

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MEETING AGENDA
MARCH 27, 2017 – 5:15 PM**

**GLOUCESTER CITY COMMUNITY CENTER
232 NICHOLSON ROAD
GLOUCESTER CITY, NJ 08030
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: MARCH 27, 2017**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2017 EXECUTIVE COMMITTEE**
- WELCOME: GLOUCESTER CITY**
- APPROVAL OF MINUTES:** February 27, 2017 Open Minutes.....Appendix I
February 27, 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. 17-11Page 17
Treasurer's Report.....Page 20
Monthly ReportsPage 21

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report.....Page 27

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 37

- MANAGED CARE – Consolidated Services Group**
Monthly Report.....Page 39

- CLAIMS SERVICE – AmeriHealth Casualty**

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- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: April 24, 2017 – Cherry Hill Fire District Headquarters**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: March 27, 2017

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- Borough of Chesilhurst Assessment Credit** – Last year, Chesilhurst had listed a school as a new insured building that was being rehabilitated by the Borough and school district. When completed, the school district, through an agreement, will continue to insure the building so Chesilhurst should receive a credit on their 2017 assessment removing the school building. The 2017 budget will need to be amended to reflect the premium credit of \$6,548.32.

Motion to Amend the 2017 budget

- 2017 PRIMA Conference** – The JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Phoenix from June 4–7. Please contact the Fund office if you are interested.
- Elected Officials Training:** This year's elected officials training program will focus on Risk Management for Public Officials. Several sessions have been conducted by Mr. Nardi. The on-line version is also available; enclosed on **Page 3** are directions for the course.

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

- MEL Meeting** - The MEL met on March 1, 2017 at the Forsgate Country Club. A copy of Commissioner Wolk's report of that meeting is included for your review. (**Appendix II**)
- Residual Claims Fund** - The RCF met on March 1, 2017. A copy of Commissioner Wolk's report of that meeting is included for your review. (**Appendix II**)
- E-JIF Meeting** - The E-JIF also met on March 1, 2017. A copy of Commissioner Wolk's report of that meeting is included for your review. (**Appendix II**)
- 2017 MEL & MR HIF Educational Seminar:** The 7th annual seminar is scheduled for Friday, April 21st, beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs.

Attached on **Page 4** is the enrollment form which will also be distributed by email to fund commissioners and risk managers.

- ❑ **Financial Disclosures:** The Division of Local Government Services developed an online program for financial disclosure filings. The fund office has received notification that online filing will be implemented again this year and the deadline to file is April 30th. The fund office will distribute instructions to commissioners on how to file once a roster is finalized.

- ❑ **Due Diligence Reports:**

| | |
|-------------------------------------|------------------------|
| Financial Fast Track | Not Available |
| Income Portfolio | Pages 5 & 6 |
| Loss Ratio Analysis | Pages 7 & 8 |
| Loss Time Accident Frequency | Pages 9 - 12 |
| POL/EPL Compliance Report | Page 13 |
| Fund Commissioners | Page 14 |
| Regulatory Affairs Checklist | Page 15 |
| RMC Agreements | Page 16 |



2016 - 2017 Elected Officials Online Training

While we recommend that public officials attend a training class, the MEL is also making available an on-line training program for Elected Officials and Authority Commissioners to earn their \$250 training credit. Please follow the steps below to access the program. To receive credit, the program must be completed by May 1, 2017.

Step 1: Go to the MEL's website <http://njmel.org/>

Step 2: On the MEL homepage, click on the MSI logo at the top to access the MSI page.

Step 3: On the MSI page, click "MSI Login" to access the login page.

Step 4: Login to access the Welcome Page. If you have taken MSI classes in the past, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Helpline listed below. 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.

Step 5: On the Welcome Page, click on "MSI On-line Training Courses" on the lower right to access the course selection page.

Step 6: On the course selection page, click "Ethics in Local Government" on the left. Then click "enroll" on the right.

Step 7: The program will now thank you for enrolling. Hit "Click here" to go to your authorized course list.

Step 8: On your authorized course list, click "Ethics in Local Government" to access the course.

Step 9: When the course appears, click the start symbol in the middle of the screen to begin the course.

You must complete the entire program and the affidavit at the end of the program to receive credit. If you need additional assistance please call the MSI help line at (866) 661-5120 during business hours.

2017 MEL & MRHIF Educational Seminar

Friday, April 21, 9:00 to 4:00

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

The MEL (Municipal Excess Liability Fund) and MRHIF (Municipal Reinsurance Health Fund) are sponsoring the 7th annual educational seminar for commissioners, municipal personnel, risk managers and vendor personnel. This seminar is eligible for the following continuing educational credits:

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

(Attendance for the full morning and afternoon session required for credit)

Topics

- Keynote: Impact of Healthcare Reform Act repeal:
- Cyber liability risk control:
- Law enforcement risk control:
- Local Government Officials Ethics Act:
- The environmental risks of property transfers:
- Use of social media in claims adjusting:

REGISTRATION: RSVP by Friday, April 14

Name: _____ Title: _____ Organization: _____

Address: _____

Credits being applied for: _____

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

Phone: _____ cell: _____ e-mail: _____

E-mail or fax registrations to Joen Ciannella, PERMA: (201) 881-7633
jciannella@permainc.com

| CAMDEN JOINT INSURANCE FUND | | | | | | | |
|---|--|--|----------------|----------------|----------------|----------------|----------------|
| Fixed Income Portfolio Summary and Rate Comparison | | | | | | | |
| | | | | | For Month End | 12/31/2016 | |
| | | | 2013 | 2014 | 2015 | Last Month | This Month |
| CAMDEN JOINT INSURANCE FUND | | | | | | | |
| Total Cash Balance (millions) | | | 13.39 | 14.32 | 15.46 | 18.24 | 16.98 |
| Fixed Income Portfolio | | | | | | | |
| Investments (millions), Book Value | | | 4.00 | 4.92 | 4.92 | 9.99 | 9.99 |
| Avg maturity (years) | | | 2.07 | 1.51 | 1.33 | 0.33 | 0.24 |
| Unrealized gain/(loss) (%) | | | 1.30 | 0.89 | 0.47 | 0.12 | 0.08 |
| Purchase/Book yield (%) | | | 1.40 | 1.40 | 1.40 | 0.62 | 0.62 |
| Realized gain/(loss) (%) | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Yield (Market) | | | 2.70 | 2.29 | 1.87 | 0.74 | 0.70 |
| M E L PORTFOLIO | | | | | | | |
| Total Cash Balance (millions) | | | 64.22 | 72.15 | 80.36 | 56.57 | 61.94 |
| Fixed Income Portfolio | | | | | | | |
| Investments (millions), Book Value | | | 50.13 | 48.09 | 48.09 | 44.50 | 44.60 |
| Avg maturity (years) | | | 2.04 | 1.90 | 1.58 | 1.73 | 1.64 |
| Unrealized gain/(loss) (%) | | | -0.30 | -0.06 | 0.12 | -0.16 | -0.18 |
| Purchase/Book yield (%) | | | 0.65 | 0.82 | 0.82 | 0.99 | 0.99 |
| Realized gain/(loss) (%) | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Yield (Market) | | | 0.35 | 0.76 | 0.94 | 0.83 | 0.81 |
| COMPARATIVE RATES (%) | | | | | | | |
| Cash & Cash Equivalents | | | | | | | |
| NJ Cash Mgmt Fund * | | | 0.06 | 0.69 | 0.10 | 0.46 | 0.49 |
| TD Money Market | | | 0.01 | 0.01 | 0.01 | 0.01 | 0.01 |
| TD Bank Deposits | | | Unavailable ** | Unavailable ** | Unavailable ** | Unavailable ** | Unavailable ** |
| Investors Bank Deposits | | | - | - | 0.66 | 0.66 | 0.66 |
| Treasury Issues | | | | | | | |
| 1 year bills | | | 0.13 | 0.12 | 0.32 | 0.74 | 0.87 |
| 3 year notes | | | 0.54 | 0.90 | 1.02 | 1.22 | 1.49 |
| 5 year notes | | | 1.17 | 1.64 | 1.53 | 1.60 | 1.96 |
| Merrill Lynch US Govt 1-3 years ^ | | | 0.37 | 0.63 | 0.56 | 0.86 | 0.89 |

