

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MEETING AGENDA
FEBRUARY 26, 2018 – 5:15 PM**

**HADDON TOWNSHIP MUNICIPAL BUILDING
135 HADDON AVENUE
HADDON TOWNSHIP, NJ 08108
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: FEBRUARY 26, 2018**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2018 EXECUTIVE COMMITTEE**
- WELCOME: HADDON TOWNSHIP**
- APPROVAL OF MINUTES:** January 22, 2018 Open Minutes..... **Appendix I**
January 22, 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. 18-11 **Page 14**
Treasurer's Report **Page 17**
Monthly Reports **Page 18**

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Page 22**

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 35**

- MANAGED CARE – Consolidated Services Group**
Monthly Report..... **Page 38**

- CLAIMS SERVICE – AmeriHealth Casualty**
Move Announcement..... **Page 41**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: March 26, 2018 – Gloucester City**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: February 26, 2018

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **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. Resolution 18-10 authorizing travel expense is on **Page 3**.

- ❑ ***Motion to Adopt Resolution 18-10 Authorizing Conference Attendance***

- ❑ **MEL/RCF/EJIF March 7th Meeting & Commissioners Retreat:** The MEL, RCF and EJIF will be holding their March 7th meetings in conjunction with the MEL Annual Retreat at the Hyatt Regency Princeton.
- ❑ **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. Attached on **Page 4** is the enrollment form.
- ❑ **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 will be working with Mr. Nardi's office to schedule sessions in the next few months. This course will be available on-line in early March.

Members will also be asked to update the MEL's Employment Practices Program this year. Compliance includes updating Personnel Manuals, Training for Managers and Supervisors & Police Command Staff and offering training to non-supervisory personnel. Information will be sent out in the next few months.

- ❑ **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 March. This past year marked the last renewal utilizing the Exigis program.

The system will remain locked as the data is transitioned to the new platform and verified. Once verification is complete, then the new platform will be made available to members to amend their schedules. We are also working with Origami on training.

- ❑ **Inclement Weather Procedure:** As a reminder, PERMA has instituted a procedure for Commissioners to confirm whether or not a meeting has been canceled. The Executive Director will discuss with the Fund Chairman if the meeting should be canceled. In the event of an early morning or evening meeting(s), PERMA will provide a recorded message indicating the status of the meeting. The recorded message can be obtained by calling the Fund's main number **(201) 881-7632** at any time of the day or night. For meetings that occur during the course of normal business hours, meeting status can be obtained by utilizing the same number.

- ❑ **Due Diligence Reports:**

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Income Portfolio	Page 6
Loss Ratio Analysis	Page 7
Loss Time Accident Frequency	Page 8 & 9
POL/EPL Compliance Report	Page 10
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RESOLUTION NO. 18-10

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

**RESOLUTION AUTHORIZING ADVANCED TRAVEL EXPENSES FOR
AUTHORIZED OFFICIAL TRAVEL**

WHEREAS, N.J.S.A. 40a:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel; and

WHEREAS, certain Commissioner(s) of the Camden County Municipal Joint Insurance Fund may need to travel to the PRIMA Conference on or about June 3, 2018 for the purpose of attending a seminar on public entity risk management and pooling, and;

WHEREAS, the Treasurer has certified that funds are available from the 2018 miscellaneous contingency budget not to exceed \$3,500 per attending commissioner, and;

WHEREAS, the Commissioner(s) representing the Camden County Municipal Joint Insurance Fund will verify their expenses and any excess cash will be repaid to the Camden County Municipal Joint Insurance Fund along with a detailed bill of items or demand, and the certification of affidavit required by N.J.S.A. 40A:5-16 which will be submitted within 10 days after the completion of the travel for which the advance was made;

NOW THEREFORE BE IT RESOLVED, that the Treasurer is hereby instructed to make up to \$3,500 in advance or reimbursement payment for the attending Commissioners of the Camden County Municipal Joint Insurance Fund.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

Chairperson

Secretary

2018 MEL & MRHIF Educational Seminar

Friday April 20, 2018 9:00am to 4:00pm

National Conference Center at the East Windsor Holiday Inn
399 Monmouth Street, East Windsor, N.J. 08520, Turnpike Exit 8

The MEL (Municipal Excess Liability Fund) and MRHIF (Municipal Reinsurance Health Fund) are sponsoring the 8th annual educational seminar for commissioners, municipal personnel, risk managers and vendor personnel. This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks
- Insurance Producers and Purchasing Agents
- Accountants (CPA's) and Lawyers (CLE)
- TCH Water Supply & Wastewater Licensed Operator Training
- RPPO and QPA

Topics

- New approaches in controlling Healthcare Costs
- Cyber Liability Risk Control
- Law Enforcement Risk Control
- Ethics in Insurance transactions involving public entities
- Update on Risk Management related legislation
- Land Use Liability

REGISTRATION: RSVP by Monday, April 16

Name: _____ Title: _____ Organization: _____

Address: _____

Credits being applied for: _____

Seven digit P/C Insurance Producer License # (if applicable) _____

Phone: _____ cell: _____ e-mail: _____

E-mail or fax registrations to Karen Kamprath: (201) 881-7633 kkamprath@permainc.com

CAMDEN COUNTY MUNICIPAL FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	November 30, 2017			
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	1,072,877	11,801,642	204,655,450	216,457,092	
2.	CLAIM EXPENSES					
	Paid Claims	113,931	3,593,615	91,081,446	95,134,910	
	Case Reserves	194,402	(560,968)	4,181,456	3,211,991	
	IBNR	241,127	(47,899)	6,349,329	6,167,619	
	Recoveries	(73,716)	(213,053)	(167,155)	(297,749)	
	TOTAL CLAIMS	475,743	2,771,695	101,445,076	104,216,771	
3.	EXPENSES					
	Excess Premiums	337,582	3,713,402	55,536,497	59,249,899	
	Administrative	173,261	1,930,147	36,544,486	38,474,634	
	TOTAL EXPENSES	510,843	5,643,549	92,080,984	97,724,533	
4.	UNDERWRITING PROFIT (1-2-3)	86,290	3,386,398	11,129,390	14,515,788	
5.	INVESTMENT INCOME	(29,128)	118,164	10,166,597	10,284,760	
6.	DIVIDEND INCOME	0	92,159	3,320,164	3,412,323	
7.	STATUTORY PROFIT (4+5+6)	57,162	3,596,720	24,616,151	28,212,871	
8.	DIVIDEND	500,000	592,159	18,301,650	18,893,809	
9.	STATUTORY SURPLUS (7-8)	(442,838)	3,004,561	6,314,500	9,319,062	
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	(505,153)	(570,944)	3,319,463	2,748,520	
	Aggregate Excess LFC	25,598	292,228	244,478	536,706	
	2014	(4,638)	29,764	2,414,063	2,443,827	
	2015	(4,371)	403,498	997,191	1,400,689	
	2016	(5,401)	2,121,346	(660,695)	1,460,650	
	2017	51,126	728,670		728,670	
	TOTAL SURPLUS (DEFICITS)	(442,838)	3,004,561	6,314,500	9,319,062	
	TOTAL CASH				20,633,418	
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS	0	93,122	85,476,046	85,569,168	
	FUND YEAR 2014					
	Paid Claims	15,906	806,082	2,404,399	3,210,481	
	Case Reserves	77,188	(254,911)	933,399	678,488	
	IBNR	(93,094)	(483,240)	747,665	264,425	
	Recoveries	0	(76,465)	(57,443)	(133,908)	
	TOTAL FY 2014 CLAIMS	0	(8,533)	4,028,019	4,019,486	
	FUND YEAR 2015					
	Paid Claims	12,038	444,216	2,607,706	3,051,922	
	Case Reserves	59,547	(242,371)	1,190,203	947,832	
	IBNR	(71,585)	(585,726)	1,412,301	826,575	
	Recoveries	0	0	(15,529)	(15,529)	
	TOTAL FY 2015 CLAIMS	(0)	(383,881)	5,194,681	4,810,800	
	FUND YEAR 2016					
	Paid Claims	15,501	733,738	1,471,461	2,205,199	
	Case Reserves	29,906	(337,108)	1,247,572	910,464	
	IBNR	(45,407)	(2,460,949)	4,039,020	1,578,071	
	Recoveries	0	(41,622)	(11,724)	(53,346)	
	TOTAL FY 2016 CLAIMS	0	(2,105,941)	6,746,330	4,640,388	
	FUND YEAR 2017					
	Paid Claims	70,486	1,098,140		1,098,140	
	Case Reserves	27,760	675,208		675,208	
	IBNR	451,213	3,498,548		3,498,548	
	Recoveries	(73,716)	(94,966)		(94,966)	
	TOTAL FY 2017 CLAIMS	475,743	5,176,929		5,176,929	
	COMBINED TOTAL CLAIMS	475,743	2,771,695	101,445,076	104,216,771	

CAMDEN JOINT INSURANCE FUND

Fixed Income Portfolio Summary and Rate Comparison

				For Month End	12/31/2017	
		2014	2015	2016	Last Month	This Month
CAMDEN JOINT INSURANCE FUND						
Total Cash Balance (millions)		14.32	15.46	16.98	20.63	19.11
Fixed Income Portfolio						
Investments (millions), Book Value		4.92	4.92	9.99	14.10	14.10
Avg maturity (years) ***		1.51	1.33	0.24	2.40	2.31
Unrealized gain/(loss) (%)		0.89	0.47	0.09	-0.46	-0.56
Purchase/Book yield (%)		1.40	1.40	0.62	1.22	1.22
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		2.29	1.87	0.71	0.76	0.66
M E L PORTFOLIO						
Total Cash Balance (millions)		72.15	80.36	61.94	52.71	59.15
Fixed Income Portfolio						
Investments (millions), Book Value		48.09	48.09	53.40	53.84	53.87
Avg maturity (years) ***		1.90	1.58	1.64	1.62	1.63
Unrealized gain/(loss) (%)		-0.06	0.12	0.03	-0.54	-0.59
Purchase/Book yield (%)		0.82	0.82	0.82	1.16	1.11
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.76	0.94	0.85	0.62	0.52
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.69	0.10	0.41	1.10	1.19
Wells Fargo Treasury Plus 454/Sweep		0.01	0.01	0.01	0.70	0.44
Investors Bank Deposits		-	0.66	0.66	1.02	1.02
Treasury Issues						
1 year bills		0.12	0.32	0.61	1.56	1.70
3 year notes		0.90	1.02	1.00	1.81	1.96
5 year notes		1.64	1.53	1.33	2.05	2.18
3 month bills		0.03	0.05	0.32	1.25	1.34
Merrill Lynch US Govt 1-3 years ^		0.63	0.56	0.89	0.43	0.90
* Yearly data is average monthly rate.						
^ Monthly data is Year to Date Return						
***WF uses Weighted Average Life which factors in the likelihood of a security being called based on the current level of interest rates.						

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **December 31, 2017**

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	60	MONTH	59	MONTH	48	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-17		30-Nov-17		31-Dec-16	
PROPERTY	535,713	367,708	68.64%	100.00%	68.64%	100.00%	69.48%	100.00%
GEN LIABILITY	1,423,316	1,149,064	80.73%	97.10%	81.08%	97.06%	68.42%	95.70%
AUTO LIABILITY	377,258	114,744	30.42%	96.17%	30.42%	95.94%	30.42%	92.58%
WORKER'S COMP	3,913,656	2,563,959	65.51%	99.88%	65.65%	99.86%	62.27%	99.40%
TOTAL ALL LINES	6,249,943	4,195,475	67.13%	99.03%	67.30%	99.00%	62.37%	98.20%
NET PAYOUT %	\$3,781,652		60.51%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	48	MONTH	47	MONTH	36	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-17		30-Nov-17		31-Dec-16	
PROPERTY	591,500	354,018	59.85%	100.00%	59.85%	100.00%	60.53%	100.00%
GEN LIABILITY	1,405,625	1,370,382	97.49%	95.70%	98.88%	95.40%	61.21%	90.15%
AUTO LIABILITY	350,875	333,857	95.15%	92.58%	28.60%	92.21%	29.97%	87.18%
WORKER'S COMP	3,909,782	1,933,798	49.46%	99.40%	48.87%	99.34%	50.05%	98.10%
TOTAL ALL LINES	6,257,782	3,992,055	63.79%	98.25%	60.01%	98.12%	52.42%	95.88%
NET PAYOUT %	\$3,374,781		53.93%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	36	MONTH	35	MONTH	24	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-17		30-Nov-17		31-Dec-16	
PROPERTY	541,208	619,800	114.52%	100.00%	114.52%	100.00%	111.86%	100.00%
GEN LIABILITY	1,412,638	642,936	45.51%	90.15%	45.51%	89.48%	21.83%	79.39%
AUTO LIABILITY	335,860	66,048	19.67%	87.18%	15.94%	86.58%	11.66%	76.44%
WORKER'S COMP	3,739,043	2,696,040	72.11%	98.10%	71.90%	97.90%	75.69%	93.51%
TOTAL ALL LINES	6,028,749	4,024,824	66.76%	95.80%	66.43%	95.49%	62.75%	89.83%
NET PAYOUT %	\$3,120,452		51.76%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	24	MONTH	23	MONTH	12	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-17		30-Nov-17		31-Dec-16	
PROPERTY	490,882	440,127	89.66%	100.00%	89.66%	99.33%	70.06%	95.24%
GEN LIABILITY	1,437,680	174,748	12.15%	79.39%	11.61%	78.18%	7.58%	60.18%
AUTO LIABILITY	330,150	96,051	29.09%	76.44%	29.40%	75.06%	20.96%	51.17%
WORKER'S COMP	3,689,848	2,378,398	64.46%	93.51%	63.91%	92.71%	58.45%	64.07%
TOTAL ALL LINES	5,948,560	3,089,325	51.93%	89.69%	51.48%	88.77%	45.03%	64.99%
NET PAYOUT %	\$2,160,842		36.33%					

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	12	MONTH	11	MONTH	0	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-17		30-Nov-17		31-Dec-16	
PROPERTY	566,229	407,751	72.01%	95.24%	68.59%	86.00%	N/A	N/A
GEN LIABILITY	1,464,528	232,730	15.89%	60.18%	15.34%	49.00%	N/A	N/A
AUTO LIABILITY	324,847	62,928	19.37%	51.17%	17.30%	45.00%	N/A	N/A
WORKER'S COMP	3,837,435	1,385,069	36.09%	64.07%	26.45%	52.00%	N/A	N/A
TOTAL ALL LINES	6,193,040	2,088,478	33.72%	65.33%	27.20%	54.03%	N/A	N/A
NET PAYOUT %	\$1,108,974		17.91%					

**Camden Joint Insurance Fund
2017 LOST TIME ACCIDENT FREQUENCY
DATA VALUED AS OF December 31, 2017**

MEMBER_ID	MEMBER	**	# CLAIMS FOR 12/31/2017	Y.T.D. LOST TIME ACCIDENTS	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2017 - 2015
1	87 AUDUBON		0	0	0.00	1.27	0.00	1 AUDUBON	0.40
2	88 AUDUBON PARK		0	0	0.00	0.00	0.00	2 AUDUBON PARK	0.00
3	89 BARRINGTON		0	0	0.00	0.97	2.09	3 BARRINGTON	1.14
4	94 CHESILHURST		0	0	0.00	0.00	0.00	4 CHESILHURST	0.00
5	102 HI-NELLA		0	0	0.00	0.00	0.00	5 HI-NELLA	0.00
6	103 LAUREL SPRINGS		0	0	0.00	2.44	4.05	6 LAUREL SPRINGS	2.56
7	107 MEDFORD LAKES		0	0	0.00	0.00	0.00	7 MEDFORD LAKES	0.00
8	110 OAKLYN		0	0	0.00	0.00	2.84	8 OAKLYN	1.22
9	111 PINE HILL		0	0	0.00	0.00	2.02	9 PINE HILL	0.63
10	112 RUNNEMEDE		0	0	0.00	2.44	0.00	10 RUNNEMEDE	0.65
11	451 TAVISTOCK		0	0	0.00	0.00	0.00	11 TAVISTOCK	0.00
12	457 PINE VALLEY		0	0	0.00	0.00	0.00	12 PINE VALLEY	0.00
13	565 CAMDEN PARKING AUTHO		0	0	0.00	0.00	8.62	13 CAMDEN PARKING AU	3.31
14	96 COLLINGSWOOD		1	1	0.52	1.04	0.46	14 COLLINGSWOOD	0.66
15	99 HADDON		0	1	0.71	0.71	1.36	15 HADDON	1.00
16	115 WINSLOW		0	2	0.94	3.76	3.69	16 WINSLOW	2.80
17	91 BERLIN BOROUGH		0	1	0.96	0.00	0.58	17 BERLIN BOROUGH	0.53
18	106 MAGNOLIA		0	1	0.99	3.94	0.00	18 MAGNOLIA	1.53
19	90 BELLMAWR		0	2	1.15	0.57	4.25	19 BELLMAWR	2.14
20	113 SOMERDALE		0	1	1.37	5.48	0.00	20 SOMERDALE	1.93
21	114 VOORHEES		0	2	1.39	1.39	3.58	21 VOORHEES	2.11
22	564 CHERRY HILL		0	7	1.46	1.04	1.21	22 CHERRY HILL	1.24
23	93 BROOKLAWN		1	1	1.55	0.00	0.00	23 BROOKLAWN	0.47
24	584 CHERRY HILL FIRE DISTRIC		1	3	1.75	3.50	1.93	24 CHERRY HILL FIRE DIS	2.36
25	98 GLOUCESTER		1	3	1.88	1.88	1.53	25 GLOUCESTER	1.75
26	104 LAWNSIDE		0	1	1.89	1.89	6.02	26 LAWNSIDE	3.70
27	117 WOODLYNNE		0	1	2.22	4.44	0.00	27 WOODLYNNE	1.86
28	101 HADDONFIELD		1	3	2.30	0.00	1.59	28 HADDONFIELD	1.33
29	97 GIBBSBORO		0	1	2.53	0.00	1.49	29 GIBBSBORO	1.37
30	108 MERCHANTVILLE		0	2	2.82	0.00	0.00	30 MERCHANTVILLE	0.84
31	92 BERLIN TOWNSHIP		0	3	3.55	5.92	0.00	31 BERLIN TOWNSHIP	3.16
32	105 LINDENWOLD		0	5	4.50	3.60	1.96	32 LINDENWOLD	3.40
33	95 CLEMENTON		1	3	4.88	0.00	1.19	33 CLEMENTON	1.93
34	109 MOUNT EPHRAIM		0	3	4.88	4.88	0.00	34 MOUNT EPHRAIM	2.74
Totals:			6	47	1.43	1.70	1.61		1.58

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

* Member does NOT participate in EPL coverage

Camden JIF**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 2017 as of December 31, 2017

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed 3/6
<input type="checkbox"/> Assessments	Filed 3/6
<input type="checkbox"/> Actuarial Certification	Filed 6/29
<input type="checkbox"/> Reinsurance Policies	Filed 6/6
<input type="checkbox"/> Fund Commissioners	Filed 3/6
<input type="checkbox"/> Fund Officers	Filed 3/6
<input type="checkbox"/> Renewal Resolutions	Renewing Members Filed 3/6
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2017 Risk Management Plan	Filed 3/6
<input type="checkbox"/> 2017 Cash Management Plan	Revised filed 3/6
<input type="checkbox"/> 2017 Risk Manager Contracts	Complete
<input type="checkbox"/> 2017 Certification of Professional Contracts	Filed 51
<input type="checkbox"/> Unaudited Financials	Filed 2/28
<input type="checkbox"/> Annual Audit	Filed 6/29
<input type="checkbox"/> State Comptroller Audit Filing	Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2017 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF February 15, 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			12/31/17
BARRINGTON	CONNER STRONG & BUCKELEW			12/31/17
BELLMAWR	CONNER STRONG & BUCKELEW	2/8/2018	2/8/2018	12/31/18
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	01/09/18		12/31/17
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	1/22/2018	02/05/18	12/31/18
BROOKLAWN	CONNER STRONG & BUCKELEW	2/12/2018		12/31/17
CHERRY HILL	CONNER STRONG & BUCKELEW	11/21/2017	1/16/2018	12/31/18
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW			12/31/17
CHESILHURST	EDGEWOOD ASSOCIATES		2/5/2018	12/31/18
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY			12/31/17
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			12/31/17
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/12/2018	1/26/118	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			02/03/18
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			12/31/17
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		12/31/17
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		12/31/17
TAVISTOCK	CONNER STRONG & BUCKELEW			12/31/17
VOORHEES	HARDENBERGH INSURANCE GROUP			12/31/17
WINSLOW	CONNER STRONG & BUCKELEW	2/8/2018	2/2/2018	12/31/18
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS			12/31/17
Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.				

