105,878.43	\$0.00	
(Less Deposits in Transit)	-\$59,436.01	\$0.00	-\$48,639.10	-\$10,796.91	\$0.00	
Balance per Bank	\$22,725,380.80	\$8,568,708.92	\$63,174.34	\$92,625.57	\$14,000,871.97	
		\$0.00	0.0	\$0.00		

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

Month		March							
Current Fund Year		2018							
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		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
2018	Property	15,946.77	2,052.91	0.00	17,999.68	17,999.68	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	413.00	1,895.32	0.00	2,308.32	2,308.32	(0.00)	0.00	(0.00)
	Workers Comp	10,876.51	23,941.46	0.00	34,817.97	34,817.97	0.00	0.00	0.00
	Cherry Hill	0.00	3,849.03	0.00	3,849.03	3,849.03	0.00	0.00	0.00
	Total	27,236.28	31,738.72	0.00	58,975.00	58,975.00	(0.00)	0.00	(0.00)
2017	Property	370,118.97	26,673.73	0.00	396,792.70	396,792.70	(0.00)	0.00	(0.00)
	Liability	148,329.89	15,555.00	0.00	163,884.89	163,884.89	0.00	0.00	0.00
	Auto	38,380.99	1,000.00	0.00	39,380.99	39,380.99	0.00	0.00	0.00
	Workers Comp	676,435.84	77,138.51	0.00	753,574.35	753,574.39	(0.04)	0.00	(0.04)
	Cherry Hill	2,775.39	0.00	2,775.35	0.04	0.00	0.04	(0.00)	0.04
	Total	1,236,041.08	120,367.24	2,775.35	1,353,632.97	1,353,632.97	0.00	0.00	(0.00)
2016	Property	394,325.33	422.50	0.00	394,747.83	394,747.83	0.00	0.00	0.00
	Liability	89,343.77	13,711.80	0.00	103,055.57	103,055.57	0.00	0.00	0.00
	Auto	64,924.77	0.00	0.00	64,924.77	64,924.77	(0.00)	(0.00)	0.00
	Workers Comp	1,645,580.24	5,921.95	0.00	1,651,502.19	1,651,502.02	0.17	0.17	0.00
	Cherry Hill	2,686.91	139.53	2,826.44	(0.00)	0.00	(0.00)	(0.00)	0.00
	Total	2,196,861.02	20,195.78	2,826.44	2,214,230.36	2,214,230.19	0.17	0.17	0.00
2015	Property	579,674.21	0.00	0.00	579,674.21	579,674.21	0.00	0.00	0.00
	Liability	420,189.75	174,972.46	0.00	595,162.21	595,162.21	0.00	(0.00)	0.00
	Auto	37,816.70	1,276.50	0.00	39,093.20	39,093.20	0.00	0.00	0.00
	Workers Comp	2,127,635.17	42,239.93	0.00	2,169,875.10	2,169,875.10	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	3,165,315.83	218,488.89	0.00	3,383,804.72	3,383,804.72	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	1,189,431.36	44,646.28	0.00	1,234,077.64	1,234,077.64	0.00	0.00	0.00
	Auto	308,506.01	5,820.00	0.00	314,326.01	314,326.01	0.00	0.00	0.00
	Workers Comp	1,654,185.62	12,962.88	0.00	1,667,148.50	1,667,148.50	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	3,476,041.00	63,429.16	0.00	3,539,470.16	3,539,470.16	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		10,101,495.21	454,219.79	5,601.79	10,550,113.21	10,550,113.04	0.17	0.17	0.00



Summary of Investments

Account Number **115884-000**

As of March 31, 2018

Page 1 of 8

PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) As of 2/28/2018	% OF M/V	MARKET VALUE (M/V) As of 3/31/2018	% OF M/V
PRINCIPAL PORTFOLIO(S)					
MONEY MARKET FUNDS					
	U.S. GOV. MONEY MARKET FUNDS	\$35,226.56	0.25	\$35,249.92	0.25
	TOTAL MONEY MARKET FUNDS	35,226.56	0.25	35,249.92	0.25
U.S. TREASURY OBLIGATIONS					
	U.S. TREASURY BONDS AND NOTES	13,939,346.70	99.75	13,965,622.05	99.75
	TOTAL U.S. TREASURY OBLIGATIONS	13,939,346.70	99.75	13,965,622.05	99.75
TOTAL PRINCIPAL PORTFOLIO(S)		13,974,573.26	100.00	14,000,871.97	100.00
TOTAL ACCRUED INCOME		40,912.70		56,224.56	
TOTAL MARKET VALUE WITH ACCRUED INCOME		14,015,485.96		14,057,096.53	



