

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MEETING AGENDA
JANUARY 23, 2017 – 5:15 PM**

**BERLIN BOROUGH MUNICIPAL HALL
59 SOUTH WHITE HORSE PIKE
BERLIN, NJ
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: JANUARY 23, 2017
BERLIN BOROUGH MUNICIPAL HALL
59 SOUTH WHITE HORSE PIKE, BERLIN NJ
5:15 P.M.**

SINE DIE MEETING

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2016 EXECUTIVE COMMITTEE**
- WELCOME: BERLIN BOROUGH**
- APPROVAL OF MINUTES:** November 28, 2016 Open MinutesAppendix I
November 28, 2016 Closed Minutes **To be distributed**
- CORRESPONDENCE - None**

ADJOURN SINE DIE MEETING

Chairs vacated - Chairman Mevoli asks Executive Director to run meeting

- MEETING OF FUND COMMISSIONERS CALLED TO ORDER**
- ROLL CALL OF CAMDEN JIF FUND COMMISSIONERS TO CONFIRM QUORUM**
- ELECTION OF OFFICERS, FIVE-MEMBER EXECUTIVE COMMITTEE & TWO ALTERNATES**

.Nominating Committee Report.....Page 1

Executive Director - asks for nominations and conducts election

ATTORNEY SWEARS IN OFFICERS AND EXECUTIVE COMMITTEE

- MEETING OF EXECUTIVE COMMITTEE CALLED TO ORDER**
- ROLL CALL OF 2017 EXECUTIVE COMMITTEE**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
.Executive Director's ReportPage 2

- TREASURER – Elizabeth Pigliacelli**
.December Vouchers - Resolutions 16-28 & 16-29 Page 46 & 48
.January Vouchers - Resolution 17-7..... Page 50
.Monthly Reports – November & December.....Page 52

- ATTORNEY – Joseph Nardi, Esquire**
.2017 Defense Panel, Resolution 17-8.....Page 64

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 .Monthly Report and Agenda.....Page 70

 - UNDERWRITING MANAGER – Conner Strong & Buckelew**
 .Monthly Certificate Holding report 10/26/16 to 11/25/16Page 84
 .Monthly Certificate Holding report 11/26/16 to 12/21/16Page 87
 .Cyber Coverage OptionsPage 88
 .Reporting of Cyber ClaimsPage 89
 .MEL Bulletin 17-01 2017 MEL Coverage Bulletin.....Page 91
 .MEL Bulletin 17-02 2017 Property & Casualty Renewal OverviewPage 93

 - MANAGED CARE – Consolidated Services Group**
 .Monthly Report.....Page 96

 - CLAIMS SERVICE – AmeriHealth Casualty**

 - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES - PERSONNEL -
 SAFETY & PROPERTY OF PUBLIC LITIGATION**
-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING – February 27, 2017 Haddon Township**

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

NOMINATING COMMITTEE REPORT

YEAR 2017

Michael Mevoli	Chairman	Borough of Brooklawn
Mayor James Maley	Secretary	Borough of Collingswood
Richard Michielli	Executive Committee	Borough of Magnolia
Louis DiAngelo	Executive Committee	Borough of Bellmawr
Terry Shannon	Executive Committee	Borough of Barrington
Mayor Joseph Wolk	Executive Committee	Borough of Mt. Ephraim
Neal Rochford	Executive Committee	Borough of Haddonfield

Alternate(s)

Jack Lipsett	Executive Committee 1st Alternate	Gloucester City
Joseph Gallagher	Executive Committee 2nd Alternate	Winslow Township

**NOMINATING COMMITTEE
January 23, 2017**

Camden County Municipal Joint Insurance Fund

9 Campus Drive – Suite 216

Parsippany, NJ 07044

Date: January 23, 2017

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

☐ 2017 Reorganization Resolutions

Fund Professional Service Agreements: In August 2016, the board authorized the advertisement of RFQ's for certain Professional positions in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq. Enclosed on **Page 4** is Resolution 17-1 reflecting the appointments & re-appointments and establishing compensation for Fund Year 2017.

☐ Motion to Approve Resolution 17-1 Appointing Fund Professionals

Reorganization Resolution 17-2 through 17-6 by Consent Motion:

.Resolution 17-2 Establishment of a Fiscal Management Plan	Page 6
.Resolution 17-3 Establishment Public Meeting Procedures	Page 12
.Resolution 17-4 Establishment a Fund Records Program	Page 13
.Resolution 17-5 Authorization of Executive Committee Compensation	Page 14
.Resolution 17-6 2017 Risk Management Plan	Page 15

☐ Motion to adopt Resolutions 17-2 through 17-6.

- ☐ **Committee Appointments:** The Fund has eight standing committees. Enclosed is the Chairs list of the committee appointments for 2017, as well as a brief description of their charges. You are encouraged to volunteer to serve in the upcoming year. **(Page 34)**
- ☐ **2017 Assessments:** The 2017 Assessments were mailed via certified mail to all member towns on/about December 15th. First Installment payments are due by **January 31, 2017**. Please note that the Fund has a safe deposit box for assessment payments. A notice was included with the assessment billing with the safe deposit box address, which is:

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

- ❑ **Residual Claims Fund 2017 Reorganization Meeting:** The Residual Claims Fund’s 2017 Reorganization meeting was held on January 4, 2017 at the Forsgate Country Club. Enclosed is a copy of Commissioner Wolk’s report on the meeting. **(Appendix II)**
- ❑ **E-JIF 2017 Reorganization Meeting:** The E-JIF 2017 Reorganization meeting was held on January 4, 2017 at the Forsgate Country Club. Enclosed is Commissioner Wolk’s report on the meeting. **(Appendix II)**
- ❑ **MEL 2017 Reorganization Meeting:** The MEL 2017 Reorganization meeting was held on January 4, 2017 at the Forsgate Country Club. Enclosed is a copy of Commissioner Wolk’s report on the meeting. **(Appendix II)**
- ❑ **Elected Officials Training:** As in the past, the MEL will reduce each member’s 2017 liability claims premium by \$250 for each municipal elected official and member’s CEO (i.e. municipal manager/administrator). 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 again making available 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:** 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:**

❖ Financial Fast Track Report	Page 37
❖ Income Portfolio	Page 38
❖ Expected Loss Ratio Analysis	Page 39
❖ Lost Time Accident Frequency Reports	Page 40 & 41
❖ EPL Compliance Report	Page 42
❖ Fund Commissioners	Page 43
❖ 2016 Fund Year Regulatory Checklist	Page 44
❖ RMC Agreements	Page 45

RESOLUTION NO. 17-1

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
(Hereinafter referred to as the "FUND")

APPOINTING CERTAIN PROFESSIONALS AND SERVICE ORGANIZATIONS

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

WHEREAS, The FUND finds it necessary and appropriate to obtain certain professional services and other extraordinary and other unspecifiable services, as defined in the Local Public Contracts Law, (N.J.S.A. 40A-11 et. seq.).

WHEREAS, the Fund resolved to award certain professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.; and

WHEREAS, the Fund is desirous to appoint and/or re-appoint the Fund Professionals – noted below – to three year terms (*unless otherwise specified*) commencing on January 1, 2017; and

NOW, THEREFORE BE IT RESOLVED by the Fund's Governing Body that the contracts for the following professionals be appointed for 2017:

- I. **PERMA Risk Management Services** is hereby appointed as **Administrator**, Bradford Stokes is appointed as Executive Director, Joseph Hrubash as Deputy Executive Director and Karen Read as Account Manager and all as agent for process of services. 2017 Fee - \$358,410.00.
- 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**. 2017 Fee - \$58,601.00. **Contract term to be one year.**
- III. **Elizabeth Pigliacelli** is hereby appointed as **Fund Treasurer**. 2017 Fee - \$20,910.00. **Contract term to be one year.**
- IV. **Wilmington Trust** is hereby re-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.
- VI. **Bowman & Company** is hereby appointed as **Fund Auditor**. 2017 Fee - \$23,970.00 **Contract term to be one year.**
- VII. **Bowman & Company** is hereby appointed as **Fund Payroll Auditor**. 2017 Fee - \$15,300.00. **Contract term to be one year.**
- VIII. **AmeriHealth Casualty Inc.** is hereby re-appointed as the **Claims Service Organization** for the FUND to adjust all claims for current and prior Fund Years. 2017 Fee \$419,500.00.

- IX. **The Actuarial Advantage** is hereby re-appointed as **Actuary** for the FUND. 2017 Fee - \$46,263.00.
- X. **J.A. Montgomery Risk Control** is hereby re-appointed **Loss Control Consultant** and Right To Know Training Services to the FUND. 2017 Fee \$161,939.00.
- XI. **Conner Strong & Buckelew** is hereby re-appointed **Underwriting Manager** for the FUND. 2017 Fee - \$11,487.00.
- XII. **Interstate Mobile Care** is hereby appointed as the **Fund CDL Drug & Alcohol Monitor** for the FUND. **Contract term to be one year.** 2017 Fee – \$29,542.00.
- XIII. **Consolidated Services Group** is hereby re-appointed as the **Fund Managed Care Provider** for the FUND. 2017 Fee - \$118,100.00.

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, NJ 08053.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

RESOLUTION NO. 17-2

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
(hereafter referred to as "THE FUND")

ESTABLISHING A FISCAL MANAGEMENT PLAN
FOR THE 2017 FUND YEAR

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

WHEREAS, The FUND is subject to the requirements contained within the Local Fiscal Affairs Law (N.J.S.A. 40A-5, et.seq.) ; and

NOW, THEREFORE BE IT RESOLVED, The FUND's Governing Body hereby appoints the following professionals for the 2017 Fund Year:

I The following financial institutions are hereby declared as The FUND's Official Depositories:

- a) Wilmington Trust
- b) Investors Bank
- c) New Jersey Cash Management Plan

II. All funds for Administrative Expenses, Reinsurance, Dividends and Miscellaneous Expenses, shall be withdrawn from the Official named Depository (ies) by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this Resolution

_____ CHAIR
_____ SECRETARY
_____ TREASURER
_____ COMMISSIONER

III. All funds for Claims payments shall be withdrawn from the Official Depository(ies) by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this Resolution.

Lee Herzer
David Cucinotta

- IV.** The Cash and Investment Policy attached herewith, shall be adopted.
- 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, 2017 for the first installment and June 15, 2017 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, 2017 for the first installment and July 31, 2017 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 that are as a result of seminar credits will be waived.
- 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.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
2017 CASH MANAGEMENT AND INVESTMENT POLICY**

1.) **Cash Management and Investment Objectives**

The Camden County Municipal Joint Insurance Fund (hereinafter referred to as the FUND) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the FUND's economic surplus.

2.) **Permissible Investments**

Investments shall be limited to the following:

- a.) Bonds or other obligations of the United States of America or obligations guaranteed by the United States of America.
- b.) Government money market mutual funds.
- c.) Any federal agency or instrumentality obligation authorized by Congress that matures within 397 days from the date of purchase, and has a fixed rate of interest not dependent on any index or external factors.
- d.) Bonds or other obligations of the local unit or bonds or other obligations of school districts of which the local unit is a part or within which the school district is located.
- e.) Bonds or other obligations, approved by the Division of Investment of the Department of Treasury for investment by local units.
- f.) Debt obligations of federal agencies or government corporations with maturities not greater than ten (10) years from the date of purchase, excluding mortgage backed obligations, providing that such investments are purchased through the

New Jersey Division of Investment and are consistent the Division's own investment guidelines, and providing that the investment a fixed rate of interest not dependent on any index or external factors.

- g.) Local Government Investment Pools
- h.) Repurchase agreements of fully collateralized securities, subject to rules and conditions establish by the N.J. Department of Community Affairs.

No investment or deposit shall have a maturity longer than ten (10) years from date of purchase. At any given time, the Fund's investment portfolio shall conform to the following criteria:

- a) Any bonds or other obligations held by the FUND shall have a minimum long-term investment grade underlying credit rating, or equivalent rating provided by a Nationally Recognized Statistical Rating Organization as outlined by the U.S. Securities and Exchange Commission, with the exception of bonds issued pursuant to the Municipal Qualified Bond Act, which may have an underlying credit rating below investment grade so long as the Municipal Qualified Enhanced Rating is investment grade, or equivalent rating provided by NRSRO.
- b) A minimum of thirty-five (35) percent of aggregate total par amount of bonds and other obligations shall have a minimum long-term, underlying credit rating of AA-, or equivalent rating by an NRSRO.
- c) The aggregate par amount of bonds or other obligations with a long-term underlying credit rating below A-, or equivalent rating by an NRSRO, shall not exceed thirty (30) percent of the aggregate total par amount of bonds, investments and other obligations held by the Fund.
- d) The aggregate par amount of bonds or other obligations with maturities longer than five (5) years shall not exceed sixty (60) percent of the aggregate total par amount of bonds, investments and other obligations held by the FUND.

Any exception to or deviations from the above criteria must be approved by the New Jersey Division of Local Governmental Services and the New Jersey Division of Investment.

3.) **Authorized Depositories**

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA). Specifically authorized depositories are as follows:

Investors Bank
Wilmington Trust

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Board. Such asset managers shall be discretionary trustees of the FUND.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Funds portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-16.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims impress accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

RESOLUTION NO. 17-3

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
(hereafter the "FUND")
ESTABLISHING PUBLIC MEETING PROCEDURES**

WHEREAS, the FUND must establish meeting procedures for Fund Year 2017, and

NOW, THEREFORE BE IT RESOLVED, by the Commissioners of the Camden County Municipal Joint Insurance Fund that the Fund shall hold public meetings during the year 2017 at on the fourth Monday of each month (unless otherwise noted) at 5:15 p.m. in the following locations and the meeting of January 22, 2018, shall serve as the 2018 Reorganization Meeting:

February 27, 2017	Haddon Township	5:15 PM
March 27, 2017	Gloucester City Community Center	5:15 PM
April 24, 2017	Cherry Hill Fire District	5:15 PM
May 22, 2017	Voorhees Township	5:15 PM
June 26, 2017	Haddonfield Borough	5:15 PM
July 24, 2017	Pine Hill Borough	5:15 PM
August 28, 2017	Barrington Borough	5:15 PM
September 25, 2017	Bellmawr Borough	5:15 PM
October 23, 2017	Collingswood Senior Comm. Center	5:15 PM
November 27, 2017	Brooklawn Senior Comm. Center	5:15 PM
January 22, 2018	Berlin Borough Municipal Hall	5:15 PM

In addition, the Camden County Municipal Joint Insurance Fund Claims Committee will meet to discuss pending litigation and claims on the Friday before the fourth Monday of every month at 10AM at the offices of Brown & Connery, LLP located at 360 Haddon Ave, Westmont, NJ 08108. The only exception to the Claims meeting schedule is November 17, 2017 when the committee will meet at 10 AM and on December 15, 2017 when the committee meets at 12 noon.

II. The following is hereby designated the official newspaper (s) of the Fund: Courier Post, Cherry Hill, NJ. In addition, the Camden JIF's webpage is designated for official notices at www.camdenmunicipaljif.org

III. The FUND Secretary or designated assistant shall provide notice of any and all meetings, including special or emergency meetings, to each official newspaper and shall issue all official notices required to be published in at least one of the official newspapers.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

RESOLUTION NO. 17-4

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
(Hereinafter the "FUND")

ESTABLISHING A FUND RECORDS PROGRAM

WHEREAS: The FUND must establish a formal record retention program for the 2017 fund year.

NOW, THEREFORE BE IT RESOLVED, by the FUND's Governing Body that:

I. James Maley, Fund Secretary, is hereby designated as custodian of the FUND records, which shall be kept at the office of the Fund Administrator, located at 401 Route 73 North, Suite 300, Marlton NJ 08053

II. The Account Manager designated by the Executive Director is hereby designated as **Assistant Fund Secretary.**

III. The records of the FUND shall be retained in accordance with the municipal records retention schedule as promulgated by the New Jersey Division of Archives and Records Management, and/or otherwise specified by the New Jersey Department of Insurance and Community Affairs.

IV. Each fund professional and service organization shall have the duty and obligation to maintain such records as are entrusted to him/her and to relinquish such records to the Fund Secretary upon termination of services or otherwise upon request.

Records and files not required to support current operations, but which must otherwise be retained, shall be stored in the record retention facility, located at Route 80, Allstate Business Archives, 24 Beckwith Avenue, Paterson, New Jersey. The FUND's Executive Director shall coordinate the archive process and shall insure that all records are properly indexed and accessible.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

RESOLUTION NO. 17-5

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION AUTHORIZING COMPENSATION BE MADE TO
EXECUTIVE COMMITTEE FOR MEETING ATTENDANCE AT
EXECUTIVE COMMITTEE MEETINGS

WHEREAS, the Camden County Municipal Joint Insurance Fund is duly constituted as a Municipal Joint Insurance Fund pursuant N.J.S.A. 40:A:10 et seq; and

WHEREAS, an Amendment to the Bylaws of the Camden County Municipal Joint Insurance Fund was approved by the Executive Committee following a public hearing on November 25, 1991 and May 25, 1992; and

WHEREAS, pursuant to NJSA 40A:10-43, the Amendment was approved by the Governing Body of 75% of the participating municipalities;

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the Camden County Municipal Joint Insurance Fund that each regular and alternate member of the Executive Committee of the Camden County Municipal Joint Insurance Fund shall receive \$150 per Executive Committee meeting attended by said member not to exceed twelve meetings per year.

BE IT FURTHER RESOLVED that the Treasurer is hereby authorized to distribute payment as per monthly attendance sheet signed and dated by the Fund Secretary.

BE IT FURTHER RESOLVED that payment shall be made quarterly.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

RESOLUTION NO. 17-6

Camden County Municipal Joint Insurance Fund

(hereinafter the "Fund")

ESTABLISHING THE 2017 PLAN OF RISK MANAGEMENT

BE IT RESOLVED by the Fund's governing body that the 2017 Plan of Risk Management shall be:

- 1.) **The perils or liability to be insured against.**
 - a.) The Fund insures the following perils or liability:
 - **Workers' Compensation** including Employer's Liability, USL&H and Harbor Marine/Jones Act.
 - **General Liability** including Police Professional Liability, Employee Benefits Liability, Quasi Municipal Organization Liability, Garage Keeper's Liability, Failure to Supply (water and electricity), Riot, Civil Commotion or Mob Action, Good Samaritan, Disinfecting Agents Release Hazard, and Skateboard Facility.
 - **Automobile Liability** including PIP and uninsured/Underinsured Motorists Coverage.
 - **Blanket Crime** including public employee dishonesty; forgery or alteration; theft, disappearance and destruction; robbery and safe burglary; and computer fraud with funds transfer. Excludes Statutory Positions.
 - **Property** including Boiler and Machinery
 - **Public Officials and Employment Practices Liability**
 - **Volunteer Directors & Officers Liability**
 - **Cyber Liability**
 - b.) The following coverages are provided to the Fund's member local units by their membership in the Municipal Excess Liability Joint Insurance Fund (MEL).
 - **Excess Workers' Compensation**
 - **Excess General Liability**

- **Non-Owned Aircraft Liability**
 - **Excess Auto Liability**
 - **Optional Excess Public Officials & Employments Practices Liability**
 - **Optional Excess Liability**
 - **Excess Property including Boiler and Machinery**
 - **Crime** including (1) **excess public employee coverage**, (2) **excess public officials coverage** where the Statutory Positions coverage is insured commercially for primary coverage and (3) coverage for **Statutory Positions** insured on a primary basis with MEL (where approved).
- c.) **Environmental Impairment Liability** Coverage is provided to the Fund's member local units by the Fund's membership in the New Jersey Municipal Environmental Risk Management Fund (i.e. E-JIF.)

2.) **The limits of coverage.**

- a.) **Workers' Compensation** limits.
- The Fund covers \$300,000 CSL.
 - The MEL covers excess claims to the following limits.
 - Workers' Compensation - statutory
 - Employer's Liability - \$6,700,000 in excess of the Fund's \$300,000
 - USL&H – Included in workers Compensation
 - Harbor Marine/Jones Act - Included in employers liability
 - Incidental Foreign Workers Compensation - included
 - Communicable Disease Coverage - included
- b.) **General Liability** limits.
- The Fund covers \$300,000 CSL.
 - The MEL covers excess liability claims as follows:

- General Liability - \$4,700,000 CSL excess the Fund's \$300,000. The \$3,250,000 excess \$1,750,000 layer is subject to a \$3,250,000 per member local unit annual aggregate limit.
- Police Professional - included in the MEL's excess General Liability limits.
- Employee Benefits Liability - included in the MEL's excess General Liability limits.
- Good Samaritan Liability - included in the MEL's excess General Liability limits.
- Quasi Municipal Organization Liability. (Non-profit organizations included by a member local unit in the town's insurance program.)
 - Emergency Service Units and Auxiliaries - included in the MEL's excess General Liability limits.
 - Other - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,250,000 excess \$1,750,000 layer is included in the MEL's excess General Liability \$3,250,000 excess \$1,750,000 per member local unit annual aggregate limit.
- Garage Keeper's Liability - \$1,700,000 CSL excess of the Fund's \$300,000. The \$250,000 layer excess of \$1,750,000 is included in the MEL's excess General Liability \$3,250,000 excess \$1,750,000 per member local unit annual aggregate limit.
- Failure to Supply Liability - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,250,000 excess of the \$1,750,000 layer is included in the MEL's General Liability \$3,250,000 excess of \$1,750,000 per member local unit annual aggregate limit.
- Riot, Civil Commotion or Mob Action - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,250,000 excess of the \$1,750,000 layer is included in the MEL's General Liability \$3,250,000 excess of \$1,750,000 per member local unit annual aggregate limit.
- Dams (Class III and IV – Low Hazard) - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,250,000 excess of the \$1,750,000 layer is included in the MEL's General Liability \$3,250,000 excess of \$1,750,000 per member local unit annual aggregate limit.
- Dams (Class I and II – High Hazard) - \$700,000 CSL excess of the Fund's \$300,000.

