

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MEETING AGENDA
JANUARY 22, 2018 – 5:15 PM**

**BERLIN BOROUGH MUNICIPAL HALL
59 SOUTH WHITE HORSE PIKE
BERLIN, NJ
AGENDA AND REPORTS**

***** SPECIAL NOTE ***
THIS MEETING SHALL SERVE AS THE 2018 REORGANIZATION MEETING OF THE
FUND. ALL FUND COMMISSIONERS ARE ENCOURAGED TO ATTEND.**

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 22, 2018
BERLIN BOROUGH MUNICIPAL HALL
59 SOUTH WHITE HORSE PIKE, BERLIN NJ
5:15 P.M.**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2017 EXECUTIVE COMMITTEE**
- WELCOME: BERLIN BOROUGH**
- APPROVAL OF MINUTES:** November 27, 2017 Open Minutes.....**Appendix I**
November 27, 2017 Closed Minutes..... **To be distributed**
- CORRESPONDENCE - None**

ADJOURN MEETING

Chair 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 2018 EXECUTIVE COMMITTEE**

REPORTS

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

- TREASURER – Elizabeth Pigliacelli**
 .December Vouchers - Resolutions 17-28 & 17-29.....**Page 46 & 48**
 .January Vouchers - Resolution 18-7..... **Page 50**
 .Monthly Reports – November & December.....**Page 53**

- ATTORNEY – Joseph Nardi, Esquire**
 .2018 Defense Panel, Resolution 18-8..... **Page 67**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 .Monthly Report and Agenda..... **Page 73**

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
 - .Monthly Certificate Holding report 10/22/17 to 11/21/17 **Page 80**
 - .Renewal Certificate Holding report 11/22/17 to 12/22/17 **Appendix III**

- MANAGED CARE – Consolidated Services Group**
 - .Monthly Report..... **Page 82**

- 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 26, 2018 Haddon Township**

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

NOMINATING COMMITTEE REPORT

YEAR 2018

Michael Mevoli	Chairman	Borough of Brooklawn
Mayor James Maley	Secretary	Borough of Collingswood
Mayor Joseph Wolk	Executive Committee	Borough of Mt. Ephraim
Louis DiAngelo	Executive Committee	Borough of Bellmawr
Terry Shannon	Executive Committee	Borough of Barrington
Mayor Neal Rochford	Executive Committee	Borough of Haddonfield
Jack Lipsett	Executive Committee	Gloucester City
Alternates		
Joseph Gallagher	Executive Committee 1st Alternate	Winslow Township
David Taraschi	Executive Committee 2nd Alternate	Borough of Audubon

**NOMINATING COMMITTEE
January 22, 2018**

Camden County Municipal Joint Insurance Fund

9 Campus Drive – Suite 216

Parsippany, NJ 07044

Date: January 22, 2018
Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund
From: PERMA Risk Management Services
Subject: Executive Director's Report

2018 Reorganization Resolutions

Fund Professional Service Agreements: In July 2017, the board authorized the advertisement of RFQ's for 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 **18-1** reflecting the appointments and establishing compensation for Fund Year 2018.

Motion to Approve Resolution 18-1 Appointing Fund Professionals

Reorganization Resolution 18-2 through 18-6 by Consent Motion:

.Resolution 18-2 Establishment of a Fiscal Management Plan	Page 6
.Resolution 18-3 Establishment Public Meeting Procedures	Page 12
.Resolution 18-4 Establishment a Fund Records Program	Page 13
.Resolution 18-5 Authorization of Executive Committee Compensation	Page 14
.Resolution 18-6 2018 Risk Management Plan	Page 15

Motion to adopt Resolutions 18-2 through 18-6.

- Committee Appointments:** The Fund has eight standing committees. Enclosed is the Chairs list of the committee appointments for 2018, as well as a brief description of their charges. You are encouraged to volunteer to serve in the upcoming year. (**Page 34**)
- 2018 Assessments:** The 2018 Assessments were mailed via certified mail to all member towns on/about December 15th. First Installment payments are due by **January 31, 2018**. Please note that the Fund has a safe deposit box for assessment payments. 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 2018 Reorganization Meeting:** The Residual Claims Fund’s 2018 Reorganization meeting was held on January 3, 2018 at the Forsgate Country Club. Enclosed is a copy of Commissioner Wolk’s report on the meeting. **(Appendix II)**
- ❑ **E-JIF 2018 Reorganization Meeting:** The E-JIF 2018 Reorganization meeting was held on January 3, 2018 at the Forsgate Country Club. Enclosed is Commissioner Wolk’s report on the meeting. **(Appendix II)**
- ❑ **MEL 2018 Reorganization Meeting:** The MEL 2018 Reorganization meeting was held on January 3, 2018 at the Forsgate Country Club. Enclosed is a copy of Commissioner Wolk’s report on the meeting. **(Appendix II)**
- ❑ **Elected Officials Training:** This year’s elected officials training program focus is on “Land Use Liability and Technology Risk Management”. As in the past, the MEL will reduce each member’s 2018 liability claims premium by \$250 for each municipal elected official and member’s CEO (i.e. municipal manager/administrator) who completes the course by May 1, 2018. The maximum credit is 25% of the member’s liability claims fund. The Fund will be scheduling sessions through Mr. Nardi’s office.

The MEL is 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
❖ 2017 Fund Year Regulatory Checklist	Page 44
❖ RMC Agreements	Page 45

RESOLUTION NO. 18-1

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, 2018; and

NOW, THEREFORE BE IT RESOLVED by the Fund's Governing Body that the contracts for the following professionals be appointed for 2018:

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

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

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

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

RESOLUTION NO. 18-2

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

ESTABLISHING A FISCAL MANAGEMENT PLAN
FOR THE 2018 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 2018 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
Elizabeth Pigliacelli	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, 2018 for the first installment and June 15, 2018 for the second installment.
- VII.** Cherry Hill Township operates on a fiscal calendar year beginning July 1 and ending June 30. Cherry Hill Township assessment due dates are February 28, 2018 for the first installment and July 31, 2018 for the second installment.
- VIII.** Certifying and Approval Officer for all FUND expenses shall be the FUND’s Executive Director and/or the Account Manager so designated by the Executive Director.
- IX.** Adjustments to Risk Management Fees in the amount of \$150 or less 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
2018 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, having a maturity date not more than 397 days from the date of purchase, approved by the Division of Local Government Services of the Department of Community Affairs 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 NRSO.
- 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. 18-3

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

WHEREAS, the FUND must establish meeting procedures for Fund Year 2018, 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 2018 at on the fourth Monday of each month (unless otherwise noted) at 5:15 p.m. in the following Municipal Buildings, unless otherwise noted, and the meeting of January 28, 2019 shall serve as the 2019 Reorganization Meeting:

February 26, 2018	Haddon Township	5:15 PM
March 26, 2018	Gloucester City Community Center	5:15 PM
April 23, 2018	Cherry Hill Fire District	5:15 PM
*May 21, 2018	Voorhees Township	5:15 PM
June 25, 2018	Haddonfield Borough	5:15 PM
July 23, 2018	Pine Hill Borough	5:15 PM
August 27, 2018	Barrington Borough	5:15 PM
September 24, 2018	Bellmawr Borough	5:15 PM
October 22, 2018	Berlin Township	5:15 PM
November 26, 2018	Collingswood Senior Comm. Center	5:15 PM
January 28, 2019	Berlin Borough	5:15 PM

*Denotes third Monday of the month

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 16, 2018 when the committee will meet at 10 AM and on December 14, 2018 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. 18-4

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 2018 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 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. 18-5

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. 18-6

Camden County Municipal Joint Insurance Fund

(hereinafter the "Fund")

ESTABLISHING THE 2018 PLAN OF RISK MANAGEMENT

BE IT RESOLVED by the Fund's governing body that the 2018 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).
 - **Excess Cyber Liability**
- 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.**

- 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, 2017) –

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

- Flood for locations wholly or partially within 100-year flood zone
- Boiler and Machinery
- 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:

- Flood for locations wholly or partially within 100-year flood zone
- Boiler and Machinery
- 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</i> <i>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 Element)
\$50,000	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 Buildings
\$100,000	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:

- \$2 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
 - \$5 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
 - \$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 purchased with XL are \$3,000,000 each event/\$6,000,000 policy aggregate. The limits are JIF wide and shared amongst member local units of the JIF. 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. There is a \$10,000 policy deductible that corresponds with each insuring agreement. The JIF also purchases excess cyber liability coverage at an \$6,000,000 policy aggregate level with Beazley.

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 and Beazley

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 purchases commercial insurance for POL/EPL and Volunteer D&O coverages from QBE Specialty Insurance Company, and Cyber Liability coverage from XL Insurance and Beazley.

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.) 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 2018 COMMITTEES LIST

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

Mayor 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
Mayor Neal Rochford., Haddonfield Borough
Rick Bean, RMC
Louis DiAngelo, Bellmawr Borough
Ken Cheeseman, Borough of Laurel Springs
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.

Mayor M. James Maley, Chair, Collingswood Borough
Mayor Joseph Wolk, Mt. Ephraim Borough
Terry Shannon, Barrington Borough
Peter DiGiambattista Jr., RMC
Michael Avalone, Conner Strong & Buckelew
Bonnie Ridolfino, Hardenbergh Insurance Group
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)

Mayor Joseph Wolk, Committee Chairman – Mt. Ephraim Borough
Louis DiAngelo, Bellmawr Borough
Mayor M. James Maley, Collingswood 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.

Mayor 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
Jack Lipsett, Gloucester City
Lenore Rosner, Cherry Hill Township
Peter DiGiambattista Jr., 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.

Louis DiAngelo, Bellmawr
Terry Shannon, Barrington Borough
Joseph Gallagher, Winslow Twp.
Lenore Rosner, Cherry Hill
John Foley, Cherry Hill FD
Joseph Nardi, Esq., Fund Attorney
Denise Hall, AmeriHealth
Cheryl Little, AmeriHealth
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.

Mayor Neal Rochford, Chair, Haddonfield Borough

Mayor M. James Maley, Collingswood

David Taraschi, Audubon

Ken Cheeseman, Laurel Springs

Rick Bean, 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, 2017			
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	1,072,877	10,728,766	204,655,450	215,384,215	
2.	CLAIM EXPENSES					
	Paid Claims	352,360	3,479,684	91,081,446	95,020,979	
	Case Reserves	(286,176)	(755,369)	4,181,456	3,017,590	
	IBNR	411,971	(289,026)	6,349,329	5,926,492	
	Recoveries	-	(139,337)	(167,155)	(224,033)	
	TOTAL CLAIMS	478,155	2,295,952	101,445,076	103,741,028	
3.	EXPENSES					
	Excess Premiums	337,582	3,375,820	55,536,497	58,912,317	
	Administrative	175,586	1,756,886	36,544,486	38,301,372	
	TOTAL EXPENSES	513,168	5,132,706	92,080,984	97,213,690	
4.	UNDERWRITING PROFIT (1-2-3)	81,554	3,300,108	11,129,390	14,429,498	
5.	INVESTMENT INCOME	(3,495)	147,292	10,166,597	10,313,889	
6.	DIVIDEND INCOME	92,159	92,159	3,320,164	3,412,323	
7.	STATUTORY PROFIT (4+5+6)	170,217	3,539,559	24,616,151	28,155,709	
8.	DIVIDEND	92,159	92,159	18,301,650	18,393,809	
9.	STATUTORY SURPLUS (7-8)	78,058	3,447,400	6,314,500	9,761,900	
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	(608)	(65,791)	3,319,463	3,253,672	
	Aggregate Excess LFC	26,276	266,630	244,478	511,108	
	2014	(554)	34,402	2,414,063	2,448,465	
	2015	(538)	407,869	997,191	1,405,059	
	2016	(644)	2,126,746	(660,695)	1,466,051	
	2017	54,127	677,545		677,545	
	TOTAL SURPLUS (DEFICITS)	78,058	3,447,400	6,314,500	9,761,900	
	TOTAL CASH				20,785,808	
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS	0	93,122	85,476,046	85,569,168	
	FUND YEAR 2014					
	Paid Claims	44,510	790,177	2,404,399	3,194,575	
	Case Reserves	(32,889)	(332,100)	933,399	601,299	
	IBNR	(11,621)	(390,146)	747,665	357,519	
	Recoveries	0	(76,465)	(57,443)	(133,908)	
	TOTAL FY 2014 CLAIMS	0	(8,534)	4,028,019	4,019,485	
	FUND YEAR 2015					
	Paid Claims	141,969	432,178	2,607,706	3,039,884	
	Case Reserves	(122,307)	(301,917)	1,190,203	888,285	
	IBNR	(19,662)	(514,141)	1,412,301	898,160	
	Recoveries	0	0	(15,529)	(15,529)	
	TOTAL FY 2015 CLAIMS	0	(383,881)	5,194,681	4,810,800	
	FUND YEAR 2016					
	Paid Claims	44,143	718,238	1,471,461	2,189,699	
	Case Reserves	(54,075)	(367,015)	1,247,572	880,558	
	IBNR	9,932	(2,415,542)	4,039,020	1,623,478	
	Recoveries	0	(41,622)	(11,724)	(53,346)	
	TOTAL FY 2016 CLAIMS	0	(2,105,941)	6,746,330	4,640,388	
	FUND YEAR 2017					
	Paid Claims	121,738	1,027,654		1,027,654	
	Case Reserves	(76,906)	647,447		647,447	
	IBNR	433,322	3,047,335		3,047,335	
	Recoveries	0	(21,250)		(21,250)	
	TOTAL FY 2017 CLAIMS	478,154	4,701,186		4,701,186	
	COMBINED TOTAL CLAIMS	478,155	2,295,952	101,445,076	103,741,028	

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	11/30/2017	
		2014	2015	2016	Last Month	This Month
CAMDEN JOINT INSURANCE FUND						
Total Cash Balance (millions)		14.32	15.46	16.98	20.79	20.63
Fixed Income Portfolio						
Investments (millions), Book Value		4.92	4.92	9.99	14.01	14.10
Avg maturity (years) ***		1.51	1.33	0.24	2.40	2.40
Unrealized gain/(loss) (%)		0.89	0.47	0.09	-0.13	-0.46
Purchase/Book yield (%)		1.40	1.40	0.62	1.19	1.22
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		2.29	1.87	0.71	1.06	0.76
M E L PORTFOLIO						
Total Cash Balance (millions)		72.15	80.36	61.94	56.90	52.71
Fixed Income Portfolio						
Investments (millions), Book Value		48.09	48.09	53.40	54.84	53.84
Avg maturity (years) ***		1.90	1.58	1.64	1.67	1.62
Unrealized gain/(loss) (%)		-0.06	0.12	0.03	-0.30	-0.54
Purchase/Book yield (%)		0.82	0.82	0.82	1.15	1.16
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.76	0.94	0.85	0.85	0.62
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.69	0.10	0.41	1.04	1.10
Wells Fargo Treasury Plus 454/Sweep		0.01	0.01	0.01	0.67	0.70
Investors Bank Deposits		-	0.66	0.66	1.02	1.02
Treasury Issues						
1 year bills		0.12	0.32	0.61	1.40	1.56
3 year notes		0.90	1.02	1.00	1.68	1.81
5 year notes		1.64	1.53	1.33	1.98	2.05
3 month bills		0.03	0.05	0.32	1.09	1.25
Merrill Lynch US Govt 1-3 years ^		0.63	0.56	0.89	0.63	0.43
* Yearly data is average monthly rate.						
^Monthly data is Year to Date Return						
***WF uses Weighted Average Life which factors in the likelihood of a security being called based on the current level of interest rates.						

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

AS OF **November 30, 2017**

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	47	MONTH	46	MONTH	35	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Nov-17		31-Oct-17		30-Nov-16	
PROPERTY	591,500	354,018	59.85%	100.00%	59.85%	100.00%	60.87%	100.00%
GEN LIABILITY	1,405,625	1,389,882	98.88%	95.40%	92.36%	95.07%	58.25%	89.48%
AUTO LIABILITY	350,875	100,357	28.60%	92.21%	28.17%	91.84%	29.97%	86.58%
WORKER'S COMP	3,909,782	1,910,803	48.87%	99.34%	48.87%	99.28%	50.04%	97.90%
TOTAL ALL LINES	6,257,782	3,755,060	60.01%	98.12%	58.52%	97.98%	51.78%	95.57%
NET PAYOUT %	\$3,076,573		49.16%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	35	MONTH	34	MONTH	23	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Nov-17		31-Oct-17		30-Nov-16	
PROPERTY	541,208	619,800	114.52%	100.00%	111.20%	100.00%	111.86%	99.33%
GEN LIABILITY	1,412,638	642,936	45.51%	89.48%	38.34%	88.77%	21.94%	78.18%
AUTO LIABILITY	335,860	53,548	15.94%	86.58%	15.94%	85.94%	11.66%	75.06%
WORKER'S COMP	3,739,043	2,688,386	71.90%	97.90%	72.63%	97.68%	76.51%	92.71%
TOTAL ALL LINES	6,028,749	4,004,670	66.43%	95.49%	64.90%	95.15%	63.28%	88.92%
NET PAYOUT %	\$3,056,838		50.70%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	23	MONTH	22	MONTH	11	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Nov-17		31-Oct-17		30-Nov-16	
PROPERTY	490,882	440,127	89.66%	99.33%	88.37%	98.69%	63.38%	86.00%
GEN LIABILITY	1,437,680	166,897	11.61%	78.18%	11.61%	76.91%	7.47%	49.00%
AUTO LIABILITY	330,150	97,051	29.40%	75.06%	29.40%	73.57%	19.62%	45.00%
WORKER'S COMP	3,689,848	2,358,102	63.91%	92.71%	62.89%	91.80%	49.24%	52.00%
TOTAL ALL LINES	5,948,560	3,062,178	51.48%	88.77%	50.74%	87.76%	38.67%	53.69%
NET PAYOUT %	\$2,151,714		36.17%					

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	11	MONTH	10	MONTH	-1	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Nov-17		31-Oct-17		30-Nov-16	
PROPERTY	566,229	388,400	68.59%	86.00%	73.13%	76.00%	N/A	N/A
GEN LIABILITY	1,464,528	224,603	15.34%	49.00%	14.76%	42.00%	N/A	N/A
AUTO LIABILITY	324,847	56,213	17.30%	45.00%	15.12%	40.00%	N/A	N/A
WORKER'S COMP	3,837,435	1,015,148	26.45%	52.00%	25.67%	42.00%	N/A	N/A
TOTAL ALL LINES	6,193,040	1,684,364	27.20%	54.03%	26.88%	45.00%	N/A	N/A
NET PAYOUT %	\$1,009,157		16.30%					

2017 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
			November 30, 2017	
	2017	2016	2015	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2017 - 2015
MORRIS	1.09	1.96	2.01	1.70
BURLINGTON	1.10	1.98	1.90	1.66
CENTRAL	1.26	1.79	1.95	1.68
BERGEN	1.27	1.56	2.27	1.70
CAMDEN	1.36	1.35	2.55	1.67
SOUTH BERGEN	1.50	2.35	2.78	2.23
SUBURBAN MUNICIPAL	1.52	2.24	2.25	2.01
ATLANTIC	1.62	3.19	2.69	2.42
N.J.U.A.	1.63	3.15	2.60	2.47
NJ PUBLIC HOUSING	1.67	2.07	2.06	1.95
PROF MUN MGMT	1.78	2.08	3.81	2.54
TRI-COUNTY	1.78	2.48	2.05	2.10
SUBURBAN ESSEX	1.80	1.80	2.15	1.93
MONMOUTH	2.04	1.63	2.19	1.95
OCEAN	2.42	2.09	2.27	2.26
AVERAGE	1.59	2.11	2.37	2.02
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Camden Joint Insurance Fund										
2017 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF November 30, 2017										
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	MEMBER	TOTAL RATE	2017 - 2015
		*	11/30/2017	ACCIDENTS						
1	87 AUDUBON		0	0	0.00	1.10	0.00	1 AUDUBON	0.42	
2	88 AUDUBON PARK		0	0	0.00	0.00	0.00	2 AUDUBON PARK	0.00	
3	89 BARRINGTON		0	0	0.00	0.70	2.71	3 BARRINGTON	1.15	
4	93 BROOKLAWN		0	0	0.00	0.00	0.00	4 BROOKLAWN	0.00	
5	94 CHESILHURST		0	0	0.00	0.00	0.00	5 CHESILHURST	0.00	
6	96 COLLINGSWOOD		0	0	0.00	0.92	0.59	6 COLLINGSWOOD	0.53	
7	102 HI-NELLA		0	0	0.00	0.00	0.00	7 HI-NELLA	0.00	
8	103 LAUREL SPRINGS		0	0	0.00	1.35	8.11	8 LAUREL SPRINGS	2.69	
9	107 MEDFORD LAKES		0	0	0.00	0.00	0.00	9 MEDFORD LAKES	0.00	
10	110 OAKLYN		0	0	0.00	0.00	4.41	10 OAKLYN	1.26	
11	111 PINE HILL		0	0	0.00	0.00	1.72	11 PINE HILL	0.64	
12	112 RUNNEMEDE		0	0	0.00	1.37	0.00	12 RUNNEMEDE	0.59	
13	451 TAVISTOCK		0	0	0.00	0.00	0.00	13 TAVISTOCK	0.00	
14	457 PINE VALLEY		0	0	0.00	0.00	0.00	14 PINE VALLEY	0.00	
15	565 CAMDEN PARKING AUTHO		0	0	0.00	0.00	14.29	15 CAMDEN PARKING AU	3.69	
16	99 HADDON		0	1	0.78	0.45	2.03	16 HADDON	1.00	
17	115 WINSLOW		1	2	1.02	3.69	3.60	17 WINSLOW	2.84	
18	91 BERLIN BOROUGH		0	1	1.05	0.00	0.95	18 BERLIN BOROUGH	0.54	
19	106 MAGNOLIA		0	1	1.07	3.21	0.00	19 MAGNOLIA	1.64	
20	90 BELLMAWR		2	2	1.25	0.47	5.44	20 BELLMAWR	2.23	
21	584 CHERRY HILL FIRE DISTRIC		0	2	1.27	2.90	2.21	21 CHERRY HILL FIRE DIS	2.20	
22	98 GLOUCESTER		0	2	1.37	1.53	2.51	22 GLOUCESTER	1.73	
23	113 SOMERDALE		0	1	1.49	3.52	0.00	23 SOMERDALE	2.03	
24	114 VOORHEES		0	2	1.52	1.43	3.69	24 VOORHEES	2.21	
25	564 CHERRY HILL		0	7	1.59	1.01	0.97	25 CHERRY HILL	1.16	
26	101 HADDONFIELD		0	2	1.67	0.00	4.05	26 HADDONFIELD	1.31	
27	104 LAWNSIDE		0	1	2.06	1.20	9.80	27 LAWNSIDE	3.83	
28	117 WOODLYNNE		0	1	2.42	2.82	0.00	28 WOODLYNNE	1.87	
29	97 GIBBSBORO		0	1	2.76	0.00	3.32	29 GIBBSBORO	1.55	
30	108 MERCHANTVILLE		1	2	3.07	0.00	0.00	30 MERCHANTVILLE	0.89	
31	95 CLEMENTON		0	2	3.55	0.00	2.99	31 CLEMENTON	1.73	
32	92 BERLIN TOWNSHIP		0	3	3.87	5.95	0.00	32 BERLIN TOWNSHIP	3.32	
33	105 LINDENWOLD		1	5	4.91	3.92	2.14	33 LINDENWOLD	3.70	
34	109 MOUNT EPHRAIM		0	3	5.32	3.13	0.00	34 MOUNT EPHRAIM	2.77	
Totals:			5	41	1.36	1.35	2.07		1.57	
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)										
* Member does not participate in the FUND for Workers' Comp coverage										
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report										
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR										
2016 Loss Time Accident										
Frequency as of November 29, 2016 1.29										

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	
	Checklist Submitted	Compliant	EPL	POL	Co-Insurance
Member Name			Deductible	Deductible	01/01/17
AUDUBON	Yes	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
COLLINGSWOOD	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HADDON	Yes	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	Yes	\$ 20,000	\$ 20,000	0%
LAWNSIDE	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
LINDENWOLD	Yes	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODLYNNE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

**Camden JIF
2017 FUND COMMISSIONERS**

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

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2017 as of December 31, 2017