RESOLUTION NO. 18-11

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

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>
001533			
001533	EMEDCO	2017 OPTIONAL SAFETY AWARD - AUDUBON PK	489.35
			489.35
001534			
001534	PERMA RISK MANAGEMENT SERVICES	2017 1099 AATRIX E-FILING	29.85
			29.85
001535			
001535	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR - 12/31/2017	75.84
			75.84
001536			
001536	AUDUBON BOROUGH	2017 OPTIONAL SAFETY AWARD -	500.00
			500.00
		TOTAL PAYMENTS FY 2017	1,095.04

FUND YEAR 2018

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001537			
001537	APEX INSURANCE SRVS c/o XL INS	TECH ERRORS & OMISSION 1OF2 INSTALL'18	15,096.00
			15,096.00
001538			
001538	APEX INS SRVS c/oQBE SPECIALTY	VOLUNT EMERG SRVC DIR & OFF 1OF2 INSTALL	4,123.50
001538	APEX INS SRVS c/oQBE SPECIALTY	POL & EPL 1 OF 2 INSTALLMENT 2018	577,521.00
			581,644.50
001539			
001539	APEX INSURANCE SRVS c/o BEAZLEY	TECH ERRORS & OMISSIONS 1OF2 INSTALL'18	8,636.00
			8,636.00
001540			
001540	COMP SERVICES, INC.	CLAIMS ADMIN - 02/2018 - CHERRY HILL	2,458.33
001540	COMP SERVICES, INC.	CLAIMS ADMIN - 02/2018	32,500.00
			34,958.33
001541			
001541	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING - 01/2018	2,319.00
			2,319.00
001542			
001542	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 02/2018	12,562.58
			12,562.58
001543			
001543	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 01/2018	65.85

001543	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 02/2018	31,885.08
			31,950.93
001544			
001544	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 02/2018	3,932.33
			3,932.33
001545			
001545	BROWN & CONNERY, LLP	EXPENSE - 01/2018	43.51
001545	BROWN & CONNERY, LLP	ATTORNEY FEE 01/2018	4,181.00
001545	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 01/2018	1,756.00
			5,980.51
001546			
001546	ELIZABETH PIGLIACELLI	TREASURER FEE 02/2018	1,777.33
			1,777.33
001547			
001547	BERLIN BOROUGH	JIF REORG MEETING 1/22/18	294.57
			294.57
001548			
001548	COURIER POST	ACCT: CHL-083028 - 2/9/18 - 2018 MTGS	56.40
			56.40
001549			
001549	PAUL'S CUSTOM AWARDS & TROPHIE	CLOCK-2/6/18-COST SPLT BETWN JIF & HIF	57.50
			57.50
001550			
001550	CONNER STRONG & BUCKELEW	MEETING EXPENSE - 1/9/18	216.19
			216.19
001551			
001551	CONSOLIDATED SERVICE GROUP INC	WC MANAGED CARE SERVICES - 2/18 - CHERRY	1,083.00
001551	CONSOLIDATED SERVICE GROUP INC	WC MANAGED CARE SERVICES - 02/2018	8,936.00
			10,019.00
001552			
001552	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 02/2018	976.00
			976.00
001553			
001553	WALTER A. EIFE	RMC FEE 1ST 2018 - HADDON TWP	17,226.98
			17,226.98
001554			
001554	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2018 - MOUNT EPHRAIM	6,449.12
001554	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2018 - PINE HILL	8,613.71
001554	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2018 - MERCHANTVILLE	5,797.16
001554	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2018 - MAGNOLIA BORO	6,633.00
001554	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2018 - WINSLOW	35,358.31
001554	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2018 - RUNNEMEDE	9,648.33
001554	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2018 - SOMERDALE	6,755.08
001554	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2018 - BELLMAWR	16,702.80
001554	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2018 - BROOKLAWN	4,873.85
001554	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2018 - CHERRY HILL TWP	37,685.92
001554	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2018 - BERLIN TWP	12,572.38
001554	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2018 - HI NELLA	1,257.21
001554	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2018 - CLOUCESTER CITY	24,103.47
001554	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2018 - COLLINGSWOOD	21,601.85
			198,052.19
001555			
001555	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST 2018 - OAKLYN BORO	6,063.99
001555	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST 2018 - LINDENWOLD BORO	17,767.33
001555	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST 2018 - VOORHEES TWP	34,849.42
001555	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST 2018 - AUDUBON BORO	10,622.60

001555	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST 2018 - CLEMENTON BORO	7,579.56
001555	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST 2018 - LAUREL SPRINGS BORO	3,630.05
			80,512.95

001556			
001556	HENRY D. BEAN & SON, INC.	RMC FEE 1ST 2018 - PINE VALLEY BORO	636.40
001556	HENRY D. BEAN & SON, INC.	RMC FEE 1ST 2018 - HADDONFIELD BORO	15,455.08
			16,091.48

TOTAL PAYMENTS FY 2018 1,022,360.77

TOTAL PAYMENTS ALL FUND YEARS \$ 1,023,455.81

Chairperson

Attest:

_____ Dated: _____

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

Treasurer

February 26, 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 January 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 FEBRUARY:**

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for January totaled \$6,663.04.

- **RECEIPT ACTIVITY FOR JANUARY:**

Cherry Hill Deductible	\$ 411.77	
Assessments	<u>4,739,594.59</u>	
Total Receipts		<u>\$4,740,006.36</u>

- **CLAIM ACTIVITY FOR JANUARY:**

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

Property Liability Claims	\$ 68,146.08	
Workers Compensation Claims	64,258.65	
Administration Expense	<u>901,427.16</u>	
Total Claims/Expenses		<u>\$1,033,831.89</u>

- **CASH ACTIVITY FOR JANUARY:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$19,112,444.47 to a closing balance of \$22,774,635.78 showing an increase of \$3,662,191.31.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer

JANUARY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	01/03/2018	4,451.34				4,451.34	
2	01/10/2018	1,411.00				1,411.00	
3	01/10/2018	23,349.94				23,349.94	
4	01/17/2018	14,357.33				14,357.33	
5	01/17/2018	35,183.88				35,183.88	
6	01/24/2018	7,380.16				7,380.16	
7	01/24/2018	8,949.91				8,949.91	
8	01/31/2018	14,719.88				14,719.88	
9	01/31/2018	22,601.29				22,601.29	
10						-	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	132,404.73	-	-	-	132,404.73	
	Monthly Rpt	132,404.73				132,404.73	
	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: January										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	571,032.39	4,019,728.57	915,310.84	9,244,387.50	5,891.96	37,286.91	346.22	4,318,733.10	(272.29)	19,112,445.19
RECEIPTS										
Assessments	223,485.69	560,949.09	124,407.05	1,430,308.47	431,832.84	940,781.34	116,847.49	910,982.62	0.00	4,739,594.59
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	411.77	411.77
Invest Pymnts	(1,308.21)	(8,774.01)	(1,733.59)	(20,529.10)	126.65	1,432.05	39.75	(8,563.71)	0.00	(39,310.17)
Invest Adj	(92.73)	(611.71)	(139.29)	(1,406.78)	(0.90)	(5.68)	(0.06)	(657.20)	0.00	(2,914.35)
Subtotal Invest	(1,400.94)	(9,385.72)	(1,872.88)	(21,935.88)	125.75	1,426.37	39.69	(9,220.91)	0.00	(42,224.52)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	222,084.75	551,563.37	122,534.17	1,408,372.59	431,958.59	942,207.71	116,887.18	901,761.71	411.77	4,697,781.84
EXPENSES										
Claims Transfers	15,077.07	38,588.05	14,480.96	60,120.05	0.00	0.00	0.00	0.00	3,292.60	131,558.73
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	901,427.16	0.00	901,427.16
Other *	0.00	0.00	0.00	846.00	0.00	0.00	0.00	1,759.36	0.00	2,605.36
TOTAL	15,077.07	38,588.05	14,480.96	60,966.05	0.00	0.00	0.00	903,186.52	3,292.60	1,035,591.25
END BALANCE	778,040.07	4,532,703.89	1,023,364.04	10,591,794.04	437,850.55	979,494.62	117,233.39	4,317,308.29	(3,153.12)	22,774,635.78
REPORT STATUS SECTION										
Report Month: January										
						Balance Differences				
Opening Balances:			Opening Balances are equal			\$0.00				
Imprest Transfers:			Imprest Totals are equal			\$0.00				
Investment Balances:			Investment Payment Balances are equal			\$0.00				
			Investment Adjustment Balances are equal			\$0.00				
Ending Balances:			Ending Balances are equal			\$0.00				
Accural Balances:			Accural Balances are equal			\$0.00				

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	January					
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	\$19,112,444.47	5,060,256.69	7,302.15 -	2,546.40	14,047,432.03	
Opening Interest Accrua	\$45,650.36	-	-	-	45,650.36	
1 Interest Accrued and/or	\$19,300.61	\$0.00	\$0.00	\$0.00	\$19,300.61	
2 Interest Accrued - discor	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 on and/or Interest Cost)	-\$4,730.77	\$0.00	\$0.00	\$0.00	-\$4,730.77	
4 Accretion	\$1,816.41	\$0.00	\$0.00	\$0.00	\$1,816.41	
5 Interest Paid - Cash Inst	\$6,663.04	\$6,456.26	\$178.19	\$28.59	\$0.00	
6 Interest Paid - Term Ins	\$30,644.71	\$0.00	\$0.00	\$0.00	\$30,644.71	
7 Realized Gain (Loss)	-\$76,618.41	\$0.00	\$0.00	\$0.00	-\$76,618.41	
8 Net Investment Income	-\$53,569.12	\$6,456.26	\$178.19	\$28.59	-\$60,232.16	
9 Deposits - Purchases	\$4,872,411.09	\$4,740,006.36	\$68,146.08	\$64,258.65	\$0.00	
10 (Withdrawals - Sales)	-\$1,167,994.76	-\$1,033,831.89	-\$68,146.08	-\$64,258.65	-\$1,758.14	
Ending Cash & Investment	\$22,774,635.78	\$8,772,887.42	\$7,480.34	-\$2,517.81	\$13,996,785.83	
Ending Interest Accrual Bal	\$34,306.26	\$0.00	\$0.00	\$0.00	\$34,306.26	
Plus Outstanding Checks	\$63,975.65	\$13,552.81	\$26,118.30	\$24,304.54	\$0.00	
(Less Deposits in Transit)	-\$500.20	\$0.00	-\$500.00	-\$0.20	\$0.00	
Balance per Bank	\$22,838,111.23	\$8,786,440.23	\$33,098.64	\$21,786.53	\$13,996,785.83	
		\$0.00	0.0	\$0.00	\$0.00	

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

Month		January							
Current Fund Year		2018							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid January	Monthly Recoveries January	Calc. Net Paid Thru January	TPA Net Paid Thru January	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2018	Property	0.00	1,803.58	0.00	1,803.58	1,803.58	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	516.42	0.00	516.42	516.42	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	2,320.00	0.00	2,320.00	2,320.00	0.00	0.00	0.00
2017	Property	324,356.38	13,273.49	0.00	337,629.87	337,629.87	0.00	0.00	0.00
	Liability	143,954.30	779.66	0.00	144,733.96	144,733.96	0.00	0.00	0.00
	Auto	29,797.63	7,237.41	0.00	37,035.04	37,035.04	0.00	0.00	0.00
	Workers Comp	610,453.91	29,692.90	0.00	640,146.81	640,146.85	(0.04)	(0.04)	0.00
	Cherry Hill	411.81	2,437.10	411.77	2,437.14	2,437.10	0.04	0.04	(0.00)
	Total	1,108,974.03	53,420.56	411.77	1,161,982.82	1,161,982.82	0.00	0.00	0.00
2016	Property	394,325.33	0.00	0.00	394,325.33	394,325.33	0.00	0.00	0.00
	Liability	76,772.25	8,718.32	0.00	85,490.57	85,490.57	0.00	0.00	0.00
	Auto	64,213.27	0.00	0.00	64,213.27	64,213.27	(0.00)	0.00	(0.00)
	Workers Comp	1,625,670.88	14,303.02	0.00	1,639,973.90	1,639,834.20	139.70	139.70	(0.00)
	Cherry Hill	(139.53)	855.50	0.00	715.97	855.50	(139.53)	(139.53)	(0.00)
	Total	2,160,842.20	23,876.84	0.00	2,184,719.04	2,184,718.87	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	405,539.26	4,395.81	0.00	409,935.07	409,935.07	(0.00)	0.00	(0.00)
	Auto	37,499.90	0.00	0.00	37,499.90	37,499.90	(0.00)	0.00	(0.00)
	Workers Comp	2,097,738.30	12,453.71	0.00	2,110,192.01	2,110,192.01	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	3,120,451.67	16,849.52	0.00	3,137,301.19	3,137,301.19	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	1,100,887.00	24,694.26	0.00	1,125,581.26	1,125,581.26	0.00	0.00	0.00
	Auto	301,262.46	7,243.55	0.00	308,506.01	308,506.01	0.00	0.00	0.00
	Workers Comp	1,648,713.62	3,154.00	0.00	1,651,867.62	1,651,867.62	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	3,374,781.09	35,091.81	0.00	3,409,872.90	3,409,872.90	0.00	0.00	0.00
Closed FY	Property		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
	Auto		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
	Cherry Hill		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		9,765,048.99	131,558.73	411.77	9,896,195.95	9,896,195.78	0.17	0.17	0.00