- Subsidence Property Damage Liability- \$3,450,000 CSL excess of the Fund's \$300,000. The \$2,000,000 layer excess of \$1,750,000 layer is included in the MEL's General Liability and is subject to a \$2,000,000 “all members” annual aggregate limit excess of the \$1,750,000 each occurrence. There is no bodily injury liability sub-limit for subsidence.
- Sewer Back Up - \$3,450,000 CSL excess of the Fund's \$300,000. The \$2,000,000 layer excess of \$1,750,000 layer is included in the MEL's General Liability and is subject to a \$2,000,000 “all members” annual aggregate limit excess of the \$1,750,000 each occurrence. There is no bodily injury liability sub-limit for sewer back-up.
- Disinfecting Agents Release Hazard - \$700,000 CSL excess of the Fund's \$300,000.
- Skateboard Facilities - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,250,000 excess of the \$1,750,000 layer is included in the MEL's General Liability \$3,250,000 excess of the \$1,750,000 each occurrence. (Note: requires Fund approval). Skateboard liability coverage is subject to 20% member coinsurance of the first \$100,000.

c.) **Automobile Liability** limits.

- The Fund covers \$300,000 CSL for Bodily Injury Liability, Property Damage Liability and PIP.
- The Fund covers \$15,000/\$30,000/\$5,000 for Underinsured/Uninsured Motorists Liability.
- The MEL covers Automobile Bodily Injury and Property Damage Liability claims excess of the Fund's \$300,000 CSL limit in the MEL's excess General Liability limit except that Automobile Liability claims which penetrate the excess of \$1,700,000 layer are not subject to the aggregate limitation.
- The JIF provides PIP limits of \$250,000.
- The MEL does not provide excess PIP or Uninsured/Underinsured Motorist Coverage.

d.) **Non-Owned Aircraft.** The MEL covers \$5,000,000 CSL for Bodily Injury and Property Damage Liability, and \$5,000 medical expense for each passenger.

e.) Public Officials Liability. (POL)

- The JIF, 100% commercially insured with QBE Specialty Insurance Company, covers \$2,000,000 in the aggregate on a claims made basis per member municipality for each Fund year subject to a deductible and coinsurance as outlined below. There is a combined POL/EPL \$2,000,000 per member local unit annual aggregate.
- \$20,000 deductible per occurrence, except that a \$75,000 deductible per occurrence applies for member local units with unfavorable loss experience.
- 20% coinsurance of the first \$250,000 of the loss

NOTE: Member local units that qualify based on certain criteria have options to purchase a lower deductible and coinsurance contribution. New members with adverse loss experience may be subject to higher deductible and coinsurance as provided by QBE Specialty Insurance Company.

f.) Employment Practices Liability (EPL)

- The JIF, 100% commercially insured with QBE Specialty Insurance Company, covers \$2,000,000 in the aggregate on a claims made basis per member municipality for each Fund year subject to a deductible and coinsurance as outlined below. There is a combined POL/EPL \$2,000,000 per member local unit annual aggregate.
- For member local units with approved EPL Loss Control/Risk Management Programs:
 - \$20,000 deductible per occurrence, except that a \$75,000 deductible per occurrence applies for member local units with unfavorable loss experience.
 - 20% coinsurance of the first \$250,000 of the loss
- For member local units without approved EPL Loss Control/Risk Management Programs:
 - \$100,000 deductible per occurrence, except that a \$150,000 deductible per occurrence applies for member local units with unfavorable loss experience.
 - 20% coinsurance (no cap) 1st \$2 million (not imposed against optional limits).

NOTE: Member local units that qualify based on certain criteria have options to purchase a lower deductible and coinsurance contribution. New members with adverse loss experience may be subject to higher deductible and coinsurance as provided by QBE Specialty Insurance Company

g.) **Optional Directors and Officers Liability (D & O) - Fire Companies and Emergency Service Units.**

- o The JIF, 100% commercially insured with QBE Specialty Insurance Company, provides optional \$1 million or \$2 million annual aggregate limits for Fire Companies or Emergency Service Units subject to optional deductibles of \$1,000, \$2,000 or a \$5,000 deductible.

h.) **Property** (effective 12:01 A.M. December 31, 2016) –

The Fund covers \$100,000 per occurrence (Property & Time Element combined) less applicable member deductibles:

- o Flood for locations wholly or partially within 100-year flood zone
- o Boiler and Machinery
- o Named Storm (Flood & Wind)

The MEL retains and provides excess property coverage at limits of \$400,000 excess \$100,000 per occurrence (Property & Time Element combined) except for the following:

- o Flood for locations wholly or partially within 100-year flood zone
- o Boiler and Machinery
- o Named Storm(Flood & Wind)

The MEL serves as the lead agency for the purchase of additional excess property at the following MEL statewide limits and sub-limits:

\$125,000,000	Per Occurrence – Property Damage and Time Element Combined
\$100,000,000	Aggregate – Earth Movement
\$100,000,000	Aggregate – Flood (includes Storm Surge)
Included	Named Storm
\$10,000,000	Extra Expense
\$750,000	Tenant Relocation Expenses

\$15,000,000	Leasehold Interest
\$15,000,000	Loss of Rents
\$1,000,000	Wind Turbine
Excluded	Power Generating Utilities
\$2,500,000	Computer Systems Damage
Excluded	Contingent Time Element
\$25,000,000	Debris Removal
\$2,500,000	Fine Arts
\$250,000	Fire Department Service Charge
\$250,000	Aggregate – Land and Water Contaminant Cleanup, Removal and Disposal
Excluded	Land Improvements
\$10,000,000	Miscellaneous Personal Property, Outdoor Property
\$10,000,000	Miscellaneous Unnamed Location
\$10,000,000	Off Premises Service Interruption (excludes Utilities)
\$50,000	Asbestos Removal
\$1,000,000	Transit
\$10,000,000	Valuable Papers and Records
\$25,000,000	New Construction and Additions
\$5,000,000	Soft Costs
\$1,000,000	Watercraft (Property Damage Only)
\$15,000,000	Vehicles
\$10,000,000	Bridges and Dams
\$10,000,000	Piers, Wharfs, Docks,

	Boardwalks and Bulkheads
\$10,000,000	Transmission and Distribution Lines <i>1 mile radius for overhead transmission 5 mile radius for underground transmission</i>
\$1,000,000	Clogging/Blocking of Pipes
Included	Equipment Breakdown
\$5,000,000	Equipment Breakdown – Ammonia Contamination
\$5,000,000	Equipment Breakdown – Spoilage
Excluded	Earth Movement – Zones 1 and 2
\$2,500,000	Per Location – Flood, Special Flood Hazard Area (SFHA) and Pumping Stations
\$1,000,000	Per Occurrence – Flood, Outside Building or Structure
Excluded	Flood – Buildings on Pilings, Special Flood Hazard Area (SFHA) Zones V, VE and V1- 30
Excluded	Named Storm – Zones 1 and 2
365 Days	Extended Period of Liability
90 Days	Newly Acquired Property
168 Hours	Earth Movement
120 Hours	Named Storm
Included	Terrorism/TRIA

- **Deductibles**

\$500,000 Per Occurrence (Property Damage & Time

\$50,000	Element)
	Equipment Breakdown (Property Damage)
\$50,000	Equipment Breakdown (Time Element)
\$500,000	Flood, SFHA – Buildings
\$500,000	Flood, SFHA – Time Element
\$500,000	Flood, SFHA – Contents
\$250,000	Flood, SFHA – Housing Authority/Non-Profit
\$100,000	Buildings
	Flood, SFHA – Housing Authority/Non-Profit
	Contents
\$100,000	Flood, SFHA – Housing Authority/Non-Profit Time
	Element
\$500,000	Pumping Stations, Lift Stations, Wet Wells, Pistol
	Ranges, Vehicles and Mobile Equipment, and all
	property located outside building or structure, but
	not defined as Outdoor Property (Property Damage)
\$500,000	Pumping Stations, Lift Stations, Wet Wells, Pistol
	Ranges, Vehicles and Mobile Equipment, and all
	property located outside building or structure, but
	not defined as Outdoor Property (Time Element)
1%	Named Storm: Covered Property in Atlantic, Ocean,
	Monmouth and Burlington Counties East of the
	Garden State Parkway and all Covered Property in
	Cape May (Property Damage)
1%	Named Storm: Covered Property in Atlantic, Ocean,
	Monmouth and Burlington Counties East of the
	Garden State Parkway and all Covered Property in
	Cape May (Time Element)
\$500,000	Named Storm – Minimum, Per Location (Property
	Damage & Time Element) Covered Property in
	Atlantic, Ocean, Monmouth and Burlington
	Counties East of the Garden State Parkway and all
	Covered Property in Cape May
\$1,000,000	Named Storm – Maximum, Per Occurrence
	(Property Damage & Time Element) Covered
	Property in Atlantic, Ocean, Monmouth and
	Burlington Counties East of the Garden State
	Parkway and all Covered Property in Cape May

- **Other Special Provisions**

- **Cape May Convention Center**

- The policy insures direct physical loss or damage caused by a Covered Cause of Loss at the Cape May Convention Center.

- **Ocean City Music Pier**

- The policy insures direct physical loss or damage caused by a Covered Cause of Loss at the Ocean City Music Pier.

Bridges & Dams

- Bridges and dams attached to an insured location, and the relating equipment, are covered, except for Flood, Earthquake and Named Storm.

Piers, Wharfs, Docks, Bulkheads and Boardwalks

- All are covered, including any crossovers, floating docks and the buildings/structures thereon against the perils of fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, watercraft and malicious intent.

Utilities

- The following are covered:
 - Transmission and distribution lines situated beyond 1 mile radius of insured location for above ground transmission.
 - Transmission and distribution lines situated beyond 5 mile radius of insured location for below ground transmission.

Outdoor Property

- Outdoor Property means Covered Property not at an Insured Location and:
 - Outside a permanent building, or not wholly enclosed by walls and a roof; or
 - Inside a moveable container located outside a permanent building.
- Covered for the perils of fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, watercraft and malicious intent.

Retaining Structures

- Retaining structures are only covered if attached to a scheduled location.

- Covered for all perils covered by the policy.

Underground Piping

- Excludes:
 - Underground piping beyond a 1,000 foot radius of a pump station, process plant, metering pit, well or similar operational location, which is owned, leased, used, occupied or intended for use by the member entity;
 - Underground Storage Tanks and associated systems including piping;
 - Underground electric, data voice, digital, fiber optic or similar cable beyond a 1,000 foot radius of an insured location owned by the member entity; and
 - Underground gas pipelines.

Vacant and Historic Property

- Vacant Buildings:
 - Vacant Building: A building containing nothing; being without contents or occupants.
 - Except as noted below, the JIF will only provide “Named Perils” coverage on an “Actual Cash Value” basis for any vacant building.
 - The Underwriting Manager may provide “Replacement Cost” valuation with “All-Risk” coverage for any vacant building after the completion of a satisfactory inspection by the Underwriting Manager’s office and/or the insurers to verify building condition, security of the building, and status of utilities.
- Historic Property:
 - Historic Property: Any property appearing in the local register of Historic Places, National Historic Landmarks Program, or National Register of Historic Places.

- Cost to replace, repair or restore using the same materials, workmanship and architectural features and details that existed before such loss provided they are available. If any materials or workmanship needed to replace, repair or restore a building or structure are not available, the cost to use materials and/or workmanship that will permit the replacement, repair or restoration of the building to a condition that most closely resembles the condition which existed immediately before the loss occurred will be utilized.
- If there is an ordinance or law in effect at the time of loss that regulates zoning, land use or construction of a historic building (such as a Historic Preservation Act or other similar regulation), if that ordinance or law affects the repair or rebuilding of the historic building, and if you:
 - ✓ Repair or rebuild the building or structure as soon as reasonably possible, then you will receive Replacement Cost valuation on the damaged and undamaged portions of the building, the cost to demolish and clear the site of the undamaged portion of the building, and the increased cost to repair or rebuild the building to the same general size in accordance with the minimum standards of such ordinance or law;
 - ✓ Do not repair, rebuild or replace the building or structure, then you will receive Actual Cash Value valuation on the damaged and undamaged portions of the building, plus the cost to demolish and clear the site of the undamaged portion of the building.
- With respect to properties that qualify for "National Historic Landmark" status, the Insured shall have the sole discretion as to the means by which said property shall be

repaired, rebuilt or replaced, but not to exceed the actual costs which would have been incurred in order to comply with "National Historic Landmark" status requirements.

- i.) **Blanket Crime** - The JIF provides a limit of \$50,000 less the member entity deductible of \$2,500. Coverage includes Public Employee Dishonesty, Forgery and Alteration, Theft, Disappearance and Destruction, Robbery and Safe Burglary, Computer Fraud with Funds Transfer. The MEL provides its member JIF's **excess public employees coverage** at limits of \$1,000,000 less the member JIF's retention of \$50,000 for Public Employee Dishonesty.

- j.) **Excess Public Officials Crime Coverage** - The MEL provides excess employee dishonesty for those employed positions which are required by law to be individually bonded and where they have not applied and have not been approved for coverage under the MELJIF Statutory Position Program at a limit of \$1,000,000 less a member local units' deductible which is the higher of the following:
 - 1) The amount said persons are required by Law to be individually bonded whether or not such individual Bond is in place, or
 - 2) The amount of the individual Bond in place.

Each member local unit that has not applied for coverage under the MELJIF Statutory Position Bond is required to continue to purchase via the commercial market individual bonds providing primary coverage up to "at least the minimum limit required by law" for those employed positions required by law to be individually bonded.

- k.) **Crime Statutory Position Coverage** - The MEL provides employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have applied and have been approved for coverage at a limit of \$1,000,000 per occurrence per position less a member local units' deductible of \$1,000.

- l.) **Optional Excess Liability** - The MEL offers Optional Excess General Liability, including Police Professional Liability, Employee Benefits Liability, Quasi Municipal Organization Liability (Emergency Service Units and Auxiliaries only), and Automobile Liability (not including PIP or Underinsured/Uninsured Motorist Coverage) as follows:
 - o \$2 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
 - o \$5 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
 - o \$5 million CSL and per member local unit annual aggregate excess of \$10 million (auto liability not aggregated).

- \$10 million CSL and per member local unit annual aggregate excess of \$10 million (auto liability not aggregated).
- m.) **Optional Excess POL/EPL** – The MEL offers optional excess POL/EPL as follows:
- \$1 million CSL and per member local unit annual aggregate excess of \$2 million
 - \$2 million CSL and per member local unit annual aggregate excess of \$2 million
 - \$3 million CSL and per member local unit annual aggregate excess of \$2 million
 - \$4 million CSL and per member local unit annual aggregate excess of \$2 million
 - \$4 million CSL and per member local unit annual aggregate excess of \$6 million
- n.) **Environmental Impairment Liability** - The limits of liability as established in the E-JIF's Plan of Risk Management and coverage documents.
- o.) **Cyber Liability** – The JIF, 100% commercially insured with XL Insurance, provides Third Party coverage including Media Communication, Network Security Liability and Privacy Liability and First Party coverage including Extortion Threat, Crisis Management Expenses and Privacy Notification Costs. The JIF limits of liability are \$3,000,000 each/\$6,000,000 policy aggregate. The limits are JIF wide and shared amongst member local units of the JIF. There is a \$1,000,000 sub-limit each for (1) Privacy Notification Costs, (2) Regulatory Fines/Claims Expenses for Privacy Liability, (3) Extortion Damages for Extortion Threat and (4) Crisis Management Expenses. There is a \$10,000 policy deductible. There is a \$3,000,000 sub-limit each for (1) Privacy Notification Costs, (2) Regulatory Fines/Claims Expenses for Privacy Liability, (3) Extortion Damages for Extortion Threat and (4) Crisis Management Expenses.

Optional Individual Self-Insured Retentions or Deductibles – Cherry Hill has a \$50,000 Deductible per occurrence for workers compensation. For workers' compensation, the Fund insures the \$250,000 excess of the \$50,000 town Deductible.

NOTICE: The above description is a general discussion of the coverage and limits provided by the FUND. However, the actual terms and conditions are defined in the policy documents and all issues shall be decided on the policy documents.

3.) **The amount of risk to be retained by the Fund.**

- a.) Workers' Compensation (all coverages) - \$300,000 CSL

- b.) General Liability (all coverages) - \$300,000 CSL
- c.) Employment Practices Liability – none 100% commercially insured with QBE Specialty Insurance Company.
- d.) Non-Owned Aircraft - none
- e.) Automobile Liability
 - o PD & BI - \$300,000 CSL
 - o Underinsured/Uninsured - \$15,000/\$30,000 CSL
 - o PIP - \$250,000 CSL
- f.) Public Officials Liability – none 100% commercially insured with QBE Specialty Insurance Company.
- g.) Optional Directors and Officials Liability – none 100% commercially insured with QBE Specialty Insurance Company.
- h.) Property - \$100,000 per occurrence less member deductibles.
- i.) JIF Blanket Crime - \$50,000 less member deductible
- j.) Optional Excess Liability – none provided by MEL
- k.) Environmental Impairment Liability - none other than the risk of a E-JIF assessment.
- l.) Residual Claims Liability - none other than the risk of a RCF assessment.
- m.) MEL Crime Policy – none provided by MEL
- n.) Optional Excess POL\EPL – none provided by MEL
- o.) Cyber Liability – none 100% commercially insured with XL Insurance

4.) **The amount of unpaid claims to be established.**

- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Fund expects the claims servicing company to set reserves at 85% accuracy. The Fund also establishes reserves recommended by the Fund's actuary for claims that have been incurred but not yet reported so that the Fund has adequate reserves to pay all claims and allocated loss adjusted expense liability.

- b.) Claims reserves are subject to regular review by the Fund's Executive Director/Administrator, Attorney, Executive Committee and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Fund.

5.) **The method of assessing contributions to be paid by each member of the Fund.**

- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Fund year by line of coverage and for each prior Fund year. The actuary includes all budget items in these computations. The annual assessment of each participating municipality is its pro rata share of the probable net cost of the upcoming Fund year for each line of coverage as computed by the actuary.
- b.) The calculation of pro rata shares is based on each municipality's experience modified manual premium for that line of coverage. The Fund's governing body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Fund wide average increase plus a percentage selected by the governing body. The total amount of each member's annual assessment is certified by majority vote of the Fund's governing body at least one (1) month prior to the beginning of the next fiscal year.
- c.) The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
- d.) If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
- e.) The Fund's governing body may by majority vote levy upon the participating municipalities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating municipalities by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.
- f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance

and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Fund's governing body.

6.) **Procedures governing loss adjustment and legal expenses.**

- a.) The Fund engages a claims service company to handle all claims, except for the JIF's POL/EPL Volunteer D&O and Cyber Liability insurance which is handled by Summit Risk Services representing XL Insurance and QBE Specialty Insurance Company. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Fund attorney, the MEL's attorney's office, as well as the claims department of the MEL's three major liability insurers/re-insurers [i.e. General Re and Munich Re for excess liability, and Safety National for workers' compensation]. Every three years, the MEL's internal auditors also conduct an audit.
- b.) Each member local unit is provided with a claim reporting procedure and appropriate forms.
- c.) In order to control workers' compensation medical costs, the Fund has engaged a managed care organization (MCO) whose procedures are integrated into the Fund's claims process.
- d.) To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Fund attorney, as well as the various firms which audit the claims adjusters.

7.) **Coverage to be purchased from a commercial insurer, if any.**

The Fund does purchase commercial insurance for the POL/EPL, Volunteer D&O, and Cyber Liability coverage which is purchased from XL Insurance and QBE Specialty Insurance Company..

8.) **Reinsurance to be purchased.**

The Fund does not purchase reinsurance.

9.) **Procedures for the closure of Fund years, including the maintenance of all relevant accounting records.**

- a.) The Fund utilizes the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.
- b.) Upon the transfer of outstanding liabilities of a Fund year to the RCF, the Fund adopts a resolution closing that year and transfers all remaining assets to the closed Fund year account.

This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.

- c.) Each year, the Fund's governing body will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's governing body will consider an inter-year transfer from the closed Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.

- d.) In the event a member leaves the Fund, the Fund's governing body may assess the member's closed Fund Year account an amount not exceeding three (3) years stranded costs that the Fund incurs as a result of the member's withdraw.

Stranded costs are those expenses incurred by the Fund that would otherwise have been paid from the with-drawling member's assessments had the member remained in the Fund.

A member may apply to the Fund's governing body for a return of that member's remaining share of the closed Fund year account when five (5) years have passed since the last Fund year in which the member participated has been closed. The Fund's governing body will decide on the former member's request after evaluating the likelihood of any additional assessments from the RCF.

- e.) All dividends from the RCF will be deposited in the closed Fund year account on a member by member basis.
- f.) The Fund will retain all records in accordance with the Fund's record retention program.

10.) **Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.**

- a.) The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.
- b.) The following is an overview of the two actuarial methods used to project the ultimate losses.

- Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
- Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

11.) **The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.**

- \$10,000 for General and automobile liability
- \$7,500 for workers compensation
- With the advance approval of the Fund Attorney, the certifying and approving officer may also pay provider bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.
- \$50,000 Emergency Court House Authority upon the joint authorization of the Fund Attorney and Executive Director. Whenever this procedure is used, the claim shall be reported to the Commissioners at their next meeting.