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed 3/6
<input type="checkbox"/> Assessments	Filed 3/6
<input type="checkbox"/> Actuarial Certification	Filed 6/29
<input type="checkbox"/> Reinsurance Policies	Filed 6/6
<input type="checkbox"/> Fund Commissioners	Filed 3/6
<input type="checkbox"/> Fund Officers	Filed 3/6
<input type="checkbox"/> Renewal Resolutions	Renewing Members Filed 3/6
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2017 Risk Management Plan	Filed 3/6
<input type="checkbox"/> 2017 Cash Management Plan	Filed 3/6
<input type="checkbox"/> 2017 Risk Manager Contracts	Complete
<input type="checkbox"/> 2017 Certification of Professional Contracts	Filed 5/1
<input type="checkbox"/> Unaudited Financials	Filed 2/28
<input type="checkbox"/> Annual Audit	Filed 6/29
<input type="checkbox"/> State Comptroller Audit Filing	Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2017 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF January 12, 2017				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	05/31/17	05/31/17	12/31/17
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	3/2/2017	3/2/2017	12/31/17
BARRINGTON	CONNER STRONG & BUCKELEW		4/13/2017	12/31/17
BELLMAWR	CONNER STRONG & BUCKELEW	2/1/2017	2/1/2017	12/31/17
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	01/09/18	06/19/17	12/31/17
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW		02/03/17	12/31/17
BROOKLAWN	CONNER STRONG & BUCKELEW		01/30/17	12/31/17
CHERRY HILL	CONNER STRONG & BUCKELEW	11/21/2017	1/19/2017	12/31/17
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW		5/4/2017	12/31/17
CHESILHURST	EDGEWOOD ASSOCIATES		6/23/2017	12/31/17
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY		01/31/17	12/31/17
CLEMENTON	HARDENBERGH INSURANCE GROUP	02/09/17	02/09/17	12/31/17
COLLINGSWOOD	CONNER STRONG & BUCKELEW		01/02/18	12/31/18
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	01/31/17	01/31/17	12/31/17
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/12/2018	2/1/2017	12/31/17
HADDON	WAYPOINT INSURANCE SERVICES	2/2/2017	2/2/2017	12/31/17
HADDONFIELD	HENRY BEAN & SONS	01/02/18	03/10/17	12/31/17
HI-NELLA	CONNER STRONG & BUCKELEW	03/27/17	03/27/17	12/31/17
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	02/01/17	02/01/17	12/31/17
LAWNSIDE	M&C INSURANCE AGENCY	03/16/17	03/23/17	02/03/18
LINDENWOLD	HARDENBERGH INSURANCE GROUP	02/09/17	02/09/17	12/31/17
MAGNOLIA	CONNER STRONG & BUCKELEW	01/12/18	02/08/17	12/31/17
MEDFORD LAKES	CONNER STRONG & BUCKELEW		2/27/2017	12/31/17
MERCHANTVILLE	CONNER STRONG & BUCKELEW	01/12/18	1/13/2017	12/31/17
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		7/10/2017	05/31/18
OAKLYN	HARDENBERGH INSURANCE GROUP	3/1/2017	3/1/2017	12/31/17
PINE HILL	CONNER STRONG & BUCKELEW	2/7/2017	2/7/2017	12/31/17
PINE VALLEY	HENRY BEAN & SONS	1/25/2017	1/25/2017	12/31/17
RUNNEMEDE	CONNER STRONG & BUCKELEW	01/08/18	1/8/2018	12/31/18
SOMERDALE	CONNER STRONG & BUCKELEW		3/2/2017	12/31/17
TAVISTOCK	CONNER STRONG & BUCKELEW		6/21/2017	12/31/17
VOORHEES	HARDENBERGH INSURANCE GROUP	03/15/17	3/15/2017	12/31/17
WINSLOW	CONNER STRONG & BUCKELEW	5/16/2017	1/23/2017	12/31/17
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	3/2/2017	3/2/2017	12/31/17
Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.				

RESOLUTION NO. 17-28

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

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001491			
001491	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 4TH QTR 2017	3,159.63
			3,159.63
001492			
001492	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY 4TH QTR 2017	169,361.09
001492	MUNICIPAL EXCESS LIABILITY JIF	MEL 4TH QTR 2017	460,005.32
			629,366.41
001493			
001493	COMP SERVICES, INC.	CLAIMS ADMIN - 12/17 - CHERRY HILL SERVI	2,458.33
001493	COMP SERVICES, INC.	CLAIMS ADMIN - 12/2017	32,500.00
			34,958.33
001494			
001494	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING - 11/2017	2,200.00
001494	INTERSTATE MOBILE CARE INC.	DOT DRUG, BREATH ALCOHOL 11/17 - BELLMA	81.00
			2,281.00
001495			
001495	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 12/2017	11,090.77
			11,090.77
001496			
001496	CHERRY HILL TOWNSHIP	2017 OPTIONAL SAFETY AWARD	500.00
			500.00
001497			
001497	PUBLIC SAFETY OUTFITTERS, INC.	OPTIONAL SAFETY - 11/8/17	500.00
			500.00
001498			
001498	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 11/2017	19.49
001498	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 12/2017	29,867.50
			29,886.99
001499			
001499	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 12/2017	3,855.25
			3,855.25
001500			
001500	BROWN & CONNERY, LLP	ATTORNEY EXPENSE - 11/2017	46.03
001500	BROWN & CONNERY, LLP	ATTORNEY FEE 11/2017	1,721.58
001500	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 11/2017	1,776.00
			3,543.61
001501			
001501	ELIZABETH PIGLIACELLI	TREASURER FEE 12/2017	1,742.50
			1,742.50

001502			
001502	HADDONFIELD BOROUGH (PW)	2017 OPTIONAL SAFETY AWARD	500.00
			500.00
001503			
001503	MICHAEL MEVOLI	JIF MTG 11/27/17 - 1/2 FOOD TOTAL	273.84
			273.84
001504			
001504	MUNICIPAL EXCESS LIABILITY JIF	MSI 4TH QTR 2017	14,496.00
			14,496.00
001505			
001505	SPARK CREATIVE GROUP	WEBSITE HOSTING & MANAGEMENT - 11/18/201	350.00
			350.00
001506			
001506	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 12/2017 - CHERRY	1,083.00
001506	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 12/2017	8,739.58
			9,822.58
001507			
001507	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 12/2017	957.16
			957.16
001508			
001508	BROOKLAWN BOROUGH	2017 OPTIONAL SAFETY AWARD	500.00
			500.00
001509			
001509	WINSLOW TOWNSHIP	2017 OPTIONAL SAFETY AWARD	500.00
			500.00
		TOTAL PAYMENTS FY 2017	748,284.07

TOTAL PAYMENTS ALL FUND YEARS \$ 748,284.07

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. 17-29

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

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001473			
001473	BARRINGTON BOROUGH	2017 DIVIDENDS	14,827.43
			14,827.43
001474			
001474	BELLMAWR BOROUGH	2017 DIVIDENDS	35,595.06
			35,595.06
001475			
001475	BROOKLAWN BOROUGH	2017 DIVIDENDS	8,565.64
			8,565.64
001476			
001476	GIBBSBORO BOROUGH	2017 DIVIDENDS	4,458.69
			4,458.69
001477			
001477	GLOUCESTER CITY	2017 DIVIDENDS	43,062.13
			43,062.13
001478			
001478	LINDENWOLD BOROUGH	2017 DIVIDENDS	35,758.66
			35,758.66
001479			
001479	MEDFORD LAKES BOROUGH	2017 DIVIDENDS	12,133.01
			12,133.01
001480			
001480	MOUNT EPHRAIM BOROUGH	2017 DIVIDENDS	11,767.76
			11,767.76
001481			
001481	PINE HILL BOROUGH	2017 DIVIDENDS	12,446.57
			12,446.57
001482			
001482	RUNNEMEDE BOROUGH	2017 DIVIDENDS	14,429.01
			14,429.01
001483			
001483	TAVISTOCK BOROUGH	2017 DIVIDENDS	278.38
			278.38
001484			
001484	HADDON HEIGHTS BOROUGH	2017 DIVIDENDS	12,073.88
			12,073.88
001485			
001485	CAMDEN COUNTY IMPROVEMENT AUTH	2017 DIVIDENDS	2,083.94
			2,083.94

001486			
001486	CHERRY HILL TOWNSHIP	2017 DIVIDENDS	4,989.71
			4,989.71
001487			
001487	MERCHANTVILLE BOROUGH	2017 DIVIDENDS	12,174.24
			12,174.24
001488			
001488	WINSLOW TWP FIRE DISTRICT #1	2017 DIVIDENDS	9,025.28
			9,025.28
001489			
001489	CAMDEN PARKING AUTHORITY	2017 DIVIDENDS	4,341.84
			4,341.84
001490			
001490	HADDONFIELD BOROUGH	2017 DIVIDENDS	35,687.50
			35,687.50
		TOTAL PAYMENTS Closed Year	273,698.73

TOTAL PAYMENTS ALL FUND YEARS \$ 273,698.73

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. 18-7

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST - JANUARY 2018**

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 2017

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001510			
001510	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING - 12/2017	2,232.00
001510	INTERSTATE MOBILE CARE INC.	DOT DRUG, BREATH ALCOHOL 12/17 - BELLMAW	81.00
001510	INTERSTATE MOBILE CARE INC.	DOT DRUG, BREATH ALCOHOL 12/17 - VOORHE	90.00
			2,403.00
001511			
001511	LAUREL SPRINGS BOROUGH	2017 OPTIONAL SAFETY AWARD	500.00
			500.00
001512			
001512	TAVISTOCK BOROUGH	2017 OPTIONAL SAFETY AWARD	494.97
			494.97
001513			
001513	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 12/2017	224.06
			224.06
001514			
001514	BERLIN BOROUGH	2017 OPTIONAL SAFETY AWARD	500.00
			500.00
001515			
001515	MOUNT EPHRAIM BOROUGH	2017 OPTIONAL SAFETY AWARD	488.40
			488.40
001516			
001516	BERLIN TOWNSHIP	2017 OPTIONAL SAFETY AWARD	500.00
			500.00
001517			
001517	COURIER POST	ACCT: CHL-083028 - 12/27/17 - ADPT BDGT	54.64
			54.64
001518			
001518	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR 11/30/17	94.35
			94.35
001519			
001519	BARRINGTON BOROUGH	2017 OPTIONAL SAFETY AWARD	500.00
			500.00
001520			
001520	SOMERDALE BOROUGH	2017 OPTIONAL SAFETY AWARD	497.40
			497.40
TOTAL PAYMENTS FY 2017			6,256.82

FUND YEAR 2018

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001521			
001521	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 1ST QTR 2018	3,029.17
			3,029.17
001522			
001522	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY 1ST QTR 2018	161,911.36
001522	MUNICIPAL EXCESS LIABILITY JIF	MEL 1ST QTR 2018	459,638.69
			621,550.05
001523			
001523	N.J. MUNICIPAL ENVIRONMENTAL	EJIF 1ST INSTALLMENT 2018	156,852.31
			156,852.31
001524			
001524	COMP SERVICES, INC.	CLAIMS ADMIN - 01/2018 - CHERRY HILL	2,458.33
001524	COMP SERVICES, INC.	CLAIMS ADMIN - 01/2018	32,500.00
			34,958.33
001525			
001525	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 01/2018	12,562.58
			12,562.58
001526			
001526	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 01/2018	31,885.08
			31,885.08
001527			
001527	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 01/2018	3,932.33
			3,932.33
001528			
001528	ELIZABETH PIGLIACELLI	TREASURER FEE 01/2018	1,777.33
			1,777.33
001529			
001529	MUNICIPAL EXCESS LIABILITY JIF	MSI 1ST QTR 2018	14,174.75
			14,174.75
001530			
001530	CONSOLIDATED SERVICE GROUP INC	W/C MANAGED CARE SERVICES 1/18 - CHERRY	1,083.00
001530	CONSOLIDATED SERVICE GROUP INC	W/C MANAGED CARE SERVICES - 01/2018	8,936.00
			10,019.00
001531			
001531	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 01/2018	976.00
			976.00
		TOTAL PAYMENTS FY 2018	891,716.93

TOTAL PAYMENTS ALL FUND YEARS \$ 897,973.75

Chairperson

Attest:

Dated: _____

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

Treasurer

January 22, 2018

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

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

The statements included in this report are prepared on a "cash basis" and relate to financial activity through the periods ending November 30, 2017 and December 31, 2017 for Fund Years 2014, 2015, 2016 and 2017. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

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

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 \$5,630.87 and December totaled \$6,698.26.