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

TO: Municipal Fund Commissioners
FROM: J.A. Montgomery Risk Control, JIF Safety Director
DATE: February 7, 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
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JANUARY ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Collingswood Police Dept. – Conducted a Loss Control Survey on January 4

MEETINGS ATTENDED

- Executive Safety Committee Meeting – January 9
- Reorganization Meeting – January 22

UPCOMING EVENTS

- Executive Safety Committee – Date TBD
- Safety Coordinators and Claims Coordinators Roundtable- March 8
- Police Ad-Hoc Committee Meeting – March 23
- Safety Breakfast- April 9

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- Camden JIF - Executive Safety Committee Meeting – January 2

- Camden JIF - Reminder Executive Safety Committee Meeting – January 5
- Camden JIF - SD Bulletin - Reminder to check Motor Vehicle Records – January 8
- Camden JIF - SD Bulletin - New CDL Opioid Testing Regulations – January 17
- Camden JIF - SD Message - Indoor Air Quality Training – January 18
- Camden JIF - Did You Know? – MSI Training Schedule, February 2018 – January 22
- Camden JIF - SD Bulletin - Annual reminder to post 300A Summary Logs – January 29

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 year end. 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 January.

<u>Municipality</u>	<u># of Videos</u>
Borough of Brooklawn	3
Township of Haddon	3
Borough of Somerdale	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 **February, March and April 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
2/1/18	Township of Pemberton	Heavy Equipment Safety	8:30 - 11:30 am
2/2/18	Borough of Pitman	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
2/7/18	Pennsauken SA #3	Shop & Tool Safety	8:30 - 9:30 am
2/7/18	Pennsauken SA #3	Hazard ID: Making Your Observation Count	9:45 - 11:45 am
2/9/18	Township of Mansfield	Snow Plow/Snow Removal	8:30 - 10:30 am
2/14/18	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
2/14/18	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
2/16/18	Borough of Pitman	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
2/21/18	Pennsauken SA #3	Hearing Conservation	8:30 - 9:30 am
2/21/18	Pennsauken SA #3	Fire Safety	9:45 - 10:45 am
2/21/18	Pennsauken SA #3	Fire Extinguisher	11:00 - 12:00 pm
2/23/18	Township of Cherry Hill #4	DDC-6	8:30 - 3:00 pm w/lunch brk
2/23/18	Borough of Somerdale	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
2/26/18	Township of Moorestown	Flagger/Work Zone	8:30 - 12:30 pm
3/1/18	Borough of Somerdale	Fire Safety	8:00 - 9:00 am
3/1/18	Borough of Somerdale	Fire Extinguisher	9:15 - 10:15 am
3/2/18	Borough of Collingswood	Flagger/Work Zone Safety	8:30 - 12:30 pm
3/6/18	Deptford Twp. MUA	HazCom w/GHS	8:00 - 9:30 am
3/6/18	Deptford Twp. MUA	Fire Extinguisher	9:45 - 10:45 am
3/6/18	Deptford Twp. MUA	Respiratory Protection	11:00 - 12:00 pm
3/7/18	Pennsauken SA #3	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
3/9/18	Township of Berlin #2	CSE-Permit Required w/Classroom Demo	8:00 - 12:00 pm
3/12/18	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
3/14/18	Township of Hainesport #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
3/14/18	Township of Burlington #3	BBP	8:00 - 9:00 am
3/14/18	Township of Burlington #3	Confined Space Awareness	9:15 - 10:15 am
3/16/18	Township of Moorestown	Flagger/Work Zone	8:30 - 12:30 pm
3/19/18	Borough of Glassboro #1	Playground Safety Inspections	8:00 - 10:00 am
3/22/18	Township of Delran	Landscape Safety	8:00 - 11:00 am
3/22/18	Township of Delran	Shop & Tool Safety	11:15 - 12:15 pm
3/23/18	Township of Evesham #4	LOTO	8:30 - 10:30 am
3/23/18	Township of Evesham #4	BBP	10:45 - 11:45 am
3/26/18	Borough of Collingswood #1	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
3/26/18	Borough of Collingswood #1	Back Safety/Material Handling	10:15 - 11:15 am
3/26/18	Borough of Collingswood #1	BBP	11:30 - 12:30 pm
3/27/18	Township of Winslow	Heavy Equipment Safety	8:00 - 11:00 am
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
4/6/18	Borough of Pitman	Excavation/Trenching/Shoring	8:30 - 12:30 pm
4/9/18	Borough of Glassboro #1	Jetter/Vacuum Safety	8:00 - 10:00 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
4/11/18	Borough of Runnemede	Landscape Safety	8:30 - 11:30 am

DATE	LOCATION	TOPIC	TIME
4/13/18	Township of Cherry Hill #4	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
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
4/18/18	City of Burlington #2	Employee Conduct/Violence Prevention	8:00 - 9:30 am
4/18/18	City of Burlington #2	HazCom w/GHS	9:45 - 11:15 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

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			



Conducting Motor Vehicle Record Checks

Public entities have many drivers in their employ. Law enforcement officers are on patrol around the clock. Volunteer firefighters and emergency medical technicians respond in their private vehicles before getting in apparatus and ambulances. Public works and utility employees drive large vehicles that require Commercial Drivers Licenses (CDL). Administrative personnel may occasionally use agency or private vehicles to conduct official business. **Public agencies must verify that all employees who drive on the agency's behalf possess a valid driver's license and an acceptable driving record.**

Public entities should have a motor vehicle policy that encompasses all the types of drivers they employ. The Model Employee Handbook on the MEL website (www.njmel.org) includes a basic policy. Department managers should supplement the general policies and procedures to fully reflect their operations. The Safety Directors recommend Motor Vehicle Records (MVRs) be obtained and reviewed:

- Once a year for all full-time, part-time, seasonal and volunteer employees who drive a public or personal vehicle as part of their job responsibilities,
- As part of the pre-employment screening process, and
- Before approving volunteer firefighters, EMTs, or OEM personnel's "Blue Light" applications.

Here are answers to several frequently asked questions:

IS IT LEGAL TO OBTAIN MVR'S?

Employer may order MVRs on their employees under the Federal Driver's Privacy Act which defines the following "permissible uses" of an MVR:

- i. For use by any governmental agency...in carrying out its functions...
- ii. For use by any insurer or insurance support organization or by a self-insured entity...in connection with claims investigation activities, antifraud activities rating or underwriting.
- iii. For use by an employer ... to obtain or verify information relating to a holder of a commercial drivers license (CDL) that is required under Chapter 313 of Title 49.

Employees must be made aware their MVRs will be checked periodically. This can be accomplished by including the provision in their handbook or policy manual, or by signing an acknowledgement. Prospective employees should sign an acknowledgement as part of the agency's pre-employment screening process. The policy must be enforced consistently and without discrimination.

WHO SHOULD OBTAIN THE MVR ABSTRACTS?

Designate one or two authorized individuals to order the MVRs from the N.J. Motor Vehicle Commission. MVRs may not be obtained through the local Police Department. Authorized individuals may be the Clerk, an Administrator, a Human Resource representative or the Police Chief. The designated individual must understand they are not to share the information with unauthorized individuals. **Remember, these are confidential reports.** Department heads who review or act upon the MVR reports must also be aware of the confidential nature of driving histories.

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 877.286.3046.

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HOW DO I ORDER MVRs?

New Jersey public entities and/or authorities can order MVR abstracts from the NJ Motor Vehicle Commission (NJMVC). If you **are ordering less than 25 MVRs per year and your agency has not received notification from the NJMVC of the CAIR system then you are eligible to request MVRs by mail. Mail your request on letterhead to New Jersey Motor Vehicle Commission, Business and Government Services, 225 East State Street, 3rd Floor East Wing, P.O. Box 122, Trenton, NJ 08666-0122. If you have any questions, you can call 609-292-4572.**

Public employers requiring more than 25 MVRs will need to establish a Customer Abstract Information Retrieval (CAIR) account by applying on-line at <http://www.state.nj.us/mvcbiz/Records/CAIR.htm>. There is an annual fee. This allows the employer to request up to 5,000 MVRs per year. A User Guide is also available on the CAIR homepage. New regulations require users to log in to their account at least every 90 days or their account will be suspended and update their password every 45 days. Suspended accounts need to be reactivated by a CAIR Administrator. The Safety Director suggests users put a reminder on their calendars.

HOW DO I EVALUATE INFORMATION ON THE MVR?

A **sample policy for evaluating MVR information** is provided below. It is up to each public entity / authority to establish evaluation standards for their agency. Be sure to apply standards consistently among all drivers.

All employees authorized to drive vehicles owned, leased, or controlled by the [Public Entity Name] or use their personal vehicles to conduct business on behalf of the [Entity Name] may have their MVRs reviewed prior to entrustment of a vehicle and annually thereafter.

*Drivers with acceptable, marginal or probation grading **may** be allowed to operate [Entity Name] vehicles or their personal vehicles to conduct business on behalf of the agency.*

Drivers with marginal or probation grading will have their MVRs reviewed more frequently. [Semiannual or quarterly reports are recommended] Additional violations or accidents may result in suspension of driving privileges for [Public Entity / Department Name].

Drivers with unacceptable driving records will not be permitted to operate an agency or their personal vehicle to conduct business on behalf of [Public Entity Name].

***Acceptable:** No moving violations and/or preventable accidents over the last 36 months.*

***Marginal:** Up to 2 moving violations and/or preventable accidents in the last 36 months.*

***Probation:** Up to 3 moving violations and/or preventable accidents within the last 36 months.*

***Unacceptable:** More than 3 moving violations and/or preventable accidents within the last 36 months, or more than 2 moving violations and/or preventable accidents within the most recent year, or **any** of the violations listed below:*

- *Driving while under the influence (DWI or DUI)*
- *Leaving the scene of an accident*
- *Reckless driving violations*
- *Homicide or assault through the use of a motor vehicle*
- *Drivers who currently have a revoked or suspended license*

If an accident is shown on an MVR, it will be assumed to be an 'at-fault' accident. Any change to such a classification will be made only upon receipt of a police report or ruling from an accident review panel showing that the driver in question was not at fault.

Please contact your Risk Control Consultant or JIF Safety Director if you have any additional Motor Vehicle Record questions.



January 2018

New Commercial Driver License Opioid Testing Regulations

On November 13, 2017 The U.S. Department of Transportation (DOT) published a final rule that added Methylenedioxyamphetamine (MDA) and four semi-synthetic opioids (Hydrocodone, Oxycodone, Hydromorphone, Oxymorphone) as test substances for holders Commercial Drivers' Licenses and other safety-sensitive employees. **The new testing procedures are effective January 1, 2018.**

The recommendations to add the four semi-synthetic drugs were based on a review of scientific information and on input from the Drug Testing Advisory Board on the methods necessary to detect the analytes of drugs and on drug abuse trends. The Department of Health and Human Services explained that the four prescription pain medications were added to the standard testing panel because data indicates that although they are prescribed, they are also the prescription pain medications that are most frequently used without medical authorization. In short, the changes are in response to the national opioid epidemic. DOT regulations still permit the employee to produce a legitimate medical explanation for the presence of drugs in his / her system and updated guidance to Medical Review Officers on verifying valid prescription medication use.

The Office of the Safety Director recommends the following three action items:

1. Review your policy manual for employees who hold a Commercial Driver's License or who are classified as safety-sensitive.

In the past, changes were generally minor and needed only short amendments to current policies. With the addition of these synthetic and prescription drugs to the list, there may be an increase in positive tests. Comprehensive new policies are most likely necessary to protect the employer and CDL drivers under the new rules. New or revised policies should be reviewed by the employer's attorney.

2. Educate CDL-drivers and other safety-sensitive employees on the changes. A sample Shift Briefing is provided on the MEL website and page 2 of this Bulletin.
3. Contact your drug and alcohol testing agency and make sure they are prepared to follow the new guideline.

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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Shift Briefing

Beginning January 1, 2018, The U.S. Department of Transportation (DOT) added Methylenedioxyamphetamine (MDA) and four semi-synthetic opioids to their drug-test panel for CDL drivers and safety sensitive employees

- Hydrocodone
- Oxycodone
- Hydromorphone
- Oxymorphone

Common names for these semi-synthetic opioids include OxyContin®, Percodan®, Percocet®, Vicodin®, Lortab®, Norco®, Dilaudid®, and Exalgo®. These new substances are in addition to marijuana, other opioids, amphetamines, and PCP. The changes are in response to the national opioid epidemic.

The changes are reflected in our Policy Manual. Our Manual is located **[WHERE]**

Remind CDL holders of the following drug and alcohol policies

- Alcohol may not be consumed 4 HOURS before reporting for duty. Please make sure you follow this when reporting for snow plowing and other emergencies.
 - Safety sensitive employees may never have a blood alcohol content above 0.04% when on duty.
- Marijuana use, including medical marijuana, is prohibited for CDL drivers.
- As a CDL driver, when prescribed a medication, you have an obligation to discuss with a physician the effect and possible side-effects of that medication when operating commercial motor vehicles (CMV). You also have an obligation to disclose to **[WHO in your organization]** that you are taking “a medication that may affect your ability to operate CMV” and that you have discussed this with the prescribing physician and you are cleared to perform safety sensitive functions such as driving, or that you were advised against performing safety sensitive functions.
 - It is the policy of this agency, when a prescribed drug is disclosed to us, we will **[FILL IN YOUR PROCEDURE FROM YOUR MANUAL]**
- As a CDL driver, you also have an obligation to be aware of how over-the-counter (OTC) medications can affect your ability to safely operate large vehicles. Many OTC medications include warnings against operating heavy equipment or ‘may cause drowsiness’. It is our policy: **[explain your policy]**
 1. OTC medication with such warnings be disclosed to **[WHO in your organization]**. A decision will be made how to handle the situation based on assignments, the individual’s previous experience with the medication, and other relevant factors. Confidentiality is taken very seriously by this organization and will be maintained.
 2. That drivers must evaluate themselves if they are able to safely report for duty.
 - However, if you are involved in an accident where you will be tested for controlled substances, YOU will be responsible for your actions.

Anyone can make a mistake and get themselves in a bad situation. Our agency has an Employee Assistance Program. If you need help, or think you may need help, contact **[WHO and how]**.



January 2018

NJPEOSH Recordkeeping – Annual Reminder

February 1st is the deadline to tabulate the Log of Work-Related Injuries and Illnesses (NJOSH-300). The Summary Log (NJOSH-300A) must be posted in a visible area for each establishment, where notices to employees are posted, from February 1 to April 30 of each year.

New Jersey requires all public employers to **record** occupational injuries and illnesses. In addition, certain serious injuries must be **reported** directly to New Jersey PEOSH within specified timeframes. The complete rules for recording and reporting injuries can be accessed at <http://nj.gov/health/peosh/record.shtml>

Recording of Occupational Injuries

There are two important forms for the recording of injuries. The *Log of Work-Related Injuries and Illnesses (NJOSH-300)* is a listing of work-related injuries and illness that is maintained throughout the year. Injuries and illnesses are entered into the *Log* within 7 days of being notified of the injury / illness. Five years of *NJOSH-300 Logs* must be readily available to NJPEOSH inspectors. The second form is the annual summary of work-related injuries, *NJOSH 300A Summary of Work-Related Injuries and Illnesses*. This summary is posted at each work establishment from February through April.

‘Work-related’ is defined as any event or exposure in the work environment either causing or contributing to the resulting condition, or significantly aggravating a pre-existing injury or illness. ‘Work-related’ is presumed for injuries and illnesses resulting from events occurring in the work environment, unless an exception given in OSHA 1904.5(b)(2) applies. Recordable work-related injuries and illnesses are those that result in:

- Death or loss of consciousness
- Days away from work, placement on restricted work activity, or a job transfer
- Medical treatment beyond first aid

Public employers must also record the following conditions if they have been determined to be work-related:

- Any needle stick injury or cut from an object that is contaminated with a potentially infectious material
- Any case requiring an employee to be medically removed under an OSHA health (chemical) standard
- A tuberculosis infection as evidenced by a positive skin test or diagnosis by a physician
- An employee’s audiogram reveals a specified hearing Standard Threshold Shift in one or both ears

Reporting of Serious Occupational Injuries to NJPEOSH

New Jersey Public Employers must report fatalities to NJPEOSH **within eight (8) hours** of the occurrence, and report work-related hospitalizations, amputations, or loss of an eye within **24 hours** by calling the 24-hour hotline (800)624-1644 or the 24-hour fax line (609)292-3749. Refer to the decision-making flow chart on pg. 2.

Links to additional resources

NJPEOSH 16-page guide to Recording and Reporting of Occupational Injuries and Illnesses is available at http://lwd.dol.state.nj.us/labor/forms_pdfs/lse/NJOSH300.pdf

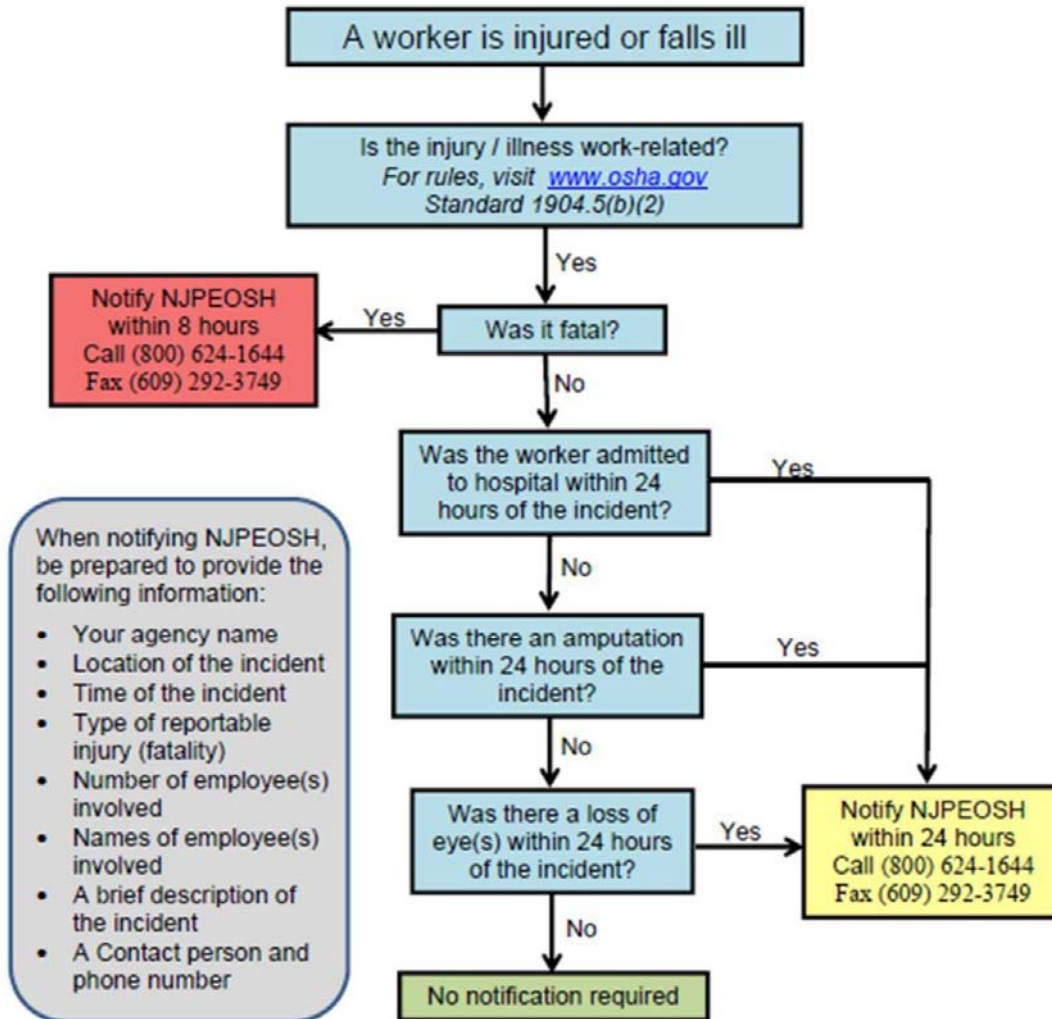
The NJPEOSH revised Public Employee Alert #27 with the new reporting regulations is available at http://lwd.dol.state.nj.us/labor/forms_pdfs/lse/Alert27.pdf

Now is also a good time to verify the PEOSH poster is posted. A copy can be downloaded at http://lwd.dol.state.nj.us/labor/forms_pdfs/lse/wps35.pdf

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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NJPEOSH Injury Reporting Requirements



Notes:

- OSHA defines amputation as the traumatic loss of a limb or external body part, including a part, such as a limb or appendage, that has been severed, cut off (either completely or partially); fingertip amputations with or without bone loss; medical amputations resulting from irreparable damage; amputations of parts that have been reattached. Amputations do not include avulsions, enucleations, degloving, scalping, severed ears, or broken or chipped teeth.
- If a motor vehicle accident occurs in a construction work zone, you must report the fatality, in-patient hospitalization, amputation, or loss of an eye. If the motor vehicle accident occurred on a public street or highway, but not in a construction work zone, you do not have to report the fatality, hospitalization, amputation, or loss of an eye.
- A work-related fatality or in-patient hospitalization caused by a heart attack must be reported

J.A. Montgomery

Risk Control

Since 1924

To: Bradford C. Stokes, Executive Director
Fund Commissioners
Risk Management Consultants
Safety Committee Members
Fund Professionals

From: David N. Grubb, PERMA

Topic: Camden County Municipal Joint Insurance Fund
Risk Control Service Team

Date: January 26, 2018

We are pleased to announce the following changes to the J.A. Montgomery Risk Control service team.

Joanne Hall will retire in early 2018 after a 35 year distinguished career as a safety professional. Joanne has been with J. A. Montgomery Risk Control as a Vice President since 2004 where she leads the public entity unit.