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

Chairman

Secretary

JIF 2017 COMMITTEES LIST

Audit: Charged with meeting to review the scope of the audit and the audit finding and results.

Joseph Wolk, Chair, Mt. Ephraim Borough
Terry Shannon, Barrington Borough
Jack Lipsett, Gloucester City
Elizabeth Pigliacelli, Treasurer
James Miles, Auditor
Michael Mevoli, Brooklawn Borough*
Bradford Stokes *

Executive Safety: Review Fund's loss prevention/control programs and provides recommendations to the Executive Committee.

Michael Mevoli, Executive Committee Chairperson, Brooklawn Borough
Neal Rochford., Haddonfield Borough
Rick Bean, RMC
Louis DiAngelo, Bellmawr Borough
Richard Michielli, Borough of Magnolia
Michael Avalone, Conner Strong & Buckelew
Keith Hastings, Collingswood Borough
Millard Wilkinson, Berlin Borough
Lawrence Spellman, Voorhees Township
Joseph Henry, Hardenbergh Insurance Group
Jennifer Goldstein, Consolidated Services Group, Inc. / CHA
Denise Hall, CompServices
John Saville, Conner Strong Risk Control
Joseph Nardi, JIF Attorney
Bradford Stokes*

Coverage: Charged evaluating potential exposures and questions of coverage and determines whether policy decision should be made by Executive Committee.

M. James Maley, Chair, Collingswood Borough
Joseph Wolk, Mt. Ephraim Borough
Terry Shannon, Barrington Borough
Peter DiGiambattista Jr., RMC
Michael Avalone, Conner Strong & Buckelew
Bonnie Ridolfino, Hardenbergh Insurance Group
Roger Leonard, RMC
Edward Cooney, Conner Strong & Buckelew
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

Nominating Committee: Charged with review of candidates and selection of nominees for presentation in the event of an election of officer(s) or Executive Committee member(s)

Richard Michielli, Chair, Magnolia Borough
Louis DiAngelo, Bellmawr Borough
Joseph Wolk, Mt. Ephraim Borough

Strategic Planning: This Committee is charged with long range strategies which should be pursued in order to insure the integrity, growth and viability of the Camden Fund.

M. James Maley, Chair, Collingswood Borough
Jack Lipsett, Gloucester City
Joseph Gallagher, Winslow Township
Michael Avalone, Conner Strong & Buckelew
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

Contracts Review: This Committee is charged with reviewing professional service contracts and adequacy of scope of service. This Committee also meets every October to review and discuss the budget process for the following year.

Louis DiAngelo, Chair, Bellmawr Borough
Terry Shannon, Barrington Borough
Richard Michielli, Magnolia Borough
Lenore Rosner, Cherry Hill Township
Peter DiGiambattista Jr., RMC
Phyllis Pearl, RMC
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

Claims Review Committee: This Committee reviews claims presented for consideration of payment by the Executive Committee. It also develops and recommends claim cost containment programs.

Joseph Nardi, Esq., Fund Attorney
Denise Hall, CompServices
Louis DiAngelo, Bellmawr
Terry Shannon, Barrington Borough
Joseph Gallagher, Winslow Twp.
Lenore Rosner, Cherry Hill
John Foley, Cherry Hill FD & Haddon Township
Rick Bean, RMC
Mike Avalone, RMC
Consultant Representative, J.A. Montgomery Risk Control
Jennifer Goldstein, Consolidated Services Group, Inc. / CHA
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

Marketing and Communications Committee: This Committee is charged with developing a mechanism of communication through the membership and community.

Richard Michielli, Chair, Magnolia
M. James Maley, Collingswood
Neal Rochford, Haddonfield Borough
Roger Leonard, RMC
Phyllis Pearl, RMC
Michael Avalone, Conner Strong & Buckelew
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

***Chairperson and Executive Director sit ex officio on all committees except nominating**

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	October 31, 2016		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,030,283	10,303,113	192,291,770	202,594,883
2.	CLAIM EXPENSES				
	Paid Claims	307,627	3,122,774	86,580,620	90,330,734
	Case Reserves	(212,919)	559,714	4,015,056	4,098,749
	IBNR	373,389	142,584	6,239,000	6,106,555
	Recoveries	-	(13,992)	(254,718)	(145,001)
	TOTAL CLAIMS	468,097	3,811,080	96,579,958	100,391,038
3.	EXPENSES				
	Excess Premiums	327,089	3,270,887	51,611,433	54,882,320
	Administrative	163,101	1,734,797	34,379,435	36,114,231
	TOTAL EXPENSES	490,190	5,005,683	85,990,868	90,996,551
4.	UNDERWRITING PROFIT (1-2-3)	71,996	1,486,350	9,720,945	11,207,295
5.	INVESTMENT INCOME	11,230	77,986	10,076,808	10,154,795
6.	DIVIDEND INCOME	0	0	3,268,835	3,268,835
7.	STATUTORY PROFIT (4+5+6)	83,227	1,564,336	23,066,588	24,630,924
8.	DIVIDEND	0	0	18,000,321	18,000,321
9.	STATUTORY SURPLUS (7-8)	83,227	1,564,336	5,066,267	6,630,603
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	768	(68,626)	1,283,615	1,214,988
	Aggregate Excess LFC	20,444	203,718	0	203,718
	2013	2,038	(365,019)	2,836,505	2,471,486
	2014	2,464	369,995	1,734,442	2,104,437
	2015	12,851	969,828	(788,295)	181,533
	2016	44,662	454,440		454,440
	TOTAL SURPLUS (DEFICITS)	83,227	1,564,336	5,066,267	6,630,603
	TOTAL CASH				18,615,159
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	77,273	81,350,565	81,427,837
	FUND YEAR 2013				
	Paid Claims	25,057	427,720	2,567,085	2,994,805
	Case Reserves	33,397	156,489	731,431	887,920
	IBNR	(58,453)	(206,001)	333,945	127,944
	Recoveries	0	0	(82,459)	(82,459)
	TOTAL FY 2013 CLAIMS	0	378,208	3,550,001	3,928,209
	FUND YEAR 2014				
	Paid Claims	69,552	433,626	1,886,486	2,320,112
	Case Reserves	(145,461)	(96,449)	995,611	899,162
	IBNR	75,909	(677,414)	1,850,602	1,173,188
	Recoveries	0	(13,745)	(43,698)	(57,443)
	TOTAL FY 2014 CLAIMS	(0)	(353,983)	4,689,000	4,335,018
	FUND YEAR 2015				
	Paid Claims	37,052	775,973	1,736,551	2,512,524
	Case Reserves	(61,744)	(49,866)	1,349,622	1,299,756
	IBNR	24,692	(1,697,251)	3,909,070	2,211,820
	Recoveries	0	(247)	(4,851)	(5,098)
	TOTAL FY 2015 CLAIMS	(0)	(971,391)	6,990,392	6,019,001
	FUND YEAR 2016				
	Paid Claims	175,966	1,075,456		1,075,456
	Case Reserves	(39,111)	1,011,912		1,011,912
	IBNR	331,242	2,593,604		2,593,604
	Recoveries	0	0		0
	TOTAL FY 2016 CLAIMS	468,097	4,680,973		4,680,973
	COMBINED TOTAL CLAIMS	468,097	3,811,080	96,579,958	100,391,038

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

CAMDEN JOINT INSURANCE FUND							
Fixed Income Portfolio Summary and Rate Comparison							
					For Month End	11/30/2016	
					Last	This	
					Month	Month	
					2013	2014	2015
CAMDEN JOINT INSURANCE FUND							
Total Cash Balance (millions)		13.39	14.32	15.46	18.62	18.24	
Fixed Income Portfolio							
Investments (millions), Book Value		4.00	4.92	4.92	9.99	9.99	
Avg maturity (years)		2.07	1.51	1.33	0.42	0.33	
Unrealized gain/(loss) (%)		1.30	0.89	0.47	0.16	0.12	
Purchase/Book yield (%)		1.40	1.40	1.40	0.62	0.62	
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00	
Total Yield (Market)		2.70	2.29	1.87	0.78	0.74	
M E L PORTFOLIO							
Total Cash Balance (millions)		64.22	72.15	80.36	57.73	56.57	
Fixed Income Portfolio							
Investments (millions), Book Value		50.13	48.09	48.09	44.51	44.50	
Avg maturity (years)		2.04	1.90	1.58	1.71	1.73	
Unrealized gain/(loss) (%)		-0.30	-0.06	0.12	0.37	-0.16	
Purchase/Book yield (%)		0.65	0.82	0.82	0.97	0.99	
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00	
Total Yield (Market)		0.35	0.76	0.94	1.34	0.83	
COMPARATIVE RATES (%)							
Cash & Cash Equivalents							
NJ Cash Mgmt Fund *		0.06	0.69	0.10	0.47	0.46	
TD Money Market		0.01	0.01	0.01	0.01	0.01	
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **	
Investors Bank Deposits		-	-	0.66	0.66	0.66	
Treasury Issues							
1 year bills		0.13	0.12	0.32	0.66	0.74	
3 year notes		0.54	0.90	1.02	0.99	1.22	
5 year notes		1.17	1.64	1.53	1.27	1.60	
Merrill Lynch US Govt 1-3 years ^		0.37	0.63	0.56	1.26	0.86	
* Yearly data is average monthly rate.							
^Monthly data is Year to Date return							
**Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.							

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

AS OF **November 30, 2016**

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	59 MONTH		58 MONTH		47 MONTH	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Nov-16		31-Oct-16		01-Dec-15	
PROPERTY	486,359	289,261	59.47%	100.00%	59.47%	100.00%	59.99%	100.00%
GEN LIABILITY	1,338,095	1,381,378	103.23%	97.06%	102.37%	97.02%	102.43%	95.40%
AUTO LIABILITY	388,406	589,953	151.89%	95.94%	151.89%	95.69%	151.89%	92.21%
WORKER'S COMP	3,528,729	3,075,913	87.17%	99.86%	87.17%	99.83%	87.13%	99.34%
TOTAL ALL LINES	5,741,588	5,336,505	92.94%	98.95%	92.74%	98.91%	92.78%	98.00%
NET PAYOUT %	\$4,879,701		84.99%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	47 MONTH		46 MONTH		35 MONTH	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Nov-16		31-Oct-16		01-Dec-15	
PROPERTY	535,713	372,208	69.48%	100.00%	69.48%	100.00%	70.97%	100.00%
GEN LIABILITY	1,423,316	952,136	66.90%	95.40%	61.27%	95.07%	30.28%	89.48%
AUTO LIABILITY	377,258	119,744	31.74%	92.21%	31.74%	91.84%	17.83%	86.58%
WORKER'S COMP	3,913,656	2,438,589	62.31%	99.34%	62.25%	99.28%	59.92%	97.90%
TOTAL ALL LINES	6,249,943	3,882,678	62.12%	98.07%	60.80%	97.93%	51.58%	95.48%
NET PAYOUT %	\$3,031,465		48.50%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	35 MONTH		34 MONTH		23 MONTH	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Nov-16		31-Oct-16		01-Dec-15	
PROPERTY	591,500	360,018	60.87%	100.00%	60.87%	100.00%	65.27%	99.33%
GEN LIABILITY	1,405,625	818,781	58.25%	89.48%	52.52%	88.77%	21.33%	78.18%
AUTO LIABILITY	350,875	105,163	29.97%	86.58%	29.97%	85.94%	17.39%	75.06%
WORKER'S COMP	3,909,782	1,956,332	50.04%	97.90%	50.09%	97.68%	52.87%	92.71%
TOTAL ALL LINES	6,257,782	3,240,293	51.78%	95.57%	50.53%	95.24%	44.97%	89.08%
NET PAYOUT %	\$2,290,976		36.61%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	23 MONTH		22 MONTH		11 MONTH	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Nov-16		31-Oct-16		01-Dec-15	
PROPERTY	541,208	605,377	111.86%	99.33%	113.78%	98.69%	100.68%	86.00%
GEN LIABILITY	1,412,638	309,989	21.94%	78.18%	21.94%	76.91%	16.83%	49.00%
AUTO LIABILITY	335,860	39,148	11.66%	75.06%	11.66%	73.57%	11.56%	45.00%
WORKER'S COMP	3,739,043	2,860,675	76.51%	92.71%	76.02%	91.80%	55.29%	52.00%
TOTAL ALL LINES	6,028,749	3,815,191	63.28%	88.92%	63.15%	87.91%	47.92%	53.96%
NET PAYOUT %	\$2,535,494		42.06%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	11 MONTH		10 MONTH		-1 MONTH	
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Nov-16		31-Oct-16		01-Dec-15	
PROPERTY	490,882	311,109	63.38%	86.00%	51.69%	76.00%	N/A	N/A
GEN LIABILITY	1,437,680	107,384	7.47%	49.00%	6.20%	42.00%	N/A	N/A
AUTO LIABILITY	330,150	64,762	19.62%	45.00%	17.22%	40.00%	N/A	N/A
WORKER'S COMP	3,689,848	1,816,971	49.24%	52.00%	47.07%	42.00%	N/A	N/A
TOTAL ALL LINES	5,948,560	2,300,226	38.67%	53.69%	35.92%	44.69%	N/A	N/A
NET PAYOUT %	\$1,270,995		21.37%					

2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		November 30, 2016		
	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	2014 LOST TIME FREQUENCY	TOTAL RATE * 2016 - 2014
FUND				
CAMDEN	1.29	2.51	2.07	1.87
BERGEN	1.44	2.41	2.44	2.11
MONMOUTH	1.51	2.17	2.24	1.98
CENTRAL	1.53	1.85	2.49	1.99
PROF MUN MGMT	1.59	3.70	2.37	2.55
SUBURBAN ESSEX	1.69	2.12	2.55	2.15
MORRIS	1.69	2.00	2.01	1.91
NJ PUBLIC HOUSING	1.74	1.96	2.82	2.19
SUBURBAN MUNICIPAL	1.80	2.19	1.76	1.92
SOUTH BERGEN	1.89	2.43	2.19	2.18
BURLINGTON	1.93	1.85	1.90	1.89
OCEAN	2.04	2.06	2.41	2.17
TRI-COUNTY	2.06	2.05	2.09	2.07
N.J.U.A.	2.20	2.49	3.20	2.64
ATLANTIC	2.73	2.55	3.10	2.80
AVERAGE	1.81	2.29	2.38	2.16

Camden Joint Insurance Fund
2016 LOST TIME ACCIDENT FREQUENCY
DATA VALUED AS OF November 30, 2016

MEMBER_ID	MEMBER	**	# CLAIMS	Y.T.D.	2016	2015	2014	MEMBER	TOTAL
			FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME		RATE
		*	11/30/2016	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2016 - 2014
1	88 AUDUBON PARK		0	0	0.00	0.00	0.00	1 AUDUBON PARK	0.00
2	91 BERLIN BOROUGH		0	0	0.00	0.95	0.00	2 BERLIN BOROUGH	0.27
3	93 BROOKLAWN		0	0	0.00	0.00	1.55	3 BROOKLAWN	0.48
4	94 CHESILHURST		0	0	0.00	0.00	3.08	4 CHESILHURST	1.10
5	95 CLEMENTON		0	0	0.00	2.99	4.72	5 CLEMENTON	2.30
6	97 GIBBSBORD		0	0	0.00	3.92	0.00	6 GIBBSBORD	0.82
7	101 HADDONFIELD		0	0	0.00	4.05	1.46	7 HADDONFIELD	1.30
8	102 HI-NELLA		0	0	0.00	0.00	0.00	8 HI-NELLA	0.00
9	107 MEDFORD LAKES		0	0	0.00	0.00	1.79	9 MEDFORD LAKES	0.66
10	108 MERCHANTVILLE		0	0	0.00	0.00	0.00	10 MERCHANTVILLE	0.00
11	110 OAKLYN		0	0	0.00	4.41	1.43	11 OAKLYN	1.70
12	111 PINE HILL		0	0	0.00	1.72	0.00	12 PINE HILL	0.64
13	112 RUNNEMEDE		0	0	0.00	0.00	1.86	13 RUNNEMEDE	0.56
14	451 TAVISTOCK		0	0	0.00	0.00	0.00	14 TAVISTOCK	0.00
15	457 PINE VALLEY		0	0	0.00	0.00	0.00	15 PINE VALLEY	0.00
16	565 CAMDEN PARKING AUTHO		0	0	0.00	14.29	5.00	16 CAMDEN PARKING AU	5.46
17	99 HADDON		0	1	0.49	2.03	0.67	17 HADDON	1.00
18	90 BELLMAWR		0	1	0.51	5.44	2.35	18 BELLMAWR	2.64
19	89 BARRINGTON		0	1	0.76	2.71	3.27	19 BARRINGTON	2.19
20	564 CHERRY HILL		0	4	0.88	0.97	0.33	20 CHERRY HILL	0.71
21	96 COLLINGSWOOD		1	2	1.00	0.59	0.66	21 COLLINGSWOOD	0.77
22	98 GLOUCESTER		0	2	1.12	1.67	1.29	22 GLOUCESTER	1.32
23	87 AUDUBON		0	1	1.20	0.00	1.37	23 AUDUBON	0.86
24	104 LAWN SIDE		0	1	1.31	9.80	3.70	24 LAWN SIDE	4.42
25	103 LAUREL SPRINGS		0	1	1.47	8.11	0.00	25 LAUREL SPRINGS	2.72
26	114 VOORHEES		1	2	1.56	3.69	1.38	26 VOORHEES	2.21
27	105 LINDENWOLD		0	2	2.14	2.14	5.03	27 LINDENWOLD	3.14
28	106 MAGNOLIA		0	3	2.63	0.00	0.00	28 MAGNOLIA	1.02
29	117 WOODLYNNE		0	2	3.07	0.00	2.11	29 WOODLYNNE	1.86
30	584 CHERRY HILL FIRE DISTRIC		0	6	3.16	2.21	1.19	30 CHERRY HILL FIRE DIS	2.23
31	109 MOUNT EPHRAIM		1	3	3.41	0.00	1.49	31 MOUNT EPHRAIM	1.83
32	113 SOMERDALE		1	4	3.84	0.00	2.88	32 SOMERDALE	2.51
33	115 WINSLOW		1	8	4.02	3.60	4.48	33 WINSLOW	4.04
34	92 BERLIN TOWNSHIP		0	5	6.49	0.00	6.49	34 BERLIN TOWNSHIP	4.28
Totals:			5	49	1.29	2.03	1.70		1.65

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund					
Data Valued As of :		January 12, 2017			
Total Participating Members		34			
Complaint		34			
Percent Compliant		100.00%			
		01/01/17		2017	
		EPL		POL	
		Deductible		Deductible	
		Co-Insurance		01/01/17	
Member Name	Checklist Submitted	Compliant	EPL	POL	Co-Insurance
AUDUBON	Yes	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
COLLINGSWOOD	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HADDON	Yes	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	Yes	\$ 20,000	\$ 20,000	0%
LAWNSIDE	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
LINDENWOLD	Yes	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODLYNNE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

**Camden JIF
2016 FUND COMMISSIONERS**

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

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2016 as of December 31, 2016

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

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2016 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF December 31, 2016				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/26/16	01/26/16	12/31/16
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	3/28/2016	3/28/2016	12/31/16
BARRINGTON	CONNER STRONG & BUCKELEW	2/17/2016	2/17/2016	12/31/16
BELLMAWR	CONNER STRONG & BUCKELEW	2/3/2016	2/3/2016	12/31/16
BERLIN BOROUGH	EDGEWOOD ASSOCIATES		05/24/16	12/31/16
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	2/3/2016	02/03/16	12/31/16
BROOKLAWN	CONNER STRONG & BUCKELEW	2/16/2016	02/29/16	12/31/16
CHERRY HILL	CONNER STRONG & BUCKELEW	2/6/2016	2/6/2016	12/31/16
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	3/22/2016	3/22/2016	12/31/16
CHESILHURST	EDGEWOOD ASSOCIATES	7/21/2016	7/21/2016	12/31/16
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	03/03/16	03/03/16	12/31/16
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/13/16	01/13/16	12/31/16
COLLINGSWOOD	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	02/22/16	02/22/16	12/31/16
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/4/2016	1/4/2016	12/31/16
HADDON	WAYPOINT INSURANCE SERVICES	1/20/2016	1/20/2016	12/31/16
HADDONFIELD	HENRY BEAN & SONS	01/04/16	01/04/16	12/31/16
HI-NELLA	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/26/16	01/26/16	12/31/16
LAWN SIDE	M&C INSURANCE AGENCY	02/18/16	02/18/16	02/03/17
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/28/16	01/28/16	12/31/16
MAGNOLIA	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
MEDFORD LAKES	CONNER STRONG & BUCKELEW	01/06/16	1/6/2016	12/31/16
MERCHANTVILLE	CONNER STRONG & BUCKELEW	02/04/16	3/21/2016	12/31/16
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		8/1/2016	07/26/17
OAKLYN	HARDENBERGH INSURANCE GROUP	1/26/2016	1/26/2016	12/31/16
PINE HILL	CONNER STRONG & BUCKELEW	1/19/2016	1/19/2016	12/31/16
PINE VALLEY	HENRY BEAN & SONS	2/12/2016	2/12/2016	12/31/16
RUNNEMEDE	CONNER STRONG & BUCKELEW		1/5/2016	12/31/16
SOMERDALE	CONNER STRONG & BUCKELEW		2/6/2016	12/31/16
TAVISTOCK	CONNER STRONG & BUCKELEW	1/8/2013	1/8/2013	12/31/16
VOORHEES	HARDENBERGH INSURANCE GROUP	03/02/16	3/2/2016	12/31/16
WINSLOW	CONNER STRONG & BUCKELEW	2/8/2016	2/8/2016	12/31/16
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	4/19/2016	4/19/2016	12/31/16
Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.				

RESOLUTION NO. 16-28

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST - DECEMBER 2016**

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

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

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

FUND YEAR 2016

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001168			
001168	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 4TH QTR 2016	4,246.55
			4,246.55
001169			
001169	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY 4TH QTR 2016	174,059.93
001169	MUNICIPAL EXCESS LIABILITY JIF	MEL 4TH QTR 2016	442,535.90
			616,595.83
001170			
001170	COMPSERVICES, INC.	CHERRY HILL SERVICES - 12/2016	2,458.33
001170	COMPSERVICES, INC.	CLAIMS ADMIN - 12/2016	31,833.33
			34,291.66
001171			
001171	INTERSTATE MOBILE CARE INC.	FOLLOW UP TESTING - 11/30/2016	191.00
001171	INTERSTATE MOBILE CARE INC.	MONTHLY BILLING 11/16 CMAND CTNY JIF	2,170.00
			2,361.00
001172			
001172	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 12/2016	10,873.33
			10,873.33
001173			
001173	CHERRY HILL TOWNSHIP	SIP: OPTIONAL SAFETY - 2016	500.00
			500.00
001174			
001174	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 11/2016	16.63
001174	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 12/2016	29,384.75
			29,401.38
001175			
001175	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 12/2016	3,779.67
			3,779.67
001176			
001176	BROWN & CONNERY, LLP	EXPENSE - 11/2016	176.22
001176	BROWN & CONNERY, LLP	ATTORNEY FEE 11/2016	1,687.83
001176	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 11/2016	1,750.00
			3,614.05
001177			
001177	ELIZABETH PIGLIACELLI	TREASURER FEE 12/2016	1,708.33
			1,708.33
001178			
001178	BERLIN TOWNSHIP	SIP: OPTIONAL SAFETY - 2016	500.00
			500.00

001179			
001179	CHESILHURST BOROUGH	SIP: OPTIONAL SAFETY - 2016	500.00
			500.00
001180			
001180	CHERRY HILL FIRE DISTRICT 13	SIP: OPTIONAL SAFETY - 2016	500.00
			500.00
001181			
001181	MICHAEL MEVOLI	REIMBURSE JIF MEETING 11/28/16	320.98
			320.98
001182			
001182	COURIER POST	ACCT:CHL-083028 - 11/8/16 - BDGT HEARING	57.90
			57.90
001183			
001183	MUNICIPAL EXCESS LIABILITY JIF	MSI 4TH QTR 2016	12,426.25
			12,426.25
001184			
001184	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR 11/30/2016	74.29
001184	ALLSTATE INFORMATION MANAGEMNT	ACCT 409 - BOX REFILE - 11/30/2016	7.66
			81.95
001185			
001185	CONNER STRONG & BUCKELEW	DINNER - CAMDEN JIF EXEC SAFETY MTG	220.11
			220.11
001186			
001186	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 12/16 - CHERRY H	1,083.00
001186	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 12/2016	8,568.25
			9,651.25
001187			
001187	MERCHANTVILLE BOROUGH	SIP: OPTIONAL SAFETY - 2016	500.00
			500.00
001188			
001188	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 12/2016	938.52
			938.52
001189			
001189	SOMERDALE BOROUGH	SIP: OPTIONAL SAFETY - 2016	500.00
			500.00

TOTAL PAYMENTS FY 2016 733,568.76

TOTAL PAYMENTS ALL FUND YEARS \$ 733,568.76

Chairperson

Attest:

Secretary

Dated: _____

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

Treasurer

RESOLUTION NO. 16-29

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
DIVIDENDS LIST – DECEMBER 2016**

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

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

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

FUND YEAR CLOSED

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001190			
001190	BARRINGTON BOROUGH	2016 DIVIDENDS	6,961.38
			6,961.38
001191			
001191	BELLMAWR BOROUGH	2016 DIVIDENDS	19,127.30
			19,127.30
001192			
001192	BERLIN BOROUGH	2016 DIVIDENDS	9,161.02
			9,161.02
001193			
001193	GIBBSBORO BOROUGH	2016 DIVIDENDS	2,333.67
			2,333.67
001194			
001194	GLOUCESTER CITY	2016 DIVIDENDS	21,519.54
			21,519.54
001195			
001195	LINDENWOLD BOROUGH	2016 DIVIDENDS	18,132.18
			18,132.18
001196			
001196	MEDFORD LAKES BOROUGH	2016 DIVIDENDS	6,455.42
			6,455.42
001197			
001197	MOUNT EPHRAIM BOROUGH	2016 DIVIDENDS	5,816.09
			5,816.09
001198			
001198	PINE HILL BOROUGH	2016 DIVIDENDS	5,366.46
			5,366.46
001199			
001199	RUNNEMEDE BOROUGH	2016 DIVIDENDS	5,725.39
			5,725.39
001200			
001200	HADDON HEIGHTS BOROUGH	2016 DIVIDENDS	10,018.87
			10,018.87
001201			
001201	LAWNSIDE BOROUGH	2016 DIVIDENDS	3,500.90
			3,500.90
001202			
001202	WOODLYNNE BOROUGH	2016 DIVIDENDS	1,781.41
			1,781.41
001203			

001203	CAMDEN COUNTY IMPROVEMENT AUTH	2016 DIVIDENDS	1,816.74
			1,816.74
001204			
001204	CHERRY HILL TOWNSHIP	2016 DIVIDENDS	1,242.74
			1,242.74
001205			
001205	MERCHANTVILLE BOROUGH	2016 DIVIDENDS	6,509.53
			6,509.53
001206			
001206	SOMERDALE BOROUGH	2016 DIVIDENDS	5,259.47
			5,259.47
001207			
001207	WINSLOW TWP FIRE DISTRICT #1	2016 DIVIDENDS	8,212.74
			8,212.74
001208			
001208	MAGNOLIA BOROUGH	2016 DIVIDENDS	6,860.94
			6,860.94
001209			
001209	CHERRY HILL FIRE DISTRICT	2016 DIVIDENDS	13,207.99
			13,207.99
		TOTAL PAYMENTS Closed Year	159,009.78

TOTAL PAYMENTS ALL FUND YEARS \$ 159,009.78

Chairperson

Attest:

Secretary

Dated: _____

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

Treasurer

RESOLUTION NO. 17-7

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST - JANUARY 2017**

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

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

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

FUND YEAR 2016

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001210			
001210	INTERSTATE MOBILE CARE INC.	CDL DRUG/ALCOHOL TESTING 12/2016	2,130.00
001210	INTERSTATE MOBILE CARE INC.	FOLLOW-UP TESTING - 12/2016	275.00
			2,405.00
001211			
001211	LAUREL SPRINGS BOROUGH	2016 OPT'L SAFETY AWARD - LAURAL SPRINGS	500.00
			500.00
001212			
001212	PUBLIC SAFETY OUTFITTERS, INC.	2016 SAFETY ITMES: RUNNAMEDE BORO	495.00
			495.00
001213			
001213	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 12/2016	252.69
			252.69
001214			
001214	BROWN & CONNERY, LLP	EXPENSE - 12/2016	127.54
001214	BROWN & CONNERY, LLP	ATTORNEY FEE 12/2016	1,687.83
001214	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 12/2016	805.00
			2,620.37
001215			
001215	BERLIN BOROUGH	2016 OPT'L SAFETY AWARD - BERLIN	500.00
			500.00
001216			
001216	COURIER POST	ACCT: CHL-83028 - 1/4/17 - LEGAL NOTICE	53.76
			53.76
001217			
001217	MEDFORD LAKES BOROUGH	2016 SAFETY ITMES: MEDFORD LAKES	484.82
			484.82
001218			
001218	HI-NELLA BOROUGH	2016 OPT'L SAFETY AWARD - HI-NELLA	427.50
			427.50
		TOTAL PAYMENTS FY 2016	7,739.14

FUND YEAR 2017

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001219			
001219	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 1ST QTR 2017	2,989.55
			2,989.55

001220			
001220	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY 1ST QTR 2017	159,518.68
001220	MUNICIPAL EXCESS LIABILITY JIF	MEL 1ST QTR 2017	475,897.41
			635,416.09
001221			
001221	COMP SERVICES, INC.	CLAIMS ADMIN - 01/2017	32,500.00
001221	COMP SERVICES, INC.	CHERRY HILL SERVICES - 01/2017	2,458.33
			34,958.33
001222			
001222	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 01/2017	11,090.77
			11,090.77
001223			
001223	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 01/2017	29,867.50
			29,867.50
001224			
001224	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 01/2017	3,855.25
			3,855.25
001225			
001225	ELIZABETH PIGLIACELLI	TREASURER FEE 01/2017	1,742.50
			1,742.50
001226			
001226	MUNICIPAL EXCESS LIABILITY JIF	MSI 1ST QTR 2017	13,716.00
			13,716.00
001227			
001227	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 01/2017 - CHERRY	1,083.00
001227	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 01/2017	8,739.58
			9,822.58
001228			
001228	CONNOR STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 01/2017	957.17
			957.17
		TOTAL PAYMENTS FY 2017	744,415.74

TOTAL PAYMENTS ALL FUND YEARS \$ 752,154.88

Chairperson

Attest:

Dated: _____

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

Treasurer

January 23, 2017

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

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

The statements included in this report are prepared on a "cash basis" and relate to financial activity through the period ending November 30, 2016 and December 31, 2016 for Fund Years 2013, 2014, 2015 and 2016. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

- **BILL LIST FOR THE MONTH OF NOVEMBER and DECEMBER:**

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for November totaled \$6,148.85 and for December totaled \$5,653.20.

- **RECEIPT ACTIVITY FOR NOVEMBER:**

Cherry Hill deductible	\$ 47,013.45	
NJ Environmental Dividend	51,329.00	
Recovery/Subrogation	<u>22,154.38</u>	
Total November Receipts		<u>\$120,496.83</u>

- **RECEIPT ACTIVITY FOR DECEMBER:**

Cherry Hill deductible	\$ 1,826.94	
Restitution	<u>15.00</u>	
Total December Receipts		<u>\$1,841.94</u>

- **CLAIM ACTIVITY FOR NOVEMBER:**

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

Property Liability Claims	\$ 145,473.48	
Workers Compensation Claims	245,711.11	
Administration Expense	<u>103,244.93</u>	
Total Claims/Expenses		<u>\$494,429.52</u>

- **CLAIM ACTIVITY FOR DECEMBER:**

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

Property Liability Claims	\$ 164,757.98	
Workers Compensation Claims	201,059.99	
Dividend Checks	159,009.78	
Administration Expense	<u>733,568.76</u>	
Total Claims/Expenses		<u>\$1,258,396.51</u>

- **CASH ACTIVITY FOR NOVEMBER AND DECEMBER:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$18,615,158.36 to a closing balance of \$18,240,166.16 AND \$16,984,055.96 showing a decrease of \$374,992.20 and \$1,256,110.20 respectively.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer

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

Month		November							
Current Fund Year		2016							
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid November	Monthly Recoveries November	Calc. Net Paid Thru November	TPA Net Paid Thru November	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2016	Property	158,845.44	21,283.26	11,723.56	168,405.14	168,405.14	0.00	0.00	0.00
	Liability	28,397.29	9,434.24	0.00	37,831.53	37,831.53	0.00	0.00	0.00
	Auto	36,362.09	1,000.00	0.00	37,362.09	37,362.09	0.00	0.00	0.00
	Workers Comp	851,851.48	174,335.13	0.00	1,026,186.61	955,626.18	70,560.43	142.50	70,417.93
	Cherry Hill	47,016.25	1,348.85	47,155.95	1,209.15	71,769.58	(70,560.43)	(2,142.50)	(68,417.93)
	Total	1,122,472.55	207,401.48	58,879.51	1,270,994.52	1,270,994.52	0.00	(2,000.00)	2,000.00
2015	Property	571,382.01	0.00	10,430.82	560,951.19	560,951.19	0.00	0.00	0.00
	Liability	192,472.84	175.00	0.00	192,647.84	192,647.84	0.00	0.00	0.00
	Auto	29,048.47	0.00	0.00	29,048.47	29,048.47	(0.00)	(0.00)	0.00
	Workers Comp	1,714,522.31	37,846.18	0.00	1,752,368.49	1,752,368.49	0.00	0.00	0.00
	Cherry Hill	(0.01)	478.09	0.00	478.08	478.09	(0.01)	(0.01)	0.00
	Total	2,507,425.62	38,499.27	10,430.82	2,535,494.07	2,535,494.08	(0.01)	(0.01)	0.00
2014	Property	323,918.01	0.00	0.00	323,918.01	323,918.01	0.00	0.00	0.00
	Liability	376,066.25	9,732.60	0.00	385,798.85	385,798.85	0.00	0.00	0.00
	Auto	48,471.49	4,355.90	0.00	52,827.39	52,827.39	0.00	0.00	0.00
	Workers Comp	1,514,212.90	14,218.49	0.00	1,528,431.39	1,528,431.39	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	2,262,668.65	28,306.99	0.00	2,290,975.64	2,290,975.64	0.00	0.00	0.00
2013	Property	337,742.74	0.00	0.00	337,742.74	337,742.74	0.00	0.00	0.00
	Liability	403,958.28	98,826.48	0.00	502,784.76	502,784.76	0.00	0.00	0.00
	Auto	88,598.95	666.00	0.00	89,264.95	89,264.95	0.00	0.00	0.00
	Workers Comp	2,082,045.25	19,626.87	0.00	2,101,672.12	2,101,672.12	0.00	0.00	(0.00)
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	2,912,345.22	119,119.35	0.00	3,031,464.57	3,031,464.57	0.00	0.00	(0.00)
2012	Property	289,206.35	0.00	0.00	289,206.35	0.00	289,206.35	0.00	289,206.35
	Liability	1,155,512.32	0.00	0.00	1,155,512.32	0.00	1,155,512.32	(27,848.50)	1,183,360.82
	Auto	568,802.57	0.00	0.00	568,802.57	0.00	568,802.57	0.00	568,802.57
	Workers Comp	2,826,187.66	0.00	0.00	2,826,187.66	0.00	2,826,187.66	(4,099.83)	2,830,287.49
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	4,839,708.90	0.00	0.00	4,839,708.90	0.00	4,839,708.90	(31,948.33)	4,871,657.23
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		13,644,620.94	393,327.09	69,310.33	13,968,637.70	9,128,928.81	4,839,708.89	(33,948.34)	4,873,657.23

NOVEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	11/02/2016	13,878.78				13,878.78	
2	11/09/2016	1,778.20				1,778.20	
3	11/09/2016	44,010.10				44,010.10	
4	11/16/2016	12,364.55				12,364.55	
5	11/16/2016	111,138.35				111,138.35	
6	11/22/2016	31,296.65				31,296.65	
7	11/22/2016	129,216.57				129,216.57	
8	12/01/2016	45,387.23				45,387.23	
9	12/01/2016	2,114.16				2,114.16	
10						-	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	391,184.59	-	-	-	391,184.59	
	Monthly Rpt					-	
	Variance	391,184.59	-	-	-	391,184.59	

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

Current Fund Year: 2016										
Month Ending: November										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	971,432.61	4,913,538.72	1,016,485.67	9,840,912.05	(2,678.47)	623,520.55	286.85	1,298,677.48	(47,016.24)	18,615,159.22
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	22,154.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47,155.95	69,310.33
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	940.50	0.00	940.50
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	940.50	0.00	940.50
Other *	0.00	0.00	0.00	0.00	0.00	0.00	51,329.00	0.00	0.00	51,329.00
TOTAL	22,154.38	0.00	0.00	0.00	0.00	0.00	51,329.00	940.50	47,155.95	121,579.83
EXPENSES										
Claims Transfers	21,283.26	118,168.32	6,021.90	246,026.67	0.00	0.00	0.00	0.00	1,826.94	393,327.09
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103,244.93	0.00	103,244.93
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	21,283.26	118,168.32	6,021.90	246,026.67	0.00	0.00	0.00	103,244.93	1,826.94	496,572.02
END BALANCE	972,303.73	4,795,370.40	1,010,463.77	9,594,885.38	(2,678.47)	623,520.55	51,615.85	1,196,373.05	(1,687.23)	18,240,167.03

REPORT STATUS SECTION

Report Month: November

Balance Differences

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	November					
CURRENT FUND YEAR	2016					
	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	\$18,615,158.36	8,573,009.55	56.50	2,092.50	10,039,999.81	
Opening Interest Accrua	\$5,558.02	-	-	-	5,558.02	
1	Interest Accrued and/or	\$5,210.82	\$0.00	\$0.00	\$0.00	\$5,210.82
2	Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Inst	\$4,638.03	\$4,574.97	\$28.16	\$34.90	\$0.00
6	Interest Paid - Term Ins	\$2.46	\$0.00	\$0.00	\$0.00	\$2.46
7	Realized Gain (Loss)	-\$3,700.00	\$0.00	\$0.00	\$0.00	-\$3,700.00
8	Net Investment Income	\$6,148.85	\$4,574.97	\$28.16	\$34.90	\$1,510.82
9	Deposits - Purchases	\$509,681.42	\$120,496.83	\$145,473.48	\$243,711.11	\$0.00
10	(Withdrawals - Sales)	-\$885,614.11	-\$494,429.52	-\$145,473.48	-\$245,711.11	\$0.00
	Ending Cash & Investment	\$18,240,166.16	\$8,203,651.83	\$84.66	\$127.40	\$10,036,302.27
	Ending Interest Accrual Bal	\$10,766.38	\$0.00	\$0.00	\$0.00	\$10,766.38
	Plus Outstanding Checks	\$333,600.05	\$148,043.99	\$122,966.57	\$62,589.49	\$0.00
	(Less Deposits in Transit)	-\$47,501.39	\$0.00	-\$2,114.16	-\$45,387.23	\$0.00
	Balance per Bank	\$18,526,264.82	\$8,351,695.82	\$120,937.07	\$17,329.66	\$10,036,302.27
			\$0.00	\$0.00	\$0.00	\$0.00

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

Month		December							
Current Fund Year		2016							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid December	Monthly Recoveries December	Calc. Net Paid Thru December	TPA Net Paid Thru December	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2016	Property	168,405.14	69,604.70	0.00	238,009.84	238,009.84	0.00	0.00	0.00
	Liability	37,831.53	6,012.17	0.00	43,843.70	43,843.70	0.00	0.00	0.00
	Auto	37,362.09	631.52	0.00	37,993.61	37,993.61	(0.00)	0.00	(0.00)
	Workers Comp	1,026,186.61	113,703.51	0.00	1,139,890.12	1,139,890.12	(0.00)	70,560.43	(70,560.43)
	Cherry Hill	1,209.15	6,373.10	1,348.86	6,233.39	7,582.25	(1,348.86)	(70,560.43)	69,211.57
	Total	1,270,994.52	196,325.00	1,348.86	1,465,970.66	1,467,319.52	(1,348.86)	0.00	(1,348.86)
2015	Property	560,951.19	0.00	0.00	560,951.19	560,951.19	0.00	0.00	0.00
	Liability	192,647.84	10,629.57	0.00	203,277.41	203,277.41	0.00	0.00	0.00
	Auto	29,048.47	0.00	0.00	29,048.47	29,048.47	(0.00)	(0.00)	0.00
	Workers Comp	1,752,368.49	46,546.77	15.00	1,798,900.26	1,798,900.26	0.00	0.00	0.00
	Cherry Hill	478.08	218.50	478.08	218.50	(259.59)	478.09	(0.01)	478.10
	Total	2,535,494.07	57,394.84	493.08	2,592,395.83	2,591,917.74	478.09	(0.01)	478.10
2014	Property	323,918.01	0.00	0.00	323,918.01	323,918.01	0.00	0.00	0.00
	Liability	385,798.85	46,759.68	0.00	432,558.53	432,558.53	(0.00)	0.00	(0.00)
	Auto	52,827.39	700.00	0.00	53,527.39	53,527.39	0.00	0.00	0.00
	Workers Comp	1,528,431.39	8,520.09	0.00	1,536,951.48	1,536,951.48	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	2,290,975.64	55,979.77	0.00	2,346,955.41	2,346,955.41	0.00	0.00	(0.00)
2013	Property	337,742.74	0.00	0.00	337,742.74	337,742.74	0.00	0.00	0.00
	Liability	502,784.76	21,844.09	0.00	524,628.85	524,628.85	0.00	0.00	0.00
	Auto	89,264.95	8,576.25	0.00	97,841.20	97,841.20	0.00	0.00	0.00
	Workers Comp	2,101,672.12	25,698.02	0.00	2,127,370.14	2,127,370.14	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	3,031,464.57	56,118.36	0.00	3,087,582.93	3,087,582.93	0.00	0.00	0.00
2012	Property	289,206.35	0.00	0.00	289,206.35	0.00	289,206.35	289,206.35	0.00
	Liability	1,155,512.32	0.00	0.00	1,155,512.32	0.00	1,155,512.32	1,155,512.32	0.00
	Auto	568,802.57	0.00	0.00	568,802.57	0.00	568,802.57	568,802.57	0.00
	Workers Comp	2,826,187.66	0.00	0.00	2,826,187.66	0.00	2,826,187.66	2,826,187.66	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	4,839,708.90	0.00	0.00	4,839,708.90	0.00	4,839,708.90	4,839,708.90	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		13,968,637.70	365,817.97	1,841.94	14,332,613.73	9,493,775.60	4,838,838.13	4,839,708.89	(870.76)

DECEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	12/07/16	33,526.24				33,526.24	
2	12/07/16	42,668.60				42,668.60	
3	12/14/16	39,961.17				39,961.17	
4	12/14/16	45,673.27				45,673.27	
5	12/21/16	30,054.07				30,054.07	
6	12/21/16	90,445.11				90,445.11	
7	12/28/16	14,301.40				14,301.40	
8	12/28/16	55,504.40				55,504.40	
9	01/03/17	13,683.71				13,683.71	
10						-	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	365,817.97	-	-	-	365,817.97	
	Monthly Rpt	365,817.97				365,817.97	
	Variance	0.00	-	-	-	0.00	

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

Current Fund Year: 2016										
Month Ending: December										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	972,303.73	4,795,370.40	1,010,463.77	9,594,885.38	(2,678.47)	623,520.55	51,615.85	1,196,373.05	(1,687.23)	18,240,167.03
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	15.00	0.00	0.00	0.00	0.00	1,826.94	1,841.94
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	444.37	0.00	444.37
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	444.37	0.00	444.37
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	15.00	0.00	0.00	0.00	444.37	1,826.94	2,286.31
EXPENSES										
Claims Transfers	69,604.70	85,245.51	9,907.77	194,468.39	0.00	0.00	0.00	0.00	6,591.60	365,817.97
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	892,578.54	0.00	892,578.54
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	69,604.70	85,245.51	9,907.77	194,468.39	0.00	0.00	0.00	892,578.54	6,591.60	1,258,396.51
END BALANCE	902,699.03	4,710,124.89	1,000,556.00	9,400,431.99	(2,678.47)	623,520.55	51,615.85	304,238.88	(6,451.89)	16,984,056.83

REPORT STATUS SECTION

Report Month: December

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	December					
CURRENT FUND YEAR	2016					
	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	\$18,240,166.16	8,203,651.83	84.66	127.40	10,036,302.27	
Opening Interest Accrua	\$10,766.38	-	-	-	10,766.38	
1	Interest Accrued and/or	\$5,211.32	\$0.00	\$0.00	\$0.00	\$5,211.32
2	Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Inst	\$4,541.88	\$4,442.46	\$67.40	\$32.02	\$0.00
6	Interest Paid - Term Ins	\$2.49	\$0.00	\$0.00	\$0.00	\$2.49
7	Realized Gain (Loss)	-\$4,100.00	\$0.00	\$0.00	\$0.00	-\$4,100.00
8	Net Investment Income	\$5,653.20	\$4,442.46	\$67.40	\$32.02	\$1,111.32
9	Deposits - Purchases	\$367,659.91	\$1,841.94	\$164,757.98	\$201,059.99	\$0.00
10	(Withdrawals - Sales)	-\$1,624,214.48	-\$1,258,396.51	-\$164,757.98	-\$201,059.99	\$0.00
	Ending Cash & Investment	\$16,984,055.96	\$6,951,539.72	\$152.06	\$159.42	\$10,032,204.76
	Ending Interest Accrual Bal	\$15,975.21	\$0.00	\$0.00	\$0.00	\$15,975.21
	Plus Outstanding Checks	\$175,325.77	\$37,073.50	\$80,908.17	\$57,344.10	\$0.00
	(Less Deposits in Transit)	-\$13,683.71	\$0.00	\$0.00	-\$13,683.71	\$0.00
	Balance per Bank	\$17,145,698.02	\$6,988,613.22	\$81,060.23	\$43,819.81	\$10,032,204.76
			\$0.00	\$0.00	\$0.00	\$0.00



Investment Detail

Account Number **115884-000**

As of November 30, 2016

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QUANTITY DESCRIPTION	MARKET VALUE (M/V) MARKET UNIT PRICE	%M/V	FEDERAL TAX COST AVERAGE UNIT COST	UNREALIZED GAIN/(LOSS)	ACCRUED INCOME	ESTIMATED ANNUAL INCOME	YIELD (%) YTM (%)
PRINCIPAL PORTFOLIO(S)							
MONEY MARKET FUNDS							
30,002.2700	\$30,002.27	0.30	\$30,002.27	\$0.00	\$2.49	\$28.98	0.10
WILMINGTON US GOVERNMENT MONEY MARKET FUND CLASS SELECT CUSIP 97181C704 TKR AKGXX	1.0000		1.00				
TOTAL MONEY MARKET FUNDS	30,002.27	0.30	30,002.27	0.00	2.49	28.98	0.10
U.S. GOVERNMENT AGENCIES							
2017 10,000,000.0000	10,006,300.00	99.70	9,993,900.00	12,400.00	10,763.89	62,500.00	0.62
FEDERAL HOME LOAN BANK DTD 03/29/2016 0.625% 03/29/2017 NON CALLABLE CUSIP 3130A7N84 RATING AAA	100.0630		99.94				0.43
TOTAL U.S. GOVERNMENT AGENCIES	10,006,300.00	99.70	9,993,900.00	12,400.00	10,763.89	62,500.00	0.62
TOTAL PRINCIPAL PORTFOLIO(S)	10,036,302.27	100.00	10,023,902.27	12,400.00	10,766.38	62,528.98	0.62
TOTAL ACCRUED INCOME	10,766.38						
TOTAL MARKET VALUE WITH ACCRUED INCOME	10,047,068.65						



Investment Detail

Account Number **115884-000**

As of December 31, 2016

Page 3 of 5

QUANTITY DESCRIPTION	MARKET VALUE (M/V) MARKET UNIT PRICE	%M/V	FEDERAL TAX COST AVERAGE UNIT COST	UNREALIZED GAIN/(LOSS)	ACCRUED INCOME	ESTIMATED ANNUAL INCOME	YIELD (%) YTM (%)
PRINCIPAL PORTFOLIO(S)							
MONEY MARKET FUNDS							
30,004.7600	\$30,004.76	0.30	\$30,004.76	\$0.00	\$2.99	\$29.88	0.10
WILMINGTON US GOVERNMENT MONEY MARKET FUND CLASS SELECT CUSIP 97181C704 TKR AKGXX	1.0000		1.00				
TOTAL MONEYMARKET FUNDS	30,004.76	0.30	30,004.76	0.00	2.99	29.88	0.10
U.S. GOVERNMENT AGENCIES							
2017 10,000,000.0000	10,002,200.00	99.70	9,993,900.00	8,300.00	15,972.22	62,500.00	0.62
FEDERAL HOME LOAN BANK DTD 03/29/2016 0.625% 03/29/2017 NON CALLABLE CUSIP 3130A7N84 RATING AAA	1000220		99.94				0.54
TOTAL U.S. GOVERNMENT AGENCIES	10,002,200.00	99.70	9,993,900.00	8,300.00	15,972.22	62,500.00	0.62
TOTAL PRINCIPAL PORTFOLIO(S)	10,032,204.76	100.00	10,023,904.76	8,300.00	15,975.21	62,529.88	0.62
TOTAL ACCRUED INCOME	15,975.21						
TOTAL MARKET VALUE WITH ACCRUED INCOME	10,048,179.97						

RESOLUTION NO. 17-8

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

APPOINTING APPROVED COUNSEL

WHEREAS, the Camden County Municipal Joint Insurance Fund is responsible for providing a defense to certain claims brought against its members in accordance with the Fund's coverage documents; and

WHEREAS, in order to appoint defense counsel, a law firm must be on the approved counsel list of the Camden County Municipal Joint Insurance Fund to defend any members of the Fund; and

WHEREAS, the Camden County Municipal Joint Insurance Fund appoints firms to the panel in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.;

WHEREAS, responses were received in the Fund office,

WHEREAS, the law firms attached to this resolution have been proposed as Counsel for the Camden County Municipal Joint Insurance Fund for the year 2017 and have been reviewed and recommended by the Fund's Attorney,

NOW, THEREFORE BE IT RESOLVED, by the Fund Commissioners of the Camden County Municipal Joint Insurance Fund that the law firms attached to this resolution be and the same are hereby appointed as the approved counsel for the Camden County Municipal Joint Insurance Fund for the year 2017.

BE IT FURTHER RESOLVED by the Fund Commissioners of the Fund that the following fee schedule for Defense Attorney's for 2017 is established:

1. Third Party Liability cases - \$185/hour
2. Workers Compensation cases - \$120/hour
3. Litigation Expense and paralegal charges - \$55/hour

BE IT FURTHER RESOLVED that the Chairperson and Secretary of the Fund are hereby authorized to execute this resolution;

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

Chairperson

Secretary

Date

BROWN & CONNERY, LLP

ATTORNEYS AT LAW
360 HADDON AVENUE
WESTMONT, NEW JERSEY 08108
(856) 854-8900
FAX (856) 858-4967

Joseph M. Nardi, III, Esquire
jnardi@brownconnery.com

December 19, 2016

Bradford Stokes, Account Executive
PERMA, LLC
40 Lake Center Executive Park
401 Route 73 North, Suite 300
P.O. Box 989
Marlton, New Jersey 08053

**Re: Camden County Municipal Joint Insurance Fund
Defense Panel for 2017**

Dear Mr. Stokes:

I recommend the following law firms to be presented for approval by the Executive Committee of the Camden County Municipal Joint Insurance Fund for defense of litigated matters for the period from January 1, 2017 through December 31, 2017:

Matthew B. Wieliczko, Esquire
Zeller & Wieliczko, LLP
120 Haddontowne Court
Cherry Hill, New Jersey 08003
856-428-6600

Francis X. Donnelly, Esquire
Mayfield, Turner, O'Mara & Donnelly
2201 Route 38, Suite 300
Cherry Hill, NJ 08002
856-667-2600

Michael O. Kassak, Esquire
White and Williams, LLP
Liberty View
457 Haddonfield Road, Suite 400
Cherry Hill, New Jersey 08002-2220
856-317-3600

2812894.v1

BROWN & CONNERY, LLP

Bradford Stokes, Account Executive
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John M. Palm, Esquire
High Ridge Commons, Suite 101
200 Haddonfield Berlin Road
Gibbsboro, NJ 08026
856-783-5461

Eric J. Riso, Esquire
Stuart A. Platt, Esquire
Platt & Riso, P.C.
40 Berlin Avenue
Stratford, New Jersey 08084
856-784-1555

Burchard S. Martin, Esquire
Martin, Gunn & Martin
216 Haddon Avenue
P.O. Box 358
Westmont, NJ 08108
856-858-0900

Charles Shimberg, Esquire
Shimberg & Friel
20 Brace Road, Suite 350
Cherry Hill, NJ 08034
856-857-0700

Salvatore J. Siciliano, Esquire
16 S. Haddon Avenue
P.O. Box 25
Haddonfield, NJ 08033
856-795-0500

Dennis J. Crawford, Esquire
Michael McElhatton, Esquire
Crawford & McElhatton
619 S. White Horse Pike
Audubon, NJ 08106
856-310-5550

BROWN & CONNERY, LLP

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Brenton C. Owens, Esquire
Kent & McBride, P.C.
1040 Kings Highway North, Suite 600
Cherry Hill, NJ 08034
856-667-3113
(Worker's Compensation)

James E. Mulroy, Esquire
Green Lundgren & Ryan, P.C.
20 Brace Road – Suite 200
Cherry Hill, New Jersey 08034
856-428-5800

John C. Gillespie, Esquire
Parker McCay, PA
9000 Midlantic Drive, #300
Mt. Laurel, NJ 08054
856-596-8900

Howard C. Long, Esquire
Wade Long & Wood, LLC
1250 Chews Landing Road – Suite 1
Laurel Springs, NJ 08021
856-346-2800

Jay J. Blumberg, Esquire
Christopher Wolk, Esquire
Blumberg & Wolk, LLC
158 Delaware Street
PO Box 68
Woodbury, NJ 08096
856-848-7472

Christopher J. Saracino, Esquire
Pietras, Saracino, Smith, LLP
2060 Fairfax Avenue
Cherry Hill, New Jersey 08003
856-761-3773
(Workers' Compensation)

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BROWN & CONNERY, LLP

Bradford Stokes, Account Executive
December 19, 2016
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Michael P. Madden, Esquire
Timothy R. Bieg, Esquire
Madden & Madden
108 Kings Highway East – Suite 200
Haddonfield, New Jersey 08033
856-428-9520

Douglas Long, Esquire
Long, Marmero & Associates
44 Euclid Street
Woodbury, NJ 08096
856-848-6440

Louis Cappelli, Jr., Esquire
Florio, Perrucci, Steinhardt & Fader
1010 Kings Hwy South
Building 2
Cherry Hill, New Jersey 08034
(856) 853-5530

William T. Freeman, Esquire
Brown & Connery
20 Tanner Street
Haddonfield, NJ 08033
856-428-8310
(Workers' Compensation)

Birchmeier & Powell, LLC
70 Euclid
Woodbury, NJ 08096
856-848-7091

John C. Connell, Esquire
Archer & Greiner
One Centennial Square
Haddonfield, NJ 08033
856-795-0574

Please present the foregoing list to the Executive Committee for consideration at the reorganization meeting scheduled for January 23, 2017.

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BROWN & CONNERY, LLP

Bradford Stokes, Account Executive

December 19, 2016

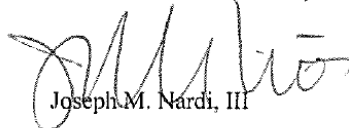
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I also recommend approval of the hourly rate for defense counsel for third party liability cases to be established at \$185.00 and for Workers' Compensation cases to be established at \$120.00 as well as reimbursement of litigation expenses and hourly paralegal charges of \$55.00 for all cases.

Thank you for your attention to these matters. If you have any questions, please do not hesitate to contact me.

Very truly yours,

BROWN & CONNERY, LLP



Joseph M. Nardi, III

JMN/ck

cc: Michael Mevoli, Chairman

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: December 6, 2016

Service Team:

Joanne Hall, Safety Director jhall@jamontgomery.com Office: 732-736-5286 Cell: 908-278-2792	Danielle Sanders, Administrative Assistant dsanders@jamontgomery.com Office : 856-552-6898 Fax : 856-552-6899
John Saville, Sr. Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092	Tim Sheehan, Asst. Public Sector Director tsheehan@jamontgomery.com Office: 856-552-6862 Cell: 609-352-6378
Mailing Address: 40 Lake Center Executive Park, 401 Route 73 North P. O. Box 177, Marlton, New Jersey 08053 Toll Free: 877-398-3046	

NOVEMBER 2016 ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Audubon – Conducted a Loss Control Survey on November 7
- Borough of Collingswood – Conducted a Loss Control Survey on November 7
- Borough of Mt. Ephraim – Conducted a Loss Control Survey on November 9
- Borough of Oaklyn – Conducted a Loss Control Survey on November 1
- Borough of Pine Hill – Conducted a Loss Control Survey on November 9

MEETINGS ATTENDED

- Claims Meeting – November 18
- Fund Commissioner Meeting – November 28

UPCOMING EVENTS

- Claims Meeting – 12 p.m. on December 23
- Safety Committee Meeting – December 8
- Fund Commissioner Meeting – No Meeting being held

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- No Announcements for November

MEL VIDEO LIBRARY

The new MEL Video Library (856-552-4900) is available for borrowing 560+ safety videos in 45 different categories. To view the full video catalog and rent videos please visit www.njmel.org or email the video library at melvideolibrary@jamontgomery.com. The following members utilized the Video Library during the month of November 2016.

<u>Municipality</u>	<u># of Videos</u>
Borough of Bellmawr	2
Township of Berlin	1
Borough of Brooklawn	1
Camden County Parking Authority	2
Borough of Lawnside	1

MEL SAFETY INSTITUTE (MSI)

Listed below are upcoming MSI training programs scheduled for **December 2016 through February 2017**. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time. ***Members are reminded to log on to the www.njmel.org website, 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
12/13/2016	Township of Evesham #5	Shop & Tool Safety	8:30 - 9:30 am
12/13/2016	Township of Evesham #5	Hearing Conservation	9:45 - 10:45 am
12/15/2016	Township of Evesham #4	Shop & Tool Safety	8:30 - 9:30 am
12/15/2016	Township of Evesham #4	Hearing Conservation	9:45 - 10:45 am
12/16/2016	Township of Bordentown	Shop & Tool Safety	11:00 - 12:00 pm
12/16/2016	Township of Bordentown	Special Events Management	12:30 - 2:30 pm
12/16/2016	Township of Evesham #4	HazCom w/GHS	8:30 - 10:00 am
12/16/2016	Township of Evesham #4	Fire Extinguisher	10:15 - 11:15 am
1/6/2017	Township of Berlin #2	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
1/9/2017	Borough of Lindenwold #1	DDC-6	8:30 - 3:00 pm w/lunch break
1/11/2017	Township of Burlington #3	HazCom w/GHS	8:00 - 9:30 am
1/13/2017	Borough of Somerdale	Flagger/Work Zone	8:30 - 12:30 pm
1/20/2017	Township of Cherry Hill #4	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am

Date	Location	Topic	Time
1/20/2017	Township of Cherry Hill #4	Fall Protection Awareness	10:45 - 12:45 pm
1/23/2017	Borough of Lindenwold #1	PPE	8:30 - 10:30 am
1/23/2017	Borough of Lindenwold #1	Hearing Conservation	10:45 - 11:45 am
1/23/2017	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS-Evening	7:00 - 10:00 pm
1/23/2017	Borough of Glassboro #1	BBP-Evening	10:00 - 11:00 pm
1/25/2017	Pennsauken SA #3	Fall Protection Awareness	12:30 - 2:30 pm
1/25/2017	Pennsauken SA #3	BBP	2:45 - 3:45 pm
1/26/2017	Township of Tabernacle #1	Snow Plow/Snow Removal	8:30 - 10:30 am
1/27/2017	Borough of Somerdale	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
1/30/2017	Borough of Lindenwold #1	Heavy Equipment Safety	8:30 - 11:30 am
1/31/2017	Borough of Clementon #3	Office Safety	8:30 - 10:30 am
1/31/2017	Borough of Clementon #3	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
1/31/2017	Borough of Clementon #3	Driving Safety Awareness	1:00 - 2:30 pm
2/1/2017	Pennsauken SA #3	LOTO	11:15 - 1:15 pm
2/1/2017	Pennsauken SA #3	Fire Safety	1:30 - 2:30 pm
2/1/2017	Pennsauken SA #3	Fire Extinguisher	2:45 - 3:45 pm
2/3/2017	Township of Berlin #2	Sanitation/Recycling Safety	8:30 - 10:30 am
2/3/2017	Township of Berlin #2	BBP	10:45 - 11:45 am
2/3/2017	Township of Berlin #2	Back Safety/Material Handling	12:30 - 1:30 pm
2/7/2017	Logan Township MUA #1	Snow Plow/Snow Removal	8:30 - 10:30 am
2/7/2017	Logan Township MUA #1	HazCom w/GHS	10:45 - 12:15 pm
2/8/2017	Pennsauken SA #3	Ladder Safety/Walking Surfaces	12:30 - 2:30 pm
2/8/2017	Pennsauken SA #3	Hearing Conservation	2:45 - 3:45 pm
2/10/2017	Township of Cherry Hill #4	PPE	8:30 - 10:30 am
2/10/2017	Township of Cherry Hill #4	Hearing Conservation	10:45 - 11:45 am
2/10/2017	Township of Cherry Hill #4	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
2/15/2017	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
2/15/2017	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
2/17/2017	Township of Mantua	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
2/17/2017	Township of Mantua	Back Safety/Material Handling	2:15 - 3:15 pm
2/22/2017	Borough of Magnolia #1	CSE-Permit Required w/Classroom Demo-Evening	6:30 - 10:30 pm
2/24/2017	Township of Berlin #2	CDL-Drivers Safety Regulations	8:30 - 10:30 am
2/24/2017	Township of Berlin #2	Confined Space Awareness	10:45 - 11:45 am
2/27/2017	Borough of Glassboro #1	Sanitation/Recycling Safety	8:00 - 10:00 am
2/27/2017	Borough of Glassboro #1	Asbestos, Lead, Silica Health Overview	10:15 - 11:15 am
2/27/2017	Borough of Glassboro #1	LOTO-Evening	7:00 - 9:00 pm
2/27/2017	Borough of Glassboro #1	Confined Space Awareness-Evening	9:00 - 10:00 pm

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: January 4, 2017

JIF SERVICE TEAM

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

DECEMBER ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Brooklawn – Conducted a Loss Control Survey on December 21
- City of Camden Parking Authority – Conducted a Loss Control Survey on December 8
- Cherry Hill Fire District – Conducted a Loss Control Survey on December 8
- Borough of Clementon – Conducted a Loss Control Survey on December 20

MEETINGS ATTENDED

- Executive Safety Committee Meeting – December 8
- Claims Meeting – December 16

UPCOMING EVENTS

- Claims Meeting – January 20
- Fund Commissioner Meeting – January 23

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- Camden JIF - Did You Know? – MSI Training Schedule – December 2016, January and February 2017 – December 1
- Camden JIF - MSI Class Notice - Township of Evesham December 16, 2016 – December 5
- Camden JIF - Safety Director's Bulletin- Managing Slip & Falls during Winter Months – December 5
- Camden JIF - 2016 Special Recognition Nominations Reminder – December 8
- Camden JIF - New MSI Online Training Program - Smart Moves to Avoid Falling Down – December 12
- Camden JIF - Did You Know? – MSI Training Schedule for Jan 2017 – December 21

MEL VIDEO LIBRARY

The new MEL Video Library (856-552-4900) is available for borrowing 560+ safety videos in 45 different categories. To view the full video catalog and rent videos please visit www.njmel.org or email the video library at melvideolibrary@jamontgomery.com. The following members utilized the Video Library during the month of December 2016.

<u>Municipality</u>	<u># of Videos</u>
City of Gloucester	4
Borough of Lawnside	2

MEL SAFETY INSTITUTE (MSI)

Listed below are upcoming MSI training programs scheduled for **January- March 2017**. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time. ***Members are reminded to log on to the www.njmel.org website, 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
1/6/17	Township of Berlin #2	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
1/9/17	Borough of Lindenwold #1	DDC-6	8:30 - 3:00 pm w/lunch brk
1/11/17	Township of Burlington #3	HazCom w/GHS	8:00 - 9:30 am
1/13/17	Borough of Somerdale	Flagger/Work Zone	8:30 - 12:30 pm
1/20/17	Township of Cherry Hill #4	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
1/20/17	Township of Cherry Hill #4	Fall Protection Awareness	10:45 - 12:45 pm
1/23/17	Borough of Lindenwold #1	PPE	8:30 - 10:30 am
1/23/17	Borough of Lindenwold #1	Hearing Conservation	10:45 - 11:45 am
1/23/17	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS-Evening	7:00 - 10:00 pm
1/23/17	Borough of Glassboro #1	BBP-Evening	10:00 - 11:00 pm
1/25/17	Pennsauken SA #3	Fall Protection Awareness	12:30 - 2:30 pm

Date	Location	Topic	Time
1/25/17	Pennsauken SA #3	BBP	2:45 - 3:45 pm
1/26/17	Township of Tabernacle #1	Snow Plow/Snow Removal	8:30 - 10:30 am
1/27/17	Borough of Somerdale	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
1/30/17	Borough of Lindenwold #1	Heavy Equipment Safety	8:30 - 11:30 am
1/31/17	Borough of Clementon #3	Office Safety	8:30 - 10:30 am
1/31/17	Borough of Clementon #3	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
1/31/17	Borough of Clementon #3	Driving Safety Awareness	1:00 - 2:30 pm
2/1/17	Pennsauken SA #3	LOTO	11:15 - 1:15 pm
2/1/17	Pennsauken SA #3	Fire Safety	1:30 - 2:30 pm
2/1/17	Pennsauken SA #3	Fire Extinguisher	2:45 - 3:45 pm
2/3/17	Township of Berlin #2	Sanitation/Recycling Safety	8:30 - 10:30 am
2/3/17	Township of Berlin #2	BBP	10:45 - 11:45 am
2/3/17	Township of Berlin #2	Back Safety/Material Handling	12:30 - 1:30 pm
2/7/17	Logan Township MUA #1	Snow Plow/Snow Removal	8:30 - 10:30 am
2/7/17	Logan Township MUA #1	HazCom w/GHS	10:45 - 12:15 pm
2/8/17	Pennsauken SA #3	Ladder Safety/Walking Surfaces	12:30 - 2:30 pm
2/8/17	Pennsauken SA #3	Hearing Conservation	2:45 - 3:45 pm
2/10/17	Township of Cherry Hill #4	PPE	8:30 - 10:30 am
2/10/17	Township of Cherry Hill #4	Hearing Conservation	10:45 - 11:45 am
2/10/17	Township of Cherry Hill #4	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
2/15/17	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
2/15/17	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
2/17/17	Township of Mantua	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
2/17/17	Township of Mantua	Back Safety/Material Handling	2:15 - 3:15 pm
2/22/17	Borough of Magnolia #1	CSE-Permit Required w/Classroom Demo- Evening	6:30 - 10:30 pm
2/24/17	Township of Berlin #2	CDL-Drivers Safety Regulations	8:30 - 10:30 am
2/24/17	Township of Berlin #2	Confined Space Awareness	10:45 - 11:45 am
2/27/17	Borough of Glassboro #1	Sanitation/Recycling Safety	8:00 - 10:00 am
2/27/17	Borough of Glassboro #1	Asbestos, Lead, Silica Health Overview	10:15 - 11:15 am
2/27/17	Borough of Glassboro #1	LOTO-Evening	7:00 - 9:00 pm
2/27/17	Borough of Glassboro #1	Confined Space Awareness-Evening	9:00 - 10:00 pm
3/2/17	Township of Pemberton	DDC-6	8:00 - 2:45 pm w/lunch brk
3/9/17	Deptford Township MUA	Jetter/Vacuum Safety	9:00 - 11:00 am
3/9/17	Deptford Township MUA	Asbestos, Lead, Silica Health Overview	11:15 - 12:15 pm
3/10/17	Borough of Clementon #3	Fire Safety	8:30 - 9:30 am
3/10/17	Borough of Clementon #3	Fire Extinguisher	9:45 - 10:45 am
3/13/17	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
3/14/17	Township of Washington	LOTO	8:30 - 10:30 am
3/14/17	Township of Washington	Shop & Tool Safety	10:45 - 11:45 am
3/14/17	Township of Washington	HazCom w/GHS	12:30 - 2:00 pm
3/21/17	Borough of Clementon #3	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
3/21/17	Borough of Clementon #3	BBP	11:45 - 12:45 pm

Date	Location	Topic	Time
3/23/17	Township of Pemberton	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
3/27/17	Borough of Glassboro #1	Landscape Safety	8:00 - 11:00 am
3/28/17	Township of Voorhees #1	Fire Safety	9:00 - 10:00 am
3/28/17	Township of Voorhees #1	Fire Extingisher	10:15 - 11:15 am
3/29/17	City of Burlington #2	Driving Safety Awareness	8:30 - 10:00 am
3/31/17	Township of Willingboro	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
3/31/17	Township of Willingboro	Shop & Tool Safety	10:45 - 11:45 am

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

Fast Track to Safety

2017 "Fast Track to Safety" Training Scheduled Dates & Open Enrollment Available On-Line

Registration is now available to all individuals who would like to attend one of the scheduled 2017 "Fast Track to Safety" venues listed below. The MEL Safety Institute encourages you taking advantage of one of these full days of regulatory training. To attend one of the scheduled dates, log onto NIMEL.org and access the Learning Management System by clicking on the MSI Logo followed by MSI Login to enroll your employees. If assistance is needed, contact the MSI Help Line at 866-661-5120.

Full Day Sessions Includes:

- ✦ Hazard Communication w/GHS
 - ✦ Bloodborne Pathogens
 - ✦ Fire Safety
- ✦ Personal Protective Equipment
- ✦ Injury Prevention Strategies

Venues & Dates

Fast Track run time is 5 hours plus a 1 hour lunch break
Check website for times & locations

January

- ✦ East Rutherford (S. Bergen) – 1/19/17
- ✦ Lavallette (Ocean) – 1/25/17
- ✦ Upper Deerfield (Atlantic) – 1/27/17

February

- ✦ Wall (Monmouth) – 2/3/17
- ✦ Woodstown (TRICO) – 2/22/17
- ✦ Andover (Morris) – 2/27/17

March

- ✦ Mendham (Morris) – 3/8/17
- ✦ Lower Twp. (Atlantic) – 3/17/17
- ✦ Manalapan (Monmouth) – 3/29/17

April

- ✦ Millville (Atlantic) – 4/4/17
- ✦ Hanover (Morris) – 4/5/17
- ✦ Hunterdon (PAIC) – 4/6/17
- ✦ Beach Haven (Ocean) – 4/13/17
- ✦ Bordentown (BURLCO) – 4/21/17
- ✦ Little Egg Harbor (Ocean) – 4/28/17

May

- ✦ Collingswood (Camden) – 5/4/17
- ✦ Westwood (Bergen) – 5/11/17
- ✦ Sayreville (Central) – 5/16/17

June

- ✦ Monroe (TRICO) – 6/2/17
- ✦ Mahwah (Bergen) – 6/23/17
- ✦ Dennis Twp. (Atlantic) – 6/30/17

July

- ✦ Princeton (Mid-Jersey) – 7/19/17

August

- ✦ Manchester (Ocean) – 8/1/17
- ✦ Pequannock (Morris) – 8/30/17

September

- ✦ Carneys Point (TRICO) – 9/22/17
- ✦ Hillsborough (Central) – 9/28/17

October

- ✦ Middle Twp. (Atlantic) – 10/4/17
- ✦ Ocean County College (SAIF) – 10/11/17
- ✦ Westampton (BURLCO) – 10/17/17
- ✦ Lodi (S. Bergen) – 10/27/17

November

- ✦ Nutley (Sub Essex) – 11/13/17
- ✦ Clementon (Camden) – 11/14/17



Managing Slip & Fall Risks During Winter Months



During the winter months exposure to slip and falls greatly increases due to weather conditions such as freezing rain, snow and ice. Public agencies in New Jersey must plan to protect their workers and visitors from slipping on icy surfaces. This bulletin offers suggestions for a comprehensive program to minimize the hazards to employees, residents, and visitors.

The goal of an effective inclement weather plan is to remove snow and ice from all walking surfaces and incorporate continuous surface monitoring and removal at critical times such as work start, at shift change, and when melting and refreezing occurs. Plans should be in writing and reviewed at the conclusion of every snow season. Pay special attention to common trouble spots such as parking areas, sidewalks, stairs and ramps. About one third of all slips on icy surfaces occur in parking areas.

If contractors are used, verify they have the proper levels of insurance. Work with your Risk Manager so that the necessary Certificates of Insurance and Hold Harmless certificates are on file. Agencies should walk the areas to be cleared with contractors to identify features such as curb lines and speed bumps, drainage, etc. and plan how and where snow and ice will be controlled.

Investigate pre-treatments and anti-icing agents. The science of chemical agents and delivery methods is always evolving. Evaluate guidance on anti-icing product effectiveness, temperature use, advantages and disadvantages, environmental impact, and cost per coverage area when making a determination.

Use the same planning process if agency employees will be responsible for snow and ice control. We recommend using a site plan to designate areas for cleaning and should include curbs, fire hydrants, speed humps, walkways and other items. This also facilitates updating your plans.

When possible, roof downspouts should be directed into underground drains versus being directed onto walkways, driveways, or other walking surfaces that could freeze.

Frequently inspect the parking area and sidewalks for:

- o Lighting – well illuminated areas permit greater visibility to avoid icy areas
- o Drainage – melt that cannot drain to sewers or grass will become ice when it refreezes
- o Dislocated / damaged items – curbs, wheel blocks and similar items are frequently moved or damaged by plows, making new and unfamiliar hazards to users

Also remember that getting in and out of vehicles is one of the most frequent types of slip and fall exposures. Inspect vehicles to be sure step treads, running boards, and grab bars are all in good condition.

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.

Consider these best practices:

- Monitor weather forecasts. Do not be caught unaware of impending winter weather.
- When possible, parking lots should be barricaded and completely plowed and treated before permitting vehicles to park. This will prevent patches of ice between vehicle which present an ongoing slip and fall hazard to employees and visitors as they must climb over them when entering and exiting vehicles.
- Plan where to pile snow. Subsequent melting-refreezing cycles can create icy patches.
 - Do not block drains and downspouts
 - Pile on the low side of walkways so run-off does not flow across paths of travel
 - Do not create obstacles to pedestrian access areas such as bus stops, fire exits
 - Utilize grassy areas so run-off is absorbed into the ground
- Talk to employees often about your commitment to preventing slip and fall injuries. Encourage them to report icy conditions and other concerns. Publically acknowledge and thank those who do. Consider establishing a slip-trip-fall prevention committee during winter months to focus on these hazards.
- Discuss footwear with employees. Does your policy permit reasonable exceptions to office shoes for icy conditions? For employees who must work outside, there are many add-on devices to improve traction. Any employee clearing snow and ice should be encouraged to wear such devices. Consider them as personal protective devices. Inspect work boots to verify soles are in acceptable condition.
- Establish a monitoring system to spot black ice. Special attention should be given to walking surfaces during early morning hours, at shift change or prior to employee and visitor arrival.
- Provide salt / sand at entrances and expect employees to protect their welfare and the safety of visitors by using it, and not waiting for someone else.
- Do not overlook lobbies and other entrances. Provide a sufficient number of caution or wet floor signs for vulnerable areas. Entrances should have recessed gridding or mats to scrape / clean shoe bottoms. Entrances should be monitored throughout the day and dry moped as needed.
- Transitioning from outside to inside presents different hazards. Pedestrians need to adjust their gait as they move from outside sidewalks to inside flooring. Remind workers to walk with short, deliberate steps where the mid-foot strikes the ground first (not the heel). Eyes must also adjust from outdoor light (and glare) conditions to interior lighting.
- Slips at the heel are the most common slip occurrence. When walking in slippery conditions, the body should be centered over the feet. Pay attention; do not become distracted with your phone, reaching for keys, etc. Avoid walking with your hands in your pockets or carrying large objects. Use railings whenever possible.
- Remind workers to look before getting out of vehicles. If the area is coated with ice, they may want to park in a different spot. Test potentially slippery surfaces by tapping with a foot before committing to them. Use the vehicle for support. Face the vehicle and use the 3-Points of Contact Rule. Always have both hands on the car as stepping into or out of the vehicle.

Danger lies just outside your door



Watch your step

Maintain 3 points of contact

SMART MOVES TO AVOID FALLING DOWN

Slips, trips & falls account for 15% of all accidental deaths, second only to motor vehicles as a cause of fatalities.

Every 11 seconds, an older adult is treated in the emergency room for a fall.

With our featured course you'll increase awareness of hazards, and learn tips to prevent slips, trips and falling down.

Visit The MEL Safety Institute.

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



How to Access MSI Online Training Courses:

1. Go to NJMEL.org; Click on the MSI logo at the top of the page.
2. Click on "MSI Login"
3. If you've taken MSI classes in the past, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Helpline listed above. If you're new, click "I am a new user." Complete the fields and you'll receive a confirmation email with your username and password.
4. Once logged in, click on "MSI On-Line Training Courses."
5. Choose the course "Smart Moves to Avoid Falling Down".
6. Click enroll
7. Choose "Click Here" to go to your authorized course list.
8. Click the program name to launch the course.
9. Click Start to begin.
10. Upon completion of the course and questions you will navigate to the "Student Center" tab to print your Certificate of Completion. Learning Transcripts are automatically updated in the MSI Learning Management System.

MSI – Online Group Training - Sign in Sheet

Title of MSI Online Course: _____

Municipality/Authority/BOE: _____

Date of Online Training: _____

Time of Online Training: _____

Supervisor Administering Online Group Training: _____ (Sign below at completion of training before submitting to MSI.)

Email or fax the sign in sheet to the MSI, attention Natalie Dougherty: Email Ndougherty@jamontgomery.com Fax 856-552-4739

First Name ** please print clearly **

Last Name

Signature

	J	O	H	N						D	O	E								
1																				<i>John Doe</i>
2																				
3																				
4																				
5																				
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7																				
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9																				
10																				
11																				
12																				

I attest the above listed students attended the entire course and were given the opportunity to ask questions of the material.

Supervisor / Training Administrator Signature: _____

Phone #: _____ Email Address: _____

Page _____ of _____

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
Certificate Of Insurance Monthly Report

Monday, November 28, 2016

From 10/26/2016 To 11/25/2016

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverag
<u>CAMDEN JIF</u>					
H- Merchantville Country Club I- Borough of Collingswood	501 Chapel Ave. West Cherry Hill, NJ 08109 678 Haddon Avenue Collingswood, NJ 08108	423	Evidence of insurance with respects to the use of three golf carts for the Borough's Holiday Parade on 11/28/16.	11/22/2016	GL EXAU
H- Riverside Board of Education I- Borough of Collingswood	112 East Washington Street Riverside, NJ 08075 678 Haddon Avenue Collingswood, NJ 08108	1499	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) for use of facilities by riverside Township endorsed community groups.	11/22/2016	GI EX
H- Clementon Board of Education I- Borough of Clementon	4 Audubon Ave Clementon, NJ 08021 101 Gibbsboro Road Clementon, NJ 08021	1621	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to use of premises for a staging area for the township parade on 11/27/16.	11/15/2016	GI EX
H- Borough of Pine Hill I- Borough of Pine Valley	45 W. Seventh Ave. Pine Hill, NJ 08021 1 Club Road Pine Valley, NJ 08021	1750	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 use of Borough of Pine Hill police department equipment and facilities under shared services agreement.	10/27/2016	GL EX WC
H- Collingswood Board of Education I- Borough of Collingswood	200 Lees Ave Collingswood, NJ 08108 678 Haddon Avenue Collingswood, NJ 08108	10339	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the maintenance of the bathrooms at Knight Park.	11/3/2016	GL EX AU WC

H- Bowman & Company I- Township of Cherry Hill	601 White Horse Road Voorhees, NJ 08043 820 Mercer Street Cherry Hill, NJ 08002	17603	Evidence of insurance. Camden JIM & MEL JIF limits are in excess of the Twp of Cherry Hill's \$50,000 SIR on WC. Coverage is up to June 30, 2016.	11/14/2016 ALL
H- Joint Base McGuire-Dix-Lakehurst I- Borough of Audubon	JBMDL-NJ 08641 606 West Nicholson Road Audubon, NJ 08106	17630	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 police training on various dates throughout 2016.	11/7/2016 GI EX
H- Jesco I- Township of Cherry Hill	1790 Route 38 Mt Holly, NJ 08060 820 Mercer Street Cherry Hill, NJ 08002	21654	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the lease of a 2016 John Deere 724K Loader w/ Bucket, serial #676580, valued at \$394,100. Contract #060834.	11/9/2016 GL EX AU OTH
H- T-Mobile USA Inc. I- Borough of Barrington, Regional Fire Prevention	Insurance Compliance PO Box 100085-TB Duluth, A 21918 30096 229 Trenton Avenue Barrington NJ 08007	21918	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to fire inspection at their location. Reference #2000070483	10/28/2016 GL EX AU WC
H- CIT Bank NA I- Borough of Pine Valley H- American Water Works Service Company Inc. I- Borough of Magnolia	c/o ABIC Lease Insurance Services 5th fl PO Box 979220 Miami, FL 33197 1 Club Road Pine Valley, NJ 08021 and Its Affiliates 1025 Laurel Oak Rd Voorhees, NJ 08043 438 W. Evesham Avenue Magnolia, NJ 08049	21984 21988	Evidence of insurance as respects 60 monoth leasta of a Canon Image Runner Advance C3325i. Evidence of insurance.	11/16/2016 GI EX 11/17/2016 GL EX AU WC
H- Dr Mark Esser I- Borough of Collingswood	718 Dwight Ave Collingswood, NJ 08108 678 Haddon Avenue Collingswood, NJ 08108	21994	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the use of facilities for training by the Collingswood Fire Department through the end of 2016.	11/22/2016 GL EX AU WC

H- Oaklyn BOE
I- Borough of Collingswood

156 Kendall Blvd Oaklyn, NJ 08107
678 Haddon Avenue Collingswood, NJ 08108

22001

Evidence of insurance with respects to the Collingswood
Recreation Department using facilities for recreational sports
leagues through 2016.

11/23/2016 GL EX AU WC

H- Oaklyn BOE
I- Borough of Collingswood

156 Kendall Blvd Oaklyn, NJ 08107
678 Haddon Avenue Collingswood, NJ 08108

22001

Evidence of insurance with respects to the Collingswood
Recreation Department using facilities for recreational sports
leagues through June 2016.

11/23/2016 GL EX AU WC

Total # of Holders = 14

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
Certificate of Insurance Monthly Report

Tuesday, December 21, 2016

From 11/26/2016 To 12/21/2016

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverag	
<u>CAMDEN JIF</u>						
H- Markeim Art Center I- Borough of Haddonfield	104 Walnut Street Haddonfield, NJ 08033 242 Kings Highway East Haddonfield, NJ	08033	1637	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 First Night Haddonfield celebration 12/31/16.	12/20/2016	GL EX AU WC
H- Markeim Art Center I- Borough of Haddon Heights	104 Walnut Street Haddonfield, NJ 08033 625 Station Ave Haddon Heights, NJ	08035	1637	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 First Night Haddonfield celebration 12/31/16.	12/20/2016	GL EX AU WC
H- PSE&G I- City of Gloucester City	24 Brown Avenue Springfield, NJ 07081 512 Monmouth St Gloucester City, NJ	08030 - 1793	1826	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the temporary attachment of holiday lighting and decorations	11/28/2016	GL EX AU WC

Total # of Holders = 3



Edward Cooney, MBA
Vice President
Account Executive/Underwriting Manager

Major Accounts

P : 973-659-6424
 F : 856-830-1432
 ecooney@connerstrong.com
 9 Campus Drive
 Parsippany, NJ 07054
 connerstrong.com

January 5, 2017

RE: 2017 Cyber Coverage Options

Dear Commissioners:

The member JIFs of the MEL now have available higher limit options for the 2017 Cyber coverage renewal. The higher limit options are provided via your current policy with XL Catlin up to \$10,000,000 and via a new insurer, Beazley, up to \$10,000,000 excess of XL Catlin's \$10,000,000.

The detailed options are as follows:

XL Catlin

Option	Limits			Retention	Rate (per member)
	Aggregate	3 rd Party	1 st Party		
1	\$6,000,000	\$3,000,000	\$1,000,000	\$10,000	\$600
2	\$6,000,000	\$3,000,000	\$3,000,000	\$10,000	\$846
3	\$8,000,000	\$5,000,000	\$3,000,000	\$10,000	\$1,015
4	\$10,000,000	\$5,000,000	\$5,000,000	\$25,000	\$1,200

Beazley

Option	Limit			Excess of Option	Rate (per member)
	Aggregate	3 rd Party	1 st Party		
1	\$6,000,000	\$3,000,000	\$1,000,000	1	\$360
2	\$6,000,000	\$3,000,000	\$3,000,000	2	\$509
3	\$5,000,000	\$3,000,000	\$2,000,000	3	\$400
4	\$8,000,000	\$5,000,000	\$3,000,000	3	\$600
5	\$5,000,000	\$2,500,000	\$2,500,000	4	\$380
6	\$10,000,000	\$5,000,000	\$5,000,000	4	\$720

Please remember to report all claims or incidents to your TPA, regardless of perceived or actual cost. We have uncovered an uptick in unreported Cyber events, particularly ransomware. Lack of reporting could result in uncovered future matters and missed compliance requirements. Your Risk Manager, Executive Director and Underwriting Manager are always available for discussion, as well.

Best regards,

Edward J. Cooney, MBA
 MEL Underwriting Manager

NEW YORK NEW JERSEY PENNSYLVANIA DELAWARE FLORIDA MASSACHUSETTS

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
9 Campus Drive, Suite 216
Parsippany, NJ 07054
(201) 881-7632

MEMORANDUM

Date: January 1, 2017

To: Fund Commissioners of Member Joint Insurance Funds

From: Underwriting Manager, Conner Strong & Buckelew

Re: **CYBER LIABILITY COVERAGE**
REPORTING CYBER CLAIMS AND OVERVIEW OF RESOURCES AVAILABLE

In recent months, the MEL has seen an increase in cyber crime and activities that would be considered claims under the Cyber insurance coverage purchased by the JIF. In particular, there has been a steady increase in ransomware type cases, where a Member's files have been accessed, encrypted or locked, and ransom demanded before the Member can regain access to those files. Even if the demanded amounts are minor, such claims must be reported to the Cyber carrier (XL Catlin) in order to ensure coverage for the current claim, as well as any potential future claims related to the same incident. **Failure to timely report the claim will result in the carrier denying the current claim, as well as any related claims in the future.**

The types of issues that should be reported include, but are not limited to: ransomware or cyber extortion, cyber security breach, data breach or disclosure of protected or personally identifiable information, and/or allegations of wrongful acts committed by the Member (or one of their employees or contractors) related to technology and professional services, media, and/or privacy and security.

Per MEL Bulletin 17-26 Claims should be reported to the JIF Claims Administrator for reporting to the Cyber carrier.

Claims Reporting to XL – The notice of claim should be made to the **JIF claims administrator** for reporting to XL. The JIF Claims Administrator will either email the notice of claim to XL at proclaimnewnotices@xlgroup.com or send via post mail to XL Insurance, PO Box 614002, Orlando, FL 32861-4002.

XL Data Breach Hotline – If you experience a **data breach event**, call Jeremy Gittler, Sr. Claims Counsel, Cyber and Technology Division, XL Insurance Group at 212-915-6746. (Email: Jeremy.gittler@xlgroup.com). There is also a **data breach hotline at 1-855-566-4724** for immediate triage assistance. *Please note that this is a service provided by Lewis Brisbois Bisgaard & Smith and contacting the data breach hotline does not satisfy the claim notification requirements of your policy.*

Cyber Keeping Your Data Secure Data Breach Partners Brochure – Resources are available at www.cyberriskiq.com. The login information and access code is 10448; after using that access code, create a specific login.

Once the claim is reported, you will have access to numerous services provided via the insurance policy with XL Catlin, including forensic computer investigation, pre-breach planning and compliance, breach response, regulatory investigation and management, and privacy litigation defense. The services are a framework of specialized resources available to the insured at very low rates negotiated by the insurance company. Did the attacker who encrypted your system with ransomware have access to protected information? Do you know what triggers each state's privacy notification laws and how to properly send notification? These are just some of the questions that can be answered and properly handled with the services available to you under the insurance policy.

A practical example of the services following a ransomware attack where bitcoins were demanded would be: 1) confirmation of the attackers ability to unencrypt the system; 2) a means of ransom payment in Bitcoin; 3) forensic investigation of the computer system to scrub it for any additional encryption, vulnerabilities or access to PII/PHI; and 4) regulatory compliance to send proper notifications to the affected individuals.

Cc: JIF Executive Directors
JIF Claims Administrators

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

BULLETIN MEL 17-01

Date: January 1, 2017

To: Fund Commissioners of Member Joint Insurance Funds

From: Underwriting Manager
Conner Strong & Buckelew

Re: 2017 MEL Coverage Bulletins

The 2017 MEL Coverage Bulletins will be available on the MEL's website (www.njmel.org) on Sunday, January 1, 2017. The bulletins will not be distributed to the membership by mail since they will be accessible on the website.

You can request an electronic or hard copy from the Underwriting Manager or from your member JIF Executive Director if you do not have access to the MEL website.

The list of bulletins on the website is below.

If you have any questions, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

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

cc: Fund Executive Directors
Fund Professionals
Risk Management Consultants

2017 CHANGES

- 17-01 MEL Coverage Bulletins
- 17-02 Property and Casualty Renewal Overview

COVERAGE SUMMARY – EXCESS INSURANCE/REINSURANCE

- 17-03 Property / Equipment Breakdown
- 17-04 Workers Compensation
- 17-05 Casualty and Excess Public Officials / Employment Liability
- 17-06 Non-Owned Aircraft Liability
- 17-07 JIF Blanket Crime Coverage and MEL Excess Crime Coverage

POLICY & PROCEDURE / GUIDELINES & REQUIREMENTS

- 17-08 Fireworks Displays / Amusement Ride Requirements
- 17-09 Skateboard Facilities Guidelines and Coverage Requirements
- 17-10 Vacant, Historic, Builders Risk, Newly Acquired Reporting Requirements
- 17-11 Boiler & Machinery Inspections
- 17-12 Procedure for requesting Certificates of Insurance, Automobile ID Cards and Workers Compensation Posting Notices
- 17-13 Shared Services Insurance Requirement Guidelines
- 17-14 Employment Practices Liability (EPL) Program

OPTIONAL COVERAGES AVAILABLE

- 17-15 Directors & Officers Liability for Fire Company/Emergency Service Units – Optional Coverage Available
- 17-16 Quasi Entities
- 17-17 Excess Liability – Optional Limits
- 17-18 Excess POL/EPL – Optional Limits
- 17-19 Employed Attorney (Full Time only) – Optional Professional Liability Coverage
- 17-20 Improvement Districts
 - a. All Other Member JIFs
 - b. Atlantic JIF
- 17-21 Tulip Program – Optional Tenant and Users Liability Insurance Program

COVERAGE RESTRICTIONS

- 17-22 Use of Aircraft on Municipal Business – Coverage Restriction Excess Workers Compensation
- 17-23 “All Terrain Vehicle” Parks – Coverage Restriction Liability
- 17-24 Paintball Liability – Coverage Restriction Liability

MEMBER JIF COMMERCIALY INSURED COVERAGE

- 17-25 Public Officials and Employment Practices Liability
- 17-26 Cyber Liability- Media Communication/Network Security/Privacy Liability

OTHER BULLETINS

- 17-27 MEL Underwriting Manager Team & Schedule
- 17-28 Unmanned Aircraft Systems (“Drones”)

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 17-02

Date: January 1, 2017
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager
Conner Strong & Buckelew
Re: 2017 Property and Casualty Renewal Overview

Except for the Excess Workers Compensation section, this bulletin does not apply to the “workers compensation only” members of NJPHA JIF. Except for the Excess Workers Compensation, Non-Owned Aircraft, primary POL/EPL and Cyber Liability sections, this bulletin does not apply to the members of the NJUA JIF

Below is an overview of the 2017 MELJIF excess property and casualty renewal. Please find attached the Underwriting Manager’s Executive Summary from the renewal proposal.

Property / Equipment Breakdown – Zurich

The renewal for the excess Property/BM with Zurich was bound at the expiring rate and deductibles. Please note Zurich continues to require the following be scheduled individually with the JIF Administrator for 2017 in order for the applicable policy coverage to apply:

- Fire Trucks and Engines.
- Fine Arts items valued in excess of \$250,000 (per item).
- Watercraft 32’ or less in length. The policy excludes watercraft in excess of 32’ in length.
- Bridges and Dams. The policy provides for named peril coverage if scheduled; unless part of a scheduled insured location and then all risk perils apply.
- Valuable Papers documents valued in excess of \$250,000 per item.
- Boardwalks, Piers, Wharfs, Bulkheads, Docks, Crossovers and Floating Docks. The policy provides named peril coverage for all Boardwalks, Piers, Wharfs, Bulkheads, Crossovers and Docks per the policy form with Zurich.

Excess Flood and Earth Movement – Quota Share

For 12/31/2016-2017, the MEL has renewed the standalone excess flood and earth movement coverage at limits of \$25 million excess of the \$50 million underlying annual aggregate flood and earth movement limits under the Zurich program. In addition, an additional \$25 million of limits were added with Everest above the current \$75 million. One change to the insurers in the \$25 million excess \$50 million “quota share” layer from the expiring is Ironshore is replaced by Lloyd’s of London.

Excess Liability and Optional Excess POL/EPL (\$8 Million x \$2 Million) – Genesis

The renewal for the excess liability and optional excess POL/EPL with Genesis resulted in a 5% rate decrease, which is reflected in the 2017 budget. Coverage is included on a blanket-basis for owned-drones; please see the separate bulletin regarding drones. All other coverage terms and conditions are as expiring. Genesis also agreed to a two-year term, which includes a 5% rate decrease in the second year, too.

Optional Excess Liability (\$15 Million x \$5 Million) – Munich Re

The renewal for the optional excess liability resulted in a 2% rate reduction over expiring. This rate reduction is reflected in the 2017 budget. Munich also is including coverage for owned drones with a \$5 million sublimit. Munich also agreed to increase its aggregate from \$40 million to \$50 million. All other coverage terms and conditions are as expiring. Munich also agreed to a two-year term, with a flat rate in the second year.

Excess Workers Compensation – Safety National

The 2017 renewal for the excess workers compensation with Safety National is renewed on a two year agreement with guaranteed rates for 2016 and 2017. The rate for the 2017 renewal represents a 5% rate reduction over the expiring rate. The guaranteed rate for the 2018 excess workers compensation will be flat. The coverage terms and conditions are as expiring.

Non-Owned Aircraft Liability – Endurance

The non-owned aircraft liability is renewed with a 25% premium reduction over expiring. The terms and conditions are per expiring, which includes coverage for non-owned drones. The coverage is written via a program run by W. Brown & Associates, which has changed its backing insurer from XL Catlin to Endurance.

Primary Public Officials / Employment Practices Liability (JIF) – QBE

The participating member JIFs enter the second year of the two-year commitment with a pre-agreed 5% statewide program increase for 2017. Changes in premium will differ amongst each member.

While most public officials and employment practices liability policies available to New Jersey municipalities exclude land use matters, the MEL was able to negotiate with QBE to include some limited coverage for the 2016 policy. QBE notified the MEL in during the renewal process of its intent to exclude land use matters in the 2017 renewal policy due to a series of adverse decisions. After a claims analysis and further negotiations, QBE bound the renewal including modified land use coverage with a \$150,000 sublimit per claim for cases where there is a demand for monetary damages. As in the current policy, there remains no coverage for land use matters where the demand is solely for injunctive relief. The \$150,000 sublimit is in addition to (not eroded by) the member's retention and coinsurance.

The renewal policy also clarifies reporting requirements by removing the limitation on the number of days a claim must be reported in, and uses the more favorable "as soon as practicable" language. Finally, other reporting language is modified so notice of a "potential claim" will bring back future related claims to the period when the "potential claim" was reported.

Volunteer Directors & Officers Liability – QBE

The Volunteer Directors and Officers Liability program is renewed with QBE for 2017 at the expiring rates, policy terms and conditions.

Privacy / Cyber Liability – XL Catlin

The cyber liability coverage is renewed with XL Catlin for 2017 at the expiring terms and conditions. Besides the expiring options, XL Catlin has also offered a new higher limit option of \$10 million aggregate and \$5 million sublimits with a \$25,000 deductible. In addition, higher limit options are available with Beazley up to a \$20 million aggregate and \$10 million sublimits.

Please contact your Executive Director, Risk Manager or MEL Underwriting Manager if you have any questions.

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

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors



**CSG BILL REVIEW SERVICES
CAMDEN JIE
WC Medical Savings By Month**

2016:

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$70,539.78	\$33,254.75	\$37,285.03	52.86%
February	\$142,366.08	\$82,244.39	\$60,121.69	42.23%
March	\$412,910.41	\$204,711.56	\$208,198.85	50.42%
April	\$372,001.82	\$200,922.56	\$171,079.26	45.99%
May	\$114,433.26	\$64,409.01	\$50,024.25	43.71%
June	\$164,776.08	\$82,217.66	\$82,558.42	50.10%
July	\$152,954.29	\$77,601.17	\$75,353.12	49.27%
August	\$182,450.42	\$128,830.85	\$53,619.57	29.39%
September	\$294,215.34	\$169,791.49	\$124,423.85	42.29%
October	\$266,883.14	\$151,891.18	\$114,991.96	43.09%
November	\$210,920.43	\$106,768.95	\$104,151.48	49.38%
December	\$150,279.36	\$91,215.82	\$59,063.54	39.30%
TOTAL 2016	\$2,534,730.41	\$1,393,859.39	\$1,140,871.02	45.01%

Monthly & YTD Summary:

PPO Statistics	November	December	YTD
Bills	198	179	2,187
PPO Bills	181	162	1,970
PPO Bill Penetration	91.41%	90.50%	90.08%
PPO Charges	\$204,906.83	\$139,048.86	\$2,337,136.04
Charge Penetration	97.15%	92.53%	92.20%

Savings History:

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$88,349.32	\$50,999.65	\$37,349.67	42.27%
February	\$145,725.32	\$70,810.29	\$74,915.03	51.41%
March	\$127,128.41	\$70,111.93	\$57,016.48	44.85%
April	\$201,720.24	\$99,564.04	\$102,156.20	50.64%
May	\$194,436.93	\$85,334.10	\$109,102.83	56.11%
June	\$218,134.36	\$137,311.37	\$80,822.99	37.05%
July	\$132,236.83	\$57,071.26	\$75,165.57	56.84%
August	\$467,600.70	\$217,927.51	\$249,673.19	53.39%
September	\$248,123.50	\$126,860.31	\$121,263.19	48.87%
October	\$360,174.16	\$207,611.74	\$152,562.42	42.36%
November	\$221,492.68	\$137,778.29	\$83,714.39	37.80%
December	\$237,684.11	\$118,010.87	\$119,673.24	50.35%
TOTAL 2015	\$2,642,806.56	\$1,379,391.36	\$1,263,415.20	47.81%
TOTAL 2014	\$2,462,610.10	\$1,290,804.11	\$1,171,805.99	47.58%
TOTAL 2013	\$2,350,634.69	\$1,046,355.16	\$1,304,279.53	55.49%
TOTAL 2012	\$3,492,188.94	\$1,551,241.48	\$1,940,947.46	55.58%
TOTAL 2011	\$3,001,784.51	\$1,383,535.61	\$1,618,248.90	53.91%



Camden JIF

4th Quarter 2016 - Workers' Comp Injury Review

Claims Reported:

- **73** First Reports of Injury
- **52** Medical Treatment vs. **21** Report Only/Occurrence Only
- **13** Remain open and actively treating; **8** are currently working and/or had no missed days
- **5** Employees remain out of work due to work-related injuries; **2** have been released to TD but are not able to be accommodated

Notable:

For claims reported during the 4th Quarter 2016:

- An average of **13** Transitional Duty days were accommodated on **6** claims
- An average of **19** TD Lost Opportunity Days occurred on **10** claims

Primary Cause/Type of Injuries:

- Strain/Sprains = 24
- MVA = 12
- Lacerations = 8
- Contusions = 6
- Exposure = 4
 - Bodily Fluids = 3
 - Toxic Fumes = 1
- Insect Bite = 3
- Animal Bite = 3
- Struck by object = 3
- Abrasion = 1
- Burn = 1
- Concussion = 1
- Twist/Ankle = 1
- Slip/Trip/Fall = 4
- Chest Pain = 2

APPENDIX I – MINUTES

November 28, 2016

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – NOVEMBER 28, 2016
BROOKLAWN SENIOR COMMUNITY CENTER 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

David Taraschi, Audubon Borough
Jack Flynn, Gibbsboro
Millard Wilkinson, Berlin Borough

RISK MANAGEMENT CONSULTANTS PRESENT:

Mike Avalone Conner Strong & Buckelew
Roger Leonard Leonard O'Neill Insurance Group
Terry Mason M&C Insurance
Peter DiGiambattista Associated Insurance Partners
Mark Von der Tann Edgewood Associates
Rick Bean Henry Bean & Sons Insurance

WELCOME: Chairman Mevoli welcomed everyone to the Borough of Brooklawn and the moment of silence was held in memory of Frank Lario who passed away on October 27, 2016. Frank Lario was the first solicitor for the Camden County Municipal JIF when the Fund was formed, and he then moved on to become a Superior Court Judge.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF OCTOBER 24, 2016

MOTION TO APPROVE THE OPEN MINUTES OF OCTOBER 24, 2016

Motion: Commissioner Wolk
Second: Commissioner DiAngelo
Roll Call Vote: 8 Ayes, 0 Nays

MOTION TO APPROVE THE CLOSED MINUTES OF OCTOBER 24, 2016

Motion: Commissioner Wolk
Second: Commissioner Gallagher
Vote: Unanimous

CORRESPONDENCE: NONE

2017 BUDGET: At the October Fund Meeting the Board of Fund Commissioners introduced the Budget for 2017 in the amount of \$12,648,026. There was a slight increase of \$412.00 on the MEL Premium since introduction, so the revised amount is \$12,648,438. In accordance with state regulations, the proposed budget has been advertised in the Fund's official newspaper and sent to each member municipality/entity.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2017 BUDGET

Motion: Commissioner Maley
Second: Commissioner Gallagher
Vote: Unanimous

DISCUSSION: *There was no discussion or public comments.*

MOTION TO CLOSE THE PUBLIC HEARING ON THE 2017 BUDGET

Motion: Commissioner Wolk
Second: Commissioner Gallagher
Vote: Unanimous

Executive Director said just to give a brief overview the Budget is at a 2.09% increase. On the appropriations side there was a slight increase on claims - a little over 2%, Expense Fees and Contingency is at 1.25% for an overall increase of 2.09%. Assessments were distributed to members and this reflected if the dividend was credited to the assessment.

With no questions being heard there was a motion to adopt the budget and certify the assessments.

MOTION TO ADOPT THE 2017 BUDGET FOR THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AND CERTIFY THE ASSESSMENTS

Motion: Commissioner Maley
Second: Commissioner Michielli
Roll Call Vote: 8 Ayes, 0 Nays

EMPLOYMENT PRACTICES PROGRAM: Members had until October 1st to submit checklist to qualify and or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel. Executive Director said he is happy to report the fund has reached 100% participation again this year.

MEMBERSHIP RENEWALS: The Fund has 25 members up for renewal at the end of the year. Renewal documents were sent out last month. Members are asked to return their resolutions and agreements back to the Fund office by October 1, 2016. We have received renewal documents from 20 of the 25 members.

POTENTIAL NEW MEMBERSHIP: The Fund Office has received two potential new member applications. The Executive Director provided an update.

RCF REPORT: The Residual Claims Fund met on October 19, 2016 at the Forsgate Country Club and held a public hearing and adopted the 2017 Budget. Enclosed is a copy of Commissioner Wolk’s report. Commissioner Wolk said the RCF approved the 2017 Budget and the next meeting will be held on January 4, 2017.

EJIF: The EJIF met on October 19, 2016 at the Forsgate Country Club and held a public hearing and adopted the 2017 Budget. Enclosed is a copy of Commissioner Wolk’s report. The EJIF also met on November 16th at the League. Commissioner Wolk said the EJIF approved the 2017 Budget. Adopted a resolution in support of Senate and Assembly bills that would allow JIFs to invest in bonds and government agencies. Commissioner Wolk also said the Underwriting managers are negotiating excess coverage with additional limits up to \$9 million; we are currently at \$8 million. The next meeting will be on January 4, 2017.

MEL: The MEL met on October 19, 2016 at the Forsgate Country Club to introduce the 2017 Budget. Enclosed is a copy of Commissioner Wolk’s report. The MEL also met on November 16th and adopted the 2017 Budget. Commissioner Wolk said the MEL introduced the 2017

Budget. Adopted a resolution I support of Senate and Assembly bills that would allow JIFs to invest in bonds of government agencies. The next meeting will be held on January 4, 2017.

MEL, RCF & EJIF REPRESENTATIVE: The Fund should elect its representative to the MEL, RCF & EJIF for the 2017 Fund Year. Commissioner Wolk said he would be happy to serve as the MEL, RCF and EJIF representative for 2017.

MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2017 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

Motion: Commissioner Maley
Second: Commissioner Lipsett
Roll Call Vote: 8 Ayes, 0 Nays

MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2017 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

Motion: Commissioner Maley
Second: Commissioner Lipsett
Roll Call Vote: 8 Ayes, 0 Nays

MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2017 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

Motion: Commissioner Maley
Second: Commissioner Lipsett
Roll Call Vote: 8 Ayes, 0 Nays

ELECTED OFFICIALS TRAINING: This year's elected officials training program will focus on Public Officials & Employment Practices, specifically personal liability of the elected officials. Sessions will be scheduled after the new year, thru the office of Mr. Nardi. The online version will also be available.

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

LEAGUE MAGAZINE: Enclosed are articles on cyber security that appeared in the October edition of the NJ League magazine written by Joseph Hrubash of Perma and by Marc Pfeiffer of the Bloustein Local Government Research Center at Rutgers.

DECEMBER MEETING: For the pas several years, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, Resolution 16-25 authorizing this action is part of the agenda.

MOTION TO APPROVE RESOLUTION 16-25 CANCELLING THE DECEMBER MEETING

Motion: Commissioner Maley
Second: Commissioner Michielli
Roll Call Vote: 8 Ayes, 0 Nays

2017 PUBLIC OFFICIALS / EMPLOYMENT PRACTICES POLICY CHANGES –

Executive Director said there is an add on item to discuss with regard to changes the MEL recommended on the Public Officials/Employment Practices policy. MEL Bulletin 16-31 was distributed to members and also emailed to members. Attorney Nardi has reviewed the changes to put a sub-limit on land use and zoning claims and to clarify language on reporting obligations to members. Attorney Nardi reviewed the changes and said it was appropriate under the circumstances and would recommend the approval of the Resolution. Mr. Nardi said the coverage will be the same that you had before, as negotiated and will now be a little better than we had originally. Attorney Nardi said the insurer's biggest fear is that people who may serve in a volunteer capacity may not do the right thing, which would happen in very limited cases and the insurer does not want to be on the hook for it.

MOTION TO APPROVE RESOLUTION 16-27 PROVIDING UPDATE TO PUBLIC OFFICIALS/EMPLOYMENT PRACTICES LIABILITY POLICY EFFECTIVE IN THE 2017 POLICY YEAR

Motion: Commissioner Maley
Second: Commissioner Gallagher
Roll Call Vote: 8 Ayes, 0 Nays

APPLICATION FOR COVERAGE FROM BERLIN BOROUGH: Executive Director said we have received an application for coverage from Berlin Borough for the Downtown Berlin Revitalization Corporation to market and promote downtown Berlin and to promote new events and attract new business. The Borough has established by resolution the Downtown Berlin Revitalization Corporation to manage this effort. Our underwriting team has reviewed the application and has approved. Executive Director said we are seeking approval for this application. In response to Chairman Mevoli, Executive Director said they could have applied as a Quasi Entity but this would actually give them better coverage for all lines. This is like a BID/SID a District Management Corporation. In response to Commissioner Maley, this will fall under the Borough of Berlin.

MOTION TO APPROVE COVERAGE FOR DOWNTOWN BERLIN REVITALIZATION CORP AS PRESENTED

Motion: Commissioner Maley
Second: Commissioner Lipsett
Roll Call Vote: 8 Ayes, 0 Nays

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

Executive Director reviewed the Financial Fast Track as of September 30, 2016 the statutory surplus stands at \$6.5 million which is almost a \$1 million increase from last month as we saw

some positive reserve changes. Executive Director reviewed the Expected Loss Ratio Analysis and said for October 2016 the actuary projected the JIF at 45% and we currently stand at 36%. Executive Director said the Lost Time Accident Frequency as of October 31st shows we are tied for first to 1.27 and the lowest percentage for all MEL JIFs statewide. Executive Director said we three new lost time accidents as of October 31st, 2016. Executive Director wished everyone a wonderful holiday season.

Executive Director's Report Made Part of Minutes.

TREASURER:

Approving Payment of Resolution 16-26 November 2016 Vouchers

2016	\$ 103,244.93
TOTAL	\$ 103,244.93

Confirmation of September 2016 Claims Payments/Certification of Claims Transfers:

Closed	.00
2012	18,000.00
2013	25,056.59
2014	69,551.78
2015	37,052.12
2016	222,979.91
TOTAL	372,640.40

MOTION TO APPROVE RESOLUTION 16-26 NOVEMBER 2016 VOUCHERS

Motion: Commissioner Maley
 Second: Commissioner DiAngelo
 Roll Call Vote: 8 Ayes - 0 Nays

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

Motion: Commissioner Maley
 Second: Commissioner Lipsett
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: None

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. Mr. Saville said Safety Bulletins on Fire Prevention Month and Leaf Collection Time...Important Reminder are included in the agenda packet. Safety Director reminded everyone that November is the month to submit your applications for Special Recognition Awards so if you have a department or individual that has gone above and beyond please submit their names for Special Recognition. Mr. Saville said it looks as though everyone is going to do well on the SIP again this year. Mr. Saville wished everyone happy holidays.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the Certificate Report for the period 9/26/16 to 10/25/16 which was included in the agenda showing 25 certificates were issued during that time period.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of October 2016 where there was a savings of 35.58% for the month and a total of 44.34 % for the year. On behalf of CSG Ms. Goldstein wished everyone happy holidays.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Manager said her report is for closed session.

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

Motion: Commissioner Maley
Second: Commissioner Lipsett
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Maley
Second: Commissioner Michielli
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION

Motion: Commissioner Lipsett
Second: Commissioner Gallagher
Roll Call Vote: 8 Ayes – 0 Nays

OLD BUSINESS:

NONE

NEW BUSINESS: Chairman Mevoli said Karen Read will be reaching out to everyone to make sure we have quorum for the January 23, 2017 Reorganizational Meeting. Please try to come out to the Meeting at Berlin Borough Municipal Building so we can take care of all of the business for that meeting. Chairman Mevoli thanked everyone and wished everyone a very happy holiday season.

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN:

Motion:	Commissioner Michielli
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 5:45PM

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

APPENDIX II

MEL, RCF & EJIF REPORT



Municipal Excess Liability Joint Insurance Fund

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

Date: January 4, 2017

To: Executive Committee
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Subject: January MEL Report

Chairman Rheinhardt: Executive Director presented outgoing Chairman Rheinhardt with an engraved paper weight expressing the MEL's gratitude for his service as Chairman of the MEL in 2015 and 2016 and noted his efforts in restructuring the standing committee charters, the formation of a Management Committee and moving the MEL's investment legislation forward.

25th Anniversary Presentation: The meeting also began with presentations between GenRe and the MEL JIF commemorating 25 years of a very successful partnership. Deputy Executive Director said when he was involved in early MEL commercial marketing efforts, he met with skepticism and suggestions that the MEL was marketing every year – which had the effect of limiting the carriers that would quote. But in reality, the MEL entered into 2 very favorable long time relationships with Munich Re and Genesis. James Dart presented the MEL with an engraved bowl and pedestal with the words "Respect, Trust & Friendship" and added this his experience with the MEL exceeded his expectations.

James J. Kickham: Executive Director said Jim Kickham retired effective December 31st. The MEL Board of Fund Commissioners adopted a Resolution recognizing the significant contribution to the continued success of the Municipal Excess Liability Joint Insurance Fund, the Municipal Excess Liability Residual Claims Fund and the New Jersey Environmental Risk Management Fund – as well as the local affiliated Joint Insurance Funds. In particular, Executive Director said Mr. Kickham was instrumental in putting together the excess and reinsurance programs that are still in place today. Chairman Landolfi added that beyond his insurance knowledge and expertise, Mr. Kickham conducted himself with great integrity both professionally and personally.

Kathie Tyler-Schohl: Executive Director also announced the retirement of Kathie Tyler-Schohl from Qual-Lynx. Kathie managed the MEL's Public Officials/Employment Practices Liability program almost from the beginning. Executive Director said Kathie was so very well versed in the MEL's claims and that she worked so well helping him, the Fund Attorneys, Claims Committees, Defense Attorneys and Member Municipalities in resolving very difficult claim matters. The MEL Board of Fund Commissioners presented Kathie with an engraved silver plate expressing their appreciation. Ms. Tyler-Schohl said working on the MEL account was one of the more rewarding accounts she worked on and that she enjoyed working on the MEL for the last 26 years.

2017 Reorganization - The MEL conducted its 2017 Reorganization. The Board of Fund Commissioners held elections for officers and board members, noted below.

Chairman	1	Robert Landolfi	Central Fund
Secretary	2	Richard Hirsh	Atlantic Fund
	3	Mauro Tucci	Suburban Essex Fund
	4	Carol Byrne	Bergen Fund
	5	Joseph Wolk	Camden Fund
	6	Charles Cuccia	South Bergen
	7	James Gildea	Suburban Fund
	1	Robert Law	Trico JIF
	2	Thomas Nolan	Monmouth JIF
	3	William Cottman	NJPHA Fund
	4	Joseph D'Arco	NJSI
	5	Paul Shives	Ocean Fund
	6	Scott Carew	PMM Fund
	7	Jon Rheinhardt	Morris Fund
		Meghan Jack	Burlco JIF
		Cynthia Ege	PAIC
		Andrew Brannen	Mid Jersey JIF
		James Carbin	First Responders JIF
		Bernie Rutkowski	NJUA Fund

2017 MEETING SCHEDULE:

2017 Meeting Schedule		
March 1, 2017	Forsgate Country Club	11:15 am
February 17, 2017	Princeton Marriott	9:00 am
June 7, 2017	Forsgate Country Club	11:15 am
September 6, 2017	Forsgate Country Club	11:15 am
October 18, 2017	Forsgate Country Club	11:15 am
November 15, 2017	Atlantic City Convention Center	5:00 pm
January 3, 2018	Forsgate Country Club	11:15 am

2017 Standing Committees Chairpersons

Management Committee	Robert Landolfi
Coverage Committee	Richard Hirsch
Investment Committee	James Gildea
Legislative Committee	Charles Cuccia
Nominating Committee	Charles Cuccia
Safety & Education Committee	Carol Byrne
Audit Committee	Jon Rheinhardt
Claims Review Committee	Richard Hirsh

Fund Commissioners and Risk Management Consultants are encouraged to volunteer on standing committees.

2017 Fund Professionals & Professional Service Agreements – The MEL board awarded professional service agreements in accordance with a fair and open process for Fund years 2015, 2016 & 2017 in January of 2015. Resolution reflected professional fees for 2017.

Purchase of Excess Insurance – The Board of Fund Commissioners adopted a resolution confirming the placement of excess coverage. The MEL commercial carrier for excess workers' compensation is Safety National, Genesis is the excess liability and optional pol/epl carrier, Munich Reinsurance provides the optional excess liability; Caitlin provides the non-owed aircraft and the commercial carrier for excess property and boiler/machinery is Zurich. Underwriting Manager's memorandum on the renewal is attached to this report.

Underwriting Manager said the MEL's sub-limit on flood coverage has been increased by \$100,000,000.

Risk Management Plan - The Board of Fund Commissioners adopted the 2017 MEL Risk Management Plan. The plan has been amended to reflect excess rates and carriers for 2017 as well as other changes - as noted in Underwriting Manager's renewal memorandum.

Legislative Committee: The committee met on November 16, 2016 and submitted the minutes of its meeting. Committee Chairman Hirsch said Assembly A-4234 (Burzichelli) / S-2663 (Sweeney) - which would allow certain joint insurance funds to invest in bonds of State and federal agencies and to form joint cash management and investment programs – has been approved by the Senate and is expected to be posted for a vote in the Assembly in January.

Management Committee: Management Committee met and submitted its recommendation at the November meeting to award Marketing Consultant contracts to Acrisure and Princeton Strategic Communications. Discussion on third candidate tabled for further discussion.

Ad-hoc Risk Management Information/Operating System – A 2nd RFQ was released with a deadline to respond on December 1, 2016. The Ad-hoc committee has scheduled January 19th to interview the prospective vendors. Board authorized the Management Committee to award the contract(s) subject to confirmation at the next Board of Commissioners meeting.

Coverage Committee: Board accepted the December meeting minutes of the Coverage Committee met on December 20th. Underwriting Manager said the Coverage Committee completed its review of the auto and casualty policies.

Audit Committee: Baker Tilly has submitted a draft of its Internal Audit on Claims. Once the report is finalized, a meeting of the Audit Committee will be scheduled. Committee will also review Internal Audits for Reinsurance, Underwriting, Contracts and EDP.

Elected Officials Seminars: VCS is in the process of converting this year's Elected Officials Seminar to an online version, pursuant to the MEL's contract for the preparation of online courses. The Board voted to extend the MEL's Elected Officials Seminar credit to Elected Officials and Chief Operating Officers that complete the Online Elected Officials Seminar Training.

RCF: The Residual Claims Fund met and held its 2017 Reorganization meeting on Wednesday, January 4, 2017 at 10:30. The Board voted to re-appoint Commissioner Cottman to serve as the Municipal Excess Liability Joint Insurance Fund's 2017 representative to the Municipal Excess Liability Residual Claims Fund.

Annual MEL Commissioner Retreat: The Board of Fund Commissioners annual one-day retreat has been scheduled for 9:00 am on February 17, 2017 in the Princeton Forrestal Marriott.

Claims Committee: The Claims Review Committee met on November 30, 2016 and is scheduled to meet immediately following the Board meeting. The Board accepted the November meeting minutes of the committee. Committee will meet again following the MEL's reorganization.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: January 4, 2017
TO: Executive Committee
Camden County Municipal Joint Insurance Fund
FROM: Commissioner Joseph Wolk
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2017 REORGANIZATION- The election of the slate was confirmed. Below is a listing of the 2017 Executive Committee and the 2017 Fund Professionals.

		2017
Chairman:	Central	Robert Landolfi
Secretary:	Sub Essex JIF	Joe Catenaro
Executive Committee:	Monmouth	Thomas Nolan
	Camden	Joe Wolk
	Sub-Muni	Jim Gildea
	PMM	Scott Carew
	Trico	Robert Law
	Ocean	Paul Shives
Alternates:		
#1	South Bergen	Greg Franz
#2	Bergen	Paul Tomasko
#3	Burlco	Meghan Jack
#4	NJUA	Bernie Rutkowski
#5	Morris	Greg Poff

REORGANIZATIONAL RESOLUTIONS – The Resolutions necessary to undertake the 2017 Reorganization of the Fund were reviewed and adopted by the Board.

FUND PROFESSIONALS & PROFESSIONAL SERVICE AGREEMENTS – At the January 2015 meeting, the EJIF board awarded professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq. for fund years 2015, 2016 and 2017. Contract Addendums will be forwarded to each Fund Professional which will outline adjustments to compensation for Fund year 2017. During the October 19, 2016 EJIF meeting, the Board of Fund Commissioners adopted the 2017 Budget which included a 2% increase for certain professional’s compensation for the 2017 fund year.

The Board of Fund Commissioners made the following appointments:

Executive Director	Stephen Sacco, Perma Risk Management Services
Fund Attorney	Fred Semrau, Esquire
Fund Treasurer	Charles Cuccia
Asset Manager	Wilmington Trust
Fund Auditor	Nisivoccia LLP
Underwriting Manager	Danskin Insurance Agency and Conner Strong & Buckelew
Actuary	AON Worldwide, Inc.
Environmental Engineer	PS&S and First Environment (<i>As per the agreed pricing as a result of the 2016 RFQ process for the 2017 fund year. This will be a 1 year appointment with the Fund reserving the right to renew for one additional year.</i>)
Claims Administrator	Peter King, Esquire

2017 STANDING COMMITTEES - Five standing committees were established for the 2017 Fund year. The five (5) committees are Coverage committee, Rules & Contracts committee, Budget & Finance committee, Nominating committee, and Claims committee.

REINSURANCE - The Underwriting Manager indicated that we are renewing our reinsurance coverage with Liberty IU. The Executive Committee authorized the fund's Underwriting Managers to purchase \$1,000,000 in increased limits for a total limit of \$9,000,000. A summary is as follows:

REINSURANCE RENEWAL

COVERAGE: Follow Form Excess Pollution Liability – Claims Made Coverage

COMPANY: Liberty Insurance Underwriters Inc., A, XV Best Rated

LIMIT OF LIABILITY: \$ 9,000,000 Pollution Incident Limit
\$ 9,000,000 Aggregate Limit

SELF INSURED RETENTION: \$3,000,000 Aggregate of All Losses Incurred

2017 MEETING SCHEDULE:

2017 Meeting Schedule		
March 1, 2017	Forsgate Country Club	10:50 am
June 7, 2017	Forsgate Country Club	10:50 am
September 6, 2017	Forsgate Country Club	10:50 am
October 18, 2017	Forsgate Country Club	10:50 am
November 15, 2017	Sheraton Hotel-Atlantic City	12:00 pm
January 3, 2018	Forsgate Country Club	10:50 am



Municipal Excess Liability Residual Claims Fund

9 Campus Drive – Suite 216
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January 4, 2017

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: Topics Discussed at the RCF Reorganization Meeting

Reorganization: The Residual Claims Fund reorganized on January 4, 2017. Although the RCF conducts its meetings as a Board of Commissioners, regulations require the election of an Executive Committee.

Below is a listing of the Executive Committee.

2017 Executive Committee
David Matchett, Burlco JIF, Chairman
Brian Bigler, NJUA JIF, Secretary
Tom Nolan, Monmouth JIF
William Cottman, MEL JIF
Madeline Cook, NJPHA JIF
Joseph Wolk, Camden JIF
Paul Shives, Ocean JIF

The Fund also elected the following alternates for the 2017 Fund Year:

2017 Alternate Executive Committee
Joseph Catenaro, Suburban Essex, JIF
James Gildea, Suburban Muni JIF
Richard Hirsch, Atlantic JIF
Scott Carew, PMM JIF
Robert Landolfi, Central JIF
Robert Law, Trico JIF
Gregory Franz, South Bergen JIF
Paul Tomasko, Bergen JIF
Jon Rheinhardt, Morris JIF

Reorganizational Resolutions: The Board adopted the following resolutions as part of the reorganization process:

- Resolution 1-17 Fund Professionals & Professional Service Agreements
- Resolution 2-17 Fiscal Management Plan
- Resolution 3-17 Public Meeting Procedures
- Resolution 4-17 Fund Records Program
- Resolution 5-17 Risk Management Plan

Fund Professionals & Professional Service Agreements: The Board resolved to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq. for fund years 2015, 2016 and 2017. In October, the Board accepted a recommendation reflecting professional compensation for Fund Year 2017; annual amounts were reflected in Resolution 1-17.

The Board of Fund Commissioners confirmed the following appointments:

2017 Fund Professionals	
Administrator	Joseph Hrubash, PERMA Risk Mgmt. Services
Deputy Administrator	Paul Miola, Arthur J. Gallagher Risk Mgmt. Services
Attorney	Fred Semrau, Esq of Dorsey & Semrau
Excess Claims Supervisor	CB Claims LLC
Treasurer	Charles Cuccia
Actuary	The Actuarial Advantage
Auditor	Ferraioli, Wielkotz, Cerullo & Cuva, P.A.
Asset Manager	Wilmington Trust
Banking Manager	Investors Bank
Claims Data Consultant	Qual-Lynx

Fiscal Management Plan: Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; establishing a wire transfer procedure; and certifying Approval Officer for all Fund expenses. Commissioner Gregory Franz was designated as the additional RCF Commissioner signatory.

Public Meeting Procedures: The Board of Fund Commissioners confirmed the following meeting schedule:

2017 Meeting Schedule & 2018 Reorganization		
March 1, 2017	Forsgate Country Club	10:30 am
June 7, 2017	Forsgate Country Club	10:30 am
September 6, 2017	Forsgate Country Club	10:30 am
October 18, 2017	Forsgate Country Club	10:30 am
January 3, 2018	Forsgate Country Club	10:30 am

The RCF Claims Committee will meet on the same day as the Executive Committee at the above listed locations at 9:00AM before the Fund meeting. In addition to the above, the RCF Claims Committee will meet via teleconference at 9:00AM on May 3, 2017, July 5, 2017 and November 29, 2017; Teleconference will be initiated from the fund office located at 9 Campus Drive – Suite 216, Parsippany, NJ.

The Fund’s newspaper is The Star Ledger (Newark). In addition, the MEL’s webpage is designated for official notices – www.njmel.org.

Fund Records: The Board confirmed the establishment of a Fund Records program appointing the Fund Secretary as custodian of records and Account Manager as Assistant Fund Secretary.

Risk Management Plan: The Board adopted the 2017 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

Committee Appointments: Chairman Matchett made the following appointments to the RCF Committees:
Claims Committee Commissioner Rheinhardt was added to the committee.

Claims Committee: The Claims Committee met November 30, 2016 and also at 9:00 am on the day of the Commissioners' meeting. Minutes of the November meeting were enclosed under separate cover. The next claims meeting is scheduled for March 1, 2017 at 9:00 am.

Investments: Two proposed legislative bills S-2663 (Sweeney) & A-4234 (Burzichelli) were introduced on October 7, 2016 to their respective review committees. These bills will allow certain joint insurance funds to invest in bonds of municipalities, state and federal agencies and may include the formation of joint cash management and investment programs. The bills were passed by the Senate on December 19, 2016 and are scheduled to be reviewed by the Assembly.

Acknowledgement of Service: Executive Director announced the retirement of James J. Kickham of PERMA as of January 1, 2017 and indicated the MEL would be making a presentation honoring his service.

Fund Attorney: The Fund Attorney reported there are 8 EPL/POL claims - down from 300 - left to be settled since that line of coverage was transferred out of the MEL.

Inclement Weather Procedure: A procedure has been instituted for Commissioners to confirm whether a meeting has been cancelled. The Executive Director will talk to the Chairman to determine if a meeting should be cancelled. In the case of an early morning or evening meeting, PERMA will leave a message which can be obtained by dialing the Fund's main number (201) 881-7632. For meetings that occur during normal business hours, meeting status can also be obtained by dialing the Fund office.

Next Meeting: The next meeting of the RCF will be March 1, 2017 at 10:30 AM at the Forsgate Country Club in Jamesburg, NJ.