| CAMDEN JOINT INSURANCE FUND | | | | | | |
|---|--|----------------|----------------|----------------|----------------|----------------|
| Fixed Income Portfolio Summary and Rate Comparison | | | | | | |
| | | | | For Month End | 1/31/2017 | |
| | | 2014 | 2015 | 2016 | Last Month | This Month |
| CAMDEN JOINT INSURANCE FUND | | | | | | |
| Total Cash Balance (millions) | | 14.32 | 15.46 | 16.98 | 16.98 | 19.79 |
| Fixed Income Portfolio | | | | | | |
| Investments (millions), Book Value | | 4.92 | 4.92 | 9.99 | 9.99 | 9.99 |
| Avge maturity (years) | | 1.51 | 1.33 | 0.24 | 0.24 | 0.17 |
| Unrealized gain/(loss) (%) | | 0.89 | 0.47 | 0.09 | 0.08 | 0.07 |
| Purchase/Book yield (%) | | 1.40 | 1.40 | 0.62 | 0.62 | 0.62 |
| Realized gain/(loss) (%) | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Yield (Market) | | 2.29 | 1.87 | 0.71 | 0.70 | 0.69 |
| M E L PORTFOLIO | | | | | | |
| Total Cash Balance (millions) | | 72.15 | 80.36 | 61.94 | 61.94 | 58.05 |
| Fixed Income Portfolio | | | | | | |
| Investments (millions), Book Value | | 48.09 | 48.09 | 53.40 | 44.60 | 44.60 |
| Avge maturity (years) | | 1.90 | 1.58 | 1.64 | 1.64 | 1.56 |
| Unrealized gain/(loss) (%) | | -0.06 | 0.12 | 0.03 | -0.18 | -0.15 |
| Purchase/Book yield (%) | | 0.82 | 0.82 | 0.82 | 0.99 | 0.99 |
| Realized gain/(loss) (%) | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Yield (Market) | | 0.76 | 0.94 | 0.85 | 0.81 | 0.84 |
| COMPARATIVE RATES (%) | | | | | | |
| Cash & Cash Equivalents | | | | | | |
| NJ Cash Mgmt Fund * | | 0.69 | 0.10 | 0.41 | 0.49 | 0.55 |
| TD Money Market | | 0.01 | 0.01 | 0.01 | 0.01 | 0.01 |
| TD Bank Deposits | | Unavailable ** | Unavailable ** | Unavailable ** | Unavailable ** | Unavailable ** |
| Investors Bank Deposits | | - | - | 0.66 | 0.66 | 0.66 |
| Treasury Issues | | | | | | |
| 1 year bills | | 0.12 | 0.32 | 0.61 | 0.87 | 0.83 |
| 3 year notes | | 0.90 | 1.02 | 1.00 | 1.49 | 1.48 |
| 5 year notes | | 1.64 | 1.53 | 1.33 | 1.96 | 1.92 |
| Merrill Lynch US Govt 1-3 years ^ | | 0.63 | 0.56 | 0.89 | 0.89 | 0.13 |
| * 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 **December 31, 2016**

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 60 | MONTH | 59 | MONTH | 48 | MONTH |
|------------------------|--------------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED |
| | | Current | 31-Dec-16 | | 30-Nov-16 | | 01-Jan-16 | |
| PROPERTY | 486,359 | 289,261 | 59.47% | 100.00% | 59.47% | 100.00% | 59.99% | 100.00% |
| GEN LIABILITY | 1,338,095 | 1,380,204 | 103.15% | 97.10% | 103.23% | 97.06% | 102.25% | 95.70% |
| AUTO LIABILITY | 388,406 | 589,953 | 151.89% | 96.17% | 151.89% | 95.94% | 151.89% | 92.58% |
| WORKER'S COMP | 3,528,729 | 3,075,913 | 87.17% | 99.88% | 87.17% | 99.86% | 84.92% | 99.40% |
| TOTAL ALL LINES | 5,741,588 | 5,335,331 | 92.92% | 98.99% | 92.94% | 98.95% | 91.38% | 98.13% |
| NET PAYOUT % | \$4,897,975 | | 85.31% | | | | | |

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 48 | MONTH | 47 | MONTH | 36 | MONTH |
|------------------------|--------------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED |
| | | Current | 31-Dec-16 | | 30-Nov-16 | | 01-Jan-16 | |
| PROPERTY | 535,713 | 372,208 | 69.48% | 100.00% | 69.48% | 100.00% | 70.51% | 100.00% |
| GEN LIABILITY | 1,423,316 | 973,814 | 68.42% | 95.70% | 66.90% | 95.40% | 29.93% | 90.15% |
| AUTO LIABILITY | 377,258 | 114,744 | 30.42% | 92.58% | 31.74% | 92.21% | 17.83% | 87.18% |
| WORKER'S COMP | 3,913,656 | 2,437,099 | 62.27% | 99.40% | 62.31% | 99.34% | 59.92% | 98.10% |
| TOTAL ALL LINES | 6,249,943 | 3,897,865 | 62.37% | 98.20% | 62.12% | 98.07% | 51.46% | 95.79% |
| NET PAYOUT % | \$3,087,583 | | 49.40% | | | | | |

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 36 | MONTH | 35 | MONTH | 24 | MONTH |
|------------------------|--------------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED |
| | | Current | 31-Dec-16 | | 30-Nov-16 | | 01-Jan-16 | |
| PROPERTY | 591,500 | 358,018 | 60.53% | 100.00% | 60.87% | 100.00% | 64.80% | 100.00% |
| GEN LIABILITY | 1,405,625 | 860,391 | 61.21% | 90.15% | 58.25% | 89.48% | 22.85% | 79.39% |
| AUTO LIABILITY | 350,875 | 105,163 | 29.97% | 87.18% | 29.97% | 86.58% | 17.30% | 76.44% |
| WORKER'S COMP | 3,909,782 | 1,956,782 | 50.05% | 98.10% | 50.04% | 97.90% | 53.03% | 93.51% |
| TOTAL ALL LINES | 6,257,782 | 3,280,354 | 52.42% | 95.88% | 51.78% | 95.57% | 45.36% | 90.00% |
| NET PAYOUT % | \$2,346,955 | | 37.50% | | | | | |

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 24 | MONTH | 23 | MONTH | 12 | MONTH |
|------------------------|--------------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED |
| | | Current | 31-Dec-16 | | 30-Nov-16 | | 01-Jan-16 | |
| PROPERTY | 541,208 | 605,377 | 111.86% | 100.00% | 111.86% | 99.33% | 105.23% | 95.24% |
| GEN LIABILITY | 1,412,638 | 308,362 | 21.83% | 79.39% | 21.94% | 78.18% | 16.39% | 60.18% |
| AUTO LIABILITY | 335,860 | 39,148 | 11.66% | 76.44% | 11.66% | 75.06% | 12.87% | 51.17% |
| WORKER'S COMP | 3,739,043 | 2,830,189 | 75.69% | 93.51% | 76.51% | 92.71% | 60.61% | 64.07% |
| TOTAL ALL LINES | 6,028,749 | 3,783,077 | 62.75% | 89.83% | 63.28% | 88.92% | 51.60% | 65.24% |
| NET PAYOUT % | \$2,592,874 | | 43.01% | | | | | |

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 12 | MONTH | 11 | MONTH | 0 | MONTH |
|------------------------|--------------------|------------------|---------------|---------------|---------------|---------------|------------|------------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED |
| | | Current | 31-Dec-16 | | 30-Nov-16 | | 01-Jan-16 | |
| PROPERTY | 490,882 | 379,913 | 77.39% | 95.24% | 63.38% | 86.00% | N/A | N/A |
| GEN LIABILITY | 1,437,680 | 109,029 | 7.58% | 60.18% | 7.47% | 49.00% | N/A | N/A |
| AUTO LIABILITY | 330,150 | 69,194 | 20.96% | 51.17% | 19.62% | 45.00% | N/A | N/A |
| WORKER'S COMP | 3,689,848 | 2,156,757 | 58.45% | 64.07% | 49.24% | 52.00% | N/A | N/A |
| TOTAL ALL LINES | 5,948,560 | 2,714,892 | 45.64% | 64.99% | 38.67% | 53.69% | N/A | N/A |
| NET PAYOUT % | \$1,467,320 | | 24.67% | | | | | |