It is also our pleasure to announce that Paul Shives will be assuming Joanne's responsibilities as Vice President in mid-January. Paul joins J. A. Montgomery from his previous position as the Municipal Manager of Toms River, a community of 94,000 residents with 450 full time employees. Paul earned a masters degree in Public Administration from West Virginia University and has been active as a Commissioner with several joint insurance funds since 1988. For example, he chaired the claims committee that settled all Superstorm Sandy claims from over 200 municipalities in under three years without any litigation.

Chief Keith Hummel (Ret.) will remain in the role of Safety Director for the Camden JIF and provide support for John Saville and Rob Garish, who will remain as your primary contacts for all on-site visits, safety committees and safety related resources. Our **Law Enforcement Professionals**, including Chief Keith Hummel (Ret.) and Glenn Prince are also available to provide law enforcement risk control consultation services. We are currently hiring another retired law enforcement professional who will be based in the northern part of the state to expand these resources.

On behalf of all of us at J.A. Montgomery Risk Control, we look forward to providing quality risk control services for the Camden County Municipal Joint Insurance Fund.

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 12/23/2017 To 1/22/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Department of Environmental I - Borough of Berlin	Protection PO box 420 Trenton, NJ 08625	Re: Grant Evidence of insurance as respects grant	12/27/2017 #1831388	GL AU EX WC
H - Borough of Laurel Springs I - Borough of Lindenwold	135 Broadway Lindenwold, NJ 08021	Re: Sewer services agreement 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 sewer services agreement.	12/28/2017 #1831624	GL AU EX WC
H - Cherry Hill Board of Education I - Township of Cherry Hill	45 Ranaldo Terrace PO Box 5015 Cherry Hill, NJ 08003	RE: Use of facilities at all Cherry Hill BOE Schools for Year Round Recreation Programs 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 facilities at all Cherry Hill BOE Schools for year round recreation programs. Camden JIF and MEL JIF Limits are in excess of the Twp. of Cherry Hill's \$50,000 deductible on WC.	1/2/2018 #1835203	GL AU EX WC
H - Cherry Hill Board of Education I - Township of Cherry Hill	45 Ranaldo Terrace PO Box 5015 Cherry Hill, NJ 08003	RE: Use of facilities at all Cherry Hill BOE Schools for for police training/testing 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 facilities at all Cherry Hill BOE Schools for year round recreation programs. Camden JIF and MEL JIF Limits are in excess of the Twp. of Cherry Hill's \$50,000 deductible on WC.	1/2/2018 #1835297	GL AU EX WC
H - New Jersey Transit c/o Greystone I - Borough of Berlin	Realty Estate Dept 7th fl One Penn Plaza East Newark, NJ 07105	RE: Train station - Lease #0401-1629-01. Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to station parcel aka train station 1.7 acres, block 99, NJT lease #0401-1629-01.	1/3/2018 #1835462	GL AU EX WC
H - Cherry Hill Public Schools I - Cherry Hill Fire District (BOFC District)	45 Ranaldo Terrace Cherry Hill, NJ 08034	Evidence of insurance.	1/5/2018 #1836811	GL AU EX WC
H - Cherry Parke Condo Association	Park Drive Cherry Hill, NJ 08002	Evidence of insurance with respects to the following ARHAT units owned by the Township 101B Cherry Parke and 123A Cherry Parke.	1/5/2018	GL AU EX WC

01/22/2018

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 12/23/2017 To 1/22/2018

I - Township of Cherry Hill		Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry Hills \$50,000 Deductible on WC.	#1836819	
H - Playa Del Sol Condominiums I - Township of Cherry Hill	401 Cooper Landing Road Cherry Hill, NJ 08002	Evidence of insurance with respects to the following ARHAT units owned by the Township Unit #419 Play del Sol and Unit #201 Playa del Sol. Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry Hills \$50,000 Deductible on WC	1/5/2018 #1836821	GL AU EX WC
H - Ford Motor Credit Company LLC I - Winslow Township	1 American Road Dearborn, MI 48126	RE: Winslow Twp Evidence of insurance.	1/8/2018 #1837198	GL AU EX WC OTH
H - Ford Motor Credit Co. LLC I - Borough of Audubon	One American Road - MD 7500 Dearborn, MI 48126	RE: Auto Lease #5707102 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 Auto Lease #5707102 for 2012 Dodge Charge. (VIN88075), VALUE \$38,387.00	1/9/2018 #1837544	GL AU EX WC OTH
H - Productive Plastics I - Township of Voorhees	103 W. Park Drive Mt. Laurel, NJ 08054	Evidence of Insurance as respects to use of parking lot at 103 American Way, Voorhees, NJ 08043 owned by Gilham Property, LLC by Voorhees Township Public Works employees to park personal vehicles.	1/12/2018 #1839627	GL AU EX WC
H - REI I - Township of Voorhees	501 Route 73 South Marlton, NJ 08053	RE: Grant to put signage on land located at Buzby property Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to grant to put signage on land located at Buzby property, Lot 4, Block 206, Voorhees, NJ 08043.	1/12/2018 #1839641	GL AU EX WC
H - Camden County Energy Recovery I - Township of Voorhees	Corp. 600 Morgan Boulevard Camden, NJ 08104	RE: Voorhees Township's vehicles that enter the CCERC facility to deliver recycling 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	1/12/2018 #1839643	GL AU EX WC

01/22/2018

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 12/23/2017 To 1/22/2018

		named insured) as respects to Voorhees Township's vehicles that enter the CCERC facility to deliver recycling.		
H - Port Authority of NY & NJ Attn. I - Township of Voorhees	WTC Artifacts 225 Park Avenue, 12th fl New York, NY 10003	Re: Agreement 2013-08-06-002 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 Agreement 2013-08-06-002	1/12/2018 #1839906	GL AU EX WC
H - FCR Camden Inc., Division of I - Township of Voorhees	Casella Waste System 2201 Mt Ephraim Ave Camden, NJ 08104	Re: Township employees delivery recycling to FCR facility 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 Township employees delivery recycling to FCR facility	1/12/2018 #1840171	GL AU EX WC
H - PR Echelon Limited Partnership I - Township of Voorhees	The Mall at Voorhees Town Ctr Attn.: Mgmt Ofc 2120 Voorhees Town Center Voorhees, NJ 08043	Re: lease agreement for unit #2455 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 lease agreement for unit #2455 located in Voorhees Town Center.	1/12/2018 #1840174	GL AU EX WC
H - NJ Department of Health Office I - Township of Voorhees	of EMS PO Box 360 Trenton, NJ 08625	RE: Ambulance Licensing Evidence of Insurance as respects ambulance licensing. *Professional Liability is included within the General Liability Policy per the terms and conditions of the policy.	1/12/2018 #1840184	GL AU EX WC
H - Township of Voorhees I - Township of Voorhees	2400 Voorhees Town Center Voorhees, NJ 08043	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded).	1/12/2018 #1840186	OTH
H - FedEx Ground Package System, I - Borough of Barrington	Inc. 1000 FedEx Drive Moon Township, PA 15108	RE: Barrington Fire Marshal inspection of FedEx property at 1 Commerce Drive, Barrington, NJ 08007 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 Barrington Fire Marshal inspection of FedEx property at 1 Commerce Drive, Barrington, NJ 08007.	1/18/2018 #1842583	GL AU EX WC
Total # of Holders: 19				



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%
TOTAL 2018	\$124,659.34	\$69,324.73	\$55,334.61	44.39%

Monthly & YTD Summary:

PPO Statistics	January	YTD
Bills	137	137
PPO Bills	122	122
PPO Bill Penetration	89.05%	89.05%
PPO Charges	\$113,254.50	\$113,254.50
Charge Penetration	90.85%	90.85%

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%



is now



Medlogix[®]
Expect exceptional.

Consolidated Services Group Looks to the Future with a New Brand and Visual Identity

Dear CSG Clients:

2017 was an exciting year for CSG! Since announcing a major investment by private equity firm Excellere Partners, we have recruited highly sought after talent, increased investments in information technology, and advanced our sales and service capabilities to support enhancements in services and their outcomes for clients' needs both regionally and nationally.

As part of our national expansion, we engaged a highly-respected branding agency, D4 Creative, to advise us on how to best position the company for brand awareness. After extensive review and consultation with our agency, we made the strategic decision to evolve our brand identity by renaming the company to one that clearly depicts who we are and what we do. While we are proud of our CSG name and the distinguished brand it has represented for over three decades, we determined that we can best enhance our identity by leading with the name that drives our business and empowers our performance; **Medlogix®!**

We are pleased to announce that, beginning February 6, 2018, CSG will begin transitioning its name to Medlogix®, which unifies our corporate brand and national offerings with our groundbreaking Medlogix® technology. The Medlogix® brand evokes smart medical decisions grounded in logic. It enjoys significant brand recognition in our key markets and we believe that it conveys the complexity of what we do in a positive, compelling way. With this change, we are also excited to unveil our new Medlogix® logo and the tagline, "**Expect exceptional.**"

The rebranding initiative is already underway and will continue over the first quarter of 2018. Some important details that you should be aware of are as follows:

CSG's new brand system

- **Medlogix®** (formerly CSG) is the main brand and corporate name
- **MyMedlogix™** (formerly Medlogix Online) is the brand name for our technology platform
- **MedlogixPPO™** is our national mosaic of PPO networks with our flagship, CHN PPO, retaining its current brand
- **MedlogixU™** (formerly CSG University) is our platform for providing accredited continuing education seminars to both employees and customers.
- Our current public website www.csg-inc.net is being redesigned and will migrate within the next 30-60 days to www.medlogix.com
- Medlogix-online (currently www.medlogix.com) will be migrated to www.myMedlogix.com
- Employee email addresses will carry the extension medlogix.com
- New collateral is being developed to reflect and communicate the new brand
- Our social media properties on LinkedIn, Twitter and YouTube will be migrated to the new brand identity

Of course, any changes impacting our clients and business partners will be performed in an orderly fashion with adequate notice and support. We do not envision any disruption to our services or client communications during this brand transition.

Thank you, and we look forward to working closely with our valued clients and partners to deliver on our brand promise.

Medlogix®. Expect exceptional!



TO: All Clients
FROM: AmeriHealth Casualty Services
DATE: February 5, 2018
RE: Move Announcement

Dear Clients,

Please be advised that AmeriHealth Casualty Services in Mount Laurel New Jersey has moved and is now located in the Center City Philadelphia office. The new address is:

1700 Market Street 7th Floor Philadelphia, PA 19102.

Mailing address is P.O. Box 59059, Philadelphia, PA 19102

All phone numbers, emails and contacts will remain the same.

Thank you,
AmeriHealth Casualty Services

APPENDIX I – MINUTES

January 22, 2018 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JANUARY 22, 2018
BERLIN BOROUGH MUNICIPAL HALL 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 2017 EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices 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 Edward Cooney

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Millard Wilkinson, Berlin Boro
David Taraschi, Audubon
Eleanor Kelly, Runnemede Borough
Robert Mather, Pine Valley
Jack Flynn, Gibbsboro
Lawrence Spellman, Voorhees
John Foley, Cherry Hill Fire District
Ken Cheeseman, Laurel Springs
Edward Hill, Lawnside
Paul Dougherty, Haddon Township

RISK MANAGEMENT CONSULTANTS PRESENT:

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

WELCOME: Mayor Bilella and Councilman Ron Rocco welcomed everyone to the Berlin Borough Municipal Hall

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

MOTION TO APPROVE THE OPEN MINUTES OF NOVEMBER 27, 2017

Motion:	Commissioner DiAngelo
Second:	Commissioner Gallagher
Vote:	Unanimous

MOTION TO APPROVE THE CLOSED MINUTES OF NOVEMBER 27, 2017

Motion:	Commissioner Lipsett
Second:	Commissioner Gallagher
Vote:	Unanimous

CORRESPONDENCE: NONE

MOTION TO ADJOURN SINE DIE MEETING:

Motion:	Commissioner Lipsett
Second:	Commissioner Wolk
Vote:	Unanimous

SINE DIE MEETING ADJOURNED – COMMISSIONER DIANGELO EXECUTIVE DIRECTOR TO RUN ELECTIONS OF OFFICERS, 5-MEMBER EXECUTIVE COMMITTEE, 3 ALTERNATES TO EXECUTIVE COMMITTEE

ROLL CALL OF ALL 2017 FUND COMMISSIONERS (OR ALTERNATES):

MEMBER	FUND COMMISSIONER	PRESENT
Audubon	David Taraschi	Yes
Audubon Park	Sandy Hook	No
Barrington	Terry Shannon	Yes
Bellmawr	Louis. P. DiAngelo	Yes
Berlin Boro	Millard Wilkinson	Yes
Berlin Twp	Catherine Underwood	No
Brooklawn	Michael Mevoli	Yes
Camden City Parking Authority	Willie Hunter	No
Cherry Hill	Ari Messinger - Alternate	Yes
Cherry Hill Fire District	John Foley	Yes
Chesilhurst	Michael Blunt	No
Clementon	Jenai Johnson	No
Collingswood	M. James Maley	Yes
Gibbsboro	Jack Flynn	Yes
Gloucester	Jack Lipsett	Yes
Haddon Twp	Paul Dougherty	Yes
Haddonfield	Neal Rochford	Yes
Hi-Nella	Phyllis Twisler	No
Laurel Springs	Ken Cheeseman	Yes
Lawnside	Edward Hill - Alternate	Yes
Lindenwold	Craig Wells	No
Magnolia	Steve Whalen	No
Medford Lakes	Dr. Robert Burton	No
Merchantville	Edward Brennan	No
Mt. Ephraim	M. Joseph Wolk	Yes
Oaklyn	Michael Enos	No
Pine Hill	Patricia Hendricks	No
Pine Valley	Robert Mather	Yes
Runnemede	Eleanor Kelly	Yes
Somerdale	M. Gary Passante	No
Tavistock	Terry Shannon	Yes
Voorhees	Lawrence Spellman	Yes
Winslow	Joseph Gallagher	Yes
Woodlynne	Jerald Fuentes	No

With 20 Commissioners present a quorum of 15 was achieved.

ELECTION OF 2018 CHAIRMAN, SECRETARY, 5-MEMBER EXECUTIVE COMMITTEE, 3 EXECUTIVE COMMITTEE ALTERNATES:

NOMINATIONS COMMITTEE – Executive Director read the slate of the 2018 committee, which was submitted by Commissioner Michielli, Chair of Nominating Committee:

OFFICERS:

Michael Mevoli – Borough of Brooklawn, Chairman
M. James Maley – Borough of Collingswood, Secretary

FIVE MEMBER EXECUTIVE COMMITTEE:

Louis DiAngelo - Borough of Bellmawr
Terry Shannon – Barrington Borough
M. Joseph Wolk – Borough of Mt. Ephraim
Neal Rochford – Borough of Haddonfield
Jack Lipsett – Gloucester City

EXECUTIVE COMMITTEE ALTERNATES

#1 Joseph Gallagher – Winslow Township
#2 David Taraschi - Audubon Borough

MOTION TO NOMINATE MICHAEL MEVOLI, BOROUGH OF BROOKLAWN AS CHAIR; M. JAMES MALEY, BOROUGH OF COLLINGSWOOD AS SECRETARY; LOUIS DIANGELO, BOROUGH OF BELLMAWR; TERRY SHANNON, BOROUGH OF BARRINGTON, M. JOSEPH WOLK, BOROUGH OF MT. EPHRAIM AND NEAL ROCHFORD, BOROUGH OF HADDONFIELD, JACK LIPSETT, GLOUCESTER CITY FOR EXECUTIVE COMMITTEE AND AS ALTERNATE #1 JOSEPH GALLAGHER, WINSLOW TOWNSHIP, ALTERNATE #2 DAVID TARASCHI, BOROUGH OF AUDUBON

ADDITIONAL NOMINATIONS FOR EXECUTIVE COMMITTEE ENTERTAINED

Hearing no additional nominations,

MOTION TO CLOSE NOMINATIONS AND CONFIRM ELECTIONS:

Motion:	Commissioner Wolk
Second:	Commissioner Mevoli
Roll Call Vote:	20 Ayes, 0 Nays

ATTORNEY ADMINISTERED OATH OF OFFICE TO OFFICERS AND TO THE EXECUTIVE COMMITTEE.

Chairman Mevoli called meeting to order.

ROLL CALL OF 2018 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	Present
Jack Lipsett	Gloucester City	Present

EXECUTIVE COMMITTEE ALTERNATES:

Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

Chairman Mevoli said he would like to Welcome David Taraschi as an alternate of the Board. Richard Michielli from Magnolia has retired. He was almost one of the founding members of the Fund and he will be missed. We will have a joint presentation for Richard Michielli next month at Haddon Township along with the Health Insurance Fund in which he was also a member and on the Executive Committee as well.

2018 REORGANIZATION:

REORGANIZATION RESOLUTIONS: Executive Director in July 2017 the Board authorized the advertisement of RFQ’s for Professional positions in accordance with a fair and open process pursuant to NJSA 19:44A-20.4 et. Seq. Enclosed on **Page 4** is **Resolution 18-1** reflecting the appointments and establishing compensation for Fund Year 2018.

RESOLUTION 18-1 APPOINTMENTS

- I. **PERMA Risk Management Services** is hereby appointed as **Administrator**, Mr. Bradford Stokes is appointed as Executive Director, Mr. Joseph Hrubash as Deputy Executive Director and Karen Read as Account Manager, and all as agent for process of services. 2018 Fee - \$382,621.00. The estimated dollar amount that will be expended in connection with this three year term is \$1,170,973.
- II. Mr. Joseph Nardi, Esq. of **Brown & Connery, LLP** is hereby appointed as **Fund Attorney** and shall receive a retainer for administrative services, legal research and legal opinions. In addition, Brown & Connery, LLP. shall provide litigation management services. 2018 Fee - \$59,773.00. **Contract term to be one year.**
- III. **Elizabeth Pigliacelli** is hereby appointed as **Fund Treasurer**. Fee 2018 Fee - \$21,328.00 **Contract term to be on year.**
- IV. **Wilmington Trust** is hereby appointed as **Asset Manager** to the FUND. .05% of the market value of the FUND’s invested assets.
- V. **Investors Bank** is hereby appointed as **Banking Manager** at an earning rate based on a combined average balance of \$20,000,000 of participating joint insurance funds. The estimated dollar amount that will be expended in connection with this three year term is \$21,091.00.
- VI. **Bowman & Company** is hereby appointed as **Fund Auditor**. 2018 Fee - \$23,970.00 **Contract term to be one year.**
- VII. **Bowman & Company** is hereby appointed as **Fund Payroll Auditor**. 2018 Fee - \$15,606.00 **Contract term to be one year.**

- VIII. **Amerihealth Casualty Inc.** is hereby appointed as the **Claims Service Organization** for the FUND to adjust all claims for current and prior Fund Years. 2018 Fee - \$419,500.00 The estimated dollar amount that will be expended in connection with this three year term is \$1,283,834.
- IX. **The Actuarial Advantage** is hereby appointed as **Actuary** for the FUND. 2018 Fee - \$47,188.00. The estimated dollar amount that will be expended in connection with this three year term is \$144,414.00.
- X. **J.A. Montgomery Risk Control** is hereby appointed **Loss Control Consultant** and **Right To Know Training Services** to the FUND. 2018 Fee - \$180,178.00. The estimated dollar amount that will be expended in connection with this three year term is \$551,417.00.
- XI. **Conner Strong & Buckelew** is hereby appointed **Underwriting Manager** for the FUND. 2018 Fee - \$11,716.00. The estimated dollar amount that will be expended in connection with this three year term is \$35,855.00.
- XII. **Interstate Mobile Care** is hereby appointed as the **Fund CDL Drug & Alcohol Monitor** for the FUND. 2018 Fee - \$30,133.00 **Contract term to be one year.** The estimated dollar amount that will be expended in connection with this three year term is \$92,219.00.
- XIII. **Consolidated Services Group** is hereby appointed as the **Fund Managed Care Provider** for the FUND. 2018 Fee \$120,462.00. The estimated dollar amount that will be expended in connection with this three year term is \$368,662.00.

All professionals and service organizations appointed pursuant to this Resolution shall serve the Fund for three year term unless otherwise specified from the adoption of this Resolution or until a successor shall be appointed and qualified, in accordance with the fees, terms and conditions of the Professional Services Contract(s) which will be entered into, a copy of which will be on file in the Fund office, located at 401 Route 73 North, Suite 300, Marlton, New Jersey 08053

MOTION TO ADOPT RESOLUTION 18-1 CONFIRMING APPOINTMENT OF FUND PROFESSIONALS:

Motion:	Commissioner Lipsett
Second:	Commissioner DiAngelo
Vote:	9 Ayes – 0 Nays

ORGANIZATION RESOLUTIONS

RESOLUTION 18-2 DESIGNATION FISCAL MANAGEMENT PLAN The Fiscal Management Plan includes financial institutions declared as the Fund’s Official Depositories, and interest rates for delinquent assessments. In addition, the Fiscal Management Plan allows Cherry Hill Township to process their assessment payment based on a fiscal year operation.

- I. Those banks listed as official depositories: Wilmington Trust, Investors Bank, the New Jersey Cash Management Plan.

II. Designation of Authorized Signatures, Any Two Except For Checks Over \$50,000, Which Require Third Signature

Chairman	Michael Mevoli
Secretary	M. James Maley
Treasurer	Elizabeth Pigliacelli
Member Executive Committee	Terry Shannon

III. Designation Of Authorized Signatures For Claim Payments, One Of Which Must Be Treasurer For Amounts Over \$50,000

Lee Herzer
David Cucinotta

IV. Adoption of Cash and Investment Policy

V. The rate of interest assessed by the Fund, for delinquent assessments shall

- a. For the first 30 days - 0%
- b. For the 31 to 60 days - the rate paid by the N.J. Cash Management Fund rate plus (2) percent.
- c. For 61+ days – 10% percent per annum.

VI. The assessment due dates are January 31, 2018 for the first installment and June 15, 2018 for the second installment.

VII. Cherry Hill Township operates on a fiscal calendar year beginning July 1 and ending June 30. Cherry Hill Township assessment due dates are February 28, 2018 for the first installment and July 31, 2018 for the second installment.

VIII. Certifying and Approval Officer for all FUND expenses shall be the FUND's Executive Director and/or the Account Manager so designated by the Executive Director.

IX. Adjustments to Risk Management Fees in the amount of \$150 or less are as a result of seminar credits.

X. For Wire Transfers – that the FUND does hereby require that Investors Bank obtain voice confirmation prior to executing wire transfers to external accounts from the Fund Treasurer.

RESOLUTION 18-3 ESTABLISHING PUBLIC MEETING PROCEDURES

RESOLUTION 18-4 DESIGNATION OF SECRETARY AS CUSTODIAN OF RECORDS TO BE KEPT AND MAINTAINED AT THE FUND OFFICE AS REQUIRED BY THE FUND'S BYLAWS

RESOLUTION 18-5 AUTHORIZATION OF COMPENSATION TO EXECUTIVE COMMITTEE FOR MEETING ATTENDANCE AT EXECUTIVE COMMITTEE MEETINGS.

RESOLUTION 18-6 ESTABLISHING THE 2018 PLAN OF RISK MANAGEMENT.

Executive Director said there no real significant changes in the Plan. Updates have been highlighted.

MOTION TO ADOPT ORGANIZATIONAL RESOLUTIONS 18-2 THROUGH 18-6:

Motion: Commissioner Shannon
Second: Commissioner DiAngelo
Roll Call Vote: 9 Ayes – 0 Nays

Organizational Resolutions & Risk Management Plan Made Part of Minutes.

EXECUTIVE DIRECTOR – Executive Director thanked the board for re-appointment.

COMMITTEE APOINTMENTS: Executive Director said the Fund has eight standing committees. Enclosed in the agenda was the Chairman’s list of the committee appointments for 2018 as well as a brief description of their changes. You are encouraged to volunteer to serve in the upcoming year. (Page 34)

Chairman Mevoli said with Commissioner Michielli retiring we moved the Committees around to what we thought would be beneficial to the Fund. We have some new Fund Commissioners that are stepping up and moving into some of those positions and some of the Executive committee members are moving up to Chairman on those committees as well. Chairman Mevoli said we discussed a marketing approach to the JIF at our last Safety Committee meeting. Mayor Neal Rochford will be the Chairman of that committee along with Mayor Maley of Collingswood, Commissioner Taraschi of Audubon and Commissioner Cheeseman of Laurel Springs. Risk Managers Rick Bean and Michael Avalone along with Brad Stokes and myself will all be serving on the Marketing Committee.

Chairman Mevoli said he has commissioned the committee to put together a marketing type brochure and letter that would explain exactly how the JIF was formed and represent exactly what we do for the municipalities that are members. This information would be good to hand out to potential new members. We would also like to send a letter to the towns every year to get out a little more communications about what the Fund is doing, the savings for each town, as well as explaining the asset of the Fund to our new council members. Chairman Mevoli said he feels it is important to promote the Fund and over the years we have been saving millions and millions of dollars. Chairman Mevoli also said our safety program is to no end as well as our other professionals.

2018 ASSESSMENTS: Executive Director said the 2018 Assessments were mailed via certified mail to all member towns on/about December 15th. First Installment payments are due by January 31, 2018. Please note that the Fund has a safe deposit box for assessment payments. The safe deposit box address:

**CAMDEN MUNICIPAL JOINT INSURANCE FUND
PO BOX 11496
Newark, NJ 07101**

RESIDUAL CLAIMS FUND 2018 REORGANIZATION MEETING: Executive Director the Residual Claims Fund's 2018 Reorganization meeting was held on January 3, 2018 at the Forsgate Country Club. Enclosed is a copy of Commissioner Wolk's report on the meeting in Appendix II. Mayor Wolk said the RCF elected Robert Law from the TRICO JIF as chairperson and the recognized Robert Landolfi and Paul Schives for their many years of service to the RCF and MEL boards. Both retired at the end of last year. The Fund Attorney reported that there are only 6 EPL/POL claims left to be settled since that line of coverage was transferred out of the MEL. The next meeting will be held on March 7, 2018.

EJIF 2018 REORGANIZATION MEETING: The EJIF 2018 Reorganization meeting was held on January 3, 2018 at the Forsgate Country Club. Enclosed is a copy of Commissioner Wolk's report on the meeting in Appendix II. Mayor Wolk said the EJIF elected Joe Caternro from the Suburban Essex JIF as Chairman.

MEL 2018 REORGANIZATION MEETING: The MEL 2018 Reorganization meeting was held on January 3, 2018 at the Forsgate Country Club. Enclosed is a copy of Commissioner Work's report on the meeting in Appendix II. Mayor Wolk said the MEL elected Richard Hirsh from the Atlantic JIF as Chairman. Renewed the contract with Rutgers to assist in implementing Cyber Security Risk Management programs. The MEL has schedule its Annual Retreat for March 7th in Princeton.

ELECTED OFFICIALS TRAINING: This year's elected officials training program focus is on "Land Use Liability and Technology Risk Management". As in the past, the MEL will reduce each member's 2018 liability claims premium by \$250 for each municipal elected official and member's CEO (i.e. municipal manager/administrator) who completes the course by May 1, 2018. The maximum credit is 25% of the member's liability claims fund. The fund will be scheduling sessions through Mr. Nardi's office.

The MEL is making available on an on-line training program for elected officials to earn the training credit. The Fund office will be sending out instructions on this training option.

INCLEMENT WEATHER PROCEDURE - Executive Director said as a reminder, PERMA has instituted a procedure for Commissioners to confirm whether or not a meeting has been canceled. The Executive director will discuss with the Fund Chairperson if the meeting should be canceled. In the event of an early morning or evening meetings, Perma will provide a recorded message indicating the status of the meeting. The recorded message can be obtained by calling the Fund's main number (201) 881-7632 at any time of the day or night. For meetings that occur during the course of normal business hours, meeting status can be obtained by utilizing the same number.

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, L
+ost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report.

Executive Director reviewed the Financial Fast Track and said as of October 31st the statutory surplus was \$9.7 million all years in the positive position. Executive Director also reviewed the Expected Loss Ratio Analysis and the actuary projected us at 54.00 % we are currently at

27.00% indicating another strong year. On the Lost Time Accident Frequency as of November 30th at 1.36 under the MEL average of 1.59. Executive Director said this may be the first time that the average was under 2.00% it was a pretty good year as far as weather and we will see how that affects our numbers in the new year. We had 15 towns with no lost time accidents. The Camden JIF is at 100% compliance for EPL Compliance which we are very proud to have been able to accomplish and will strive for that again next year.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 17-28 December 2017 Vouchers

TOTAL 2017	\$748,284.07
TOTAL	\$748,284.07

Approving Payment of Resolution 17-29 December 2017 Dividend Vouchers

CLOSED	\$273,698.73
TOTAL	\$273,698.73

Approving Payment of Resolution 18-7 January 2018 Vouchers

TOTAL 2017	\$6,256.82
TOTAL 2016	\$891,716.93
TOTAL	\$897,973.75

Approving Payment of Resolution 18-9 January 2018 Supplemental Vouchers

TOTAL 2017	\$3,453.41
TOTAL	\$3,453.41

Confirmation of November 2017 Claims Payments/Certification of Claims Transfers:

Closed	.00
2013	.00
2014	16,205.91
2015	49,869.63
2016	15,500.62
2017	76,468.77
TOTAL	158,044.93

Confirmation of December 2017 Claims Payments/Certification of Claims Transfers:

Closed	0.00
2013	.00
2014	298,207.98

2015	84,058.42
2016	9,128.33
2017	105,800.14
TOTAL	497,194.87

MOTION TO APPROVE RESOLUTION THE DECEMBER 2017 VOUCHERS RESOLUTIONS 17-28 AND 17-29 AND RESOLUTION 18-7 AND 18-9 VOUCHER PAYMENTS FOR JANUARY 2018:

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

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF DECEMBER 2017 AND JANUARY 2018 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

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

Treasurer's Report Made Part of Minutes.

ATTORNEY: Fund Attorney thanked the Committee for the reappointment for 2018. On page 68 of the agenda is Resolution 17-8 appointing approved counsel. On pages 65 thru 69 of the agenda was Mr. Nardi's letter and listing of defense counsel for 2018. Attorney Nardi said he would like to recommend and increase in the hourly rate for workers' compensation from \$120.00 per hour to \$130.00 per hour and an increase in the hourly paralegal charges from \$55.00 to \$60.00 per hour. Attorney Nardi said the hourly rate will for third party liability remains the same as last year at \$185.00 per hour.

MOTION TO APPROVE RESOLUTION 18-8 FOR THE 2018 DEFENSE PANEL AS AMENDED:

Motion: Commissioner Maley
 Second: Commissioner Gallagher
 Roll Call Vote: 8 Ayes
 – 0 Nays, 1 Abstain –
 Commissioner Wolk

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Safety Director thanked the Committee for the reappointment of JA Montgomery as Safety Director. Mr. Saville reviewed the monthly reports. Mr. Saville asked everyone to please check to

make sure your safety training administrator information is current. A MEL Safety Bulletin is included in the agenda packet on Disposal of Improperly Discarded Syringes.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Underwriting Manager reviewed the Certificate Report for the period 10/22/17 to 11/21/17 and 11/21/2017 to 12/22/2017 which was included in the agenda. Underwriting Manager Ed Cooney said the renewal was very successful we had a lot of storms throughout the entire marketplace internationally that effected the insurance markets. It was a pretty unprecedented year. Luckily we have very strong partners which we were hoping to build over time and we successfully did that so with the renewal we ended up keeping all current terms and conditions etc.

Underwriting Manager said the MEL Cyber Task Force finally rolled out the MEL Cyber Risk Management Program which is a very detailed guide on what to do and what to follow when you are trying to protect your entity from cyber incidents. It available on the MEL website if you would like to check it out. As an incentive with this guide we will have a deductible reimbursement. So there are two tiers of requirements you would need to comply with, if you comply with the first tier of requirements you will receive a \$5,000 deductible reimbursement. If you comply with the second tier you will receive a \$7,500 reimbursement with that claim. The current deductible for these claims are \$10,000, so this is a significant savings.

Underwriting Manager said as Mr. Stokes mentioned earlier in regard to Public Officials coverage there is a huge focus on Land Use Liability especially with the affordable housing issues coming out now and do we expect to see a higher frequency of these claims happening over and over again. In conjunction with the roll out of the Risk Management Program for Land Use Liability we are also rolling out much expanded coverage. Last year we had \$150,000 coverage for land use claims this year we have \$1 million on every single member, that is defense and indemnity coverage still at your current deductible and this is probably the broadest coverage in the marketplace. Underwriting Manager said his was a very significant win for all of us here.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider thanked the board for reappointment.

Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of December 2017 where there was a savings of 56.15% for the month and a total of 51.21 % for the year. Ms. Goldstein reviewed the Managed Care Workers' Compensation Injury Snapshot Review for 2017. Ms. Goldstein thanked the Committee for their reappointment for 2018.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator said their report will be in closed session to discuss the PARs. Claims Administrator thanked the Committee for their reappointment for 2018.

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

Motion: Commissioner Wolk
Second: Commissioner DiAngelo
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Lipsett
Second: Commissioner Gallagher
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT:

Chairman Mevoli thanked everyone for coming out to the meeting.

MOTION TO ADJOURN:

Motion: Commissioner Taraschi
Second: Commissioner Gallagher
Vote: Unanimous

MEETING ADJOURNED: 6:11PM

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