Summary of Activity

Account Number **115884-000**
March 1, 2018 through March 31, 2018 Page 2 of 8

	CASH	CASH MANAGEMENT
PRINCIPAL		
OPENING BALANCES:	0.00	35,226.56
RECEIPTS		
Dividends	23.36	0.00
TOTAL RECEIPTS	23.36	0.00
DISBURSEMENTS		
No activity during this period.		
CASH MANAGEMENT ACTIVITY		
Cash Management Purchases	(23.36)	23.36
Cash Management Sales	0.00	0.00
NET CASH MANAGEMENT	(23.36)	23.36
CLOSING BALANCES:	0.00	35,249.92

**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 10, 2018

JIF SERVICE TEAM

Keith Hummel Associate Director Public Sector Risk Control khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863	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	Robert Garish Senior Consultant rgarish@jamontgomery.com Office: 856-552-4650 Fax: 856-552-4651

MARCH ACTIVITIES

LOSS CONTROL SERVICES

- There were no Loss Control Visits conducted in the month of March

MEETINGS ATTENDED

- Safety and Claims Coordinators Roundtable – March 19
- Camden Police Ad Hoc Committee Meeting – March 23
- Claims Meeting – March 23
- Fund Commissioner Meeting – March 26

UPCOMING EVENTS

- Safety Kickoff Breakfast- April 9

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- March 6 - POSTPONED - Safety & Claims Coordinator Roundtable Invite - March 8, 2018

- March 6 - SD Message - Important Update for Water / Wastewater / Utility Departments
- March 7 - You're Invited: Camden County Police Chief AD-HOC Meeting
- March 9 - You're Invited: Camden County JIF Safety Awards and Kickoff Meeting
- March 9 - A Bulletin from your Safety Director- Playground Inspections
- March 12 - Safety & Claims Coordinator Roundtable Invite - March 19, 2018
- March 14 - You're Invited: Reminder- Camden County Police Chief AD-HOC Meeting
- March 19 - Safety & Claims Coordinators Roundtable Presentations
- March 19 - You're Invited: REMINDER - Camden County JIF Safety Awards and Breakfast
Kickoff Meeting
- March 23 - Did You Know? – MSI Training Schedule – Camden JIF, April 2018
- March 26 - A Message From the Safety Director – Work Zone Awareness Week

RIGHT TO KNOW UPDATE

J. A. Montgomery Risk Control will include an additional feature with the annual Right-To-Know service. An electronic Central File will be distributed by email to each member town through a Dropbox link. After the on-site chemical inventory has been completed, the Safety Data sheets are collected and the chemical data is entered into the State's RTK portal for each member. We will then send the Dropbox link to the Right-to-Know Coordinators. This additional process of preparing the items for the Dropbox will take time to prepare and distribute. We anticipate that all links will be emailed by the end of spring 2018. As in prior years, the JIF's will not be billed until the service is completed for all member towns. The Dropbox link to each member town will include the following:

- **Safety Data Sheets**- Electronic inventory of all Safety Data Sheets (SDS) sorted for each reporting location. Note: members who choose to keep hardcopy documentation and binders for their SDS inventory would be responsible for printing the Safety Data Sheets and preparation of binders. However, please note that hardcopy documentation is not required, as long as electronic access is provided.
- **Hazardous Substance Facts Sheets** – An electronic link will be provided to view or obtain the HSFS prepared by the New Jersey Department of Health.
- **Right-to-Know Survey**- An electronic copy of the last full survey report and any subsequent surveys will be filed in chronological order.
- **Written Hazard Communication Program**- An electronic copy of the Hazard Communication Program will be customized for each reporting location.
- **Training Documentation**- If Hazard Communication / GHS safety training has been provided through the MSI, we will generate an electronic copy of the member's current training records, including the name and date of all persons trained.

- **Right to Know Poster** - An electronic ordering link will be provided so the required posters can be ordered from the State for each location with the name of the official RTK Coordinator listed.
- **Instructions on how to download, store and share the files with affected departments and employees.**

MEL MEDIA LIBRARY

The new MEL Media Library (856-552-4900) is available for borrowing 770+ safety videos in 47 different categories plus the “In-The-Line-Of-Duty Video Series”. To view the full video catalog and rent videos please visit www.njmel.org or email the media library at melvideolibrary@jamontgomery.com.

The following members utilized the Media Library during the month of March.

<u>Municipality</u>	<u># of Videos</u>
Borough of Brooklawn	4
City of Gloucester	3
Borough of Haddonfield	4
Borough of Laurel Springs	2

MEL SAFETY INSTITUTE (MSI)

MSI COURSES

NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions or you need to appoint a new Training Administrator, please advise (afelip@jamontgomery.com).

Listed below are upcoming MSI training programs scheduled for **April, May and June of 2018. 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
4/2/18	Deptford Twp. MUA	Flagger/Work Zone	8:00 - 12:00 pm
4/4/18	Township of Florence	Playground Safety Inspections	8:30 - 10:30 am
4/4/18	Township of Florence	Hearing Conservation	10:45 - 11:45 am
4/9/18	Township of Willingboro	DDC-6	8:30 - 3:00 pm w/lunch brk
4/10/18	Logan Twp. MUA #1	BBP	8:30 - 9:30 am
4/10/18	Logan Twp. MUA #1	Fire Safety	9:45 - 10:45 am
4/10/18	Logan Twp. MUA #1	Fire Extinguisher	11:00 - 12:00 pm

DATE	LOCATION	TOPIC	TIME
4/11/18	Borough of Runnemede	Landscape Safety	8:30 - 11:30 am
4/13/18	Township of Cherry Hill #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/13/18	Borough of Pitman	Excavation/Trenching/Shoring	8:30 - 12:30 pm
4/16/18	Township of Hainesport #1	Confined Space Awareness	8:30 - 9:30 am
4/16/18	Township of Hainesport #1	Back Safety/Material Handling	9:45 - 10:45 am
4/17/18	Logan Twp. MUA #1	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
4/18/18	City of Burlington #2	Employee Conduct/Violence Prevention	9:45 - 11:15 am
4/18/18	City of Burlington #2	HazCom w/GHS	8:00 - 9:30 am
4/19/18	Township of Tabernacle #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/20/18	Borough of Collingswood	Driving Safety Awareness	8:00 - 9:30 am
4/20/18	Borough of Collingswood	Confined Space Awareness	9:45 - 10:45 am
4/20/18	Borough of Collingswood	Hearing Conservation	11:00 - 12:00 pm
4/23/18	Borough of Glassboro #1	Employee Conduct/Violence Prevention	8:00 - 9:30 am
4/24/18	Logan Twp. MUA #1	DDC-6	8:30 - 3:00 pm w/lunch brk
4/27/18	Township of Evesham #4	CDL-Drivers Safety Regulations	8:30 - 10:30 am
4/27/18	Township of Evesham #4	Driving Safety Awareness	10:45 - 11:45 am
5/1/18	Borough of Runnemede	Playground Safety Inspections	8:30 - 10:30 am
5/7/18	Township of Cherry Hill #4	Fall Protection Awareness	8:30 - 10:30 am
5/7/18	Township of Cherry Hill #4	LOTO	10:45 - 12:45 pm
5/10/18	Township of Winslow	CMVO	8:00 - 12:00 pm
5/11/18	Township of Mantua	Sanitation/Recycling Safety	12:30 - 2:30 pm
5/15/18	Borough of Clementon #3	Confined Space Awareness	8:30 - 9:30 am
5/15/18	Borough of Clementon #3	Fire Extinguisher	9:45 - 10:45 am
5/15/18	Borough of Clementon #3	Hearing Conservation	11:00 - 12:00 pm
5/22/18	Borough of Runnemede	Heavy Equipment Safety	8:30 - 11:30 am
5/23/18	Township of Hainesport #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/24/18	Township of Winslow	Landscape Safety	8:00 - 11:00 am
5/24/18	Township of Winslow	Hearing Conservation	11:15 - 12:15 pm
6/1/18	Township of Tabernacle #1	Fire Safety	8:30 - 9:30 am
6/1/18	Township of Tabernacle #1	Fire Extinguisher	9:45 - 10:45 am
6/4/18	Township of Washington (Gloucester)	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
6/7/18	Township of Cherry Hill #5	Employee Conduct/Violence Prevention	8:30 - 10:00 am
6/7/18	Township of Cherry Hill #5	Back Safety/Material Handling	10:15 - 11:15 am
6/7/18	Township of Cherry Hill #5	BBP	11:30 - 12:30 pm
6/8/18	City of Burlington #2	Landscape Safety	8:30 - 11:30 am
6/11/18	Township of Moorestown	Heavy Equipment Safety	8:30 - 11:30 am
6/13/18	Township of Hainesport #1	DDC-6	8:30 - 3:00 pm w/lunch brk
6/14/18	Borough of Collingswood	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
6/14/18	Borough of Collingswood	Tool Box Talks Essentials	10:45 - 12:15 pm
6/15/18	Borough of Pitman	Flagger/Work Zone Safety	8:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
6/19/18	Borough of Runnemede	CDL-Drivers Safety Regulations	8:30 - 10:30 am
6/19/18	Borough of Runnemede	Jetter/Vacuum Safety	10:45 - 12:45 pm
6/22/18	Township of Mantua	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm

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



Comprehensive Playground Inspection Programs

As spring approaches, now is a great time inspect playgrounds and to review your Playground Maintenance Program. A complete Program consists of visual inspections at three basic frequencies.

Annual Audits

A comprehensive playground risk management program starts with an annual audit. The audit consists of inventorying and examining each piece of playground and ancillary equipment, the park's grounds and structures, and perimeter streets and curbs. ***Take pictures to document the condition of each piece of playground equipment and the surrounding areas.***

Periodic (weekly to monthly) Inspections

Many departments begin to ramp-up the inspection program's frequency rate beginning in Spring. The frequency of a playground's inspection is determined by several factors; the season, how many children use the playground, harsh environments such as on a beach, neighborhood demographics, age of equipment, history of damage, and more. ***Define the frequency of inspections in the written Playground Maintenance Program.***

Use a checklist. A sample checklist is on the MEL website (www.njmel.org). A checklist offers the advantage of documenting what was inspected and found to be in satisfactory condition. By only reporting deficiencies, the worker who completed the report is open to questions of what conditions were or were not inspected, possibly months or years later. Remember the rule of documentation, "If it is not written down, it did not happen."

Daily Inspections

Workers are in the parks almost every day; cutting grass, picking up trash, or even just driving by on their way to other assignments. ***Instruct workers to visually check the playground equipment and grounds for obvious problems*** such as broken equipment, graffiti, etc. This quick check does not require paperwork unless a deficiency is found. ***Instruct workers to immediately correct conditions that can be fixed, or report conditions as soon as possible conditions that cannot be corrected.*** The Playground Maintenance Program should describe the documentation process for when repairs are made, or how a deficiency report is submitted.

Playgrounds require maintenance and repairs from time to time. ***Record even routine maintenance activities*** such as replenishing mulch or closing the gaps on S-hooks. Playground owners should have a "paper trail" of work performed by employees. ***Document all repairs to playground equipment.*** Repairs should be made using manufacturer's parts. Use tamper-resistant hardware.

Spring is also a good time to review your policies with employees who will be in and around playgrounds. ***Hold a Safety Briefing to remind employees what to look for, what deficiencies can be fixed immediately, and how to report deficiencies that cannot be corrected on the spot.*** A Safety Briefing lesson plan is provided on page 2.

Please use the bolded italicized items above as an Action Plan to ready your playgrounds for the summer season. We also want to remind our members of three other resources;

1. The MSI has a Playground Safety Inspector class. Check the website for a class near you.
2. The MSI has an online Playground Safety Inspection class for Public Works and Recreation.
3. Your Safety Consultant is ready to assist with any aspect of your program.

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

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Safety Briefing

The conditions of our playgrounds and parks are important to the residents of our community. Let's take a moment to discuss the policies and procedures we have in place to ensure our playgrounds are safe.

Our playgrounds are inspected *[INSERT FREQUENCY]* by *[INSERT DEPARTMENT OR NAME OF INDIVIDUAL]*. But we are in or driving past playgrounds and parks almost every day. We can have a bigger impact on the appearance and safety of our parks and playgrounds than a periodic inspection. I want to review this department's policies if you see problems in our parks, such as:

- Damaged playground equipment
- Broken glass
- Graffiti
- *[ADD ADDITIONAL OR LOCAL CONCERNS]*

If you are in a park, cutting grass or collecting trash, etc., and see a condition that you can correct such as:

- Mulch around playground equipment that has been significantly kicked out such as under swings
- Objects, such as tables or toys that were moved into the fall zones of playground equipment
- Swings over the top of the swing set's top support bar
- A loose or damaged component that can be quickly tightened, fixed, or replaced.

Our policy is to take care of it right then and record it *[HOW - write it down where or call it in to who.]*. For example, if you are collecting trash and see that the mulch at the bottom of the sliding board is kicked out, we want you to take 5 minutes to rake mulch back under the slide. Or, to sweep up broken glass. But, we also need to document it. This helps the town protect itself from liability claims.

If you see a condition that will require lengthy repairs, call **[WHO]** at your first opportunity. If the condition is severe enough, stay there until we can make it safe. If it is not a severe hazard, and you have a cone or CAUTION tape, secure the scene as best you can. If you are not sure of how dangerous a condition is, contact **[WHO]** for guidance.

If you see conditions such as:

- Arson
- Intentional damage
- Significant graffiti
- Any other criminal activity

Call *[Police or WHO – department and / or the police on their non-emergency number]*.

What questions do you have?

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 2/22/2018 To 3/22/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Bancroft I - Township of Cherry Hill	1255 Caldwell Road Cherry Hill, NJ 08034	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to respects to the use of parking lot for the Townships Earth Festival on 4/28/18.	2/22/2018 #1860595	GL AU EX WC
H - S & P Voorhees LLC I - Township of Voorhees	111 Presidential Boulevard Suite 209 Bala Cynwyd, PA 19004	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to The Communications Easement Area located at 620 Berlin Road, Voorhees NJ	2/23/2018 #1861189	GL AU EX WC
H - People's Security Bank and Trust I - Township of Voorhees	Company 150 N. Washington Ave Scranton, PA 18503	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to The Communications Easement Area located at 620 Berlin Road, Voorhees NJ	2/23/2018 #1861190	GL AU EX WC
H - Posel Management Group Attn: Sy I - Township of Voorhees	Goldberg 212 Walnut Street Philadelphia, PA 19106	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of parking lot at Ritz Plaza for a car show on April 28, 2018, rain date April 29, 2018. Location of Ritz Plaza: 900 Rt. 561, Voorhees, NJ 08043.	2/26/2018 #1862422	GL AU EX WC
H - Posel Voorhees, LLC I - Township of Voorhees	212 Walnut Street Philadelphia, PA 19106	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of parking lot at Ritz Plaza for a car show on April 28, 2018, rain date April 29, 2018. Location of Ritz Plaza: 900 Rt. 561, Voorhees, NJ 08043.	2/26/2018 #1862429	GL AU EX WC
H - TD Bank NA ISAOA/ATIMA I - Borough of Audubon	Small Business Center 2059 Springdale Rd. Cherry Hill, NJ 08003	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) Borough of Audubon and Camden County Improvement Authority's Lease Bonds, Series 2005B	3/5/2018 #1867881	GL AU EX WC OTH
H - Burlington County Emergency I - Borough of Mt. Ephraim	Services Training Center 53 Academy Drive Westhampton, NJ 08060	Evidence of insurance with respects to the use of facilities at the Class A Burn Building for training by the Mount Ephraim Fire Department on 4/5/18	3/7/2018 #1868361	GL AU EX WC

03/22/2018

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 2/22/2018 To 3/22/2018

H - Saint Teresa of Calcutta Parish, I - Township of Haddon	McDaid Hall, Holy Savior 30 Cambridge Avenue Westmont, NJ 08108	Re: April 26, 2018 Event Evidence of insurance as respects Haddon Township will utilize McDaid Hall for a Senior Bingo event on Thursday, April 26, 2018	3/14/2018 #1869802	GL AU EX WC OTH
H - First Western Bank & Trust, dba: I - Parking Authority of the City of Camden	Advance Acceptance /All-Lines Leasing 100 Prairie Center Drive Eden Prairie, MN 55344	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to leased equipment Tennant M30 Gasoline Rider Scrubber M30-G Contract # 11961902 (Value \$71,730)	3/20/2018 #1872372	GL AU EX WC OTH
H - Audubon Park Mutual Housing Corp I - Borough of Audubon Park	Road C Audubon, NJ 08106	Evidence of insurance with respects to use of Hall for elections on June 5, 2018 and November 6, 2018	3/21/2018 #1872576	GL AU EX WC
Total # of Holders: 10				

03/22/2018



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

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$124,659.34	\$69,324.73	\$55,334.61	44.39%
February	\$253,456.20	\$143,327.94	\$110,128.26	43.45%
March	\$354,267.37	\$177,085.96	\$177,181.41	50.01%
TOTAL 2018	\$732,382.91	\$389,738.63	\$342,644.28	46.78%

Monthly & YTD Summary:

PPO Statistics	March	YTD
Bills	196	471
PPO Bills	188	434
PPO Bill Penetration	95.92%	92.14%
PPO Charges	\$349,153.35	\$706,180.10
Charge Penetration	98.56%	96.42%

Savings History:

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%
April	\$102,176.52	\$54,762.68	\$47,413.84	46.40%
May	\$206,740.28	\$129,288.77	\$77,451.51	37.46%
June	\$155,219.36	\$94,359.27	\$60,860.09	39.21%
July	\$103,015.72	\$61,022.14	\$41,993.58	40.76%
August	\$261,787.08	\$106,884.98	\$154,902.10	59.17%
September	\$90,865.72	\$43,473.88	\$47,391.84	52.16%
October	\$114,302.11	\$62,418.68	\$51,883.43	45.39%
November	\$112,149.39	\$52,200.32	\$59,949.07	53.45%
December	\$130,735.35	\$57,332.91	\$73,402.44	56.15%
TOTAL 2017	\$1,803,457.88	\$879,858.84	\$923,599.04	51.21%
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%



APPENDIX I – MINUTES

March 26, 2018 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MARCH 26, 2018
ELIZABETH’S CATERING GLOUCESTER CITY 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
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
M. Joseph Wolk	Borough of Mount Ephraim	Present
Neal Rochford	Borough of Haddonfield	Absent
Jack Lipsett	Gloucester City	Present

EXECUTIVE COMMITTEE ALTERNATES:

Joseph Gallagher	Winslow Township	Absent
Dave Taraschi	Borough of Audubon	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Joseph Hrubash, 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
Edward Hill, Lawnside Borough
John Foley, Cherry Hill Fire District

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 Dan Spencer welcomed everyone to Gloucester City.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF FEBRUARY 26, 2018

MOTION TO APPROVE THE OPEN MINUTES OF FEBRUARY 26, 2018

Motion:	Commissioner Lipsett
Second:	Commissioner Wolk
Roll Call Vote:	7 Ayes, 0 Nays

MOTION TO APPROVE THE CLOSED MINUTES OF FEBRUARY 26, 2018

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Vote:	Unanimous

CORRESPONDENCE:

NONE

PROFESSIONAL SERVICE CONTRACT WORDING: The MEL attorney and staff reviewed the standard contract wording that is in most JIF contracts, including the Camden JIF. Language was included in the RFQ forms that this review would be undertaken. There are minor revisions and updates that are being recommended. The Fund Attorney has reviewed the changes and is in agreement with the revisions. The changes to appear in Appendix II.

MOTION TO APPROVE REVISIONS TO PROFESSIONAL CONTRACT LANGUAGE

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

2018 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 Indianapolis from June 3-6. Please notify the Fund office if you are interested in attending.

MEL/RCF/EJIF & MARCH 7TH MEETING & COMMISSIONERS RETREAT: The MEL, RCF and EJIF will be holding their meetings on April 6th (rescheduled from March 7th due to weather) in conjunction with the MEL Annual Retreat at the Hyatt Regency Princeton, 102 Carnegie Center, Princeton.

2018 MEL & MR HIF EDUCATIONAL SEMINAR: The 8th annual seminar is scheduled for Friday, April 20, 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 and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs. Enrollment form enclosed in the agenda on Page 3.

ELECTED OFFICIALS TRAINING: Every year the MEL holds training seminars for elected officials and reduces a member's assessment by \$250 for each municipal elected officials completing the course by May 1st. This year's elected officials training program focus is on "Land Use Liability and Technology Risk Management. The Fund office will be working with Mr. Nardi's office to schedule sessions in the next month. Two sessions have been scheduled in Gloucester City on April 11th at 5:30 and in Collingswood on April 24th at 5:30.

This course is also available on-line; enclosed on Page 4 are directions to take the class.

MODEL PERSONNEL POLICY COMMITTEE – Every two years, the MEL asks members to update their Employment Practices Compliance Program. The Program includes updating Personnel Manuals and compliance with training requirements. The MEL's Committee met in February to begin its review and expects to complete its process and announce the EPL Program requirements during the month of April.

RISK MANAGEMENT INFORMATION/OPERATING SYSTEM (RMIS): The MEL awarded a contract to Origami Risk to provide the online underwriting database; anticipated launch date is early April. This past year marked the last renewal utilizing the Exigis program. The data has been successfully transitioned to Origami. We expect to issue member logins shortly. Initial announcement will include a link to short training videos. Once members have an opportunity to review the videos and the worksheets, training webinars will be scheduled.

AUTISM AND MENTAL HEALTH AWARENESS TRAINING – JA Montgomery has recently sent a notice out advising members of training available to help employees manage mental health issues. There are various agencies that will provide free training to law enforcement agencies.

2018 FINANCIAL DISCLOSURE FORMS – Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of the MEL/EJIF/RCF Commissioner and any municipal related positions that require filing. It is expected the Division of Local Government Services will distribute a notice in March and forms will need to be filed by April 30th.

LEAGUE MAGAZINE – Attached is the latest advertisement in the "Power of Collaboration" series to appear in the League magazine. Each of the MEL advertisements highlights activities of the MEL and JIFs as well as people who have rendered significant service. This advertisement highlights the MEL mobile application available to download.

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 we do not have a Financial Fast Track this month due to our CFO going through the transition with the auditors. On page you will find the Expected Loss Ratio Analysis Report and your performance is absolutely outstanding with every year in the positive. One page 9 your three year average Lost Time Accident Frequency Report is the lowest at 1.27% and your off to a good start in 2018 and that is all good news. On page 11 you will find your EPL Compliance and it looks like all your towns are in compliance for EPL and they will have to gear up for the 2 year updates.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 18-11 March 2018 Vouchers

2018	\$786,551.74
TOTAL	\$786,551.74

MOTION TO APPROVE RESOLUTION 18-11 MARCH 2018 VOUCHERS

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

Approving Payment of Resolution 18-12 Supplemental Bills List 2018 Vouchers

2018	\$786,551.74
TOTAL	\$786,551.74

MOTION TO APPROVE RESOLUTION 18-12 MARCH 2018 VOUCHERS

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

Confirmation of February 2018 Claims Payments/Certification of Claims Transfers:

Closed	.00
2014	35,091.81
2015	16,849.52
2016	23,876.84
2017	53,420.56
2018	2,320.00
TOTAL	131,558.73

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF FEBRUARY 2018 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Maley
Second: Commissioner Wolk
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said we have added an additional training scheduled for Lindenwold and a notice will be sent to members.

Attorney Nardi also discussed the Police Chief training he conducted last Friday on loss control and risk management and how we would like them involved and how they can be a positive influence in the department. The training was well received and it shows a positive impact.

SAFETY DIRECTOR: Safety Director reviewed the Safety Director's report. The Safety Coordinators and Claims Coordinators meeting was held on March 8th at Collingswood Senior Community Center with 54 in attendance. We discussed the new presentation called Zero Harm Workplace. The Annual Safety Breakfast will be held on April 9th at the Scottish Rite invitations will go out soon.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the monthly Certificate Report on page 31 for the period 1/22/18 to 2/22/18 with 43 certificates issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of February 2018 where there was a savings of 43.45% for the month and a total of 43.76 % for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Manager Denise Hall said her report on the PARs will be in closed session.

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

Motion: Commissioner Lipsett

Second: Commissioner Wolk
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Maley
Second: Commissioner Lipsett
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner Taraschi
Second: Commissioner Shannon
Vote: Unanimous

MEETING ADJOURNED: 5:52 PM

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

APPENDIX II
MEL, EJIF & RCF Reports



Municipal Excess Liability Joint Insurance Fund

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

Date: Friday, April 6, 2018

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

From: Commissioner Joseph Wolk

Subject: MEL Report

Financial Fast Track: Executive Director distributed the Financial Fast Track as of December 31, 2017; statutory surplus is \$21.7 million.

Management Committee: Committee met in February to review draft professional service agreements reflecting some modifications requested by vendors and an overall change to outline services in the contract. (In 2006, format was changed to refer to other documents for delineation of services, such as bylaws and risk management plan.) Board accepted the Committee's recommended changes.

Board also accepted Committee's recommendation and confirmed the MEL's arrangement with QBE to increase land-use liability limits. Committee was also authorized to approve final details for a policy offer to individual planning board members (that complete MEL training course).

Due to timing matters, not all local JIFs included this funding in the 2018 budgets. We recommend the MEL reimburse this cost to the local JIF for 2018; the Board approved a budget transfer of \$900,000 from the MEL's Aggregate Loss Fund Contingency Account to the MEL's 2018 Liability Premiums account. Local JIFs will need to include in their 2019 budget.

Emergency Restoration Services – Request for Qualifications (RFQ): The MEL issued an RFQ for Emergency Restoration Services to update the list of qualified vendors that member towns/authorities can select from for the period of 2018 through 2020. In January, the Board agreed to add firms on a rolling basis that respond following the initial deadline. Once approved a copy of each vendor's response will be posted to the MEL website. Board

voted to update the list to include responses received on 3/1/18 from ServPro of Woodbury/Deptford and on 3/19/18 from Stretch's Professional Cleaning Services Inc.

Crossing Guard Training Video: The MEL awarded a contract to Rutgers to produce an updated crossing guard video with December 31, 2017 as the contract term. Board approved Rutgers' request for no cost extension until August 31, 2018 for completion of filming and production.

Legislative Committee: Committee submitted the minutes of their January 12th and February 26th meetings.

Coverage Committee: Committee submitted the minutes of their February 15th meetings.

Safety & Education Committee: Committee submitted the minutes of their January 19th and March 16th minutes.

Marketing Committee: Committee submitted the minutes of their March 2nd meeting.

Model Personnel Policy Committee: Every two years, the MEL asks members to update their Employment Practices Compliance Program. The Program includes updating Personnel Manuals and compliance with training requirements. The Committee met on February 15th and March 16th (minutes enclosed). Committee expects to complete its process and announce the EPL Program requirements during the month of April.

Cyber Task Force: The Task Force last met on February 15th to outline its next steps. Task force plans to work on a program to educate members on the tools available to them through the MEL.

RCF: A copy of Commissioner Clarke's report on the RCF's January Reorganization distributed for information.

Risk Management Information/Operating System (RMIS): The data has been successfully transitioned to Origami. Perma issued member logins to most JIFs. Initial announcement included a link to short training videos. Once members have an opportunity to review the videos and the worksheets, training webinars will be scheduled.

2018 MEL & MRHIF Educational Seminar: The 7th annual seminar is scheduled for Friday, April 20th beginning at 9:00 AM at the National Conference Center in East Windsor, NJ.

League Magazine: Executive Director distributed the latest in the series of "Power of Collaboration" ads to appear in the League magazine.

2018 Financial Disclosures: The Division of Local Government Services has notified the Fund office that rosters of those that are required to file must be finalized by April 4th.

Following this, the DLGS expects to issue a separate notice with filing instructions, which must be completed by April 30th.

Claims Committee: The Claims Review Committee met on January 3, 2018 and March 1, 2018. Minutes of the January and March meetings were enclosed under separate cover.

June Meeting: As a reminder this meeting is scheduled for Thursday June 7th at 11:15AM at the Forsgate Country Club so as not to conflict with the PRIMA conference (June 3rd – June 6th).

Opra Requests. Fund Attorney said her office works with Perma to respond to Opra requests. She noted, in particular, a recent request from newspaper that contacted individual towns. Brad Stokes from Perma contacted the newspaper and was able to directly provide the information requested, alleviated this burden from member towns.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: April 6, 2018

TO: Fund Commissioners
Camden County Municipal Joint Insurance Fund

FROM: Commissioner Joseph Wolk

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

REVISED BUDGET- The revised 2018 budget was included in the agenda. The revisions reflect new members added to the local JIFs for 2018. A motion was passed approving the revisions to the 2018 budget and associated professional fee increases.

ENVIRONMENTAL ENGINEER RFQ – The contract between the E-JIF and its two Environmental Engineers will expire 12/31/18. A motion authorizing the Executive Director to issue an RFQ for the position of Environmental Engineer(s) was passed by the Executive Committee.

NEXT MEETING- The next meeting of the EJIF is scheduled for **Thursday**, June 7, 2018 at the Forsgate CC, Jamesburg.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND						
2018 BUDGET BASED ON 2010 CENSUS						
	2/27/2018 16:13	2018 Adopted	Pompton Lakes : New Member	West Deptford : New Member	Frelinghuysen : Returning Member	2018 Revised
		TOTAL	MOR JIF	TRICO JIF	MOR JIF	TOTAL
I. Claims and Excess Insurance						
Claims						
1 Non-Site Specific		299,024	798	1,558	160	301,540
2 Site Specific		353,432	943	1,841	189	356,405
3 Legal Defense		1,036,097	2,765	5,401	556	1,044,818
4 Superfund Buyout		625,632	1,669	3,261	335	630,898
5 LFC		14,860				14,860
6 Total Loss Fund		2,329,045	6,174	12,061	1,241	2,348,521
7						
8 II. Expenses, Fees & Contingency						
9 Professional Services						
10 Actuary		62,936				62,936
11 Attorney		76,562	204	398	41	77,205
12 Auditor		15,959				15,959
13 Executive Director		282,678	754	1,474	152	285,057
14 Treasurer		19,683				19,683
15 Legislative Agent		45,000				45,000
16 Underwriting Managers		223,892	597	1,166	120	225,776
17 Environmental Services		429,759	1,146	2,240	230	433,375
18 Claims Administration		26,460	71	138	14	26,684
19						
20 Subtotal - Contracted Prof Svcs		1,182,929	2,773	5,416	557	1,191,675
21						
22 Non-Contracted Services						
23 Postage		5,473	14	28	3	5,518
24 Printing		4,250	11	22	2	4,284
25 Telephone		2,423	7	13	1	2,444
26 Expenses contingency		14,808	40	78	8	14,934
27 Member Testing		8,233				8,233
28						
29 Subtotal - Non-contracted svcs		35,186	72	141	14	35,413
30						
31 Subtotal-Contracted/Non-contra		1,218,116	2,845	5,557	572	1,227,088
32						
33 Excess Aggregate Insurance		573,935	1,532	2,993	308	549,967
34						
35 General Contingency		29,863	527	1,028	106	60,323
36						
37 Total Exp, Fees & Contingency		1,821,914	4,903	9,577	985	1,837,379
38						
39 TOTAL JIF APPROPRIATIONS		4,150,959	11,077	21,638	2,226	4,185,900



Municipal Excess Liability Residual Claims Fund

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

April 6, 2018

Memo to: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: Topics Discussed at the RCF April 6th Meeting

Annual Retreat: Following meetings of the RCF, EJIF and MEL, the Board of Fund Commissioners held its annual one-day retreat on April 6th at the Hyatt Regency in Princeton. Each MEL sub-committee provided a report on its 2017 activities and noted future objectives. In addition, several Fund Commissioners were invited to highlight local JIF initiatives used to address claim trends specific to their pool.

2018 MEL & MR HIF Educational Seminar: The 8th annual seminar is scheduled for Friday, April 20th beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs.

Claims Committee: The Claims Review Committee met on January 3, 2018 and March 1, 2018. Minutes of the January and March meetings were distributed under separate cover.

2018 Financial Disclosures: The Division of Local Government Services has notified the Fund office that rosters of those that are required to file must be finalized by April 4th. Commissioners and Fund Professionals were provided logins and filing instructions, which must be completed by April 30th.

Next Meeting: The next meeting of the RCF will be **Thursday June 7, 2018** at 10:30AM at the Forsgate Country Club-Monroe, NJ.