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

AS OF **January 31, 2017**

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 61 | MONTH | 60 | MONTH | 49 | MONTH |
|-----------------|-------------|-----------|---------------|----------|-----------|----------|-----------|----------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED |
| | | Current | 31-Jan-17 | | 31-Dec-16 | | 01-Feb-16 | |
| PROPERTY | 486,359 | 289,261 | 59.47% | 100.00% | 59.47% | 100.00% | 59.99% | 100.00% |
| GEN LIABILITY | 1,338,095 | 1,498,285 | 111.97% | 97.12% | 103.15% | 97.10% | 102.00% | 95.99% |
| AUTO LIABILITY | 388,406 | 589,953 | 151.89% | 96.39% | 151.89% | 96.17% | 151.89% | 92.93% |
| WORKER'S COMP | 3,528,729 | 3,071,358 | 87.04% | 99.90% | 87.17% | 99.88% | 84.41% | 99.46% |
| TOTAL ALL LINES | 5,741,588 | 5,448,857 | 94.90% | 99.02% | 92.92% | 98.99% | 91.01% | 98.26% |
| NET PAYOUT % | \$4,922,862 | | 85.74% | | | | | |

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 49 | MONTH | 48 | MONTH | 37 | MONTH |
|-----------------|-------------|-----------|---------------|----------|-----------|----------|-----------|----------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED |
| | | Current | 31-Jan-17 | | 31-Dec-16 | | 01-Feb-16 | |
| PROPERTY | 535,713 | 372,208 | 69.48% | 100.00% | 69.48% | 100.00% | 69.37% | 100.00% |
| GEN LIABILITY | 1,423,316 | 959,153 | 67.39% | 95.99% | 68.42% | 95.70% | 30.92% | 90.78% |
| AUTO LIABILITY | 377,258 | 114,744 | 30.42% | 92.93% | 30.42% | 92.58% | 17.83% | 87.77% |
| WORKER'S COMP | 3,913,656 | 2,437,099 | 62.27% | 99.46% | 62.27% | 99.40% | 59.88% | 98.27% |
| TOTAL ALL LINES | 6,249,943 | 3,883,204 | 62.13% | 98.32% | 62.37% | 98.20% | 51.56% | 96.08% |
| NET PAYOUT % | \$3,107,655 | | 49.72% | | | | | |

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 37 | MONTH | 36 | MONTH | 25 | MONTH |
|-----------------|-------------|-----------|---------------|----------|-----------|----------|-----------|----------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED |
| | | Current | 31-Jan-17 | | 31-Dec-16 | | 01-Feb-16 | |
| PROPERTY | 591,500 | 358,018 | 60.53% | 100.00% | 60.53% | 100.00% | 66.21% | 100.00% |
| GEN LIABILITY | 1,405,625 | 881,398 | 62.71% | 90.78% | 61.21% | 90.15% | 23.00% | 80.55% |
| AUTO LIABILITY | 350,875 | 105,163 | 29.97% | 87.77% | 29.97% | 87.18% | 17.30% | 77.72% |
| WORKER'S COMP | 3,909,782 | 1,961,310 | 50.16% | 98.27% | 50.05% | 98.10% | 53.70% | 94.20% |
| TOTAL ALL LINES | 6,257,782 | 3,305,889 | 52.83% | 96.16% | 52.42% | 95.88% | 45.94% | 90.76% |
| NET PAYOUT % | \$2,380,783 | | 38.05% | | | | | |

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 25 | MONTH | 24 | MONTH | 13 | MONTH |
|-----------------|-------------|-----------|---------------|----------|-----------|----------|-----------|----------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED |
| | | Current | 31-Jan-17 | | 31-Dec-16 | | 01-Feb-16 | |
| PROPERTY | 541,208 | 605,377 | 111.86% | 100.00% | 111.86% | 100.00% | 108.46% | 95.63% |
| GEN LIABILITY | 1,412,638 | 310,862 | 22.01% | 80.55% | 21.83% | 79.39% | 17.23% | 62.24% |
| AUTO LIABILITY | 335,860 | 39,148 | 11.66% | 77.72% | 11.66% | 76.44% | 14.41% | 54.16% |
| WORKER'S COMP | 3,739,043 | 2,824,537 | 75.54% | 94.20% | 75.69% | 93.51% | 64.20% | 70.13% |
| TOTAL ALL LINES | 6,028,749 | 3,779,925 | 62.70% | 90.60% | 62.75% | 89.83% | 54.39% | 69.68% |
| NET PAYOUT % | \$2,634,457 | | 43.70% | | | | | |

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 13 | MONTH | 12 | MONTH | 1 | MONTH |
|-----------------|-------------|-----------|---------------|----------|-----------|----------|-----------|----------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED |
| | | Current | 31-Jan-17 | | 31-Dec-16 | | 01-Feb-16 | |
| PROPERTY | 490,882 | 361,063 | 73.55% | 95.63% | 77.39% | 95.24% | 1.04% | 6.00% |
| GEN LIABILITY | 1,437,680 | 118,445 | 8.24% | 62.24% | 7.58% | 60.18% | 0.16% | 1.00% |
| AUTO LIABILITY | 330,150 | 84,994 | 25.74% | 54.16% | 20.96% | 51.17% | 0.30% | 1.00% |
| WORKER'S COMP | 3,689,848 | 2,202,556 | 59.69% | 70.13% | 58.45% | 64.07% | 1.24% | 0.50% |
| TOTAL ALL LINES | 5,948,560 | 2,767,058 | 46.52% | 69.44% | 45.64% | 64.99% | 0.91% | 1.10% |
| NET PAYOUT % | \$1,599,112 | | 26.88% | | | | | |

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 1 | MONTH | 0 | MONTH | -11 | MONTH |
|-----------------|-----------|----------|--------------|--------------|-----------|----------|-----------|----------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED |
| | | Current | 31-Jan-17 | | 31-Dec-16 | | 01-Feb-16 | |
| PROPERTY | 558,782 | 21,330 | 3.82% | 6.00% | 0.00% | 0.00% | N/A | N/A |
| GEN LIABILITY | 1,462,000 | 1,200 | 0.08% | 1.00% | 0.00% | 0.00% | N/A | N/A |
| AUTO LIABILITY | 322,000 | 3,000 | 0.93% | 1.00% | 0.00% | 0.00% | N/A | N/A |
| WORKER'S COMP | 3,699,000 | 18,726 | 0.51% | 0.50% | 0.00% | 0.00% | N/A | N/A |
| TOTAL ALL LINES | 6,041,782 | 44,256 | 0.73% | 1.16% | 0.00% | 0.00% | N/A | N/A |
| NET PAYOUT % | \$4,577 | | 0.08% | | | | | |

| 2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs | | | | |
|---|------------------|-------------|--------------------------|--------------------|
| | | | | |
| | | | December 31, 2016 | |
| | | | | |
| | 2016 | 2015 | 2014 | TOTAL |
| | LOST TIME | LOST TIME | LOST TIME | RATE * |
| FUND | FREQUENCY | FREQUENCY | FREQUENCY | 2016 - 2014 |
| CAMDEN | 1.18 | 2.51 | 2.07 | 1.81 |
| BERGEN | 1.18 | 1.93 | 1.98 | 1.69 |
| CENTRAL | 1.48 | 1.88 | 2.52 | 1.98 |
| SUBURBAN ESSEX | 1.59 | 2.12 | 2.55 | 2.11 |
| MORRIS | 1.61 | 2.00 | 2.00 | 1.88 |
| NJ PUBLIC HOUSING | 1.65 | 1.96 | 2.82 | 2.15 |
| PROF MUN MGMT | 1.66 | 3.92 | 2.37 | 2.62 |
| MONMOUTH | 1.67 | 2.19 | 2.24 | 2.03 |
| BURLINGTON | 1.77 | 1.81 | 1.90 | 1.83 |
| SOUTH BERGEN | 1.83 | 2.43 | 2.19 | 2.15 |
| SUBURBAN MUNICIPAL | 1.83 | 2.19 | 1.76 | 1.92 |
| OCEAN | 1.99 | 2.07 | 2.41 | 2.16 |
| TRI-COUNTY | 2.06 | 2.05 | 2.09 | 2.07 |
| N.J.U.A. | 2.43 | 2.55 | 3.25 | 2.74 |
| ATLANTIC | 2.75 | 2.56 | 3.10 | 2.81 |
| | | | | |
| AVERAGE | 1.78 | 2.28 | 2.35 | 2.13 |

Camden Joint Insurance Fund
2016 LOST TIME ACCIDENT FREQUENCY
DATA VALUED AS OF December 31, 2016

| MEMBER_ID | MEMBER | ** | # CLAIMS FOR | Y.T.D. LOST TIME | 2016 | | | 2015 | | | TOTAL RATE |
|----------------|--------|--------------------------|-----------------|---------------------|-------------------|-------------------|-------------------|-------------------|----------------------|-------------------|---------------|
| | | | | | 2016 LOST TIME | 2015 LOST TIME | 2014 LOST TIME | 2016 FREQUENCY | 2015 FREQUENCY | 2014 FREQUENCY | |
| | | * | 12/31/2016 | ACCIDENTS | | | | | | MEMBER | 2016 - 2014 |
| 1 | 88 | AUDUBON PARK | 0 | 0 | 0.00 | 0.00 | 0.00 | 1 | AUDUBON PARK | 0.00 | |
| 2 | 91 | BERLIN BOROUGH | 0 | 0 | 0.00 | 0.95 | 0.00 | 2 | BERLIN BOROUGH | 0.26 | |
| 3 | 93 | BROOKLAWN | 0 | 0 | 0.00 | 0.00 | 1.55 | 3 | BROOKLAWN | 0.47 | |
| 4 | 94 | CHESILHURST | 0 | 0 | 0.00 | 0.00 | 3.08 | 4 | CHESILHURST | 1.08 | |
| 5 | 95 | CLEMENTON | 0 | 0 | 0.00 | 2.99 | 4.72 | 5 | CLEMENTON | 2.21 | |
| 6 | 97 | GIBBSBORO | 0 | 0 | 0.00 | 3.92 | 0.00 | 6 | GIBBSBORO | 0.79 | |
| 7 | 101 | HADDONFIELD | 0 | 0 | 0.00 | 4.05 | 1.46 | 7 | HADDONFIELD | 1.25 | |
| 8 | 102 | HI-NELLA | 0 | 0 | 0.00 | 0.00 | 0.00 | 8 | HI-NELLA | 0.00 | |
| 9 | 107 | MEDFORD LAKES | 0 | 0 | 0.00 | 0.00 | 1.79 | 9 | MEDFORD LAKES | 0.64 | |
| 10 | 108 | MERCHANTVILLE | 0 | 0 | 0.00 | 0.00 | 0.00 | 10 | MERCHANTVILLE | 0.00 | |
| 11 | 110 | OAKLYN | 0 | 0 | 0.00 | 4.41 | 1.43 | 11 | OAKLYN | 1.64 | |
| 12 | 111 | PINE HILL | 0 | 0 | 0.00 | 1.72 | 0.00 | 12 | PINE HILL | 0.62 | |
| 13 | 112 | RUNNEMEDE | 0 | 0 | 0.00 | 0.00 | 1.86 | 13 | RUNNEMEDE | 0.54 | |
| 14 | 451 | TAVISTOCK | 0 | 0 | 0.00 | 0.00 | 0.00 | 14 | TAVISTOCK | 0.00 | |
| 15 | 457 | PINE VALLEY | 0 | 0 | 0.00 | 0.00 | 0.00 | 15 | PINE VALLEY | 0.00 | |
| 16 | 565 | CAMDEN PARKING AUTHO | 0 | 0 | 0.00 | 14.29 | 5.00 | 16 | CAMDEN PARKING AU | 5.26 | |
| 17 | 99 | HADDON | 0 | 1 | 0.45 | 2.03 | 0.67 | 17 | HADDON | 0.96 | |
| 18 | 90 | BELLMAWR | 0 | 1 | 0.47 | 5.44 | 2.35 | 18 | BELLMAWR | 2.55 | |
| 19 | 89 | BARRINGTON | 0 | 1 | 0.70 | 2.71 | 3.27 | 19 | BARRINGTON | 2.12 | |
| 20 | 564 | CHERRY HILL | 0 | 4 | 0.80 | 0.97 | 0.33 | 20 | CHERRY HILL | 0.70 | |
| 21 | 96 | COLLINGSWOOD | 1 | 2 | 0.92 | 0.59 | 0.66 | 21 | COLLINGSWOOD | 0.74 | |
| 22 | 98 | GLOUCESTER | 0 | 2 | 1.02 | 1.67 | 1.29 | 22 | GLOUCESTER | 1.28 | |
| 23 | 87 | AUDUBON | 0 | 1 | 1.10 | 0.00 | 1.37 | 23 | AUDUBON | 0.83 | |
| 24 | 104 | LAWNSIDE | 0 | 1 | 1.20 | 9.80 | 3.70 | 24 | LAWNSIDE | 4.26 | |
| 25 | 103 | LAUREL SPRINGS | 0 | 1 | 1.35 | 8.11 | 0.00 | 25 | LAUREL SPRINGS | 2.61 | |
| 26 | 114 | VOORHEES | 1 | 2 | 1.43 | 3.69 | 1.38 | 26 | VOORHEES | 2.15 | |
| 27 | 105 | LINDENWOLD | 0 | 2 | 1.96 | 2.14 | 5.03 | 27 | LINDENWOLD | 3.05 | |
| 28 | 106 | MAGNOLIA | 0 | 3 | 2.41 | 0.00 | 0.00 | 28 | MAGNOLIA | 0.98 | |
| 29 | 117 | WOODLYNNE | 0 | 2 | 2.82 | 0.00 | 2.11 | 29 | WOODLYNNE | 1.80 | |
| 30 | 584 | CHERRY HILL FIRE DISTRIC | 0 | 6 | 2.90 | 2.21 | 1.19 | 30 | CHERRY HILL FIRE DIS | 2.16 | |
| 31 | 109 | MOUNT EPHRAIM | 1 | 3 | 3.13 | 0.00 | 1.49 | 31 | MOUNT EPHRAIM | 1.76 | |
| 32 | 113 | SOMERDALE | 1 | 4 | 3.52 | 0.00 | 2.88 | 32 | SOMERDALE | 2.41 | |
| 33 | 115 | WINSLOW | 1 | 8 | 3.69 | 3.60 | 4.48 | 33 | WINSLOW | 3.93 | |
| 34 | 92 | BERLIN TOWNSHIP | 0 | 5 | 5.95 | 0.00 | 6.49 | 34 | BERLIN TOWNSHIP | 4.16 | |
| Totals: | | | 5 | 49 | 1.18 | 2.03 | 1.70 | | | 1.60 | |

| Camden Joint Insurance Fund | | | | | | | | | | |
|--|------------------------------|----|------------------|----------------------------|--------------------------|--------------------------|--------------------------|-------------------------|------------|-------------|
| 2017 LOST TIME ACCIDENT FREQUENCY | | | | | | | | | | |
| DATA VALUED AS OF January 31, 2017 | | | | | | | | | | |
| MEMBER_ID | MEMBER | ** | # CLAIMS FOR | Y.T.D. LOST TIME ACCIDENTS | 2017 LOST TIME FREQUENCY | 2016 LOST TIME FREQUENCY | 2015 LOST TIME FREQUENCY | MEMBER | TOTAL RATE | 2017 - 2015 |
| 1 | 87 AUDUBON | | 0 | 0 | 0.00 | 1.10 | 0.00 | 1 AUDUBON | 0.58 | |
| 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 | 1.53 | |
| 4 | 90 BELLMAWR | | 0 | 0 | 0.00 | 0.47 | 5.44 | 4 BELLMAWR | 2.56 | |
| 5 | 91 BERLIN BOROUGH | | 0 | 0 | 0.00 | 0.00 | 0.95 | 5 BERLIN BOROUGH | 0.35 | |
| 6 | 92 BERLIN TOWNSHIP | | 0 | 0 | 0.00 | 5.95 | 0.00 | 6 BERLIN TOWNSHIP | 2.94 | |
| 7 | 93 BROOKLAWN | | 0 | 0 | 0.00 | 0.00 | 0.00 | 7 BROOKLAWN | 0.00 | |
| 8 | 94 CHESILHURST | | 0 | 0 | 0.00 | 0.00 | 0.00 | 8 CHESILHURST | 0.00 | |
| 9 | 95 CLEMENTON | | 0 | 0 | 0.00 | 0.00 | 2.99 | 9 CLEMENTON | 0.82 | |
| 10 | 96 COLLINGSWOOD | | 0 | 0 | 0.00 | 0.92 | 0.59 | 10 COLLINGSWOOD | 0.74 | |
| 11 | 97 GIBBSBORO | | 0 | 0 | 0.00 | 0.00 | 3.92 | 11 GIBBSBORO | 1.06 | |
| 12 | 98 GLOUCESTER | | 0 | 0 | 0.00 | 1.02 | 2.51 | 12 GLOUCESTER | 1.53 | |
| 13 | 99 HADDON | | 0 | 0 | 0.00 | 0.45 | 2.03 | 13 HADDON | 1.06 | |
| 14 | 102 HI-NELLA | | 0 | 0 | 0.00 | 0.00 | 0.00 | 14 HI-NELLA | 0.00 | |
| 15 | 103 LAUREL SPRINGS | | 0 | 0 | 0.00 | 1.35 | 8.11 | 15 LAUREL SPRINGS | 3.53 | |
| 16 | 104 LAWNSIDE | | 0 | 0 | 0.00 | 1.20 | 9.80 | 16 LAWNSIDE | 4.37 | |
| 17 | 105 LINDENWOLD | | 0 | 0 | 0.00 | 2.94 | 2.14 | 17 LINDENWOLD | 2.44 | |
| 18 | 106 MAGNOLIA | | 0 | 0 | 0.00 | 3.21 | 0.00 | 18 MAGNOLIA | 1.83 | |
| 19 | 107 MEDFORD LAKES | | 0 | 0 | 0.00 | 0.00 | 0.00 | 19 MEDFORD LAKES | 0.00 | |
| 20 | 108 MERCHANTVILLE | | 0 | 0 | 0.00 | 0.00 | 0.00 | 20 MERCHANTVILLE | 0.00 | |
| 21 | 109 MOUNT EPHRAIM | | 0 | 0 | 0.00 | 3.13 | 0.00 | 21 MOUNT EPHRAIM | 1.83 | |
| 22 | 110 OAKLYN | | 0 | 0 | 0.00 | 0.00 | 4.41 | 22 OAKLYN | 1.69 | |
| 23 | 111 PINE HILL | | 0 | 0 | 0.00 | 0.00 | 1.72 | 23 PINE HILL | 0.89 | |
| 24 | 112 RUNNEMEDE | | 0 | 0 | 0.00 | 1.37 | 0.00 | 24 RUNNEMEDE | 0.75 | |
| 25 | 113 SOMERDALE | | 0 | 0 | 0.00 | 3.52 | 0.00 | 25 SOMERDALE | 2.18 | |
| 26 | 114 VOORHEES | | 0 | 0 | 0.00 | 1.43 | 3.69 | 26 VOORHEES | 2.44 | |
| 27 | 115 WINSLOW | | 0 | 0 | 0.00 | 3.69 | 3.60 | 27 WINSLOW | 3.50 | |
| 28 | 117 WOODLYNNE | | 0 | 0 | 0.00 | 2.82 | 0.00 | 28 WOODLYNNE | 1.63 | |
| 29 | 451 TAVISTOCK | | 0 | 0 | 0.00 | 0.00 | 0.00 | 29 TAVISTOCK | 0.00 | |
| 30 | 457 PINE VALLEY | | 0 | 0 | 0.00 | 0.00 | 0.00 | 30 PINE VALLEY | 0.00 | |
| 31 | 564 CHERRY HILL | | 0 | 0 | 0.00 | 1.01 | 0.97 | 31 CHERRY HILL | 0.95 | |
| 32 | 565 CAMDEN PARKING AUTHO | | 0 | 0 | 0.00 | 0.00 | 14.29 | 32 CAMDEN PARKING AU | 5.16 | |
| 33 | 584 CHERRY HILL FIRE DISTRIC | | 0 | 0 | 0.00 | 2.90 | 2.21 | 33 CHERRY HILL FIRE DIS | 2.49 | |
| 34 | 101 HADDONFIELD | | 1 | 1 | 11.37 | 0.00 | 4.05 | 34 HADDONFIELD | 1.47 | |
| Totals: | | | #N/A | #N/A | 0.41 | 1.30 | 2.07 | | 1.60 | |
| Frequency = ((Y. T. D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED) | | | | | | | | | | |
| * Member does not participate in the FUND for Workers' Comp coverage | | | | | | | | | | |
| ** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report | | | | | | | | | | |
| *** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR | | | | | | | | | | |
| 2016 Loss Time Accident Frequency as of | | | January 31, 2016 | | 1.44 | | | | | |

| MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND | | | | |
|--|----------------|------------|------------|-----------------|
| EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund | | | | |
| Data Valued As of : | March 20, 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 |

* Member does NOT participate in EPL coverage

Camden JIF**2017 FUND COMMISSIONERS**

| MEMBER | FUND COMMISSIONER | ALTERNATE FUND COMM | PRESENT |
|---------------------------|--------------------------|----------------------------|----------------|
| 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 March 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 | To be Filed |
| <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 | To be Filed |
| <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 MUNICIPALJOINT INSURANCE FUND | | | | |
|---|--------------------------------|---------------------|--------------------|--------------------|
| 2017 RISK MANAGEMENT CONSULTANTS AGREEMENTS | | | | |
| AS OF March 15, 2017 | | | | |
| MUNICIPALITY | RISK MANAGEMENT CONSULTANT | Resolution Received | Agreement Received | Contract Term date |
| AUDUBON | HARDENBERGH INSURANCE GROUP | 01/26/16 | 01/26/16 | 12/31/16 |
| AUDUBON PARK | ASSOCIATED INSURANCE PARTNERS | 3/2/2017 | 3/2/2017 | 12/31/17 |
| BARRINGTON | CONNER STRONG & BUCKELEW | 2/17/2016 | 2/17/2016 | 12/31/16 |
| BELLMAWR | CONNER STRONG & BUCKELEW | 2/1/2017 | 2/1/2017 | 12/31/17 |
| BERLIN BOROUGH | EDGEWOOD ASSOCIATES | | 05/24/16 | 12/31/16 |
| BERLIN TOWNSHIP | CONNER STRONG & BUCKELEW | 2/3/2016 | 02/03/17 | 12/31/17 |
| BROOKLAWN | CONNER STRONG & BUCKELEW | 2/16/2016 | 01/30/17 | 12/31/17 |
| CHERRY HILL | CONNER STRONG & BUCKELEW | 2/6/2016 | 1/19/2017 | 12/31/17 |
| CHERRY HILL FIRE DISTRICT | CONNER STRONG & BUCKELEW | 3/22/2016 | 3/22/2016 | 12/31/16 |
| CHESILHURST | EDGEWOOD ASSOCIATES | 7/21/2016 | 7/21/2016 | 12/31/16 |
| CITY OF CAMDEN PARKING AUTHORITY | M&C INSURANCE AGENCY | 03/03/16 | 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 | 01/04/16 | 03/10/17 | 12/31/17 |
| HI-NELLA | CONNER STRONG & BUCKELEW | | 02/06/16 | 12/31/16 |
| LAUREL SPRINGS | HARDENBERGH INSURANCE GROUP | 02/01/17 | 02/01/17 | 12/31/17 |
| LAWNSIDE | M&C INSURANCE AGENCY | 03/16/17 | | 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 | 01/06/16 | 2/27/2017 | 12/31/17 |
| MERCHANTVILLE | CONNER STRONG & BUCKELEW | 02/04/16 | 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 | 2/12/2016 | 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 | 1/8/2013 | 1/8/2013 | 12/31/16 |
| VOORHEES | HARDENBERGH INSURANCE GROUP | 03/15/17 | 3/15/2017 | 12/31/17 |
| WINSLOW | CONNER STRONG & BUCKELEW | 2/8/2016 | 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. 17-11

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – MARCH 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> |
|--------------------|-------------------------------|-----------------------------------|----------------------|
| 001253 | | | |
| 001253 | CAMDEN CITY PARKING AUTHORITY | 2016 OPTIONAL SAFETY AWARD - 2/17 | 500.00 |
| | | | 500.00 |
| 001254 | | | |
| 001254 | AUDUBON PARK BOROUGH | 2016 OPTIONAL SAFETY AWARD | 427.67 |
| | | | 427.67 |
| | | TOTAL PAYMENTS FY 2016 | 927.67 |

FUND YEAR 2017

| <u>CheckNumber</u> | <u>VendorName</u> | <u>Comment</u> | <u>InvoiceAmount</u> |
|--------------------|--------------------------------|---|----------------------|
| 001255 | | | |
| 001255 | APEX INS SRVS c/o BEAZLEY | TECH ERRORS & OMISSIONS 1OF2 INSTALL | 7,271.50 |
| | | | 7,271.50 |
| 001256 | | | |
| 001256 | COMPSERVICES, INC. | CLAIMS AMDIN - 03/2017 | 32,500.00 |
| 001256 | COMPSERVICES, INC. | CHERRY HILL SERVICES - 03/2017 | 2,458.33 |
| | | | 34,958.33 |
| 001257 | | | |
| 001257 | INTERSTATE MOBILE CARE INC. | DOT FOLLOW UP TESTING 2/2017 - BELLMAWR | 49.00 |
| 001257 | INTERSTATE MOBILE CARE INC. | DRUG & ALCOHOL TESTING 02/2017 | 2,167.00 |
| | | | 2,216.00 |
| 001258 | | | |
| 001258 | J.A. MONTGOMERY RISK CONTROL | LOSS CONTROL SERVICES - 03/2017 | 11,090.77 |
| | | | 11,090.77 |
| 001259 | | | |
| 001259 | PERMA RISK MANAGEMENT SERVICES | REIMBURSE - PAYMENT OF 1ST AID KITS | 848.92 |
| 001259 | PERMA RISK MANAGEMENT SERVICES | EXECUTIVE DIRECTOR FEE 03/2017 | 29,867.50 |
| 001259 | PERMA RISK MANAGEMENT SERVICES | POSTAGE FEE 02/2017 | 40.62 |
| | | | 30,757.04 |
| 001260 | | | |
| 001260 | THE ACTUARIAL ADVANTAGE | ACTUARIAL CONSULTING FEE 03/2017 | 3,855.25 |
| | | | 3,855.25 |
| 001261 | | | |
| 001261 | BROWN & CONNERY, LLP | ATTORNEY EXPENSE - 02/2017 | 136.11 |

| | | | |
|---------------|--------------------------------|--|------------------|
| 001261 | BROWN & CONNERY, LLP | LITIGATON MANAGEMENT - 02/2017 | 5,630.50 |
| 001261 | BROWN & CONNERY, LLP | EPL TRAINING - 02/2017 | 1,276.50 |
| 001261 | BROWN & CONNERY, LLP | ATTORNEY FEE 02/2017 | 1,721.58 |
| | | | 8,764.69 |
| 001262 | | | |
| 001262 | ELIZABETH PIGLIACELLI | TREASURER MONTHLY FEE 03/2017 | 1,742.50 |
| | | | 1,742.50 |
| 001263 | | | |
| 001263 | JACK LIPSETT | 1ST QTR EXECUTIVE COMMITTEE ATTENDANCE | 450.00 |
| | | | 450.00 |
| 001264 | | | |
| 001264 | M. JAMES MALEY | 1ST QTR EXECUTIVE COMMITTEE ATTENDANCE | 450.00 |
| | | | 450.00 |
| 001265 | | | |
| 001265 | NEAL ROCHFORD | 1ST QTR EXECUTIVE COMMITTEE ATTENDANCE | 450.00 |
| | | | 450.00 |
| 001266 | | | |
| 001266 | JOSEPH WOLK | 1ST QTR EXECUTIVE COMMITTEE ATTENDANCE | 450.00 |
| | | | 450.00 |
| 001267 | | | |
| 001267 | MICHAEL MEVOLI | 1ST QTR EXECUTIVE COMMITTEE ATTENDANCE | 450.00 |
| | | | 450.00 |
| 001268 | | | |
| 001268 | RICHARD MICHIELLI | 1ST QTR EXECUTIVE COMMITTEE ATTENDANCE | 450.00 |
| | | | 450.00 |
| 001269 | | | |
| 001269 | TERRY SHANNON KIERSZNOWSKI | 1ST QTR EXECUTIVE COMMITTEE ATTENDANCE | 450.00 |
| | | | 450.00 |
| 001270 | | | |
| 001270 | JOSEPH GALLAGHER | 1ST QTR EXECUTIVE COMMITTEE ATTENDANCE | 450.00 |
| | | | 450.00 |
| 001271 | | | |
| 001271 | SILVER SPOON | FEB MTG BETWN JIF/HIF COST SPLIT 2/27/17 | 234.50 |
| | | | 234.50 |
| 001272 | | | |
| 001272 | ALLSTATE INFORMATION MANAGEMNT | ACCT: 409 - ACT & STOR 2/28/17 | 66.62 |
| | | | 66.62 |
| 001273 | | | |
| 001273 | CONSOLIDATED SERVICE GROUP INC | MANAGED CARE SERVICES - 03/2017 - CHERRY | 1,083.00 |
| 001273 | CONSOLIDATED SERVICE GROUP INC | MANAGED CARE SERVICE - 013/2017 | 8,739.58 |
| | | | 9,822.58 |
| 001274 | | | |
| 001274 | CONNER STRONG & BUCKELEW | UNDERWRITING MANAGER FEE 03/2017 | 957.17 |
| | | | 957.17 |
| 001275 | | | |
| 001275 | COLLINGSWOOD FOUNDATION FOR | SASFETY BREAKFAST & AV EQUIPMENT 3/13/17 | 3,495.00 |
| | | | 3,495.00 |
| 001276 | | | |
| 001276 | EDGEWOOD ASSOCIATES INC. | RMC FEE 1ST 2017 - CHESILHURST BORO | 3,018.35 |
| 001276 | EDGEWOOD ASSOCIATES INC. | RMC FEE 1ST 2017 - BERLIN BORO | 12,160.28 |
| | | | 15,178.63 |
| 001277 | | | |
| 001277 | LOUIS DiANGELO | 1ST QTR EXECUTIVE COMMITTEE ATTENDANCE | 450.00 |
| | | | 450.00 |

| | | | |
|---------------|--------------------------------|---------------------------------|-----------------|
| 001278 | | | |
| 001278 | ASSOCIATED INSURANCE PARTNERS, | RMC FEE 1ST 2017 - WOODLYNNE | 2,609.99 |
| 001278 | ASSOCIATED INSURANCE PARTNERS, | RMC FEE 1ST 2017 - AUDUBON PARK | 926.39 |
| | | | 3,536.38 |
| | TOTAL PAYMENTS FY 2017 | | 137,996.96 |

TOTAL PAYMENTS ALL FUND YEARS \$138,924.63

Chairperson

Attest:

_____ Dated: _____

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

Treasurer

March 27, 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 February 28, 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 MARCH:**

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for February totaled \$10,484.70.

- **RECEIPT ACTIVITY FOR FEBRUARY:**

| | |
|------------------------|-----------------------|
| Cherry Hill Deductible | \$ 10,244.93 |
| Assessments | \$ 2,377,351.87 |
| Restitution | <u>3,198.21</u> |
| Total Receipts | <u>\$2,390,795.01</u> |

- **CLAIM ACTIVITY FOR FEBRUARY:**

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

| | |
|-----------------------------|-----------------------|
| Property Liability Claims | \$ 232,996.48 |
| Workers Compensation Claims | 238,749.76 |
| Administration Expense | <u>1,169,316.14</u> |
| Total Claims/Expenses | <u>\$2,396,599.88</u> |

- **CASH ACTIVITY FOR FEBRUARY:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$19,794,436.90 to a closing balance of \$20,549,441.43 showing an increase of \$755,004.53.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer



Investment Detail

Account Number **115884-000**

As of February 28, 2017

Page 3 of 5

| QUANTITY DESCRIPTION | MARKET VALUE (M/V) MARKET UNIT PRICE | %M/V | FEDERAL TAX COST AVERAGE UNIT COST | UNREALIZED GAIN/(LOSS) | ACCRUED INCOME | ESTIMATED ANNUAL INCOME | YIELD (%) YTM (%) |
|--|---|---------------|---------------------------------------|---------------------------|-------------------|----------------------------|----------------------|
| PRINCIPAL PORTFOLIO(S) | | | | | | | |
| MONEY MARKET FUNDS | | | | | | | |
| 28,757.2100 | \$28,757.21 | 0.29 | \$28,757.21 | \$0.00 | \$4.47 | \$49.35 | 0.17 |
| WILMINGTON US GOVERNMENT MONEY MARKET FUND CLASS SELECT CUSIP 97181C704 TKR AKGXX | 1.0000 | | 1.00 | | | | |
| TOTAL MONEY MARKET FUNDS | 28,757.21 | 0.29 | 28,757.21 | 0.00 | 4.47 | 49.35 | 0.17 |
| U.S. GOVERNMENT AGENCIES | | | | | | | |
| 2017 10,000,000.0000 | 10,000,600.00 | 99.71 | 9,993,900.00 | 6,700.00 | 26,388.89 | 62,500.00 | 0.62 |
| FEDERAL HOME LOAN BANK DTD 03/29/2016 0.625% 03/29/2017 NON CALLABLE CUSIP 3130A7N84 RATING AAA | 100.0060 | | 99.94 | | | | 0.56 |
| TOTAL U.S. GOVERNMENT AGENCIES | 10,000,600.00 | 99.71 | 9,993,900.00 | 6,700.00 | 26,388.89 | 62,500.00 | 0.62 |
| TOTAL PRINCIPAL PORTFOLIO(S) | 10,029,357.21 | 100.00 | 10,022,657.21 | 6,700.00 | 26,393.36 | 62,549.35 | 0.62 |
| TOTAL ACCRUED INCOME | 26,393.36 | | | | | | |
| TOTAL MARKET VALUE WITH ACCRUED INCOME | 10,055,750.57 | | | | | | |

2017-01-01 0000125390010001 CDB1420102 0001 0010920100 001100440 00121100 115884-0101 H



Activity Detail

Account Number **115884-000**

February 1, 2017 through February 28, 2017

Page 4 of 5

| DATE | TYPE | QUANTITY | DESCRIPTION | CASH | CASH MANAGEMENT |
|--------------------------|-------------------|----------|--|-------------|------------------|
| PRINCIPAL | | | | | |
| OPENING BALANCES: | | | | 0.00 | 28,753.03 |
| 2/1/2017 | DIVIDEND | | CASH RECEIPT OF DIVIDEND EARNED ON WILMINGTON US GOVT MONEY MKT CL SLCT UNITS DUE 2017-01-31 | 4.18 | |
| | CASH MGT PURCHASE | 4.1800 | PURCHASED 4.18 UNITS OF WILMINGTON US GOVT MONEY MKT CL SLCT AT 1 TRADE DATE 2017-02-01 SETTLEMENT DATE 2017-02-01 | (4.18) | 4.18 |
| CLOSING BALANCES: | | | | 0.00 | 28,757.21 |

2017-05-01 000102359010000 CDB1420812 0001 00101920158 000108448 00120100 115884-000 H

| FEBRUARY | | | | | | |
|----------|-------------|------------|-------|---------|-------------|------------|
| Item | Date | Check Run | Voids | Refunds | Adjustments | Totals |
| 1 | 02/08/17 | 17,942.83 | | | | 17,942.83 |
| 2 | 02/08/17 | 45,944.48 | | | | 45,944.48 |
| 3 | 02/15/17 | 60,299.34 | | | | 60,299.34 |
| 4 | 02/15/17 | 69,851.89 | | | | 69,851.89 |
| 5 | 02/22/17 | 63,749.85 | | | | 63,749.85 |
| 6 | 02/22/17 | 93,822.93 | | | | 93,822.93 |
| 7 | 03/01/17 | 66,684.66 | | | | 66,684.66 |
| 8 | 03/01/17 | 53,450.26 | | | | 53,450.26 |
| 9 | | | | | | - |
| 10 | | | | | | - |
| 11 | | | | | | - |
| 12 | | | | | | - |
| 13 | | | | | | - |
| 14 | | | | | | - |
| 15 | | | | | | - |
| 16 | | | | | | - |
| 17 | | | | | | - |
| 18 | | | | | | - |
| 19 | | | | | | - |
| 20 | | | | | | - |
| 21 | | | | | | - |
| 22 | | | | | | - |
| 23 | | | | | | - |
| 24 | | | | | | - |
| 25 | | | | | | - |
| 26 | | | | | | - |
| 27 | | | | | | - |
| 28 | | | | | | - |
| 29 | | | | | | - |
| 30 | | | | | | - |
| | Total | 471,746.24 | - | - | - | 471,746.24 |
| | Monthly Rpt | 471,746.24 | | | | 471,746.24 |
| | Variance | - | - | - | - | - |

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

| Current Fund Year: 2017 | | | | | | | | | | |
|--------------------------------|-------------------|---------------------|---------------------|----------------------|-------------------|---------------------|-------------------|---------------------|--------------------|----------------------|
| Month Ending: February | | | | | | | | | | |
| | Property | Liability | Auto | Workers Comp | POL/EPL | MEL | EJIF | Admin | Cherry Hill | TOTAL |
| OPEN BALANCE | 856,688.12 | 4,876,105.43 | 1,269,150.62 | 9,609,752.35 | 337,704.42 | 787,953.91 | 98,759.19 | 1,968,428.95 | (10,105.22) | 19,794,437.77 |
| RECEIPTS | | | | | | | | | | |
| Assessments | 105,068.50 | 274,901.74 | 60,546.08 | 695,527.74 | 211,747.35 | 490,430.07 | 61,783.57 | 477,346.83 | 0.00 | 2,377,351.87 |
| Refunds | 3,016.81 | 0.00 | 0.00 | 181.40 | 0.00 | 0.00 | 0.00 | 0.00 | 10,244.75 | 13,442.96 |
| Invest Pymnts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5,271.90 | 0.00 | 5,271.90 |
| Invest Adj | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Subtotal Invest | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5,271.90 | 0.00 | 5,271.90 |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL | 108,085.31 | 274,901.74 | 60,546.08 | 695,709.14 | 211,747.35 | 490,430.07 | 61,783.57 | 482,618.73 | 10,244.75 | 2,396,066.73 |
| EXPENSES | | | | | | | | | | |
| Claims Transfers | 97,480.14 | 127,856.77 | 7,659.57 | 215,755.76 | 0.00 | 0.00 | 0.00 | 0.00 | 22,994.00 | 471,746.24 |
| Expenses | 0.00 | 0.00 | 0.00 | 0.00 | 555,130.50 | 0.00 | 164,290.65 | 449,894.99 | 0.00 | 1,169,316.14 |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL | 97,480.14 | 127,856.77 | 7,659.57 | 215,755.76 | 555,130.50 | 0.00 | 164,290.65 | 449,894.99 | 22,994.00 | 1,641,062.38 |
| END BALANCE | 867,293.29 | 5,023,150.40 | 1,322,037.13 | 10,089,705.73 | (5,678.74) | 1,278,383.98 | (3,747.90) | 2,001,152.69 | (22,854.47) | 20,549,442.12 |

REPORT STATUS SECTION

Report Month: February

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 | February | | | | | |
| 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 | \$19,794,436.90 | 9,764,127.73 | 171.70 | 184.44 | 10,029,953.03 | |
| Opening Interest Accrua | \$21,184.74 | - | - | - | 21,184.74 | |
| 1 Interest Accrued and/or | \$5,212.80 | \$0.00 | \$0.00 | \$0.00 | \$5,212.80 | |
| 2 Interest Accrued - discov | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | |
| 3 on and/or Interest Cost) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | |
| 4 Accretion | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | |
| 5 Interest Paid - Cash Inst | \$5,871.90 | \$5,804.87 | \$35.58 | \$27.27 | \$4.18 | |
| 6 Interest Paid - Term Ins | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | |
| 7 Realized Gain (Loss) | -\$600.00 | \$0.00 | \$0.00 | \$0.00 | -\$600.00 | |
| 8 Net Investment Income | \$10,484.70 | \$5,804.87 | \$35.58 | \$27.27 | \$4,616.98 | |
| 9 Deposits - Purchases | \$2,862,541.25 | \$2,390,795.01 | \$232,996.48 | \$238,749.76 | \$0.00 | |
| 10 (Withdrawals - Sales) | -\$2,112,808.62 | -\$1,641,062.38 | -\$232,996.48 | -\$238,749.76 | \$0.00 | |
| Ending Cash & Investment | \$20,549,441.43 | \$10,519,665.23 | \$207.28 | \$211.71 | \$10,029,357.21 | |
| Ending Interest Accrual Bal | \$26,397.54 | \$0.00 | \$0.00 | \$0.00 | \$26,397.54 | |
| Plus Outstanding Checks | \$1,453,529.90 | \$1,287,708.56 | \$81,980.00 | \$83,841.34 | \$0.00 | |
| (Less Deposits in Transit) | -\$120,134.92 | \$0.00 | -\$53,450.26 | -\$66,684.66 | \$0.00 | |
| Balance per Bank | \$21,882,836.41 | \$11,807,373.79 | \$28,737.02 | \$17,368.39 | \$10,029,357.21 | |
| | | \$0.00 | 0.0 | \$0.00 | \$0.00 | |

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

| Month | | February | | | | | | | |
|-------------------|--------------|--------------------------------|---------------------------|-----------------------------|------------------------------|----------------------------|---------------------------|---------------------------------------|-------------------|
| Current Fund Year | | 2017 | | | | | | | |
| | | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. |
| Policy Year | Coverage | Calc. Net Paid Thru Last Month | Monthly Net Paid February | Monthly Recoveries February | Calc. Net Paid Thru February | TPA Net Paid Thru February | Variance To Be Reconciled | Delinquent Unreconciled Variance From | Change This Month |
| 2017 | Property | 130.00 | 1,806.05 | 0.00 | 1,936.05 | 1,936.05 | 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 | 590.00 | 0.00 | 590.00 | 590.00 | 0.00 | 0.00 | 0.00 |
| | Workers Comp | 4,446.92 | 10,639.58 | 0.00 | 15,086.50 | 15,086.50 | (0.00) | 0.00 | (0.00) |
| | Cherry Hill | 0.00 | 6,256.20 | 0.00 | 6,256.20 | 6,256.20 | 0.00 | 0.00 | 0.00 |
| | Total | 4,576.92 | 19,291.83 | 0.00 | 23,868.75 | 23,868.75 | (0.00) | 0.00 | (0.00) |
| 2016 | Property | 247,860.23 | 95,674.09 | 3,016.81 | 340,517.51 | 340,517.51 | 0.00 | 0.00 | 0.00 |
| | Liability | 44,932.36 | 13,082.15 | 0.00 | 58,014.51 | 58,014.51 | 0.00 | 0.00 | 0.00 |
| | Auto | 41,493.61 | 2,548.80 | 0.00 | 44,042.41 | 44,042.41 | (0.00) | (0.00) | 0.00 |
| | Workers Comp | 1,260,240.99 | 72,347.27 | 23.40 | 1,332,564.86 | 1,332,564.86 | 0.00 | (0.01) | 0.01 |
| | Cherry Hill | 9,886.72 | 16,737.80 | 10,026.25 | 16,598.27 | 11,237.42 | 5,360.85 | 5,301.89 | 58.96 |
| | Total | 1,604,413.91 | 200,390.11 | 13,066.46 | 1,791,737.56 | 1,786,376.71 | 5,360.85 | 5,301.88 | 58.97 |
| 2015 | Property | 560,951.19 | 0.00 | 0.00 | 560,951.19 | 560,951.19 | 0.00 | 0.00 | 0.00 |
| | Liability | 215,023.40 | 2,788.34 | 0.00 | 217,811.74 | 217,811.74 | 0.00 | 0.00 | 0.00 |
| | Auto | 29,048.47 | 0.00 | 0.00 | 29,048.47 | 29,048.47 | (0.00) | (0.00) | 0.00 |
| | Workers Comp | 1,829,214.94 | 38,703.81 | 58.00 | 1,867,860.75 | 1,867,860.75 | 0.00 | 0.00 | 0.00 |
| | Cherry Hill | 218.50 | 0.00 | 218.50 | (0.00) | 0.00 | (0.00) | (0.00) | 0.00 |
| | Total | 2,634,456.50 | 41,492.15 | 276.50 | 2,675,672.15 | 2,675,672.15 | 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 | 451,781.79 | 93,737.01 | 0.00 | 545,518.80 | 545,518.80 | (0.00) | 0.00 | (0.00) |
| | Auto | 55,254.63 | 2,386.25 | 0.00 | 57,640.88 | 57,640.88 | 0.00 | 0.00 | 0.00 |
| | Workers Comp | 1,550,028.76 | 42,637.30 | 100.00 | 1,592,566.06 | 1,592,566.06 | 0.00 | 200.00 | (200.00) |
| | Total | 2,380,983.19 | 138,760.56 | 100.00 | 2,519,643.75 | 2,519,643.75 | 0.00 | 200.00 | (200.00) |
| 2013 | Property | 337,742.74 | 0.00 | 0.00 | 337,742.74 | 337,742.74 | 0.00 | 0.00 | 0.00 |
| | Liability | 540,170.64 | 18,249.27 | 0.00 | 558,419.91 | 558,419.91 | 0.00 | 0.00 | 0.00 |
| | Auto | 98,273.08 | 2,134.52 | 0.00 | 100,407.60 | 100,407.60 | 0.00 | 0.00 | 0.00 |
| | Workers Comp | 2,131,468.30 | 51,427.80 | 0.00 | 2,182,896.10 | 2,182,896.10 | 0.00 | 0.00 | (0.00) |
| | Total | 3,107,654.76 | 71,811.59 | 0.00 | 3,179,466.35 | 3,179,466.35 | 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 |
| | Total | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL | | 9,732,085.28 | 471,746.24 | 13,442.96 | 10,190,388.56 | 10,185,027.71 | 5,360.85 | 5,501.88 | (141.03) |

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: March 1, 2017

JIF SERVICE TEAM

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

FEBRUARY ACTIVITIES

LOSS CONTROL SERVICES

- Township of Haddon – Conducted a Loss Control Survey on February 14
- Borough of Haddonfield – Conducted a Loss Control Survey on February 15
- Borough of Mount Ephraim – Conducted a Loss Control Survey on February 1
- Borough of Oaklyn – Conducted a Consultation on Confined Spaces on February 17

MEETINGS ATTENDED

- Claims Meeting – February 24
- Executive Committee Meeting – February 27

UPCOMING EVENTS

- Claims Meeting – March 17
- Safety Kickoff Breakfast – March 28
- Safety Committee Roundtable Meeting – March 28

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- Camden JIF - Message from the Safety Director – Drones – February 6
- Camden JIF - Message from your Safety Director- S:ERVE – February 13
- Camden JIF - Executive Safety Committee Meeting Minutes – February 16
- Camden JIF - SD Bulletin - "First Responders - Safe Lifting and Moving of Patients" - February 21
- Camden JIF - Executive Safety Committee Meeting Reminder – February 28

MEL VIDEO LIBRARY

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

| <u>Municipality</u> | <u># of Videos</u> |
|----------------------------|---------------------------|
| Borough of Barrington | 2 |
| Borough of Berlin | 1 |
| Borough of Brooklawn | 4 |
| City of Gloucester | 3 |
| Borough of Merchantville | 1 |
| Borough of Oaklyn | 3 |
| Borough of Somerdale | 1 |

MEL SAFETY INSTITUTE (MSI)

Listed below are upcoming MSI training programs scheduled for **March, April and May 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.

| | | | |
|---------|----------------------------|---|------------------|
| 3/9/17 | Deptford Township MUA | Jetter/Vacuum Safety | 9:00 - 11:00 am |
| 3/9/17 | Deptford Township MUA | