

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MEETING AGENDA
JUNE 26, 2017 – 5:15 PM**

**HADDONFIELD BOROUGH
242 KINGS HIGHWAY EAST
HADDONFIELD, NJ 08033
AGENDA AND REPORTS**

OPEN PUBLIC MEETINGS ACT - In accordance with the Open Public Meetings Act, notice of this meeting was provided by:

- I.** sending sufficient notice to the Courier Post
- II.** advance written notice of this meeting was filed with the Clerk/Administrator of each member municipalities and,
- III.** posting this notice on the Public Bulletin Board of all member municipalities

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2017 EXECUTIVE COMMITTEE**
- WELCOME: HADDONFIELD**
- APPROVAL OF MINUTES:** May 22, 2017 Open Minutes.....Appendix I
May 22, 2017 Closed Minutes **To Be Distributed**

- CORRESPONDENCE - None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's ReportPage 1
- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 17-18Page 25
Treasurer's Report.....Page 28
Monthly ReportsPage 29
- ATTORNEY – Joseph Nardi, Esquire**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly ReportPage 35
- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 41
- MANAGED CARE – Consolidated Services Group**
Monthly ReportPage 45
- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: July 24, 2017 – Borough of Pine Hill**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216
Parsippany, NJ 07054

Date: June 26, 2017

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Audit Report as of December 31, 2016** – The Auditor’s Report as of December 31, 2016 has been sent under separate cover to the Executive Committee. The Audit Committee also held a conference call with Mr. Jim Miles from Bowman & Company to further review the report. Mr. Miles will give a brief report at the meeting and following that, the Board will formally approve Resolution 17-16 approving year end financials along with the Group Affidavit. **(Pages 3-5)**
- ❑ **Motion to Approve Year-End Financials as of December 31, 2016 as Presented, Adopt Resolution 17-16 and execute the Group Affidavit indicating that members of the Executive Committee have read the General Comments Section of the Audit Report**
- ❑ **Residual Claims Fund** – The RCF board adopted a Resolution accepting the transfer of member JIF’s Fund Year 2013. Enclosed you will find Resolution 17-17 authorizing the transfer of the Camden JIF’s 2013 claim liabilities to the RCF.
(Page 6)
- ❑ **Motion to Approve Resolution 17-17 Transferring Fund Year 2013 to the RCF.**
- ❑ **Residual Claims Fund** – The RCF met on June 1, 2017 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Wolk’s report on the meeting is enclosed. **(Appendix II)**
- ❑ **EJIF** - The EJIF met on June 1, 2017 at the Forsgate in Jamesburg, NJ. Commissioner Wolk’s report on the meeting is enclosed. **(Appendix II)**
- ❑ **MEL JIF** – The MEL met on June 1, 2017 at the Forsgate in Jamesburg, NJ. Commissioner Wolk’s report on the meeting is enclosed. **(Appendix II)**
- ❑ **2017 Coverage Documents** – The Fund office has distributed the 2017 coverage documents to all Fund Commissioners and Risk Managers via email.
- ❑ **2017 2nd Assessment Bills:** Statement of Accounts were mailed to members with a due date of June 15th.

- ❑ **Safety Expo** - The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town's water & sewer employees. The Safety Expo will be held on June 23rd at the Middlesex Fire Academy in Sayreville and on September 29th at the Camden County Emergency Services Training Center in Blackwood. Registration information was emailed out and also appears on **Pages 7-11**.
- ❑ **State Filing Notice** – The MEL Underwriting Manager has filed the 2017 Excess Insurance and Reinsurance Policies. Mr. Cooney's Memorandum appears on **Page 12**.
- ❑ **2018 Renewal Online Underwriting Database:** Members and Risk Managers have received notification that the database is set up to begin the 2018 underwriting renewal. The deadline for completion is August 15, 2017. This year's renewal will still be conducted in the Exigis system. The MEL awarded a contract to Origami for the on-line underwriting starting in 2018.
- ❑ **MEL 30th Anniversary Article** – A recent edition of the New Jersey League of Municipalities magazine highlighted the 30th Anniversary of the MEL. The article pointed out the long history of the Fund and how much member municipalities have saved over the years. **Page 14**

❑ **Due Diligence Reports:**

Financial Fast Track	Page 16
Income Portfolio	Page 17
Loss Ratio Analysis	Page 18
Loss Time Accident Frequency	Page 19 & 20
POL/EPL Compliance Report	Page 21
Fund Commissioners	Page 22
Regulatory Affairs Checklist	Page 23
RMC Agreements	Page 24

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
Resolution of Certification
Annual Audit Report for Period Ending December 31, 2016**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2016 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the EXECUTIVE COMMITTEE, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the EXECUTIVE COMMITTEE of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the EXECUTIVE COMMITTEE have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the EXECUTIVE COMMITTEE have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the EXECUTIVE COMMITTEE.

WHEREAS, such resolution of certification shall be adopted by the EXECUTIVE COMMITTEE no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the EXECUTIVE COMMITTEE have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the EXECUTIVE COMMITTEE to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the EXECUTIVE COMMITTEE of the Camden County Municipal Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

WE HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING HELD ON JUNE 26, 2017.

MICHAEL MEVOLI, Chairman

M. JAMES MALEY, JR., Secretary

GROUP AFFIDAVIT FORM
CERTIFICATION OF EXECUTIVE COMMITTEE

of the
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

We members of the Executive Committee of the Camden County Municipal Joint Insurance Fund, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the Executive Committee of the Camden County Municipal Joint Insurance Fund.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2016.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS - RECOMMENDATIONS

_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)

Attest:

M. James Maley, Jr. Secretary to the Fund

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the Executive Committee.

RESOLUTION NO. 17-17

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
TO TRANSFER TO
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interest of the member local units and joined the Residual Claims Fund.

NOW, THEREFORE, BE IT RESOLVED that the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks.

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>Member Fund S.I.R.</u>
2013	WC/GL/AL & PROPERTY	Varies

BE IT FURTHER RESOLVED that the actual transfer of claim liabilities to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 6/30/17

MICHAEL MEVOLI, Chairman

M. JAMES MALEY, JR., Secretary

**REGISTRATION PACKET
NEW JERSEY UTILITY AUTHORITY JOINT INSURANCE FUND
AND THE
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
ARE PLEASED TO ANNOUNCE**

**25th ANNUAL
2017 SAFETY EXPOS**

TO BE HELD ON

JUNE 23, 2017

At The
Middlesex Fire Academy, Sayreville, NJ

AND ON

SEPTEMBER 29, 2017

At The
Camden County Emergency Training Center, Blackwood, NJ

SESSIONS:

- **Supervisor Safety – *Full Day Session*** Toolbox Safety Talks w Job Site Hazard ID, Supervisor Key Safety Performance Indicators and Job Safety Observations
- **Confined Space Entry Procedures with Demonstrations *Full Day Session***
- **Electrical Safety Plans**
- **Shop and Tool Safety**
- **Hot Work & Welding Safety**
- **Safety Fast Track** -- LOTO, Blood Borne Pathogens, Hazardous Materials for the Non-Chemist, Distracted Driving and Fire Safety

NJUA SAFETY EXPO - 2017 COURSE DESCRIPTIONS

Supervisor Safety: This full day program reminds us that frontline supervisors have a crucial role in building and maintaining a successful safety culture. The Supervisor Safety consists of three related presentations. Part 1, Toolbox Safety Talks, is a one-hour training using individual and group workshops to focus on how to conduct an effective talk using stories, encouraging worker participation, and keeping talks relevant and specific to the job. Part 2, Supervisor Key Performance Indicators, is a 2-hour program that examines the importance of supervisor participation in Job Safety Observations and the impact these observations can have on preventing at risk actions. Part 3, Job Safety Observations, is a one-hour program that will delve into doing JSO's with a focus on recognizing safe and at-risk actions, real-time safety coaching and identifying contributing factors and root causes. **Target Audience:** Managers and Supervisors. **Credits available for full day attendance:** 4.0 TCH or 4.0 CPWM Management CEU.

Confined Space Entry Procedures with Demo: This full-day program is designed for employees and supervisors who are experienced with confined space entry procedures. The program combines classroom presentations with interactive demonstrations to keep employees safe before and during confined space work. We will explore the difference between Permit Required and Non-Permit Required Confined Spaces, review permit requirements and alternate entry procedures. Engineering controls such air monitoring, ventilation, and isolation techniques will be discussed and demonstrated. Rescue plans and services are part of the workshop along with demonstrations of gas meters, ventilation equipment, and mechanical retrieval equipment. **Target Audience:** Experienced employees and supervisors. **Credits:** 3.5 TCH Water Wastewater Safety or 3.5 CPWM Technical CEU.

Electrical Safety: This 90 minute program provides an introduction into electrical safety with emphasis on arc-flash protection (NFPA 70E). The presentation centers on electrical hazards, circuit and GFCI protection, extension cords and generators, safe work procedures and PPE. **Target Audience:** Employees and Supervisors. **Credits:** 1.5 TCH Safety.

Shop & Tool Safety: This 75 minute presentation focuses on the basics of machine guarding and the safe setup and use of reciprocating saws, pneumatic nail guns, chop saws, portable grinders, powder activated tools, jack hammers, cordless tools, power sewer snakes and portable air generators & receivers. Participant will also discuss and review the unique safeguards for sewer and water utilities, such as treatment plant equipment guards, power transmission for pumps and hot surfaces, post-hole diggers, concrete mixers, chippers, and portable compactors. **Target Audience:** Employees and Supervisors. **Credits:** 1.0 TCH or 1.0 CPWM CEU Technical.

Hot Work & Welding Safety: Fires and explosions due to hot work, and torching and welding are preventable. This one-hour program highlights the hazards and safe work procedures for electric arc and Oxy-fuel gas welding along with acetylene use, noise exposure and PPE. Special emphasis on the hot work permit system and recommendations from the Federal Chemical Safety Board. **Target Audience:** Employees and Supervisors. **Credits:** 1.0 TCH or 1.0 CPWM Technical CEU

Fast Track Safety Short Courses: Five short (50 – 60 minute) classes provide the basics:

- **Bloodborne Pathogens:** This one-hour presentation looks at what are Bloodborne Pathogens, the likelihood of job exposure, safety procedures and PPE to prevent BBP exposure and post-exposure care. **Credits:** 1.0 TCH or 1.0 CPWM & RMC CEU

- **Lockout/Tagout:** When servicing or repairing equipment, the unexpected or unplanned release of hazardous energy can lead to an injury. Learn the key steps to stay safe in this one-hour training that includes types of hazardous energy, employee designations, and LO/TO procedures and equipment. **Credits:** 1.0 TCH or CPWM Technical CEU.
- **Fire Safety:** Being ready for fires and other emergencies can make the difference between life and death. This one-hour training has important information as to fires and their hazards, emergency evacuation plans, portable fire extinguishers as well as fire safety at home. **Credits:** 1.0 TCH; 0.5 Government and 0.5 Technical CEU.
- **Hazard Communication with GHS:** To keep employees safe from hazardous materials, a good understanding of chemical characteristics and properties is needed. This one-hour program is geared for the non-chemist, and takes an in-depth look at boiling point, flash point, vapor density, pH, vapor pressure and reactivity to better appreciate how hazardous materials act in routine and non-routine activities. **Credits:** 1.0 TCH Water & Wastewater.
- **Distracted Driving:** This one-hour class looks at Distracted Driving and the significant risk to every business that has employees who drive both company owned and personal vehicles on company business. According to the National Safety Council, 26% of all vehicle crashes involve mobile phone use, including hands-free. This course will discuss the common activities that divert attention from the road including texting, mobile phone use, eating/drinking, reaching for an object, and reading navigation systems. Target Audience: All employees and Supervisors. **No Credit.**

In order to run TCH training reports for NJDEP for your licenses we need to ask all Training Administrators to enter their employees' license numbers into their profiles on the MSI Learning Management System. Please see below instructions on how to enter license numbers to employee records.

How to Add License Numbers to Employee Records

***You must have Administrator Access in the MSI Learning Management System to access employee records. If you are a Training Administrator and do not have Administrator access call the MSI helpline at 866-661-5120.

1. Access the MSI Learning Management System – NJMEL.org; Click the MSI logo at the top of the page for the MSI log in page or click this link for direct access: <http://firstnetcampus.com/meljif/entities/mel/logon.htm>
2. Log in: If you do not know your username/password, call the MSI Helpline shown above. If you are new, click "I am a new user." Complete the fields and you will receive a confirmation email with your username and password. You will then need to call the MSI helpline to gain Admin access.
3. Once logged in, click the Admin tab at the top of your screen.
4. Under 'Administrator Functions', click the 'Edit User' option to display the list of your employees.
5. To access and modify the individual employee records, click on the employee's name.
6. Now within the employee's Edit User screen, click 'Edit User Properties'.
7. Enter the Employee's license number in the 'License #' field (6th field from the top). This is a free form field that will accept any number or character entered.
8. Verify your entry, then click the 'Submit' button at the bottom of the screen.
9. Additional fields in the Edit User Properties screen can also be modified here as needed.
10. Call the MSI Helpline with any questions at 866-661-5120.

The MSI Safety Institute - Windows Internet Explorer
http://firstnetcampus.com/meljif/entities/mel/logon.htm

MSI

MY COURSES MY CALENDAR STUDENT CENTER MEDIA LIBRARY ADMIN HELP PRINT PAGE LOG OUT

Edit User Properties

Carmen MELJIF (381)
User: Test Person MELJIF (Person)
Reporting Group: DPU (MSLJIF_1_MCY)
* Mandatory Field

Active Inactive

* Password	12345678
* Username	12345678
* Last Name	Person
* First Name	Test
Job Title	
License #	
* Department	OTHER
Employee Status	Please Select Your Status
Email	test.person@msi.com
Work Address	msi.com
Work City	
Work State	
Work Zip	
* Phone	201-661-5120
Phone Ext.	

Submit

Edit Another User Continue Editing Test Person

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2:25 PM 7/24/2014

Please register online by visiting www.njmel.org and clicking on the MSI button in the upper right hand corner and click on "MSI LOGIN". If this is your first time visiting a MSI Training Site and you do not have your user ID, please call the MSI Helpline at 1-866-661-5120 to obtain your user ID.

time	Track 1	Track 2	Track 3	Track 4	time	
	Supervisor Safety	Confined Space	Shop	Safety Fast Track		
8:00-9:00	Continental Breakfast & Opening Comments				8:00-9:00	
9:00-9:15	Toolbox Safety Talks with Job Hazard ID *Full Day Session* 1 hour	Confined Space Entry Procedures with Demonstrations *Full Day Session*	Electrical Safety Plans (90 Minutes)	LOTO (60 Minutes)	9:00-9:15	
9:15-9:30					9:15-9:30	
9:30-9:45			BREAK	Shop & Tool Safety (75 Minutes)	BBP (60 Minutes)	9:30-9:45
9:45-10:00						9:45-10:00
10:00-10:15	Supervisor Key Safety Performance Indicators *Full Day Session* (continued) 120 Minutes w/break	LUNCH	LUNCH	LUNCH	10:00-10:15	
10:15-10:30					10:15-10:30	
10:30-10:45					10:30-10:45	
10:45-11:00					10:45-11:00	
11:00-11:15	Job Safety Job Safety Observations *Full Day Session* (continued) 1 hr	Confined Space Entry Procedures with Demonstrations (continued)	Hot Work & Welding Safety (60 Minutes)	Hazardous Materials for the Non-Chemist (60 Minutes)	11:00-11:15	
11:15-11:30					11:15-11:30	
11:30-11:45					11:30-11:45	
11:45-12:00					11:45-12:00	
12:00-12:15	LUNCH	LUNCH	LUNCH	Distracted Driving (60 minutes) C.N.A.	12:00-12:15	
12:15-12:30					12:15-12:30	
12:30-12:45					12:30-12:45	
12:45-1:00					12:45-1:00	
1:00-1:15	Fire Safety (60 Minutes)				1:00-1:15	
1:15-1:30					1:15-1:30	
1:30-1:45					1:30-1:45	
1:45-2:00					1:45-2:00	
2:00-2:15					2:00-2:15	
2:15-2:30					2:15-2:30	

IF YOU ARE UNABLE TO REGISTER ONLINE YOU MAY UTILIZE THE FOLLOWING FORM:

Courses have been placed into convenient "tracks" to allow participants to take advantage of the maximum number of classes during the Expo.

***PLEASE CIRCLE DESIRED TRACK ABOVE OR CREATE YOUR OWN TRACK (see below)**

***PLEASE CIRCLE DATE/LOCATION:**

June 23, 2017- Middlesex Fire Academy September 29, 2017- Camden County Emergency Training Center

***EMPLOYEE NAME:** _____ **DEPT.** _____

***PHONE NUMBER:** _____ **LICENSE #** _____

***AUTHORITY/MUNICIPALITY:** _____

** must be completed*

Class: _____ Time: _____

Class: _____ Time: _____

Class: _____ Time: _____

Be sure that your classes do not overlap! Students must sign in and out to earn credit.

For Pre-Registration return by June 14th for the June Expo OR by September 19th for the September Expo
date to: Karen Read- 9 Campus Drive, Suite 216, Parsippany, NJ 07054 Fax: 856-552-4713/kread@permainc.com



Edward J. Cooney, MBA
Vice President
Account Executive/Underwriting Manager

Major Accounts

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

June 6, 2017

Ms. Lisa Frawley
Department of Banking and Insurance
New Jersey Department of Community Affairs
101 South Broad Street
PO Box 803
Trenton, NJ 08625

**RE: *Municipal Excess Liability Joint Insurance Fund
2017 Excess Insurance and Reinsurance Policies***

Dear Lisa:

This letter will serve as the filing of the Municipal Excess Liability Joint Insurance Fund's ("MEL") 2017 excess insurance and reinsurance policies.

The enclosed binder includes the following:

Section 1 – Property

The property policy for the 12/31/2016 to 12/31/2017 period is provided by Zurich North America ("Zurich"). Zurich provides a \$125,000,000 limit of insurance, per occurrence. Please note, the NJ Utility Authorities JIF ("NJUA") does not participate in the MEL Property program and will separately file its property policy.

Section 2 – Excess Flood and Earth Movement

The excess flood and earth movement insurance has limits of \$50,000,000 excess of the primary \$50,000,000 of limits provided by the Zurich program referenced above, and is provided on a quota share basis by Lloyd's, Chubb, RSUI, Aspen, Arch and Everest. The NJUA does not participate in the MEL Property program.

Section 3 – Workers' Compensation and Employers' Liability

Safety National Casualty Corporation ("Safety National") provides the excess workers' compensation policy for the 01/01/2017 to 01/01/2018 period. Safety National provides statutory limits excess of \$2,000,000.

Section 4 – Non-Owned Aircraft

The non-owned aircraft policy for the 01/01/2017 to 01/01/2018 period is provided by Endurance American Insurance Co. ("Endurance") with a liability limit of \$5,000,000 each occurrence.

Section 5 – General Reinsurance Corporation (“Gen Re”) Reinsurance Agreement

The 2017 General Reinsurance Corporation reinsurance agreement is for excess liability (\$3,250,000 excess of \$1,750,000) and excess public officials/employment practices liability (\$4,000,000 excess of \$2,000,000 and \$4,000,000 excess of \$6,000,000). NJUA is not included in the program, which purchases its own excess liability policy; this will be separately filed.

Section 6 – Munich Reinsurance America, Inc. (“Munich Re”) Reinsurance Agreement

The 2017 Munich Re reinsurance agreement is for optional excess liability limits of up to \$15,000,000 excess of \$5,000,000. NJUA is not included in the program, which purchases its own excess liability policy; this will be separately filed.

Section 7 – Public Officials Liability / Employment Practices Liability

The primary public officials liability and employment practices liability insurance is insured with QBE Specialty Insurance Company via MEL’s member JIFs with a limit of \$2,000,000.

Section 8 – Privacy Liability

The privacy liability (“cyber”) insurance is insured with Indian Harbor Insurance Company (XL Catlin) and Beazley Insurance Company via MEL’s member JIFs with various limits.

Section 9 – Volunteer Directors & Officers Liability (“VDO”)

The VDO insurance is insured with QBE Specialty Insurance Company via MEL’s member JIFs with a limit of \$2,000,000.

Please advise if you have any questions.

Best regards,



Edward J. Cooney, MBA
Vice President, Account Executive/Underwriting Manager
Conner Strong & Buckelew



NJ MEL

NJ MEL Celebrates 30th Anniversary

Taxpayers saved over \$1.2 Billion

Paul Tomasko, Mayor, Borough of Alpine



The New Jersey Municipal Excess Liability Joint Insurance Fund (MEL), the umbrella organization for 19 local Joint Insurance Funds (JIFs), is celebrating its 30th anniversary. Since its inception, the program has saved the taxpayers over \$1.2 billion. Currently insuring two-thirds of the state's municipalities for workers' compensation, liability, and property, the MEL has also helped members improve their safety records by 63%. The NJ League of Municipalities had an important role in the creation of the MEL and shares the credit for this success.

The MEL and its 19-member JIFs are governmental entities that are owned and controlled by the local entities they insure. Each month, over 250 local officials participate as Commissioners in the governance of their local JIFs. Therefore, they understand the importance and value of safety and claims control. Each JIF selects one of its members to serve as Commissioner on the MEL board.

With the help of the MEL, the member JIFs conduct the most comprehensive safety programs for local government in the country. Each year, the MEL Safety Institute trains over 30,000 member employees and volunteers in over 1,200 class sessions around the state and has produced numerous online training programs specifically written to comply with NJ PEOSHA regulations. The MEL website, njmel.org is a comprehensive risk control resource center.

MEL and its member JIFs also have the lowest administrative costs in both the state and the country. The MEL system averages only 15% for administration, including general legal, safety, claims administration and risk management professionals. That is more than 50% less than the insurance industry.

History

Discussions about creating the New Jersey's first JIF started in 1981 when a large insurance brokerage firm contacted the Packsack Valley Mayors Association in Bergen County.

To study the idea, the Association appointed a committee including Westwood Municipal Attorney Russ Huntington and Park Ridge Mayor David Grubb, Insurance Director for an international corporation. They concluded that a JIF would result in significant cost savings, but a JIF was not possible under existing law.

In the meantime, the Mayors Association requested quotations for the joint purchase of commercial insurance. A group of Bergen County insurance agents led by Joseph Vozza won the competition.

Senator Gerry Cardinale of Bergen County introduced the legislation to permit JIFs and former League Executive Director Bill Dressel, then legislative liaison for NJLM, headed the effort to pass this legislation. After its adoption, 14 towns in Bergen County formed the first JIF effective New Year's Day 1985. Almost all of the basic management concepts and documents still used by JIFs around the state were originally developed by the Bergen JIF during this period. Mayor Grubb was Chairman, Joe Vozza was Executive Director, and Russ Huntington was the Fund Attorney.

The League sponsored a series of well attended seminars to discuss the JIF program. In July, the bottom dropped out of the commercial insurance market and almost every municipality in the state was either canceled or hit with large premium increases. In particular, it became very difficult to find coverage for large claims. Victor Gardella, another Bergen County insurance agent, led the creation of the state's second JIF in the southern half of the county. Robert Landolfi, current MEL Chairman, was a charter Commissioner in the South Bergen JIF.

The League and the Insurance Department jointly conducted a survey that concluded that New Jersey municipalities experienced very few large claims and that the cost of excess insurance was excessive. Then League President Charles Mathews of Newton wrote Governor Kean that: "We urgently need your assistance and leadership for a resolution to the liability insurance crisis....The situation has become extremely serious because some communities have had to curtail or reduce essential public services because they could not afford adequate liability insurance." In one case, members of a volunteer fire department threatened to quit unless excess coverage was found. Almost all New Jersey businesses and non-profits were also impacted by the crisis.

At the League Convention in 1985, Mayor Grubb met with Insurance Commissioner Hazel Gluck and Raymond Lesniak, Chairman of the Senate Insurance Committee. The Mayor proposed that the state create a "Super JIF" to provide excess coverage to all public entities for large claims. Bill Dressel and the League actively lobbied for the legislation sponsored by Senator Lesniak. Senators Gerry Cardinale and John Dorsey were also active supporters. Governor Kean appointed Mayor Grubb as a Deputy Insurance Commissioner to lead the state's response to the insurance crisis.

When the "Super JIF" legislation stalled in the Assembly because of opposition from the insurance industry, the Insurance Department approved an application from Joe Vozza to form a smaller excess pool using the existing legislation. This "pool of pools," known as the Municipal Excess Liability Joint Insurance Fund (MEL), became operational at the beginning of 1987 with two charter members: the Morris County JIF (led by Senator Dorsey) and the Atlantic County JIF (organized by Paul Miola, an area insurance professional), followed shortly by the Camden JIF (led by Haddonfield Mayor Jack Tarditi) and the Ocean County JIF (organized by Joe Buckelew, an area insurance professional). Within a year, five other JIFs (Burlington County, Mercer County, Monmouth County and two in Bergen) joined the program.

Success Together

Member towns stood closely together from the beginning. For example, when the property insurer notified the MEL that it would not insure coastal communities, the MEL's first Chairman, Joe Giorgio of Hanover Township took the position that every town must be included. The crisis finally eased when Jim Kickham, then the MEL's Underwriting Manager, convinced a large international reinsurer to cover the group.

Over the last 30 years, the League and the MEL have continued to work closely together on legislation that impacts municipal insurance and safety matters. The MEL also hosts an annual risk management seminar at the League

conference and holds its annual budget hearing just after this seminar.

Into the Future

Even after the insurance crisis subsided, the MEL and its member JIFs continued to grow because they offered superior long term savings and safety programs. A significant breakthrough was the development of the "E-JIF" that

provides the most extensive environmental insurance and engineering services for municipalities in New Jersey. Specialized JIFs were also created for Utility Authorities and Housing Authorities.

As a result, the MEL is commonly recognized as one of the most successful examples of inter-local cooperation in the state's history. 📌

The Power of Collaboration

SUMMERTIME: FUN TIME FOR CHILDREN IN NEW JERSEY

Safety makes all the difference

Every year, thousands of children throughout New Jersey enjoy summer by enrolling in day camps and recreation programs run by towns.

"A great way to open the summer season is to make certain everyone is properly trained. And MEL has great training available," said Carol Byrne, Tenafly Tax Assessor, who serves as Chair of the MEL Safety & Education Committee.

Courses can be taken online at any time. They cover important safety issues such as prevention of sexual abuse and bullying, and safety on the playground, on trips, during transportation and in aquatics programs. For professional lifeguards, the focus is on responsibilities and skills needed on the pool deck.

In 2015, online training was provided to 1,745 counselors. In 2016, the number of counselors trained increased 25% to 2,162.

Registration is easy and available at no charge to MEL/JIF members from the MEL Safety Institute at www.njmel.org.

The power of collaboration: ensuring accountable, quality efforts to promote safety throughout New Jersey.

THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

Committed to safety as a way of life at the workplace and in your community

NJMEL.ORG

**CAMDEN COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT**

		AS OF			
		April 30, 2017			
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,072,877	4,291,506	204,655,450	208,946,956
2.	CLAIM EXPENSES				
	Paid Claims	249,764	1,515,225	91,081,446	92,596,671
	Case Reserves	206,582	(220,987)	4,181,456	3,960,469
	IBNR	(41,108)	(943,473)	6,349,329	5,405,856
	Recoveries	-	(40,422)	(167,155)	(207,577)
	TOTAL CLAIMS	415,237	310,343	101,445,076	101,755,419
3.	EXPENSES				
	Excess Premiums	337,582	1,350,328	55,536,497	56,886,825
	Administrative	146,834	696,309	36,544,486	37,240,796
	TOTAL EXPENSES	484,416	2,046,637	92,080,984	94,127,621
4.	UNDERWRITING PROFIT (1-2-3)	173,223	1,934,526	11,129,390	13,063,916
5.	INVESTMENT INCOME	7,868	68,284	10,166,597	10,234,881
6.	DIVIDEND INCOME	0	0	3,320,164	3,320,164
7.	STATUTORY PROFIT (4+5+6)	181,091	2,002,810	24,616,151	26,618,961
8.	DIVIDEND	0	0	18,301,650	18,301,650
9.	STATUTORY SURPLUS (7-8)	181,091	2,002,810	6,314,500	8,317,310
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	385	3,377	965,812	969,189
	Aggregate Excess LFC	26,521	106,709	244,478	351,187
	2013	1,144	44,905	2,353,651	2,398,556
	2014	1,487	70,994	2,414,063	2,485,057
	2015	1,368	325,168	997,191	1,322,359
	2016	1,703	981,740	(660,695)	321,045
	2017	148,482	469,917		469,917
	TOTAL SURPLUS (DEFICITS)	181,091	2,002,810	6,314,500	8,317,310
	TOTAL CASH				18,330,783
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	81,427,837	81,427,837
	FUND YEAR 2013				
	Paid Claims	90,019	476,962	3,170,042	3,647,004
	Case Reserves	(42,984)	(445,922)	810,282	364,360
	IBNR	(47,035)	(64,940)	150,343	85,403
	Recoveries	0	0	(82,459)	(82,459)
	TOTAL FY 2013 CLAIMS	0	(33,900)	4,048,209	4,014,308
	FUND YEAR 2014				
	Paid Claims	31,018	320,811	2,404,399	2,725,209
	Case Reserves	59,209	(16,202)	933,399	917,197
	IBNR	(90,228)	(362,057)	747,665	385,608
	Recoveries	0	0	(57,443)	(57,443)
	TOTAL FY 2014 CLAIMS	(1)	(57,448)	4,028,019	3,970,571
	FUND YEAR 2015				
	Paid Claims	5,159	122,976	2,607,706	2,730,683
	Case Reserves	(11,548)	(105,198)	1,190,203	1,085,004
	IBNR	6,389	(330,758)	1,412,301	1,081,543
	Recoveries	0	0	(15,529)	(15,529)
	TOTAL FY 2015 CLAIMS	(0)	(312,980)	5,194,681	4,881,701
	FUND YEAR 2016				
	Paid Claims	46,297	466,334	1,471,461	1,937,795
	Case Reserves	(45,027)	(117,223)	1,247,572	1,130,349
	IBNR	(1,269)	(1,275,101)	4,039,020	2,763,919
	Recoveries	0	(40,422)	(11,724)	(52,146)
	TOTAL FY 2016 CLAIMS	0	(966,413)	6,746,330	5,779,917
	FUND YEAR 2017				
	Paid Claims	77,271	128,143		128,143
	Case Reserves	246,932	463,559		463,559
	IBNR	91,035	1,089,383		1,089,383
	Recoveries	0	0		0
	TOTAL FY 2017 CLAIMS	415,238	1,681,084		1,681,084
	COMBINED TOTAL CLAIMS	415,237	310,343	101,445,076	101,755,419

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	4/30/2017			
					2014	2015	2016	Last Month	This Month
CAMDEN JOINT INSURANCE FUND									
Total Cash Balance (millions)		14.32	15.46	16.98	19.88	18.33			
Fixed Income Portfolio									
Investments (millions), Book Value		4.92	4.92	9.99	9.99	9.99			
Avg maturity (years)		1.51	1.33	0.24	2.58	2.50			
Unrealized gain/(loss) (%)		0.89	0.47	0.09	0.01	0.22			
Purchase/Book yield (%)		1.40	1.40	0.62	1.11	1.11			
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00			
Total Yield (Market)		2.29	1.87	0.71	1.12	1.33			
M E L PORTFOLIO									
Total Cash Balance (millions)		72.15	80.36	61.94	56.96	66.25			
Fixed Income Portfolio									
Investments (millions), Book Value		48.09	48.09	53.40	44.59	44.59			
Avg maturity (years)		1.90	1.58	1.64	1.61	1.53			
Unrealized gain/(loss) (%)		-0.06	0.12	0.03	-0.17	-0.09			
Purchase/Book yield (%)		0.82	0.82	0.82	1.01	1.01			
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00			
Total Yield (Market)		0.76	0.94	0.85	0.84	0.92			
COMPARATIVE RATES (%)									
Cash & Cash Equivalents									
NJ Cash Mgmt Fund *		0.69	0.10	0.41	0.66	0.68			
TD Money Market		0.01	0.01	0.01	0.34	0.37			
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **			
Investors Bank Deposits		-	-	0.66	0.66	0.78			
Treasury Issues									
1 year bills		0.12	0.32	0.61	1.01	1.04			
3 year notes		0.90	1.02	1.00	1.59	1.44			
5 year notes		1.64	1.53	1.33	2.01	1.82			
Merrill Lynch US Govt 1-3 years ^		0.63	0.56	0.89	0.26	0.40			
* Yearly data is average monthly rate.									
^Monthly data is Year to Date return									
**Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.									

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

AS OF **April 30, 2017**

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	52	MONTH	51	MONTH	40	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-17		31-Mar-17		30-Apr-16	
PROPERTY	535,713	372,208	69.48%	100.00%	69.48%	100.00%	69.67%	100.00%
GEN LIABILITY	1,423,316	944,154	66.33%	96.51%	67.22%	96.38%	35.26%	92.48%
AUTO LIABILITY	377,258	114,744	30.42%	93.94%	30.42%	93.62%	21.14%	89.30%
WORKER'S COMP	3,913,656	2,497,798	63.82%	99.62%	62.30%	99.57%	60.22%	98.70%
TOTAL ALL LINES	6,249,943	3,928,905	62.86%	98.60%	62.11%	98.52%	52.99%	96.83%
NET PAYOUT %	\$3,564,545		57.03%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	40	MONTH	39	MONTH	28	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-17		31-Mar-17		30-Apr-16	
PROPERTY	591,500	358,018	60.53%	100.00%	60.53%	100.00%	61.29%	100.00%
GEN LIABILITY	1,405,625	1,147,010	81.60%	92.48%	75.81%	91.95%	31.43%	83.56%
AUTO LIABILITY	350,875	105,163	29.97%	89.30%	29.97%	88.81%	23.80%	81.06%
WORKER'S COMP	3,909,782	1,974,771	50.51%	98.70%	50.28%	98.57%	53.45%	95.79%
TOTAL ALL LINES	6,257,782	3,584,963	57.29%	96.90%	55.85%	96.67%	47.58%	92.62%
NET PAYOUT %	\$2,667,766		42.63%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	28	MONTH	27	MONTH	16	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-17		31-Mar-17		30-Apr-16	
PROPERTY	541,208	602,000	111.23%	100.00%	111.23%	100.00%	115.33%	96.65%
GEN LIABILITY	1,412,638	337,062	23.86%	83.56%	23.87%	82.70%	22.99%	67.85%
AUTO LIABILITY	335,860	48,648	14.48%	81.06%	14.48%	80.03%	12.40%	62.03%
WORKER'S COMP	3,739,043	2,819,509	75.41%	95.79%	75.93%	95.33%	73.18%	81.73%
TOTAL ALL LINES	6,028,749	3,807,219	63.15%	92.49%	63.48%	91.94%	61.82%	78.72%
NET PAYOUT %	\$2,722,215		45.15%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	16	MONTH	15	MONTH	4	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-17		31-Mar-17		30-Apr-16	
PROPERTY	490,882	441,000	89.84%	96.65%	88.49%	96.43%	21.79%	30.00%
GEN LIABILITY	1,437,680	127,528	8.87%	67.85%	8.87%	66.07%	1.91%	10.00%
AUTO LIABILITY	330,150	87,676	26.56%	62.03%	26.56%	59.58%	5.67%	10.00%
WORKER'S COMP	3,689,848	2,360,373	63.97%	81.73%	63.98%	78.67%	20.12%	6.00%
TOTAL ALL LINES	5,948,560	3,016,577	50.71%	78.51%	50.60%	76.03%	15.05%	9.17%
NET PAYOUT %	\$1,886,228		31.71%					

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	4	MONTH	3	MONTH	-8	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-17		31-Mar-17		30-Apr-16	
PROPERTY	566,229	141,507	24.99%	30.00%	15.66%	23.00%	N/A	N/A
GEN LIABILITY	1,464,528	42,270	2.89%	10.00%	1.82%	6.00%	N/A	N/A
AUTO LIABILITY	324,847	21,226	6.53%	10.00%	4.04%	6.00%	N/A	N/A
WORKER'S COMP	3,837,435	397,172	10.35%	6.00%	3.70%	3.00%	N/A	N/A
TOTAL ALL LINES	6,193,040	602,175	9.72%	9.35%	4.36%	5.70%	N/A	N/A
NET PAYOUT %	\$138,616		2.24%					

2017 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		April 30, 2017		
	2017	2016	2015	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2017 - 2015
NJ PUBLIC HOUSING	0.51	1.81	2.01	1.72
SUBURBAN MUNICIPAL	0.61	2.13	2.19	1.96
N.J.U.A.	0.75	3.05	2.55	2.50
BURLINGTON	1.02	1.93	1.85	1.76
SOUTH BERGEN	1.14	2.03	2.46	2.10
MORRIS	1.23	1.86	2.00	1.83
BERGEN	1.24	1.57	2.43	1.90
CENTRAL	1.31	1.68	1.92	1.75
ATLANTIC	1.32	3.02	2.64	2.58
OCEAN	1.74	2.19	2.24	2.15
CAMDEN	1.76	1.32	2.56	1.79
SUBURBAN ESSEX	2.17	1.63	2.15	1.94
TRI-COUNTY	2.18	2.37	2.05	2.20
PROF MUN MGMT	2.51	1.87	3.92	2.81
MONMOUTH	2.65	1.80	2.21	2.08
AVERAGE	1.48	2.02	2.35	2.07

**Camden Joint Insurance Fund
2017 LOST TIME ACCIDENT FREQUENCY
DATA VALUED AS OF April 30, 2017**

MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2017	2016	2015	MEMBER	TOTAL		
					LOST TIME FREQUENCY	LOST TIME FREQUENCY	LOST TIME FREQUENCY		RATE		
			4/30/2017					2017 - 2015			
1	87	AUDUBON		0	0	0.00	1.10	0.00	1	AUDUBON	0.52
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	1.42
4	90	BELLMAWR		0	0	0.00	0.47	5.44	4	BELLMAWR	2.34
5	93	BROOKLAWN		0	0	0.00	0.00	0.00	5	BROOKLAWN	0.00
6	94	CHESILHURST		0	0	0.00	0.00	0.00	6	CHESILHURST	0.00
7	96	COLLINGSWOOD		0	0	0.00	0.92	0.59	7	COLLINGSWOOD	0.67
8	99	HADDON		0	0	0.00	0.45	2.03	8	HADDON	0.98
9	102	HI-NELLA		0	0	0.00	0.00	0.00	9	HI-NELLA	0.00
10	103	LAUREL SPRINGS		0	0	0.00	1.35	8.11	10	LAUREL SPRINGS	3.34
11	104	LAWNSIDE		0	0	0.00	1.20	9.80	11	LAWNSIDE	4.09
12	107	MEDFORD LAKES		0	0	0.00	0.00	0.00	12	MEDFORD LAKES	0.00
13	108	MERCHANTVILLE		0	0	0.00	0.00	0.00	13	MERCHANTVILLE	0.00
14	110	OAKLYN		0	0	0.00	0.00	4.41	14	OAKLYN	1.57
15	111	PINE HILL		0	0	0.00	0.00	1.72	15	PINE HILL	0.80
16	112	RUNNEMEDE		0	0	0.00	1.37	0.00	16	RUNNEMEDE	0.69
17	114	VOORHEES		0	0	0.00	1.43	3.69	17	VOORHEES	2.17
18	117	WOODLYNNE		0	0	0.00	2.82	0.00	18	WOODLYNNE	1.52
19	451	TAVISTOCK		0	0	0.00	0.00	0.00	19	TAVISTOCK	0.00
20	457	PINE VALLEY		0	0	0.00	0.00	0.00	20	PINE VALLEY	0.00
21	565	CAMDEN PARKING AUTHORITY		0	0	0.00	0.00	14.29	21	CAMDEN PARKING AU	4.61
22	584	CHERRY HILL FIRE DISTRICT		0	0	0.00	2.90	2.21	22	CHERRY HILL FIRE DIS	2.27
23	115	WINSLOW		1	1	1.42	3.69	3.60	23	WINSLOW	3.34
24	98	GLOUCESTER		0	1	2.04	1.53	2.51	24	GLOUCESTER	1.92
25	564	CHERRY HILL		2	4	2.50	1.01	0.97	25	CHERRY HILL	1.18
26	105	LINDENWOLD		1	1	2.70	2.94	2.14	26	LINDENWOLD	2.58
27	92	BERLIN TOWNSHIP		1	1	3.66	5.95	0.00	27	BERLIN TOWNSHIP	3.14
28	91	BERLIN BOROUGH		0	1	4.23	0.00	0.95	28	BERLIN BOROUGH	0.66
29	106	MAGNOLIA		0	1	4.51	3.21	0.00	29	MAGNOLIA	2.13
30	95	CLEMENTON		0	1	5.61	0.00	2.99	30	CLEMENTON	1.48
31	113	SOMERDALE		0	1	5.66	3.52	0.00	31	SOMERDALE	2.54
32	101	HADDONFIELD		0	2	5.69	0.00	4.05	32	HADDONFIELD	1.68
33	97	GIBBSBORO		1	1	11.32	0.00	3.92	33	GIBBSBORO	1.97
34	109	MOUNT EPHRAIM		2	2	14.12	3.13	0.00	34	MOUNT EPHRAIM	2.87
Totals:				8	17	1.76	1.32	2.07			1.66

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

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 June 10, 2017

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

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND				
2017 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF June 19, 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		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		1/19/2017	12/31/17
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW		5/4/2017	12/31/17
CHESILHURST	EDGEWOOD ASSOCIATES			12/31/16
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY		01/31/17	12/31/17
CLEMENTON	HARDENBERGH INSURANCE GROUP	02/09/17	02/09/17	12/31/17
COLLINGSWOOD	CONNER STRONG & BUCKELEW		01/11/17	12/31/17
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	01/31/17	01/31/17	12/31/17
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/19/2017	2/1/2017	12/31/17
HADDON	WAYPOINT INSURANCE SERVICES	2/2/2017	2/2/2017	12/31/17
HADDONFIELD	HENRY BEAN & SONS	05/15/17	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	01/27/17	02/08/17	12/31/17
MEDFORD LAKES	CONNER STRONG & BUCKELEW		2/27/2017	12/31/17
MERCHANTVILLE	CONNER STRONG & BUCKELEW		1/13/2017	12/31/17
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		8/1/2016	07/26/17
OAKLYN	HARDENBERGH INSURANCE GROUP	3/1/2017	3/1/2017	12/31/17
PINE HILL	CONNER STRONG & BUCKELEW	2/7/2017	2/7/2017	12/31/17
PINE VALLEY	HENRY BEAN & SONS	1/25/2017	1/25/2017	12/31/17
RUNNEMEDE	CONNER STRONG & BUCKELEW	01/26/17	1/26/2017	12/31/17
SOMERDALE	CONNER STRONG & BUCKELEW		3/2/2017	12/31/17
TAVISTOCK	CONNER STRONG & BUCKELEW			12/31/16
VOORHEES	HARDENBERGH INSURANCE GROUP	03/15/17	3/15/2017	12/31/17
WINSLOW	CONNER STRONG & BUCKELEW	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. 17-18

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

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

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

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

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

FUND YEAR 2016

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001346			
001346	BOWMAN & COMPANY, LLP	AUDITOR FEE 6/9/17 - FOR FY 2016	23,500.00
			23,500.00
		TOTAL PAYMENTS FY 2016	23,500.00

FUND YEAR 2017

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001347			
001347	COMP SERVICES, INC.	CLAIMS ADMIN - 06/2017 - CHERRY HILL	2,458.33
001347	COMP SERVICES, INC.	CLAIMS ADMIN - 06/2017	32,500.00
			34,958.33
001348			
001348	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING - 05/2017	2,200.00
001348	INTERSTATE MOBILE CARE INC.	NON DOT DRUG BREATH ALCOHOL - 5/17	81.00
			2,281.00
001349			
001349	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 06/2017	11,090.77
			11,090.77
001350			
001350	VOORHEES TOWNSHIP	REIMBURSE FOR MTG EXPENSE 05/2017	196.39
			196.39
001351			
001351	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 05/2017	40.56
001351	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 06/2017	29,867.50
			29,908.06
001352			
001352	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 06/2017	3,855.25
			3,855.25
001353			
001353	BROWN & CONNERY, LLP	EXPENSES - 05/2017	154.51
001353	BROWN & CONNERY, LLP	ATTORNEY FEE 05/2017	1,721.58
001353	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 05/2017	1,017.50
			2,893.59
001354			
001354	ELIZABETH PIGLIACELLI	TREASURER MONTHLY FEE 06/2017	1,742.50
			1,742.50
001355			
001355	JACK LIPSETT	PRIMA CONFERENANCE EXPENSES 6/17	1,020.55
001355	JACK LIPSETT	2ND QTR EXECUTIVE COMMITTEE ATTENDANCE	450.00

			1,470.55
001356			
001356	M. JAMES MALEY	2ND QTR EXECUTIVE COMMITTEE ATTENDANCE	450.00
			450.00
001357			
001357	NEAL ROCHFORD	2ND QTR EXECUTIVE COMMITTEE ATTENDANCE	450.00
			450.00
001358			
001358	JOSEPH WOLK	2ND QTR EXECUTIVE COMMITTEE ATTENDANCE	450.00
			450.00
001359			
001359	MICHAEL MEVOLI	2ND QTR EXECUTIVE COMMITTEE ATTENDANCE	450.00
			450.00
001360			
001360	RICHARD MICHIELLI	2ND QTR EXECUTIVE COMMITTEE ATTENDANCE	450.00
			450.00
001361			
001361	TERRY SHANNON KIERSZNOWSKI	2ND QTR EXECUTIVE COMMITTEE ATTENDANCE	450.00
			450.00
001362			
001362	JOSEPH GALLAGHER	2ND QTR EXECUTIVE COMMITTEE ATTENDANCE	450.00
			450.00
001363			
001363	CONNELL CONSULTING LLC	PROACTIVE POLICE SUPERVISION TRNG - 5/17	100.00
			100.00
001364			
001364	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 06/2017 - CJERRY	1,083.00
001364	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 06/2017	8,739.58
			9,822.58
001365			
001365	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 06/2017	957.17
001365	CONNER STRONG & BUCKELEW	POSITION BONE - 05/01/2017	2,434.00
			3,391.17
001366			
001366	M & C INSURANCE AGENCY, INC.	RMC FEE 1ST'17 PARKING AUTH CITY CAMDEN	7,167.87
001366	M & C INSURANCE AGENCY, INC.	RMC FEE 1ST 2017 - LAWNSIDE BORO	5,694.62
			12,862.49
001367			
001367	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2017 - OAKLYN	6,065.44
001367	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2017 - LINDENQOLS	17,728.28
001367	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2017 - VOORHEES	27,869.14
001367	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2017 - AUDUBON	10,898.29
001367	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2017 - CLEMENTON	7,567.76
001367	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2017 - LAUREL SPRINGS	3,629.84
			73,758.75
001368			
001368	LOUIS DiANGELO	2ND QTR EXECUTIVE COMMITTEE ATTENDANCE	450.00
			450.00
001369			
001369	ASSOCIATED INSURANCE PARTNERS,	RMC FEE 2ND 2017 - WOODLYNNE BORO	2,609.99
001369	ASSOCIATED INSURANCE PARTNERS,	RMC FEE 2ND 2017 - AUDUBON PARK	926.39
			3,536.38
	TOTAL PAYMENTS FY 2017		195,467.81

TOTAL PAYMENTS ALL FUND YEARS \$ 218,967.81

Chairperson

Attest:

_____ Dated: _____

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

Treasurer

June 26, 2017

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

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

The statements included in this report are prepared on a "cash basis" and relate to financial activity through the period ending May 31, 2017 for Fund Years 2013, 2014, 2015, 2016 and 2017. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for May totaled \$25,773.37.

- **RECEIPT ACTIVITY FOR MAY:**

Cherry Hill Deductible	\$ 11,192.60	
Assessments	1,536,046.06	
Restitution	<u>10,300.45</u>	
Total Receipts		<u>\$1,557,539.11</u>

- **CLAIM ACTIVITY FOR MAY:**

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

Property Liability Claims	\$ 169,830.95	
Workers Compensation Claims	167,655.50	
Administration Expense	<u>209,510.87</u>	
Total Claims/Expenses		<u>\$546,997.32</u>

- **CASH ACTIVITY FOR MAY:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$18,330,782.46 to a closing balance of \$19,379,135.48 showing an increase of \$1,048,353.02.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer



Summary of Investments

Account Number **115884-000**
As of May 31, 2017 Page 1 of 8

PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) <i>As of 4/30/2017</i>	% OF M/V	MARKET VALUE (M/V) <i>As of 5/31/2017</i>	% OF M/V
PRINCIPAL PORTFOLIO(S)					
	MONEY MARKET FUNDS				
	U.S. GOV. MONEY MARKET FUNDS	\$45,351.48	0.45	\$66,844.66	0.66
	TOTAL MONEY MARKET FUNDS	45,351.48	0.45	66,844.66	0.66
	U.S. TREASURY OBLIGATIONS				
	U.S. TREASURY BONDS AND NOTES	10,012,642.00	99.55	10,023,528.75	99.34
	TOTAL U.S. TREASURY OBLIGATIONS	10,012,642.00	99.55	10,023,528.75	99.34
	TOTAL PRINCIPAL PORTFOLIO(S)	10,057,993.48	100.00	10,090,373.41	100.00
	TOTAL ACCRUED INCOME	34,358.07		21,066.45	
	TOTAL MARKET VALUE WITH ACCRUED INCOME	10,092,351.55		10,111,439.86	



Summary of Activity

Account Number **115884-000**

May 1, 2017 through May 31, 2017

Page 2 of 8

	CASH	CASH MANAGEMENT
PRINCIPAL		
OPENING BALANCES:	0.00	45,351.48
RECEIPTS		
Dividends	12.56	0.00
Interest	22,734.38	0.00
TOTAL RECEIPTS	22,746.94	0.00
DISBURSEMENTS		
Wilmington Trust Fees	(1,253.76)	0.00
TOTAL DISBURSEMENTS	(1,253.76)	0.00
CASH MANAGEMENT ACTIVITY		
Cash Management Purchases	(22,746.94)	22,746.94
Cash Management Sales	1,253.76	(1,253.76)
NET CASH MANAGEMENT	(21,493.18)	21,493.18
CLOSING BALANCES:	0.00	66,844.66

MAY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	5/3/2017	18,168.64				18,168.64	
2	5/3/2017	37,885.28				37,885.28	
3	5/10/2017	5,454.89				5,454.89	
4	5/10/2017	56,042.95				56,042.95	
5	5/17/2017	33,768.75				33,768.75	
6	5/17/2017	36,674.79				36,674.79	
7	5/25/2017	20,855.50				20,855.50	
8	5/25/2017	54,090.73				54,090.73	
9	6/1/2017	38,819.66				38,819.66	
10	6/1/2017	35,725.26				35,725.26	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	337,486.45	-	-	-	337,486.45	Treas. Rpt.
	Monthly Rpt	337,486.45				337,486.45	TPA Rpt.
	Variance	0.00	-	-	-	0.00	Difference

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

Current Fund Year: 2017										
Month Ending: May										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	810,716.01	4,604,144.98	1,305,571.88	9,854,608.33	(5,125.36)	1,278,602.86	(3,583.05)	503,961.51	(18,114.00)	18,330,783.17
RECEIPTS										
Assessments	67,886.48	177,618.53	39,119.81	449,391.89	136,813.44	316,874.92	39,919.38	308,421.62	0.00	1,536,046.06
Refunds	10,134.45	0.00	100.00	66.00	0.00	0.00	0.00	0.00	11,192.60	21,493.05
Invest Pymnts	1,398.44	7,886.24	2,169.85	16,353.79	0.23	1,431.62	0.17	9,824.63	0.00	39,064.97
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,398.44	7,886.24	2,169.85	16,353.79	0.23	1,431.62	0.17	9,824.63	0.00	39,064.97
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	79,419.37	185,504.77	41,389.66	465,811.68	136,813.67	318,306.54	39,919.55	318,246.25	11,192.60	1,596,604.08
EXPENSES										
Claims Transfers	84,263.52	79,575.21	5,992.22	130,637.46	0.00	0.00	0.00	0.00	37,018.04	337,486.45
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	209,510.87	0.00	209,510.87
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,253.76	0.00	1,253.76
TOTAL	84,263.52	79,575.21	5,992.22	130,637.46	0.00	0.00	0.00	210,764.63	37,018.04	548,251.08
END BALANCE	805,871.86	4,710,074.54	1,340,969.32	10,189,782.55	131,688.30	1,596,909.40	36,336.50	611,443.13	(43,939.44)	19,379,136.17

REPORT STATUS SECTION

Report Month: May

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	May					
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	\$18,330,782.46	8,272,169.75	351.65	267.58	10,057,993.48	
Opening Interest Accrua	\$34,358.07	-	-	-	34,358.07	
1 Interest Accrued and/or	\$9,455.32	\$0.00	\$0.00	\$0.00	\$9,455.32	
2 Interest Accrued - disco	\$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	\$5,431.30	\$5,376.00	\$28.50	\$26.80	\$0.00	
6 Interest Paid - Term Ins	\$22,746.94	\$0.00	\$0.00	\$0.00	\$22,746.94	
7 Realized Gain (Loss)	\$10,886.75	\$0.00	\$0.00	\$0.00	\$10,886.75	
8 Net Investment Income	\$25,773.37	\$5,376.00	\$28.50	\$26.80	\$20,342.07	
9 Deposits - Purchases	\$1,895,025.56	\$1,557,539.11	\$169,830.95	\$167,655.50	\$0.00	
10 (Withdrawals - Sales)	-\$885,737.53	-\$546,997.32	-\$169,830.95	-\$167,655.50	-\$1,253.76	
Ending Cash & Investment	\$19,379,135.48	\$9,288,087.54	\$380.15	\$294.38	\$10,090,373.41	
Ending Interest Accrual Bal.	\$21,066.45	\$0.00	\$0.00	\$0.00	\$21,066.45	
Plus Outstanding Checks	\$230,087.12	\$90,714.77	\$84,419.40	\$54,952.95	\$0.00	
(Less Deposits in Transit)	-\$74,544.92	\$0.00	-\$35,725.26	-\$38,819.66	\$0.00	
Balance per Bank	\$19,534,677.68	\$9,378,802.31	\$49,074.29	\$16,427.67	\$10,090,373.41	

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

Month		May							
Current Fund Year		2017							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid May	Monthly Recoveries May	Calc. Net Paid Thru May	TPA Net Paid Thru May	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2017	Property	46,953.69	76,093.52	5,134.45	117,912.76	117,912.76	0.00	0.00	0.00
	Liability	2,670.20	6,453.09	0.00	9,123.29	9,123.29	0.00	0.00	0.00
	Auto	11,225.93	4,441.87	0.00	15,667.80	15,667.80	0.00	0.00	0.00
	Workers Comp	67,292.81	50,284.33	0.00	117,577.14	117,577.14	0.00	(0.04)	0.04
	Cherry Hill	10,473.44	32,177.82	10,473.4	32,177.86	42,651.26	(10,473.40)	0.04	(10,473.44)
	Total	138,616.07	169,450.63	15,607.85	292,458.85	302,932.25	(10,473.40)	(0.00)	(10,473.40)
2016	Property	355,598.45	8,170.00	5,000.00	358,768.45	358,768.45	0.00	0.00	0.00
	Liability	59,151.20	4,426.57	0.00	63,577.77	63,577.77	0.00	0.00	0.00
	Auto	51,808.00	0.00	100.00	51,708.00	51,708.00	(0.00)	(0.00)	0.00
	Workers Comp	1,419,091.14	20,229.20	0.00	1,439,320.34	1,439,320.17	0.17	0.00	0.17
	Cherry Hill	579.67	4,580.71	719.20	4,441.18	5,160.38	(719.20)	0.17	(719.37)
	Total	1,886,228.46	37,406.48	5,819.20	1,917,815.74	1,918,534.77	(719.03)	0.17	(719.20)
2015	Property	561,573.44	0.00	0.00	561,573.44	561,573.44	0.00	0.00	0.00
	Liability	221,196.76	5,734.98	0.00	226,931.74	226,931.74	0.00	(0.00)	0.00
	Auto	29,593.47	814.67	0.00	30,408.14	30,408.14	(0.00)	(0.00)	0.00
	Workers Comp	1,902,790.11	50,183.28	66.00	1,952,907.39	1,952,907.39	(0.00)	(0.00)	0.00
	Cherry Hill	7,060.88	259.51	0.00	7,320.39	7,320.39	0.00	0.00	0.00
	Total	2,722,214.66	56,992.44	66.00	2,779,141.10	2,779,141.10	(0.00)	(0.00)	0.00
2014	Property	323,918.01	0.00	0.00	323,918.01	323,918.01	0.00	0.00	0.00
	Liability	682,584.45	46,237.93	0.00	728,822.38	728,822.38	0.00	0.00	0.00
	Auto	59,625.37	437.50	0.00	60,062.87	60,062.87	0.00	0.00	0.00
	Workers Comp	1,601,638.26	6,859.56	0.00	1,608,497.82	1,608,497.82	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	2,667,766.09	53,534.99	0.00	2,721,301.08	2,721,301.08	0.00	0.00	0.00
2013	Property	337,742.74	0.00	0.00	337,742.74	337,742.74	0.00	0.00	0.00
	Liability	852,835.80	16,722.64	0.00	869,558.44	869,558.44	0.00	0.00	0.00
	Auto	101,032.02	298.18	0.00	101,330.20	101,330.20	0.00	0.00	0.00
	Workers Comp	2,272,934.17	3,081.09	0.00	2,276,015.26	2,276,015.26	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	3,564,544.73	20,101.91	0.00	3,584,646.64	3,584,646.64	0.00	0.00	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		10,979,370.01	337,486.45	21,493.05	11,295,363.41	11,306,555.84	(11,192.43)	0.17	(11,192.60)

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: June 5, 2017

JIF SERVICE TEAM

Joanne Hall, Safety Director jhall@jamontgomery.com Office: 732-736-5286 Cell: 908-278-2792	Danielle Sanders, Administrative Assistant dsanders@jamontgomery.com Office : 856-552-6898 Fax : 856-552-6899
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MAY ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Brooklawn – Conducted a Loss Control Survey on May 9
- Township of Cherry Hill – Conducted a Loss Control Survey on May 10
- City of Gloucester – Conducted a Loss Control Survey on May 18

MEETINGS ATTENDED

- Claims Meeting – May 19
- Fund Commissioner Meeting – May 22

UPCOMING EVENTS

- Executive Safety Committee Meeting – June 13
- Claims Meeting – June 16
- Fund Commissioners Meeting – June 26

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- Camden JIF - Management of Special Events Webinar – May 1
- Camden JIF - Executive Safety Committee Meeting- June 13, 2017 – May 11
- Camden JIF - SD Bulletin - Training Summer Seasonal Employees – May 15

- Camden JIF - SD Message Spring Cleaning – May 23
- Camden JIF - Did You Know? – MSI Training Schedule, June 2017 – May 23
- Camden JIF - Reminder: Executive Safety Committee Meeting – May 26

MEL MEDIA LIBRARY

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

<u>Municipality</u>	<u># of Videos</u>
Borough of Brooklawn	4
Township of Cherry Hill	4
Township of Haddon	4
Borough of Haddonfield	3
Borough of Lawnside	3
Borough of Oaklyn	1

MEL SAFETY INSTITUTE (MSI)

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

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

DATE	LOCATION	TOPIC	TIME
6/1/17	Township of Tabernacle #1	Fire Safety	8:30 - 9:30 am
6/1/17	Township of Tabernacle #1	Fire Extinguisher	9:45 - 10:45 am
6/2/17	Township of Monroe #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
6/6/17	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/7/17	Deptford Township MUA	Flagger/Work Zone	8:00 - 12:00 pm
6/8/17	Township of Tabernacle #1	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
6/14/17	Township of Moorestown	HazCom w/GHS	8:30 - 10:00 am
6/14/17	Township of Moorestown	Fire Extinguisher	10:15 - 11:15 am
6/15/17	Township of Moorestown	HazCom w/GHS	8:30 - 10:00 am

DATE	LOCATION	TOPIC	TIME
6/15/17	Township of Moorestown	Fire Extinguisher	10:15 - 11:15 am
6/16/17	Township of Cherry Hill #4	Landscape Safety	8:30 - 11:30 am
6/16/17	Township of Cherry Hill #4	Playground Safety Inspections	12:00 - 2:00 pm
6/21/17	Township of Mantua	BBP	12:30 - 1:30 pm
6/21/17	Township of Mantua	Hearing Conservation	1:45 - 2:45 pm
6/23/17	Township of Waterford	Fire Extinguisher	8:30 - 9:30 am
6/23/17	Township of Waterford	Back Safety/Material Handling	9:45 - 10:45 am
6/27/17	Borough of Clementon #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
6/27/17	Borough of Clementon #3	Driving Safety Awareness	10:45 - 12:15 pm
6/27/17	Borough of Clementon #3	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
6/28/17	City of Burlington #2	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
6/28/17	Borough of Magnolia #1	HazMat Awareness w/HazCom GHS-Evening	6:30 - 9:30 pm
6/29/17	Deptford Township MUA	Ladder Safety/Walking Surfaces	8:00 - 10:00 am
7/11/17	Borough of Clementon #3	Hazard ID/Job-Site Observation	8:30 - 10:30 am
7/11/17	Borough of Clementon #3	Accident Investigation	10:45 - 12:45 pm
7/11/17	Borough of Clementon #3	Toolbox Talks	1:30 - 3:00 pm
7/14/17	Township of Washington	PPE	8:30 - 10:30 am
7/14/17	Township of Washington	Hearing Conservation	10:45 - 11:45 am
7/14/17	Township of Washington	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
7/17/17	Borough of Magnolia	Sanitation/Recycling Safety	10:00 - 12:00 pm
7/21/17	Township of Mantua	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
7/21/17	Township of Mantua	Back Safety/Material Handling	2:15 - 3:15 pm
7/21/17	Township of Berlin #2	DDC-6	7:30 - 2:00 pm w/lunch brk
7/25/17	Township of Washington	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
7/25/17	Township of Washington	Fall Protection Awareness	10:45 - 12:45 pm
8/2/17	City of Burlington #2	LOTO	8:30 - 10:30 am
8/4/17	Borough of Audubon	HazCom w/GHS	1:00 - 2:30 pm
8/23/17	Township of Washington	LOTO	8:30 - 10:30 am
8/23/17	Township of Washington	Shop & Tool Safety	10:45 - 11:45 am
8/23/17	Township of Washington	HazCom w/GHS	12:30 - 2:00 pm

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



Training Summer / Seasonal Employees

Public entities rely on seasonal employees to perform many tasks during the summer months. Tasks include mowing grass, painting, collecting trash, guarding beaches and more. Often seasonal employees work alongside full-time employees. This most likely means they face the same hazards as the full-time employee. Therefore, employers must provide the same level of protection to seasonal employees as full-time employees.

One level of protection that must be offered to all employees, seasonal and full-time, is personal protective equipment (PPE). Employers must evaluate the hazards faced by workers and identify the PPE needed for tasks they perform. If the evaluation found a hazard to the workers' feet which requires full-time workers to wear protective-toed work boots, then seasonal employees doing the same job must also wear protective-toed boots.

Training is a critical safety measure that must be provided to seasonal employees. It is easy to overlook formal training for employees who will be performing routine tasks. Everyone knows how to push a mower and use a paint brush. Or do they? How do you know that the seasonal worker is aware of the hazards of your machines, your supplies, and your facilities? Training and evaluation is the only way supervisors can know that seasonal employees have the necessary knowledge and skills to do the job safely and efficiently. The MEL has provided a number of resources to assist our members train summer seasonal employees.

- The MSI offers two on-line courses titled *New Employee Safety Orientation* and *New Employee Safety Orientation – Part 2*. Each course takes about 15 minutes to complete and includes a short test to document training. These orientation classes offer a good basis for your job specific training. To access these courses, click here to go to the MEL website: <http://njmel.org/>

Click on the MSI logo at the top of the page

1. Select and click on the MSI Login box
2. First-time users will select the *I Am A New User* box. Follow the directions to create a User ID and password.
3. Once in MEL Safety Institute Online University homepage, select the last box, MSI Online Training Courses. The two courses are on the left, in the blue box. Select the desired classes from the list of online courses in the blue box on the left of your screen.
4. Remind the students to provide their Course Completion Certificates in accordance with your policy.

You may also wish to add other relevant online classes such as *Bloodborne Pathogens*, *Hazard Communication*, *Survival Driving*, *Crush Zone*, or *Avoid Back Pain*.

- The MEL created a 15 min. safety video, *101 Days of Summer* that can be streamed from the MEL website, www.njmel.org. It can be found by selecting the blue VIDEO icon at the top of the page. The video is under the **Public Access Videos**.

The MEL also provides a lending library of over 600 titles in DVD and VHS. These can be requested through the **Members Only Videos**. Contact the MSI Help Desk at 866-661-5120 for assistance with any of these resources.

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

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- If an Instructor-led class is desired, the MSI offers a 4-hour course, *Summer Seasonal Employee Orientation*, which covers most safety regulations and considerations of common summer staff duties. The course content includes PPE, chemical safety, bloodborne pathogens and many tools. You can find a scheduled class in your area by calling the MSI Help Desk at 866-661-5120.
- The MEL website (www.njmel.org) now contains a series of 5-minute Toolbox Talk specifically for summer seasonal employees. They can found under the SAFETY tab. Select TOOLBOX TALKS from the drop down box. Scroll down the list and you find the following lesson plans.
 - [Heat Related Illnesses: Risks Rise with Temperature for Outdoor workers](#)
 - [Blades of Glory: Mower Safety](#)
 - [Poison Ivy](#)
 - [Tips on Dealing with Chiggers](#)
 - [Safety Cans for Fuel Transport & Storage](#)
 - [What Outdoor Workers Need to Know about Sunglasses](#)
 - [Sunburn Hazards](#)
 - [Use of Low-speed Utility Vehicles \(Golf Carts\)](#)
 - [What you need to know about lightning](#)
 - [Lawn Care Equipment](#)
 - [The Importance of Good Hydration](#)
 - [Using the UV Index](#)
 - [Mower Blades](#)
 - [Mower Safety](#)

Additional lesson plans are also available that may be relevant for your operations.

OSHA (www.osha.gov) has several resources on safety for temporary and youth workers. There are sections which provide information directed at employers, young workers, and the workers' parents.

The New Jersey Department of Labor provides rules and excellent guidance for young workers at http://lwd.dol.state.nj.us/labor/wagehour/content/child_labor.html. Be sure department supervisors, full-time staff, and the young worker are educated on the rules.

Research shows that an employee's first year is the most dangerous in terms of having an injury. For many JIF members, every year brings a new group of first-year employees. Supervisors of these workers must be acutely aware of this and take steps to protect them. Three effective steps are:

- Provide training and verify learning
- Conduct frequent Job Site Observations
- Assign a strong supervisor / mentor to work with seasonal employees

The Safety Director's Office wishes everyone a safe and enjoyable summer.

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

Certificate Of Insurance Monthly Report

Monday, May 22, 2017

From 4/22/2017 To 5/21/2017

Holder (H) / Insured Name (I)	Holder / Insured Address	Description of Code	Operations	Issue Date	Coverag
<u>CAMDEN JIF</u>					
H- Haddonfield Board of Education AU WC	Lincoln Avenue Haddonfield, NJ 08033	1551	Certificate Holder is amended to be included as "additional	5/5/2017	GL EX
I- Borough of Haddonfield	242 Kings Highway East Haddonfield, NJ 08033		insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for use of various school buildings for polling locations during the year.		
H- DELAWARE RIVER PORT AUTHORITY AU WC	One Port Center 2 Riverside Drive Camden, NJ 08101	6627	DRPA, PATCO, including their agents, employees,	4/27/2017	GL EX
I- Parking Authority of the City of Camden	10 Delaware Avenue Camden, NJ 08103		representatives, officers, directors, stockholders, members and managers are amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects the use of Delaware & Federal Sts. Lot #6		
H- Delaware River Port Authority GL EX AU WC	Camden County Office of County Counsel Chris Orlando, County Counsel 520 Market Street Camden, NJ 08102	19222	Delaware River Port Authority and Camden County are amended	5/15/2017	
I- Parking Authority of the City of Camden	10 Delaware Avenue Camden, NJ 08103		to be included as "additional insureds" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects the use of the Waterfront Technology Center Lot 5.		
H- Virtua Health, Inc. AU WC	50 Lake Center, Suite 403 401 Route 73 N. Marlton, NJ 19828		Certificate Holder is amended to be included as "additional	4/24/2017	GL EX
I- Cherry Hill Fire District #13	08053 1100 Marlkrass Rd Cherry Hill, NJ 08003		insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions,		

			limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of facilities for lifeguard training on 5/13/17 and 5/21/17.	
H- Burlington County Emergency Services AU WC	Training Center 53 Academy Drive PO Box 6000 Westampton, NJ 08060	22100	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects the use of facilities by the Barrington Fire Company for live burn training on 6/5/17.	5/2/2017 GL EX
I- Borough of Barrington	229 Trenton Ave Barrington, NJ 08007			
H- County of Camden AU WC	Board of Chosen Freeholders 520 Market Street Camden, NJ 08102	22468	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to use of Lake Worth Park on June 10, 2017 for "Hooked on Fishing- Not Drugs" event.	4/26/2017 GL EX
I- Borough of Lindenwold	2001 Egg Harbour Road Lindenwold, NJ 08021			
H- TD Bank NA ISAOA/ATIMA AU PR	Small Business Center 2059 Springdale Road Cherry Hill, NJ 08003	22754	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as Loss Payee ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for new equipment, 15 airpack, 37 air cylinders, 15 facemasks, totaling \$107,155.	5/5/2017 GL EX
I- Borough of Audubon Park	20 Road C Audubon Park, NJ 08106			
H- Susquehanna Commercial Finance, Inc. AU OTH	PO Box 979130 Miami, FL 33197	22997	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the lease of two	5/4/2017 GL EX
I- Township of Berlin	135 Route 73 South West Berlin, NJ 08091			

			(2) 2017 Ford Interceptor Utility Vehicles, vin #26401 and vin #26402, (see page 2)	
H- Susquehanna Commercial Finance, Inc. AU OTH I- Township of Berlin	PO Box 979130 Miami, FL 33197 135 Route 73 South West Berlin, NJ 08091	22997	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the lease of two (2) 2017 Ford Interceptor Utility Vehicles, vin #26401 and vin #26402, (see page 2)	5/4/2017 GL EX
H- National Auto Sales AU WC I- Borough of Bellmawr	123 S Delsea Drive Glassboro, NJ 08028 21 East Browning Road P.O. Box 368 Bellmawr, NJ 08099	25295	Evidence of insurance.	4/28/2017 GL EX
H- Lindenwold Board of Education AU WC I- Borough of Lindenwold	801 Egg Harbor Road Lindenwold, NJ 08021 2001 Egg Harbour Road Lindenwold, NJ 08021	25330	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of premises during the summer of 2017 at the Lindenwold School #4 & #5 by the Lindenwold Municipal Alliance.	5/5/2017 GL EX
H- Cherry Parke Condo Association AU WC I- Township of Cherry Hill	Park Drive Cherry Hill, NJ 08002 820 Mercer Street Cherry Hill, NJ 08002	25343	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry Hill's \$50,000 Deductible on WC. Evidence of insurance with respects to the following ARHAT unit owned by the Township – 101B Cherry Parke.	5/9/2017 GL EX
H- Our Lady of Guadalupe Parish AU WC I- Borough of Somerdale	Our Lady of Grace Church 35 N White Horse Pike Somerdale, NJ 08083 105 Kennedy Blvd Somerdale, NJ 08083	25366	Evidence of insurance.	5/12/2017 GL EX
H- Cherry Hill Equity, LLC AU WC I- Township of Cherry Hill	Needleman Management Co., Inc 1060 North Kings Hwy, Suite 250 Cherry Hill, NJ 08034 820 Mercer Street Cherry Hill, NJ 08002	25384	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy	5/16/2017 GL EX

(but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the use of parking lot at 1040 North Kings Hwy, Cherry Hill, NJ for overflow parking for the following dates: 5/20/17, 6/17/17, and 8/17/17.

Total # of Holders = 14



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

<u>Reviewed Date</u>	<u>Provider Billed Amt</u>	<u>CSG Repriced Amt</u>	<u>Savings</u>	<u>% of Savings</u>
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%
TOTAL 2017	\$835,383.15	\$402,166.66	\$433,216.49	51.86%

Monthly & YTD Summary:

<u>PPO Statistics</u>	<u>May</u>	<u>YTD</u>
Bills	207	820
PPO Bills	201	757
PPO Bill Penetration	97.10%	92.32%
PPO Charges	\$202,378.28	\$779,725.88
Charge Penetration	97.89%	93.34%

Savings History:

<u>Reviewed Date</u>	<u>Provider Billed Amt</u>	<u>CSG Repriced Amt</u>	<u>Savings</u>	<u>% of Savings</u>
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%



Introducing the Next Level of CSG

CSG is excited to introduce our new relationship with Excellere Partners, which will enhance our development of “NEXT LEVEL” products, innovation and service to our valued workers’ compensation clients and colleagues. We’re pleased to announce that, with the support and resources of our new strategic investor, Excellere Partners, CSG will build on our proven model and look to expand services.

Excellere Partners is a Denver-based private equity investment firm that partners with middle-market entrepreneurs and management teams with the goal of building enduring value in industries including business services, technology and healthcare, among others. Excellere Partners has made a strategic investment in CSG, which will enable us to further develop our infrastructure to support implementation and expansion.

As a medical claims management innovator, CSG has developed a proven mix of technology and medical expertise that enables our clients to confidently navigate the workers’ compensation medical claims management process—from initial report of injury through close.

Please know, our partnership with Excellere Partners, effective May 15, 2017, will have no impact on our company name; our office location, current leadership or the suite of workers’ compensation products and services we provide today.

At CSG, the desire to improve outcomes drives everything we do. We care deeply about our clients, their employees and all the concerned parties across the medical claims management process. “NEXT LEVEL” service from CSG means our business partners have access to the most experienced, credentialed and responsive claims management team. Our medical, technical and support resources play a pivotal role in delivering differentiators in claims management solutions that consistently exceed stakeholder, regulatory and business partner demands.

Although we are already setting new standards in medical claims management, our partnership with Excellere Partners will empower CSG to take the products, innovations and service that make us the best to the “NEXT LEVEL.” We look forward to advancing the industry with fresh ideas and delivering unmatched value as they make informed choices for their medical claims management needs.

CSG. Next Level Medical Claims Management.

APPENDIX I – MINUTES

May 22, 2017 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MAY 22, 2017
VOORHEES TOWNSHIP 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Bob Mather, Pine Valley
Millard Wilkinson, Berlin Borough
David Taraschi, Audubon Borough
Edward Hill, Lawnside Borough
Jack Flynn, Gibbsboro Borough
John Foley, Cherry Hill Fire District
Lawrence Spellman, Voorhees Township

RISK MANAGEMENT CONSULTANTS PRESENT:

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

WELCOME: Mayor Michael Mignogna welcomed everyone to Voorhees Township.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF APRIL 24, 2017

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF APRIL 24, 2017

Motion:	Commissioner Maley
Second:	Commissioner Michielli
Vote:	Unanimous

CORRESPONDENCE: NONE

NATIONAL FLOOD INSURANCE PROGRAM: Most municipalities in the MEL have properties in flood zones. Therefore, it is critical that Congress acts to continue the National Flood Insurance Program. The MEL recommends that each JIF adopt the attached resolution and pass it on to members for their action as well.

MOTION TO ADOPT RESOLUTION 17-14

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

2017 COVERAGE DOCUMENTS: The Fund Office will begin distributing the 2017 coverage documents to all Fund Commissioners and Risk Managers via email within the next few weeks.

MEL RISK MANAGEMENT CONSULTANT ACCREDITATION PROGRAM: The MEL is instituting a program to recognize the MEL's numerous experienced RMC's and train new staff. Producers who complete this program may use the designation "MEL Accredited Risk Management Consultant". To achieve accreditation, a RMC must complete the four all day sessions that will be conducted over a six month period. (See pages 9 & 10 for the registration form and agenda).

Each session will be held twice – once in Jamesburg at the Forsgate Country Club and once at Conner Strong and Buckelew Headquarters in Marlton. The program is also eligible for producer continuing education credits. The fee is a nominal \$500 payable to the Municipal Excess Liability Joint Insurance Fund. Executive Director said the first session was held and was very well received. Several members from the Camden JIF have signed up. There is still time to sign up if you wish to do so.

FINANCIAL DISCLOSURES: The Fund Office has provided all Fund Commissioners and Professionals with the login information they need to complete their Financial Disclosure filing for the Camden JIF. The email included links to the instructions and the DGLS webpage to file your disclosure; the filing deadline May 30th.

2017 2nd ASSESSMENT BILLS: Statement of Accounts were mailed out to members with a due date of June 15th.

2017 SAFETY EXPO: The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund to conduct its Annual Safety Expo which included MEL member town's water & sewer employees. The Safety Expo will be held on June 23rd at the Middlesex Fire Academy and September 29th at the Camden County Emergency Services Training Center. Registration is through the MEL Safety Institute. Registrations will be mailed to members shortly.

AUDITOR & ACTUARY YEAR-END REPORTS: The financial audit for the period ending December 31, 2016 will be ready for review and approved at the June meeting and will be filed with the Department of Insurance and Community Affairs by the June 30th deadline.

2018 RENEWAL ONLINE UNDERWRITING DATABASE: Members and Risk Managers will receive an email when the database is set up to begin the 2018 underwriting renewal – which is expected to begin on or near June 1, 2017. The MEL awarded a contract to Origami for the on-line underwriting – but that system will not be functional until 2018. This year's renewal will still be conducted in the Exigis system. Executive Director said as a reminder next year we will be changing systems. The new system will be Origami but that would not start until 2019 renewal.

MEL CYBER INSURANCE WEBINAR SERIES: The MEL is hosting webinars related to Cyber Insurance. The first webinar was on Understanding Your Cyber Liability Policy and was well attended. The second is on "What to do in the Event of a Breach". This session is scheduled on May 23rd. The flyer was included in the agenda on Page 7.

CAREER SURVIVAL FOR FIRST LINE SUPERVISORS: Several session of this police training were held with good participation. There is one more session on the 23rd. Executive Director said the sessions were very well received and attended. Attorney Nardi

attended the session last week and said the program was very comprehensive with a good mix. The crowd was very attentive and the program flowed nicely and was very well done.

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 actuary has made some IBNR adjustments usually in our favor. Executive Director said the March 31st Financial Fast Track shows our surplus at \$8.1 million which is the highest we have seen and reflects an increase of \$1.6 million mostly due to the IBNR adjustment. The loss ratio report as of March 31st reflects we are below the target the actuary had us at 5.70% and we are at 4.36%. Lost Time Accident Frequency as of March 31st we are standing at 0.55 which will most likely increase next month due to a rough April.

Executive Director said all of the professional contracts are up this year so we will be going out to advertise for those positions. Executive Director requested a motion to authorize to advertise.

MOTION TO AUTHORIZE TO ADVERTISE FOR REQUESTS FOR QUALIFICATIONS FOR FUND PROFESSIONALS

Motion: Commissioner Wolk
 Second: Commissioner Maley
 Vote: Unanimous

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 17-15 May 2017 Vouchers

CLOSED	\$10,000.00
2016	\$9,000.00
2017	\$190,510.87
TOTAL	\$209, 510.87

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

Closed	.00
2013	91,218.99
2014	31,218.25
2015	12,252.82
2016	47,018.73
2017	87,744.46

TOTAL	269,450.25
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MOTION TO APPROVE RESOLUTION 17-15 MAY 2017 VOUCHERS

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

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

Motion: Commissioner Michielli
 Second: Commissioner Gallagher
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Mr. Nardi reported on a brand new case Holmes vs. Jersey City Police Department was decided on April 27th it was a case brought under the NJ Law against discrimination. In this particular case the plaintiff pursued a hostile environment case. Attorney Nardi said since we all provide public accommodations this case stands for proposition that some comments made to an individual coming into any municipal or governmental building especially if they are in a protected class employees need to be careful of what they are saying. In this case a transgender individual was being arrested for shop lifting and while in custody at the police station they were subjected to a number of demeaning comments insulting, harassing and threatening comments. The Oval Court dismissed the case the Appellate Division reversed and said this is the type of case that should go to a jury and they should decide weather or not it is an actionable claim.

Attorney Nardi said we should all be aware that the comments and actions could expand to almost any of our departments that we are dealing with the public. Attorney Nardi said he could see with this case having been decided elevated to a point that anyone making any type of comments like that could be subject to some type of a claim. We ask you to pass this on to the municipal employees and any questions or information regarding this case can be provided by my office.

SAFETY DIRECTOR: Safety Director John Saville reviewed the Safety Director's report.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the monthly Certificate Report on page 39 for the period 3/22/17 to 4/21/17 with 14 certificates issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of April 2017 where there was a savings of 46.40% for the month and a total of 56.59 % for the year. Ms. Goldstein said a few claims have come up in the past regarding post traumatic stress syndrome and we are now in the process of signing a contract with a health network that will provide us with a lot more treatment options to choose from for workers comp claims. In response to Chairman Mevoli, Ms. Goldstein said the providers are all in New Jersey.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: 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 Maley
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Michielli
Second: Commissioner Wolk
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: Commissioner Wilkinson said he is very active past and present of the New Jersey State League of Municipalities and said it was their 100th anniversary of the monthly magazine and there was an excellent article in there on the Joint Insurance Funds and the MEL along with some wonderful statistics in there. Commissioner Shannon said the magazine is accessible on the League of Municipalities website.

MOTION TO ADJOURN:

Motion: Commissioner Michielli
Second: Commissioner DiAngelo
Vote: Unanimous

MEETING ADJOURNED: 5:53 PM

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

APPENDIX II – RCF, EJIF & MEL REPORTS



Municipal Excess Liability Residual Claims Fund

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

June 1, 2017

Memo to: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: Topics Discussed at the RCF June Meeting

Auditor and Actuary Year-End Reports: The draft Audit Report as of December 31, 2016 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor reported he is working on outstanding issue with the MEL's reinsurer Genesis that would materially improve the net position of the fund; once confirmation is received the audit will be finalized.

Mr. Grubb said excess workers' compensation payments for claims transferred to the RCF are made consistently, but can span decades until the retention limit is met and the corresponding reimbursements are issued. Mr. Grubb publicly acknowledged efforts by Cate Kiernan, Deputy Executive Director, and reported the receivables for 59 claims to be approximately \$6.9 million. Mr. Grubb said remediation is already in place since the MEL has contracted with Origami to develop a risk management/claims information system for 2018, which would have flagged this issue. In addition, Qual-Lynx's transfer to IVOS now provides reports to track these payments.

Fund Auditor referred to the Comparative Statement of Revenues, Expenses and Changes in Net Position (Exhibit B) of the audit and noted that the fund's net position improved by \$3.9 million.

Fund Auditor said is the audit noted the standard annual recommendation:

- 1) The Residual Legacy Account (Fund Years 1995-2004) and specific fund years for workers' compensation, liability, property, and faithful performance bond experienced a deficit caused by paid claims and loss reserves in excess of the projected amounts used to establish the budget.

Fund Auditor said this is an annual finding since the lines of coverage that experience deficits vary as reserves are liquidated. Fund Auditor noted that the RCF has not assessed members for these deficits and the corrective action from management is to instead monitor fund position and reserve changes quarterly.

Following the report the Board approved the draft year-end financials as presented subject to confirmation of the outstanding receivable issue, adopted resolution 9-17 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report.

Fund Actuary reviewed the Actuarial Analysis and Loss Adjustment Reserves as of December 31, 2016 and reported the total reserves stand at \$82 million with \$13 million in Incurred But Not Reserved (IBNR). No action was necessary as this report was provided for information.

Claim Transfers: Executive Director reported that all members of the RCF Fund will be asked to adopt resolutions at their June/July meetings to transfer their 2013 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of June 30, 2017. The Board voted to accept local JIF transfers of fund year 2013 outstanding claim liabilities. Enclosed as part of this report is the claims transfer resolution for local funds to adopt.

2017 Fiscal Management Plan - Amendment: Executive Director reported the Fund Attorney expects to hire Kathie Tyler-Schohl to manage the remaining open POL/EPL claims as she has vast experience and knowledge of those claims prior to retiring from Qual-Lynx. Executive Director said it would be appropriate to amend Section II of 2017 Fiscal Management Plan, which noted the Claims Account signatories, to include both the Fund Attorney and Kathie Tyler-Schohl. The Board adopted resolution 10-17 amending the 2017 Fiscal Management Plan.

2017 Financial Disclosures: Executive Director reported all Commissioners & Fund Professionals completed their filings by the May 30th deadline.

Claims Committee: The Claims Review Committee met in March, May and the morning of the Commissioner's meeting. The next Claims Review Committee meeting is tentatively scheduled for July 5, 2017 at 9:00AM in Marlton and video-conference and will be confirmed. The Claims Review Committee is also scheduled to meet September 7, 2016 at 9:00AM at the Forsgate Country Club.

Next Meeting: The next meeting of the RCF will be Wednesday September 6, 2017 at 10:30 AM at the Forsgate Country Club in Jamesburg, NJ.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: June 1, 2017
TO: Fund Commissioners
Camden County Municipal Joint Insurance Fund
FROM: Commissioner Joseph Wolk
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

AUDITOR YEAR-END REPORTS – Mr. Jones of Nisivoccia & Company reviewed the audit report as of December 31, 2016. The Auditor said the Fund is in excellent financial condition. The report contained no recommendations. Following his review of the audit, the Executive Board adopted Resolution #18-17 approving the Year-End Financials and executed the Group Affidavit.

ACTUARIAL IBNR ESTIMATES – The EJIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2017.

RFQ PROCESS- A motion was passed authorizing the Executive Director to release Requests for Qualifications for Fund Professionals for the period of January 1, 2018 through December 31, 2020.

REVISED BUDGET- The revised 2017 budget was included in the agenda. The revisions reflect members that are no longer with the local JIFs and new members added to the local JIFs for 2017. A motion was passed approving the revisions to the 2017 budget.

LEGISLATIVE AGENT RFQ - The Executive Director issued an RFQ for the position of legislative agent with a return date of March 29, 2017. There was one response received. The responding firm was Princeton Public Affairs Group. A motion was passed awarding a 1 year contract to Princeton Public Affairs Group for the position of Fund Legislative Agent.

2017 BILLINGS- The first assessment installment was sent to our member JIFs in January. The second installment billings will be distributed next month.

NEXT MEETING- The next meeting of the EJIF is scheduled for September 6, 2017 at the Forsgate CC, Jamesburg.



Municipal Excess Liability Joint Insurance Fund

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

Date: June 1, 2017

To: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Subject: June MEL Report

Carol Byrne: Fund Chairman and Executive Director presented Carol Byrne with flowers and an engraved silver plate in appreciation of her services to the JIFs and the MEL. Executive Director said Carol has been one of the longest serving Fund Commissioners and has served as the Bergen JIF Safety Committee Chair since 1990 and the MEL's Safety & Education Committee Chair since 2009.

Year-end Financial Reports: Fund Auditor submitted and reviewed the Audit Report as of December 31, 2016 noting the Fund's statutory surplus stands at \$27,248,970. Auditor said there was one finding: one TPA did not have a Service Organization Control (SOC) Report; and a recommendation that the TPA resolve disparity between the summary and detail report. Auditor said the Fund is in excellent financial condition. Fund Auditor may make an adjustment to increase the Fund's share of the Residual Claim Fund surplus based on efforts to confirm excess workers' compensation receivable amounts.

Actuary submitted and reviewed the Valuation Report as of December 31, 2016 and said reserves decreased compared to this time last year resulting from continued improvements in workers' compensation claims experience.

Audit Committee: Committee met on March 23rd to review the Internal Audits on Claims, Reinsurance, Underwriting, Treasury & Accounting, Contracts and EDP. A summary of the Internal Audits is attached for information.

Management Committee: Committee met on April 26th. Board of Fund Commissioners accepted the Audit Committee's recommendation to include a Servicing Organization Controls (SOC II), or equivalent, in the Fund's Request for Qualifications form for Third Party Administrators.

The Fund Attorney has drafted a Liability Alert concerning outdated Municipal Sign Ordinances. Board accepted recommendation for the MEL retain special counsel to draft an updated model ordinance.

Fund Attorney said he has completed a draft of the Zoning and Planning Board training program and will be reviewing it with the Executive Director before finalizing.

Executive Director reported that the Underwriting Manager is working with QBE Specialty Insurance (carrier for POLEPL) to get a program to offer optional excess land use coverage as respects to the POL/EPL policy. Once QBE Specialty completes, a bulletin will be distributed to members.

Public Officials/Employment Practices Liability Run-off: Board of Commissioners adopted a Resolution to add claims administrator to the Fund's contract with Fund Attorney to assume the claims handling of the Public Officials/Employment Practices run-out of approximately ten open claims for a fee of \$15,000 for the period of June 1 through December 31, 2017.

Coverage Committee: Committee met on May 1st and submitted minutes of the meeting. Committee Chairman said the Committee is discussing Quasi-Municipal Entities, Shared Services Professional Liability, Certificates of Insurance wording; Valuations for Fire Department Vehicles, First Party coverage for Underground Piping; Crime Coverage for Non-Employees; Statutory Bond Underwriting Guidelines. Coverage Committee did not make any recommendations at this time.

Legislative Committee: Committee met on May 2nd and distributed minutes of that meeting. Committee Chairman said the bill the MEL supports on expanding investments opportunities has yet to be posted for a vote in the assembly.

The National Flood Insurance Program (NFIP) must be reauthorized by September. Fund Attorney has drafted the attached resolution that we have distributed to local JIFs and their members asking them to support efforts to reauthorize – which is not expected to be passed easily. AGRIP has also agreed to issue an alert to its member pools. The Board adopted a resolution to support legislative action.

Marketing Committee: Committee met on March 24th and April 28th; enclosed are the minutes of those meetings along with the Action Plan. Committee will meet again on June 8th.

Safety & Education Committee: Committee met on April 7th; enclosed are the minutes of that meeting. Chairman Landolfi appointed Commissioner Bernard Rutkowski, NJUA JIF, to succeed Carol Byrne as Safety & Education Committee Chair, who retired as of June 1st.

Board accepted the Committee's recommendation and approved of expenditure not to exceed \$8,000 to upgrade the MEL Media Library to include training in DVD formats.

Risk Management Information/Operating System: At the April 26th Management Committee meeting, the Fund Chairman was authorized to sign the Fund's contract with Origami. Both the Statement of Work and contract negotiations have been completed and the contract has been executed. The project is now underway.

RCF Report: The RCF met just prior to the MEL meeting and adopted a resolution accepting local member transfers of Fund year 2013 liabilities. The MEL Board adopted a Resolution to transfer Fund year 2013 open liabilities to the RCF.

MEL/MRHIF Educational Seminar: 150 people attended the MEL/MRHIF Educational Seminar on April 21st. We expect to reserve the same venue for next year.

MEL Risk Management Consultant Accreditation Program: The MEL instituted a program to recognize the MEL's numerous experienced RMCs and train new staff. Forty-seven producers attended the first northern location class held on May 19th. We have 33 registered for the first southern class scheduled for June 2nd.

Request for Qualification (RFQs): Executive Director is in the process of preparing for the issuance of RFQs for professionals for the 2018-2020 contract term and will work with Fund Attorney where applicable.

2017 Financial Disclosures: Commissioners are required to complete the online filing of Financial Disclosure forms as a MEL JIF Commissioner, as well as, any municipal related positions that require filing. While the LFB has no statutory authority to extend the filing deadline, due to the delay in opening the 2017 FDS system for filers, the LFB is expected to delay enforcement of the statutory deadline until May 30, 2017. As of 5/25/17 all but two MEL Board of Fund Commissioners have completed the filing.

Claims Committee: The Claims Review Committee met in March and May and is scheduled to meet immediately following the Board meeting. Minutes of the March and May meetings are enclosed under separate cover.