- **RECEIPT ACTIVITY FOR NOVEMBER:**

Cherry Hill Deductible	\$ 11,964.84	
Subrogation	111,847.33	
Total Receipts		<u>\$123,812.17</u>

- **RECEIPT ACTIVITY FOR DECEMBER:**

Cherry Hill Deductible	\$ 5,982.88	
Total Receipts		<u>\$5,982.88</u>

- **CLAIM ACTIVITY FOR NOVEMBER:**

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

Property Liability Claims	\$ 73,101.61	
Workers Compensation Claims	87,444.87	
Administration Expense	<u>103,124.55</u>	
Total Claims/Expenses		<u>\$263,671.03</u>

- **CLAIM ACTIVITY FOR DECEMBER:**

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

Property Liability Claims	\$ 382,879.42	
Workers Compensation Claims	114,315.45	
Administration Expense	<u>1,022,082.80</u>	
Total Claims/Expenses		<u>\$1,519,256.69</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 \$20,785,807.85 to a closing balance of \$20,633,417.69 and \$19,112,444.47 showing a decrease of \$152,390.16 and \$1,520,973.22 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		2017							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	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
2017	Property	331,014.62	7,133.20	73,715.92	264,431.90	264,431.90	0.00	0.00	0.00
	Liability	137,577.09	2,356.57	0.00	139,933.66	139,933.66	0.00	0.00	0.00
	Auto	28,512.63	1,000.00	0.00	29,512.63	29,512.63	0.00	0.00	0.00
	Workers Comp	509,299.54	59,996.12	0.00	569,295.66	569,295.70	(0.04)	(70.04)	70.00
	Cherry Hill	10,480.27	5,982.88	10,480.23	5,982.92	5,982.88	0.04	0.04	(0.00)
	Total	1,016,884.15	76,468.77	84,196.15	1,009,156.77	1,009,156.77	0.00	(70.00)	70.00
2016	Property	387,976.21	6,349.12	0.00	394,325.33	394,325.33	0.00	0.00	0.00
	Liability	73,576.26	2,655.24	0.00	76,231.50	76,231.50	0.00	0.00	0.00
	Auto	64,213.27	0.00	0.00	64,213.27	64,213.27	(0.00)	(0.00)	0.00
	Workers Comp	1,610,587.04	6,496.26	0.00	1,617,083.30	1,616,943.60	139.70	0.00	139.70
	Cherry Hill	1,345.08	0.00	1,484.61	(139.53)	0.00	(139.53)	0.17	(139.70)
	Total	2,137,697.86	15,500.62	1,484.61	2,151,713.87	2,151,713.70	0.17	0.17	(0.00)
2015	Property	561,573.44	18,100.77	0.00	579,674.21	579,674.21	0.00	0.00	0.00
	Liability	360,549.46	20,404.25	0.00	380,953.71	380,953.71	(0.00)	(0.00)	0.00
	Auto	35,182.88	0.00	0.00	35,182.88	35,182.88	0.00	0.00	0.00
	Workers Comp	2,067,049.25	11,364.61	37,831.41	2,040,582.45	2,061,027.10	(20,444.65)	0.00	(20,444.65)
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	3,024,355.03	49,869.63	37,831.41	3,036,393.25	3,056,837.90	(20,444.65)	0.00	(20,444.65)
2014	Property	323,918.01	0.00	0.00	323,918.01	323,918.01	0.00	0.00	0.00
	Liability	1,022,674.68	11,094.27	0.00	1,033,768.95	1,033,768.95	0.00	0.00	0.00
	Auto	75,667.89	1,506.64	0.00	77,174.53	77,174.53	0.00	0.00	0.00
	Workers Comp	1,638,406.62	3,605.00	300.00	1,641,711.62	1,641,711.62	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	3,060,667.20	16,205.91	300.00	3,076,573.11	3,076,573.11	0.00	0.00	0.00
2013	Property	337,742.74	0.00	0.00	337,742.74	0.00	337,742.74	337,742.74	0.00
	Liability	879,979.84	0.00	0.00	879,979.84	0.00	879,979.84	879,979.84	0.00
	Auto	101,363.20	0.00	0.00	101,363.20	0.00	101,363.20	101,363.20	0.00
	Workers Comp	2,280,707.73	0.00	0.00	2,280,707.73	0.00	2,280,707.73	2,280,707.73	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	3,599,793.51	0.00	0.00	3,599,793.51	0.00	3,599,793.51	3,599,793.51	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		12,839,397.75	158,044.93	123,812.17	12,873,630.51	9,294,281.48	3,579,349.03	3,599,723.68	(20,374.65)

NOVEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	11/08/17	7,004.21				7,004.21	
2	11/08/17	10,844.83				10,844.83	
3	11/16/17	6,725.79				6,725.79	
4	11/16/17	20,243.20				20,243.20	
5	11/22/17	14,966.56				14,966.56	
6	11/22/17	25,026.68				25,026.68	
7	11/29/17	7,198.69				7,198.69	
8	11/29/17	11,676.78				11,676.78	
9	12/01/17	32,728.27				32,728.27	
10	12/01/17	24,131.47	- 2,501.55			21,629.92	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	160,546.48	- 2,501.55	-	-	158,044.93	
	Monthly Rpt	158,044.93				158,044.93	
	Variance	2,501.55	- 2,501.55	-	-	- 0.00	

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

2017									
November									
Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
792,992.68	4,715,271.76	1,426,170.71	11,076,640.18	4,933.74	218,655.54	295.39	2,562,673.84	(11,825.36)	20,785,808.47
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
73,715.92	0.00	0.00	38,131.41	0.00	0.00	0.00	0.00	11,964.84	123,812.17
(582.99)	(3,572.50)	(1,144.76)	(8,823.10)	342.70	631.00	100.49	(2,413.27)	0.00	(15,462.43)
(88.38)	(512.51)	(155.02)	(1,203.95)	(0.61)	(82.71)	(0.04)	(278.53)	0.00	(2,321.75)
(671.37)	(4,085.01)	(1,299.78)	(10,027.05)	342.09	548.29	100.45	(2,691.80)	0.00	(17,784.18)
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
73,044.55	(4,085.01)	(1,299.78)	28,104.36	342.09	548.29	100.45	(2,691.80)	11,964.84	106,027.99
31,583.09	36,510.33	2,506.64	81,461.99	0.00	0.00	0.00	0.00	5,982.88	158,044.93
0.00	0.00	0.00	0.00	0.00	0.00	0.00	103,124.55	0.00	103,124.55
0.00	0.00	0.00	0.00	0.00	0.00	0.00	(2,751.38)	0.00	(2,751.38)
31,583.09	36,510.33	2,506.64	81,461.99	0.00	0.00	0.00	100,373.17	5,982.88	258,418.10
834,454.14	4,674,676.42	1,422,364.29	11,023,282.55	5,275.83	219,203.83	395.84	2,459,608.87	(5,843.40)	20,633,418.36

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	2017					
Description:	Investors Operating-58892	Investors Prop & Liab Claims-58910	Investors WC Claims-58905	Wilmington Trust-5884		
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investm	\$20,785,807.85	6,702,383.12	4,716.34 -	2,591.33	14,081,299.72	
Opening Interest Accrua	\$42,517.59	-	-	-	42,517.59	
1 Interest Accrued and/or	\$15,183.29	\$0.00	\$0.00	\$0.00	\$15,183.29	
2 Interest Accrued - disco	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 on and/or Interest Cost)	-\$2,321.75	\$0.00	\$0.00	\$0.00	-\$2,321.75	
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Inst	\$5,630.87	\$5,591.68	\$18.86	\$20.33	\$0.00	
6 Interest Paid - Term Ins	\$26,527.21	\$0.00	\$0.00	\$0.00	\$26,527.21	
7 Realized Gain (Loss)	-\$47,620.50	\$0.00	\$0.00	\$0.00	-\$47,620.50	
8 Net Investment Income	-\$29,128.09	\$5,591.68	\$18.86	\$20.33	-\$34,758.96	
9 Deposits - Purchases	\$286,860.14	\$123,812.17	\$75,603.10	\$87,444.87	\$0.00	
10 (Withdrawals - Sales)	-\$421,466.13	-\$263,671.03	-\$73,101.61	-\$87,444.87	\$2,751.38	
Ending Cash & Investment	\$20,633,417.69	\$6,568,115.94	\$7,236.69	-\$2,571.00	\$14,060,636.06	
Ending Interest Accrual Bal	\$31,173.67	\$0.00	\$0.00	\$0.00	\$31,173.67	
Plus Outstanding Checks	\$253,794.45	\$153,125.84	\$60,227.16	\$40,441.45	\$0.00	
(Less Deposits in Transit)	-\$56,859.74	\$0.00	-\$32,728.27	-\$24,131.47	\$0.00	
Balance per Bank	\$20,830,352.40	\$6,721,241.78	\$34,735.58	\$13,738.98	\$14,060,636.06	
		\$0.00	0.0	\$0.00	\$0.00	

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

Month		December							
Current Fund Year		2017							
		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
2017	Property	264,431.90	59,924.48	0.00	324,356.38	324,356.38	0.00	0.00	0.00
	Liability	139,933.66	4,020.64	0.00	143,954.30	143,954.30	0.00	0.00	0.00
	Auto	29,512.63	285.00	0.00	29,797.63	29,797.63	0.00	0.00	0.00
	Workers Comp	569,295.66	41,158.25	0.00	610,453.91	610,453.95	(0.04)	(0.04)	0.00
	Cherry Hill	5,982.92	411.77	5,982.88	411.81	411.77	0.04	0.04	0.00
	Total	1,009,156.77	105,800.14	5,982.88	1,108,974.03	1,108,974.03	0.00	0.00	0.00
2016	Property	394,325.33	0.00	0.00	394,325.33	394,325.33	0.00	0.00	0.00
	Liability	76,231.50	540.75	0.00	76,772.25	76,772.25	0.00	0.00	0.00
	Auto	64,213.27	0.00	0.00	64,213.27	64,213.27	(0.00)	(0.00)	0.00
	Workers Comp	1,617,083.30	8,587.58	0.00	1,625,670.88	1,625,531.18	139.70	139.70	0.00
	Cherry Hill	(139.53)	0.00	0.00	(139.53)	0.00	(139.53)	(139.53)	0.00
	Total	2,151,713.87	9,128.33	0.00	2,160,842.20	2,160,842.03	0.17	0.17	0.00
2015	Property	579,674.21	0.00	0.00	579,674.21	579,674.21	0.00	0.00	0.00
	Liability	380,953.71	24,585.55	0.00	405,539.26	405,539.26	(0.00)	(0.00)	0.00
	Auto	35,182.88	2,317.02	0.00	37,499.90	37,499.90	(0.00)	0.00	(0.00)
	Workers Comp	2,040,582.45	57,155.85	0.00	2,097,738.30	2,097,738.30	0.00	(20,444.65)	20,444.65
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	3,036,393.25	84,058.42	0.00	3,120,451.67	3,120,451.67	0.00	(20,444.65)	20,444.65
2014	Property	323,918.01	0.00	0.00	323,918.01	323,918.01	0.00	0.00	0.00
	Liability	1,033,768.95	67,118.05	0.00	1,100,887.00	1,100,887.00	0.00	0.00	(0.00)
	Auto	77,174.53	224,087.93	0.00	301,262.46	301,262.46	0.00	0.00	(0.00)
	Workers Comp	1,641,711.62	7,002.00	0.00	1,648,713.62	1,648,713.62	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	3,076,573.11	298,207.98	0.00	3,374,781.09	3,374,781.09	0.00	0.00	(0.00)
2013	Property	337,742.74	0.00	0.00	337,742.74	0.00	337,742.74	337,742.74	0.00
	Liability	879,979.84	0.00	0.00	879,979.84	0.00	879,979.84	879,979.84	0.00
	Auto	101,363.20	0.00	0.00	101,363.20	0.00	101,363.20	101,363.20	0.00
	Workers Comp	2,280,707.73	0.00	0.00	2,280,707.73	0.00	2,280,707.73	2,280,707.73	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	3,599,793.51	0.00	0.00	3,599,793.51	0.00	3,599,793.51	3,599,793.51	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		12,873,630.51	497,194.87	5,982.88	13,364,842.50	9,765,048.82	3,599,793.68	3,579,349.03	20,444.65

DECEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	12/06/17	17,317.23				17,317.23	
2	12/07/17	30,868.35				30,868.35	
3	12/13/17	15,006.53				15,006.53	
4	12/13/17	19,489.31				19,489.31	
5	12/20/17	12,292.78				12,292.78	
6	12/20/17	112,432.79				112,432.79	
7	12/28/17	20,084.38				20,084.38	
8	12/28/17	26,692.00				26,692.00	
9	12/31/17	213,555.71				213,555.71	
10	12/31/17	29,455.79				29,455.79	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	497,194.87	-	-	-	497,194.87	
	Monthly Rpt	497,194.87				497,194.87	
	Variance	- 0.00	-	-	-	- 0.00	

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

Current Fund Year: 2017										
Month Ending: December										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	834,454.14	4,674,676.42	1,422,364.29	11,023,282.55	5,275.83	219,203.83	395.84	2,459,608.87	(5,843.40)	20,633,418.36
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,982.88	5,982.88
Invest Pymnts	(320.07)	(1,713.60)	(521.49)	(4,041.48)	(1.82)	(277.97)	(0.05)	(901.90)	0.00	(7,778.38)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(320.07)	(1,713.60)	(521.49)	(4,041.48)	(1.82)	(277.97)	(0.05)	(901.90)	0.00	(7,778.38)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(320.07)	(1,713.60)	(521.49)	(4,041.48)	(1.82)	(277.97)	(0.05)	(901.90)	5,982.88	(1,795.50)
EXPENSES										
Claims Transfers	59,924.48	96,264.99	226,689.95	113,903.68	0.00	0.00	0.00	0.00	411.77	497,194.87
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	273,698.73	0.00	273,698.73
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	748,284.07	0.00	748,284.07
TOTAL	59,924.48	96,264.99	226,689.95	113,903.68	0.00	0.00	0.00	1,021,982.80	411.77	1,519,177.67
END BALANCE	774,209.59	4,576,697.83	1,195,152.85	10,905,337.39	5,274.01	218,925.86	395.79	1,436,724.17	(272.29)	19,112,445.19

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
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	December				
CURRENT FUND YEAR	2017				
Description:	Investors Operating-58892	Investors Prop & Liab Claims- 58910	Investors WC Claims-58905	Wilmington Trust - 5884	
ID Number:					
Maturity (Yrs)					
Purchase Yield:					
TOTAL for All Accts & instruments					
Opening Cash & Investm	\$20,633,417.69	6,568,115.94	7,236.69 -	2,571.00	14,060,636.06
Opening Interest Accrua	\$31,173.67	-	-	-	31,173.67
1 Interest Accrued and/or	\$14,527.96	\$0.00	\$0.00	\$0.00	\$14,527.96
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	\$5,425.60	\$5,335.54	\$65.46	\$24.60	\$0.00
6 Interest Paid - Term Ins	\$51.27	\$0.00	\$0.00	\$0.00	\$51.27
7 Realized Gain (Loss)	-\$13,255.30	\$0.00	\$0.00	\$0.00	-\$13,255.30
8 Net Investment Income	\$6,698.26	\$5,335.54	\$65.46	\$24.60	\$1,272.66
9 Deposits - Purchases	\$503,177.75	\$5,982.88	\$382,879.42	\$114,315.45	\$0.00
10 (Withdrawals - Sales)	-\$2,016,372.54	-\$1,519,177.67	-\$382,879.42	-\$114,315.45	\$0.00
Ending Cash & Investment	\$19,112,444.47	\$5,060,256.69	\$7,302.15	-\$2,546.40	\$14,047,432.03
Ending Interest Accrual Bal	\$45,650.36	\$0.00	\$0.00	\$0.00	\$45,650.36
Plus Outstanding Checks	\$666,175.09	\$256,160.77	\$338,832.36	\$71,181.96	\$0.00
(Less Deposits in Transit)	-\$243,011.50	-\$6.00	-\$213,555.71	-\$29,449.79	\$0.00
Balance per Bank	\$19,535,608.06	\$5,316,411.46	\$132,578.80	\$39,185.77	\$14,047,432.03
		\$0.00	0.0	\$0.00	\$0.00



Summary of Investments

Account Number **115884-000**

As of November 30, 2017

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PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) <i>As of 10/31/2017</i>	% OF M/V	MARKET VALUE (M/V) <i>As of 11/30/2017</i>	% OF M/V
PRINCIPAL PORTFOLIO(S)					
	MONEY MARKET FUNDS				
	U.S. GOV. MONEY MARKET FUNDS	\$85,389.72	0.61	\$27,119.61	0.19
	TOTAL MONEY MARKET FUNDS	85,389.72	0.61	27,119.61	0.19
	U.S. TREASURY OBLIGATIONS				
	U.S. TREASURY BONDS AND NOTES	13,995,910.00	99.39	14,033,516.45	99.81
	TOTAL U.S. TREASURY OBLIGATIONS	13,995,910.00	99.39	14,033,516.45	99.81
TOTAL PRINCIPAL PORTFOLIO(S)		14,081,299.72	100.00	14,060,636.06	100.00
	TOTAL ACCRUED INCOME	42,517.59		31,173.67	
	TOTAL MARKET VALUE WITH ACCRUED INCOME	14,123,817.31		14,091,809.73	



Summary of Activity

Account Number **115884-000**

November 1, 2017 through November 30, 2017

Page 2 of 9

	CASH	CASH MANAGEMENT
PRINCIPAL		
OPENING BALANCES:	0.00	85,389.72
RECEIPTS		
Maturities	750,000.00	0.00
Dividends	42.83	0.00
Interest	26,484.38	0.00
TOTAL RECEIPTS	776,527.21	0.00
DISBURSEMENTS		
Purchases	(833,381.25)	0.00
Other Disbursements	(1,416.07)	0.00
TOTAL DISBURSEMENTS	(834,797.32)	0.00
CASH MANAGEMENT ACTIVITY		
Cash Management Purchases	(776,527.21)	776,527.21
Cash Management Sales	834,797.32	(834,797.32)
NET CASH MANAGEMENT	58,270.11	(58,270.11)
CLOSING BALANCES:	0.00	27,119.61



Summary of Investments

Account Number **115884-000**

As of December 31, 2017

Page 1 of 8

PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) As of 11/30/2017	% OF M/V	MARKET VALUE (M/V) As of 12/31/2017	% OF M/V
PRINCIPAL PORTFOLIO(S)					
	MONEY MARKET FUNDS				
	U.S. GOV. MONEY MARKET FUNDS	\$27,119.61	0.19	\$27,170.88	0.19
	TOTAL MONEY MARKET FUNDS	27,119.61	0.19	27,170.88	0.19
	U.S. TREASURY OBLIGATIONS				
	U.S. TREASURY BONDS AND NOTES	14,033,516.45	99.81	14,020,261.15	99.81
	TOTAL U.S. TREASURY OBLIGATIONS	14,033,516.45	99.81	14,020,261.15	99.81
TOTAL PRINCIPAL PORTFOLIO(S)		14,060,636.06	100.00	14,047,432.03	100.00
	TOTAL ACCRUED INCOME	31,173.67		45,650.36	
	TOTAL MARKET VALUE WITH ACCRUED INCOME	14,091,809.73		14,093,082.39	



Summary of Activity

Account Number **115884-000**

December 1, 2017 through December 31, 2017

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	CASH	CASH MANAGEMENT
PRINCIPAL		
OPENING BALANCES:	0.00	27,119.61
RECEIPTS		
Dividends	51.27	0.00
TOTAL RECEIPTS	51.27	0.00
DISBURSEMENTS		
No activity during this period.		
CASH MANAGEMENT ACTIVITY		
Cash Management Purchases	(51.27)	51.27
Cash Management Sales	0.00	0.00
NET CASH MANAGEMENT	(51.27)	51.27
CLOSING BALANCES:	0.00	27,170.88

RESOLUTION NO. 18-8

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 2018 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 2018.

BE IT FURTHER RESOLVED by the Fund Commissioners of the Fund that the following fee schedule for Defense Attorney's for 2018 is established:

1. Third Party Liability cases - \$185/hour
2. Workers Compensation cases - \$130/hour
3. Litigation Expense and paralegal charges - \$60/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

January 2, 2018

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, 2018 through December 31, 2018:

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

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

Bradford Stokes, Account Executive

January 16, 2018

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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
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856-761-3773
(Workers' Compensation)

BROWN & CONNERY, LLP

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Haddonfield, NJ 08033
856-795-0574

Please present the foregoing list to the Executive Committee for consideration at the reorganization meeting scheduled for January 22, 2018.

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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 \$130.00 as well as reimbursement of litigation expenses and hourly paralegal charges of \$60.00 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: January 3, 2018

JIF SERVICE TEAM

<p align="center">Keith Hummel Associate Director Public Sector Risk Control khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863</p>	<p align="center">Danielle Sanders Administrative Assistant dsanders@jamontgomery.com Office : 856-552-6898 Fax : 856-552-6899</p>
<p align="center">John Saville Sr. Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092</p>	<p align="center">Robert Garish Senior Consultant rgarish@jamontgomery.com Office: 856-552-4650 Fax: 856-552-4651</p>

NOVEMBER AND DECEMBER ACTIVITIES

LOSS CONTROL SERVICES

November

- Borough of Barrington Police Dept. – Conducted a Loss Control Survey on November 27
- Borough of Brooklawn – Conducted a Loss Control Survey on November 13
- Borough of Clementon Police Dept. - Conducted a Loss Control Survey on November 8
- Borough of Haddonfield – Conducted a Loss Control Survey on November 27
- Borough of Lawnside – Conducted a Loss Control Survey on November 20
- Borough of Merchantville – Conducted a Loss Control Survey on November 16

December

- Camden Parking Authority – Conducted a Loss Control Survey on December 7
- Borough of Pine Hill – Conducted a Loss Control Survey on December 19
- Borough of Runnemede – Conducted a Loss Control Survey on December 7

MEETINGS ATTENDED

- Claims Meeting – November 17 and December 15
- Fund Commissioner Meeting – November 27

UPCOMING EVENTS

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

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

November

- Camden JIF - Executive Safety Committee Meeting Reminder- November 17
- Camden JIF - CANCELLED Executive Safety Committee Meeting – November 21
- Camden JIF - Did You Know? – MSI Training Schedule, December 2017 – November 28
- Camden JIF - SD Bulletin - Disposal of Improperly Discarded Syringes – November 30

December

- Camden JIF - Did You Know? – MSI Training Schedule, January 2018 – December 18
- Camden JIF - 2017 Special Recognition Nominations – December 21

RIGHT TO KNOW UPDATE

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

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

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

MEL MEDIA LIBRARY

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

<u>Municipality</u>	<u># of Videos</u>
City of Gloucester	2 (Nov.)
Borough of Collingswood	4 (Nov.)

No videos were viewed for the month of December

MEL SAFETY INSTITUTE (MSI)

MSI COURSES

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

Listed below are upcoming MSI training programs scheduled for **January, February and March of 2018. Enrollment is required for all MSI classes.** MSI classes are subject to cancellation or rescheduling at any time.

Members are reminded to log on to the www.njmel.org website, and then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.

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

DATE	LOCATION	TOPIC	TIME
1/8/18	Borough of Lindenwold #1	CDL-Drivers Safety Regulations	8:00 - 10:00 am
1/8/18	Borough of Lindenwold #1	Driving Safety Awareness	10:15 - 11:45 am
1/8/18	Borough of Lindenwold #1	BBP	12:30 - 1:30 pm
1/9/18	Township of Pemberton	Excavation/Trenching/Shoring	8:30 - 1:00 pm w/lunch brk
1/12/18	Township of Berlin #2	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am

DATE	LOCATION	TOPIC	TIME
1/17/18	Township of Burlington #3	BBP	8:00 - 9:00 am
1/17/18	Township of Burlington #3	Confined Space Awareness	9:15 - 10:15 am
1/19/18	Township of Cherry Hill #4	DDC-6	8:30 - 3:00 pm w/lunch brk
1/22/18	Borough of Lindenwold #1	Landscape Safety	8:00 - 11:00 am
1/22/18	Borough of Lindenwold #1	Fire Safety	11:15 - 12:15 pm
1/22/18	Borough of Glassboro #1 (Fire Dept.)	Confined Space Awareness- Evening	7:00 - 8:00 pm
1/24/18	Pennsauken SA #3	BBP	8:30 - 9:30 am
1/24/18	Pennsauken SA #3	Jetter/Vacuum Safety	9:45 - 11:45 am
1/25/18	Township of Moorestown	LOTO	8:30 - 10:30 am
1/25/18	Township of Moorestown	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
1/26/18	Borough of Collingswood	CMVO	8:30 - 12:30 pm
1/29/18	Borough of Lindenwold #1	PPE	8:00 - 10:00 am
1/29/18	Borough of Lindenwold #1	Hearing Conservation	10:15 - 11:15 am
2/1/18	Township of Pemberton	Heavy Equipment Safety	8:30 - 11:30 am
2/2/18	Borough of Pitman	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
2/5/18	Borough of Lindenwold #1	DDC-6	8:00 - 2:30 pm w/lunch brk
2/7/18	Pennsauken SA #3	Shop & Tool Safety	8:30 - 9:30 am
2/7/18	Pennsauken SA #3	Hazard ID: Making Your Observation Count	9:45 - 11:45 am
2/9/18	Township of Mansfield	Snow Plow/Snow Removal	8:30 - 10:30 am
2/14/18	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
2/14/18	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
2/16/18	Borough of Pitman	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
2/21/18	Pennsauken SA #3	Hearing Conservation	8:30 - 9:30 am
2/21/18	Pennsauken SA #3	Fire Safety	9:45 - 10:45 am
2/21/18	Pennsauken SA #3	Fire Extinguisher	11:00 - 12:00 pm
2/23/18	Township of Cherry Hill #4	DDC-6	8:30 - 3:00 pm w/lunch brk
2/23/18	Borough of Somerdale	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
2/26/18	Township of Moorestown	Flagger/Work Zone	8:30 - 12:30 pm
3/1/18	Borough of Somerdale	Fire Safety	8:00 - 9:00 am
3/1/18	Borough of Somerdale	Fire Extinguisher	9:15 - 10:15 am
3/2/18	Borough of Collingswood	Flagger/Work Zone Safety	8:30 - 12:30 pm
3/6/18	Deptford Twp. MUA	HazCom w/GHS	8:00 - 9:30 am
3/6/18	Deptford Twp. MUA	Fire Extinguisher	9:45 - 10:45 am
3/6/18	Deptford Twp. MUA	Respiratory Protection	11:00 - 12:00 pm
3/7/18	Pennsauken SA #3	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
3/9/18	Township of Berlin #2	CSE-Permit Required w/Classroom Demo	8:00 - 12:00 pm
3/12/18	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
3/14/18	Township of Hainesport #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
3/16/18	Township of Moorestown	Flagger/Work Zone	8:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
3/19/18	Borough of Glassboro #1	Playground Safety Inspections	8:00 - 10:00 am
3/20/18	Logan Twp. MUA #1	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
3/22/18	Township of Delran	Landscape Safety	8:00 - 11:00 am
3/22/18	Township of Delran	Shop & Tool Safety	11:15 - 12:15 pm
3/23/18	Township of Evesham #4	LOTO	8:30 - 10:30 am
3/23/18	Township of Evesham #4	BBP	10:45 - 11:45 am
3/26/18	Borough of Collingswood #1	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
3/26/18	Borough of Collingswood #1	Back Safety/Material Handling	10:15 - 11:15 am
3/26/18	Borough of Collingswood #1	BBP	11:30 - 12:30 pm
3/27/18	Township of Winslow	Heavy Equipment Safety	8:00 - 11:00 am

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



Disposal of Improperly Discarded Syringes

Depending on your department policies, select the option below that best reflects how employees should respond when they discover an improperly discarded syringe. Amend your BBP Exposure Control Plan to reflect these procedures.

OPTION – Do not touch the syringe, but instead notify the proper agency to collect the syringe

There is a possibility that in the course of cleaning our parks, playgrounds, restrooms, and other places around town, that you may discover a syringe that was left there by someone. The syringe could be used for a lawful purpose, such as by a person with diabetes who was careless, or it could have been dropped by a user of illegal drugs. There is no way of telling which, and either way, it does not matter. ALL syringes and other contaminated sharps will be treated as follows:

1. DO NOT HANDLE OR PICK UP THE SYRINGE.
2. Secure the area so that no one intentionally or accidentally come in contact with the syringe. This can mean standing there, placing a cone over it, or by some other means. You can imagine a child in the park, investigating what you were doing and the potentially disastrous outcome if they find the syringe.
3. Call WHO [Identify the department your agency will notify to come and properly pick-up and dispose of the syringe and provide the phone number. Also give after- hours or emergency contact numbers.]
4. Notify your supervisor and continue to maintain control of the area until the syringe is removed.

OPTION – Pick-up the syringe and dispose of it properly

There is a possibility that in the course of cleaning our parks, playgrounds, restrooms, and other places around town, that you may discover a syringe that was left there by someone. The syringe could be used for a lawful purpose, such as by a person with diabetes who was careless, or it could have been dropped by a user of illegal drugs. There is no way of telling which, and in the end, it does not matter. ALL syringes and other contaminated sharps will be handled in this manner:

1. NEVER INTENTIONALLY HANDLE A SYRINGE WITH YOUR HANDS, EVEN IF WEARING GLOVES. You must use a tool, such as pliers or a piece of paper / cardboard to pick up a syringe. [Demonstrate sliding paper / cardboard under a syringe.]
2. After picking up the syringe with a tool, drop it into a puncture-resistant container such as a soda or ice-tea bottle with a wide mouth and screw-on cap. [Departments may consider providing proper sharps containers, such as a plastic or cardboard sharp shuttle for employees.]
3. If you are using a make-shift container, place a label on it. [Departments should have a supply of red biohazard labels. HOLD UP A SAMPLE LABEL.]
4. Tape the lid or cap in place and you can then throw the bottle in a normal trash container – not a recycling container.
5. Notify your supervisor of the incident.

If you do stick yourself with the syringe, immediately report it to your supervisor

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.

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 10/22/2017 To 11/21/2017

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Department of Health, Office I - Borough of Magnolia	of EMS PO Box 360 Trenton, NJ 08625	Evidence of insurance for the following to Magnolia Ambulance, Inc.: 2015 Chevy Ambulance, vin #81124.	10/24/2017 #1775937	AU EX WC
H - Haddon learning Center I - Borough of Oaklyn	220 W Clinton Oaklyn, NJ 08107	Evidence of insurance.	10/25/2017 #1775973	GL EX
H - KS State Bank AOIA I - Borough of Barrington	1010 Westloop, PO box 69 Manhattan, KS 66505	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of two (2) 2017 Ford Interceptor Utilities, vin #13813 and vin #13814, with a total value of \$59,555.44.	10/30/2017 #1790102	GL AU EX WC OTH
H - Jesco Inc. I - Township of Cherry Hill	1790 rOUTE 38 Eastampton, NJ 08060	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of a 2017 John Deere Wheel Loader, model #744K, serial #680344, valued at \$531,400. Contract #061674	11/6/2017 #1792936	GL AU EX WC OTH
H - Ford Motor Credit Company LLC I - Borough of Collingswood	1 American Rd Dearborn, MI 48126	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of 2017 Police Interceptor Utility, vin #30812, valued at \$41,041, for the Collingswood Police Department. Agreement #6400511.	11/6/2017 #1793007	GL AU EX WC OTH
H - PSE&G I - City of Gloucester City	24 Brown Avenue Springfield, NJ 07081	The Certificate Holder is an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect the installation of holiday decorations and lights on poles	11/6/2017 #1793008	GL AU EX WC
H - Ford Motor Credit Corp Attn.: I - Township of Haddon	Municipal Finance 1 American Road MD7500 Dearborn, MI 48126	Re: 2017 Ford Interceptor #92860- Haddon Twp Evidence of insurance as respects Haddon Township, 2017 Ford Interceptor, #92860 valued at #30,000.	11/9/2017 #1793903	GL AU EX OTH

11/22/2017

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 10/22/2017 To 11/21/2017

H - Winslow Township Board of I - Winslow Township	Education 40 Cooper Folly Road Atco, NJ 08004	RE: Use of facilities for training by the Winslow Township Police Department on 12/4/17 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to use of facilities for training by the Winslow Township Police Department on 12/4/17.	11/20/2017 #1796581	GL AU EX WC
H - KS State Bank I - Borough of Magnolia	1680 Charles Place Manhattan, KS 66502	RE:2017 Ford Explorer Police Interceptor, vin 15805 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee if required by written contract as respect to the lease of a 2017 Ford Explorer Police Interceptor, vin #15805, valued at \$34,064, for the Magnolia Police Department	11/20/2017 #1796619	GL AU EX WC OTH
H - Chesilhurst Board of Education I - Borough of Chesilhurst	511 Edwards Ave Waterford, NJ 08089	Re: December 15, 2017 meeting Evidence of insurance as respects use of school facilities for meeting on 12/15/17.	11/21/2017 #1797605	GL EX
Total # of Holders: 10				



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

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$173,751.67	\$92,304.73	\$81,446.94	46.88%
February	\$169,379.51	\$69,348.68	\$100,030.83	59.06%
March	\$183,335.17	\$56,461.80	\$126,873.37	69.20%
April	\$102,176.52	\$54,762.68	\$47,413.84	46.40%
May	\$206,740.28	\$129,288.77	\$77,451.51	37.46%
June	\$155,219.36	\$94,359.27	\$60,860.09	39.21%
July	\$103,015.72	\$61,022.14	\$41,993.58	40.76%
August	\$261,787.08	\$106,884.98	\$154,902.10	59.17%
September	\$90,865.72	\$43,473.88	\$47,391.84	52.16%
October	\$114,302.11	\$62,418.68	\$51,883.43	45.39%
November	\$112,149.39	\$52,200.32	\$59,949.07	53.45%
December	\$130,735.35	\$57,332.91	\$73,402.44	56.15%
TOTAL 2017	\$1,803,457.88	\$879,858.84	\$923,599.04	51.21%

Monthly & YTD Summary:

PPO Statistics	November	December	YTD
Bills	213	151	2,014
PPO Bills	199	147	1,873
PPO Bill Penetration	93.43%	97.35%	93.00%
PPO Charges	\$97,387.27	\$127,490.35	\$1,666,336.87
Charge Penetration	86.84%	97.52%	92.40%

Savings History:

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



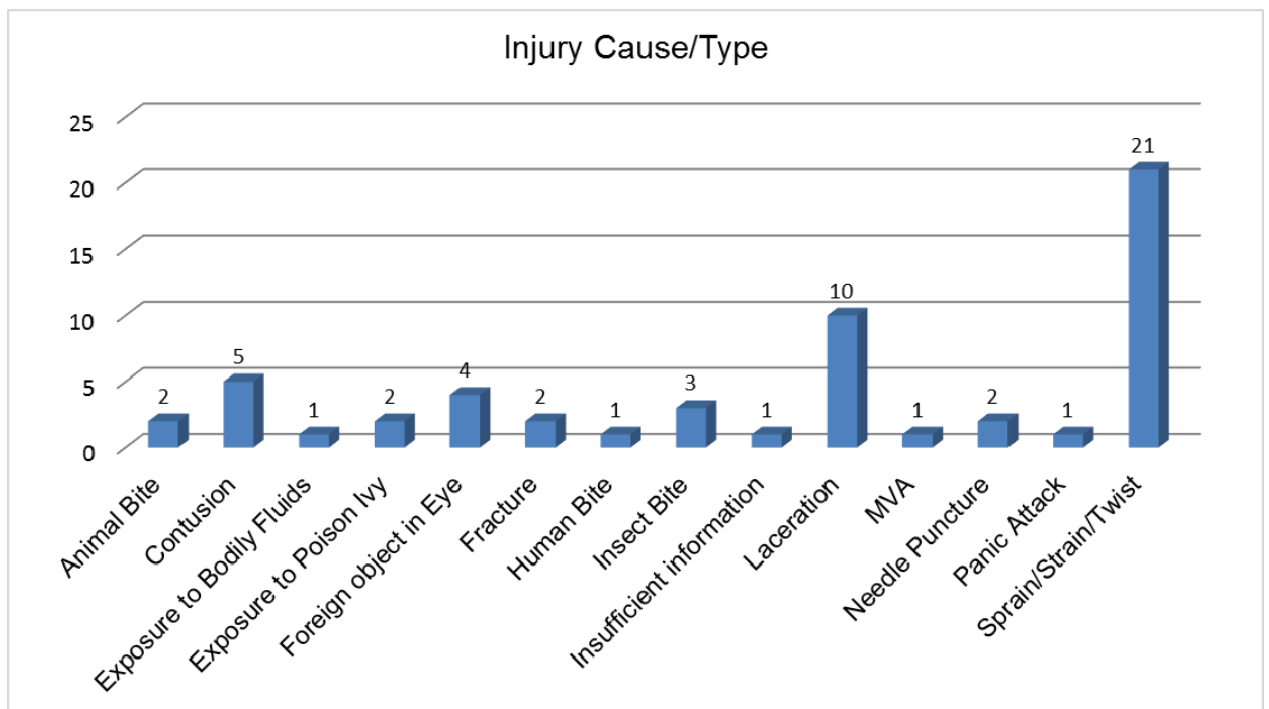
Camden County Municipal JIF 4th Quarter 2017 - Workers' Comp Injury Review

Claims Reported:

	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Report Only	17	18	12	10
Medical Treatment	54	73	69	46
Total FROI's	71	91	81	56

Claim Statistics:

- **15** Remain open and actively treating; **13** are currently working and/or had no missed days
- **2** Employees remain out of work due to work-related injuries
- An average of **15** Transitional Duty days were accommodated on **11** claims
- An average of **21** TD Lost Opportunity Days occurred on **5** claims



APPENDIX I – MINUTES

November 27, 2017

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – NOVEMBER 27, 2017
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	Present
M. Joseph Wolk	Borough of Mount Ephraim	Present
M. 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, Mark Hepperlen, Maria Longworth
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Borough
David Taraschi, Audubon Borough
Edward Hill, Lawnside Borough
Ethel Kemp, Camden City Parking Authority
Ari Messinger, Cherry Hill Township
Jack Flynn, Gibbsboro Borough

RISK MANAGEMENT CONSULTANTS PRESENT:

Michael Avalone Conner Strong & Buckelew
Rodger Leonard Leonard O'Neill Insurance Group
Rick Bean Henry D. Bean & Sons
Terry Mason M & C Insurance
Mark von der Tann Insurance Agencies Inc.
Peter Di Giambattista Associated Insurance Partners
Walt Eife Waypoint Insurance Services

WELCOME: Mayor Theresa Branella welcomed everyone to the Borough of Brooklawn.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF OCTOBER 23, 2017

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF OCTOBER 23, 2017

Motion: Commissioner DiAngelo
Second: Commissioner Lipsett
Vote: Unanimous

CORRESPONDENCE: NONE

2018 BUDGET: At the October Fund Meeting, the Board of Fund Commissioners introduced the budget for 2018 in the amount of \$12,756,581. There was a slight decrease of \$2,756.00 on the MEL premium and on professional fees for the auditor since introduction, so the revised amount is \$12,753,825. In accordance with state regulations, the proposed budget has been advertised in the Fund's official newspaper and sent to each member municipality/entity. (Page 3)

MOTION TO OPEN PUBLIC HEARING

Motion: Commissioner Lipsett
Second: Commissioner Michielli
Vote: Unanimous

DISCUSSION:

Executive Director said on page three of the agenda you will find the 2018 Budget that has been discussed several times. Executive Director reviewed the budget and said the loss funds are down 1.77% and the MEL premiums had a huge savings. There is a savings of over \$173,000 on the loss fund aggregate, so overall the loss funds are down 2.32%. The expense and contingency line 47 was up a little over 3% and on the POL EPL we faired very well. Increases across all of the MEL JIFs were between 1% and 7% and the Camden JIF is at 1%

which is an indication of all the good things folks are doing and we had no surcharges as far as the local JIF is concerned. Executive Director said it was another excellent year as it is reflected here with an overall budget of \$12,753,825 which is a decrease of 1.33%. Executive Director said we are all happy with the budget and it is a credit to everyone in the room as we all work hard to keep the numbers low and it is reflected here.

Executive Director this is the Public Hearing so if there are any questions from the public we will entertain those. In response to Commissioner Shannon, Executive Director said the per claim cost for managed care was reduced.

MOTION TO CLOSE THE PUBLIC HEARING

Motion:	Commissioner Gallagher
Second:	Commissioner DiAngelo
Vote:	Unanimous

MOTION TO ADOPT THE 2018 BUDGET FOR THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AND CERTIFY THE ASSESSMENTS

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

RCF REPORT: The RCF met on October 18, 2017 at the Forsgate Country Club and held a public hearing and adopted the 2018 Budget. Enclosed is a copy of Commissioner Wolk’s report. (Appendix II). Commissioner Wolk said the RCF approved the 2018 Budget and recognized fund Commissioner Madeline Cook from the Public Housing JIF for all her years of service. She is retiring at the end of the year. The next meeting will be held on January 3, 2018.

EJIF REPORT: The EJIF met on October 18, 2017 at the Forsgate Country Club and held a public hearing and adopted the 2018 Budget. Enclosed is a copy of Commissioner Wolk’s report. (Appendix II). The EJIF also met on November 15th at the League. Commissioner Wolk said the EJIF approved the 2018 Budget that reflected a 3.1% decrease. The EJIF submitted a request for approval to the State for the EJIF’s \$1,000,000 dividend. Commissioner Wolk said the EJIF approved a revised storage tank policy and a transit coverage endorsement. The next meeting will be held on January 3, 2018.

MEL REPORT: The MEL met on October 18, 2017 at the Forsgate Country Club to introduce the 2018 budget. Enclosed is a copy of Commissioner Wolk’s report. (Appendix II). The MEL also met on November 15th and adopted the 2018 Budget. Commissioner Wolk said the MEL’s budget was introduced at the October meeting and approved at the November 15th meeting at the League. The MEL will be offering excess land use coverage of \$1 million. This replaces the \$150,000 limit. The underwriting office will be sending a memorandum with details. Commissioner Wolk said the MEL accepted the recommendation of the contracts committee to appoint York Risk Services Group as the new property claims adjusters for 2018. Vanguard declined to submit a response to a RFQ. The next meeting will be held on January 3, 2018. Executive Director and Attorney Nardi discussed land use cases and the increase of land use coverage limits from \$150,000 to \$1,000,000.

MEL, RCF & EJIF REPRESENTATIVE: The Fund should elect its representative to the MEL, RCF & EJIF for the 2018 Fund Year.

MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNT MUNICIPAL JOINT INSURANCE FUND'S 2018 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

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

MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNT MUNICIPAL JOINT INSURANCE FUND'S 2018 REPRESENTATIVE TO THE RESIDUAL CLAIMS FUND JOINT INSURANCE FUND

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

MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNT MUNICIPAL JOINT INSURANCE FUND'S 2018 REPRESENTATIVE TO THE ENVIRONMENTAL JOINT INSURANCE FUND

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

POTENTIAL NEW MEMBERSHIP: The Fund office has received a potential new membership application. The Executive Director will provide an update. Executive Director said we have meeting with Gloucester Township and we will have their number to them in the next week or so. We had a nice meeting with them and with Mr. Nardi and myself. We should have good indication of their decision in the next few weeks. We recently heard from Haddon Heights as they have reached out to us rather aggressively to see if we can work with them. They are up for renewal this year with the Garden State JIF and we are meeting with them on Thursday. In response to Chairman Mevoli, Executive Director said we have met with them before but we were sort of encouraged with some of the folks now involved.

ELECTED OFFICIALS TRAINING: This year's elected officials training program will focus on "Land Use Liability and Technology Risk Management". Sessions will be scheduled after the New Year through the office of Mr. Nardi. The on-line 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 on Page 4 are articles on cyber security that appeared in the New Jersey League of Municipalities magazine written by Marc Pfeiffer of the Bloustein Local Government Research Center at Rutgers.

DECEMBER MEETING: For the past 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 17-25** authorizing this action is part of the agenda. **(Page 7)**

MOTION TO CANCEL THE DECEMBER MEETING RESOLUTUION 17-25 OF THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

Motion: Commissioner Maley
 Second: Commissioner Lipsett
 Vote: Unanimous

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

Executive Director said the September 30th Financial Fast Track shows a very healthy surplus at \$9.6 million with all years in the positive position. The loss ratio report as of October 31st reflects the actuary had us targeted at just at 45% and we are at 26.88% also if you will look at columns three and four which indicates since 2013 every year has been far below what the actuary has targeted which is a continued success of what has been going on here. Lost Time Accident Frequency as of October 31st we are standing at 1.31 down from last month at 1.43. The MEL has launched a new mobile app and we distributed information tonight so if you have an opportunity please check it out. Chairman Mevoli said this is the first year that there was no added assessments for any of our members.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 17-26 NOVEMBER 2017 Vouchers

2017	\$103,124.55
TOTAL	\$103,124.55

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

Closed	\$0.00
2013	\$0.00
2014	\$ 44,509.66
2015	\$141,969.36
2016	\$45,627.85
2017	\$132,218.12
TOTAL	\$364,324.99

MOTION TO APPROVE RESOLUTION 17-26 NOVEMBER 2017 VOUCHERS

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

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

Motion: Commissioner Maley
Second: Commissioner Michielli
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: No report for open session.

SAFETY DIRECTOR: Safety Director John Saville reviewed the Safety Director's report. A Safety Director's Bulletin is included in the agenda on October is Fire Prevention Month, Leaf Collection Time. The Safe Patient Lifting training is a requirement for the 2017 Safety Incentive Program this year so please check with your Police, Fire and EMS to make sure they are going online and taking the training.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director said the monthly Certificate Report on page 36 for the period 9/22/17 to 10/21/17 with 15 certificates issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of October 2017 where there was a savings of 45.39% for the month and a total of 50.64% for the year. Ms. Goldstein introduced Mark Hepperlen the Director of Operations.

Monthly Activity Report Part of Minutes.

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

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

Motion: Commissioner Michielli
Second: Commissioner Wolk
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Lipsett
Second: Commissioner Michielli
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: NONE

NEW BUSINESS: Chairman Mevoli said this is the last JIF dinner after 20 years at Brooklawn so we will need a new town to host the November meeting. Hopefully one of the new towns would like to step up and host the November meeting. Chairman Mevoli said it has been a pleasure and an honor to do this all these years. Commissioner Mayer said we also need to thank the other cook Mrs. Mevoli as well and on behalf of all of us thank you for cooking and it no problem that you are going to finish this year because none of the rest of us would ever do it – Thank you so much for cooking and hosting all these years!

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Michielli
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 5:56 PM

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 3, 2018

To: Executive Committee
 Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Subject: January MEL Report

Presentations – Executive Director acknowledged Kathleen Wilkinson (Technical Writer), Joanne Hall (Safety Director), Paul Shives (Fund Commissioner 1988-1992 and September to January 2018; Chairman 2007-2008) and Robert Landolfi (Fund Commissioner June 2012 to January 2018; MEL Chairman 2017). In particular, Executive Director noted that Paul Shives and Robert Landolfi were two of the longest serving JIF Fund Commissioners and charter Commissioners of Joint Insurance Funds.

2018 Reorganization - The MEL conducted its 2018 Reorganization. The Board of Fund Commissioners held elections for officers and board members, noted below.

Chairman	1	Richard Hirsh	Atlantic Fund
Secretary	2	Mauro Tucci	Suburban Essex Fund
	3	Joseph Wolk	Camden Fund
	4	Charles Cuccia	South Bergen
	5	James Gildea	Suburban Fund
	6	Robert Law	Trico Fund
	7	Jon Rheinhardt	Morris Fund
	1	Thomas Nolan	Monmouth Fund
	2	Joseph D'Arco	NJSI
	3	Tom Czerniecki	PMM Fund
	4	Meghan Jack	Burlco Fund
	5	Cynthia Ege	PAIC
	6	Bernie Rutkowski	NJUA Fund
	7	Mark Antozzeski	First Responders Fund
		Paul Tomasko	Bergen Fund
		John Clarke	NJPHA
		Joy Tozzi	Mid Jersey Fund
		Veronica Laureigh	Ocean Fund
		William Northgrave	Central Fund

2018 MEETING SCHEDULE:

2018 Meeting Schedule		
March 7, 2018 (Wed)	Princeton Marriott	9:00 am
June 7, 2018 (Thurs)	Forsgate Country Club	11:15 am
September 5, 2018 (Wed)	Forsgate Country Club	11:15 am
October 17, 2018	Forsgate Country Club	11:15 am
November 14, 2018	Atlantic City Convention Center	5:00 pm
January 2, 2019	Forsgate Country Club	11:15 am

2018 Standing Committees Chairpersons

Management Committee	Mauro Tucci
Marketing Committee	Mauro Tucci
Coverage Committee	Mauro Tucci
Investment Committee	James Gildea
Legislative Committee	Charles Cuccia
Nominating Committee	Charles Cuccia
Safety & Education Committee	Bernard Rutkowski
Audit Committee	Jon Rheinhardt
Claims Review Committee	Richard Hirsh

Chairman Hirsch also added several members to committee. Fund Commissioners and Risk Management Consultants are encouraged to volunteer on standing committees.

2018 Fund Professionals & Professional Service Agreements – The MEL board awarded professional service agreements in accordance with a fair and open process for Fund years 2018, 2019 & 2020. Resolution reflected professional fees for 2018 and for the term of the contract.

Management Committee: As part of the Requests for Qualifications process, the MEL noted that the “services” section of professional service contracts were going to be reviewed. A meeting of the Management Committee will be scheduled to review the recommended modifications.

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-owned 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.

Risk Management Plan - The Board of Fund Commissioners adopted the 2018 MEL Risk Management Plan. The plan has been amended to reflect excess rates and carriers for 2018.

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.

Technology Best Practices: In September of 2016, the MEL awarded a contract to Rutgers to assist with implementing Cyber Security Risk Management. Marc Pfeiffer has been working with the Cyber Task Force with this objective which has taken longer than anticipated. The Board agreed to extend the term of the contract to February 2018.

RCF: The Residual Claims Fund scheduled its 2018 Reorganization meeting for Wednesday, January 3, 2018 at 10:30 am in the Forsgate Country Club located in Jamesburg, NJ. The Fund elected John Clark as its representative to the Residual Claims Fund for the 2018 Fund Year.

Legislative Committee: The committee met on November 15, 2017 and submitted the minutes of the meeting. Committee is scheduled to meet on January 12, 2018.

The JIF investment legislation has been voted out of the Assembly Financial Institutions Committee with amendments. It now has to get scheduled in the Assembly. If successful, it will go back to the Senate (where it already passed) to address the amendments.

Coverage Committee: Coverage Committee met on December 4, 2017 and submitted the minutes of its meeting. Committee is scheduled to meet on February 15, 2018.

Safety & Education Committee: Committee is scheduled to meet on January 19, 2018.

Claims Committee: The Claims Review Committee met on November 29, 2017 and is scheduled to meet immediately following today's Board meeting. Minutes of the November 29, 2017 meeting are enclosed under separate cover.

Cyber Task Force: The MEL's Cyber Task Force has been working on Minimum Standards for Cyber Security. The MEL will provide some reimbursement of cyber liability claim deductibles for members who are compliant. Task Force met on December 4th for its final review of the standards. The MEL Cyber Risk Management Plan has been distributed to members and is posted to the MEL website – njmel.org. The Cyber Task Force will meet again and develop objectives for 2018.

Annual MEL Commissioner Retreat: The Board of Fund Commissioners annual retreat will be scheduled in conjunction with the March 7, 2018 Fund meeting, which will be held in the Princeton Forrestal Marriott at 9:00 am.

MEL Mobile Application: The MEL updated its website (njmel.org) and launched a mobile application in November. Everyone is encouraged to download the mobile application and register for a "role(s)". The MEL will use the mobile application to issue "push alerts" based on municipal and authority roles. By registering for a "role(s)", you will be able to limit alerts to information meaningful to you. Instructions to download the mobile app can be found on the webpage - njmel.org.

Risk Management Information/Operating System (RMIS): The MEL awarded a contract to Origami Risk to provide the online underwriting database; anticipated launch date is early January 2018. This past summer marked the last renewal utilizing the Exigis program. The system will remain locked as the data is transitioned to the new platform and verified. Once verification is complete, then the new platform will be made available to members to amend their schedules. We are also working with Origami on training.

Emergency Restoration Services – Request for Qualifications (RFQ): The MEL issued a Request for Qualifications for Emergency Restoration Services to update the list of qualified vendors that member towns/authorities can select from for the period of 2018 through 2020. Due date is December 29th. Board of Fund Commissioners authorized the Executive Director to post the responses received on the MEL webpage – njmel.org.



Edward Cooney, MBA
Vice President
Account Executive/Underwriting Manager

Major Accounts

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December 22, 2017

**RE: Municipal Excess Liability Joint Insurance Fund
2018 Insurance Renewal**

Joe / Dave,

On behalf of the Underwriting Manager team for the MEL, we want to provide you a general summary of the renewal and to confirm all coverages are bound. A full, detailed Confirmation of Insurance will be provided as we finish rectifying the renewal exposures with your team.

Thank you for all of your efforts and assistance regarding this renewal!

Coverage	Rate Delta
Property	0.5%
Casualty	Genesis = (5%) Munich = Flat
Workers' Compensation	Flat
Public Officials / EPL	3.5% (+ 5% for Land Use)
Volunteer D&O	Flat
Cyber	1.2%
Non-Owned Aircraft	Flat

Property - Despite the severity and frequency in natural disasters affecting the marketplace in 2017, the total property program only saw a 0.5% (half point) rate increase. Our primary with Zurich stayed flat with current terms, while our excess markets increased about 14% with current terms. As a market comparison, most Property insurers looked for no less than a 10% increase, while those at low attachments or insuring CAT regions looked for 20%.

Casualty - We are entering the second year of our two-year agreements with both Genesis and Munich. As agreed, Genesis provided a 5% reduction in all rates, while Munich provided a flat rate. These terms follow 2017's 5% and 2% reduction from the reinsurers, respectively.

Workers' Compensation - We are entering the third year of a three-year agreement with Safety National with an agreed to flat rate.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: January 3, 2018
TO: Executive Committee
Camden County Municipal Joint Insurance Fund
FROM: Commissioner Joseph Wolk
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2018 REORGANIZATION- The election of the slate was confirmed. Below is a listing of the 2018 Executive Committee and the 2018 Fund Professionals.

		<u>2018</u>
Chairman:	Sub Essex JIF	Joe Catenaro
Secretary:	Monmouth	Thomas Nolan
Executive Committee:	Camden	Joe Wolk
	Sub-Muni	Jim Gildea
	Trico	Robert Law
	South Bergen	Greg Franz
	Bergen	Paul Tomasko
	Burlco	Meghan Jack
Alternates:		
#1	NJUA	Bernie Rutkowski
#2	PMM	Tom Czerniecki
#3	Morris	Michael Guarino
#4	Ocean	Veronica Laureigh
#5	Central	William Northgrave

REORGANIZATIONAL RESOLUTIONS – The Resolutions necessary to undertake the 2018 Reorganization of the Fund were reviewed and adopted by the Board.

FUND PROFESSIONALS & PROFESSIONAL SERVICE AGREEMENTS – 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 2018, 2019 and 2020. Contracts will be

forwarded to each Fund Professional which will outline adjustments to compensation for Fund year 2018.

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 2018 fund year. This will be a 1 year appointment.</i>)
Claims Administrator	Peter King, Esquire
Legislative Agent	Princeton Public Affairs Group

2018 STANDING COMMITTEES - Five standing committees were established for the 2018 Fund year. The five (5) committees are Coverage committee, Rules & Contracts committee, Budget & Finance committee, Nominating committee, and Claims committee.

EXCESS AGGREGATE INSURANCE - The Underwriting Manager indicated that excess coverage for the EJIF, previously provided by Liberty International Underwriters, will be issued in 2018 by a Liberty subsidiary, Ironshore Insurance Company. The proposed Ironshore policy form is different from the expiring Liberty form and has been modified to reflect the EJIF as the underlying bearer of risk. A summary is as follows:

EXCESS COVERAGE RENEWAL

COVERAGE: Follow Form Excess Pollution Liability – Claims Made Coverage

COMPANY: Ironshore Insurance Company

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

EJIF COVERAGE – During the November EJIF Meeting, the EJIF Board approved the new Storage Tank Form, the \$250,000 Transit Coverage sublimit to the EIL Policy and a revised Risk Management Plan. All these changes are effective January 1, 2018.

2018 MEETING SCHEDULE:

2018 Meeting Schedule

March 7, 2018	Princeton Forrestal Center	9:00 am
June 7, 2018	Forsgate Country Club	10:50 am
September 5, 2018	Forsgate Country Club	10:50 am
October 17, 2018	Forsgate Country Club	10:50 am
November 14, 2018	Sheraton Hotel-Atlantic City	12:00 pm
January 2, 2019	Forsgate Country Club	10:50 am



Municipal Excess Liability Residual Claims Fund

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

January 3, 2018

Memo to: Executive Committee
 Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: Topics Discussed at the RCF 2018 Reorganization Meeting

Executive Committee Nominations: The MEL Audit Committee made a recommendation from a Best Practices standpoint that the RCF Chair & Secretary positions be rotated in order to build a knowledge-base of the RCF and its critical operations. 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 2018 Executive Committee.

2018 Executive Committee
Robert Law, Trico JIF, Chairman
Gregory Franz, South Bergen JIF, Secretary
Paul Tomasko, Bergen JIF
James Gildea, Suburban Muni JIF
John Clarke, MEL JIF
Tom Nolan, Monmouth JIF
Joseph Wolk, Camden JIF

The Fund also elected the following alternates for the 2018 Fund Year:

2018 Alternate Executive Committee
David Matchett, Burlco JIF
Brian Bigler, NJUA JIF
Joseph Catenaro, Suburban Essex JIF
Richard Hirsch, Atlantic JIF
Jon Rheinhardt, Morris JIF
Tom Czerniecki, PMM JIF
Sherry Sims, NJPHA JIF
Veronica Laureigh, Ocean JIF
<i>To be appointed</i> , Central JIF

RCF Claims Committee: Nomination Committee submitted the following to serve on the 2018 RCF Claims Committee:

2018 RCF Claims Committee	
Robert Law, Trico JIF, Chairman	
Gregory Franz, South Bergen JIF, Secretary	
David Matchett, Burlco JIF	
Sherry Sims, NJPHA JIF	
James Gildea, Suburban Municipal JIF	
Jon Rheinhardt, Morris JIF	

The proposed terms for both RCF Chair and Secretary as well as RCF Claims Chair would be for a 2-year term at which point the Secretary would then assume the Chair position. The RCF Chair would also serve as the RCF Claims Chair.

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

Resolution 1-18 Fund Professionals & Professional Service Agreements: The RCF 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 2018, 2019 and 2020. In October, the Board accepted a recommendation reflecting professional compensation for Fund Year 2018; annual amounts and estimated 3-year contracts amounts were reflected in Resolution 1-18 as per Local Finance Notice 2017-10.

The Board of Fund Commissioners confirmed the following appointments:

2018 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

Resolution 2-18 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. In addition to the Chair, Secretary and Treasurer, Commissioner James Gildea was designated as the additional RCF Commissioner signatory.

Resolution 3-18 Public Meeting Procedures: The Board of Fund Commissioners confirmed the following meeting schedule:

2018 Meeting Schedule & 2019 Reorganization			
March 7, 2018	Princeton Forrestal Center	9:00 am	
June 7, 2018	Forsgate Country Club	10:30 am	
September 5, 2018	Forsgate Country Club	10:30 am	
October 17, 2018	Forsgate Country Club	10:30 am	
January 2, 2019	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 2, 2018, July 18, 2018 and December 5, 2018; 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.

Resolution 4-18 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.

Resolution 5-18 Risk Management Plan: The Board adopted the 2018 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

Claims Committee: The Claims Review Committee met on November 29, 2018 and met the morning of the Commissioner's meeting. Minutes of the November meeting were enclosed under separate cover.

JIF Investment Legislation: Executive Director reported the JIF investment legislation has been voted out of the Assembly Financial Institutions Committee with amendments. It now has to get scheduled in the Assembly. If successful, it will go back to the Senate (where it already passed) to address the amendments.

Acknowledgement of Service:

Commissioner Matchett was presented with a token of appreciation for the years he served as RCF Chair and RCF Claims Committee Chair.

Commissioner Cook was presented with a bouquet for her years of service on the RCF Board and the RCF Claims Committee; the Board wished her best of luck on her retirement.

Commissioner Shives was thanked for his years of service on the RCF; the MEL would be making a presentation honoring him.

Commissioner Landolfi was thanked for his years of service on the RCF; the MEL would be making a presentation honoring him and congratulating his retirement.

Fund Attorney: The Fund Attorney reported there are 6 EPL/POL claims - down from 300 - left to be settled since that line of coverage was transferred out of the MEL.

Next Meeting: The next meeting of the RCF will be March 1, 2018 at 9:00AM at the Princeton Forrestal Center in Princeton, NJ.

APPENDIX III

CERTIFICATE OF INSURANCE REPORT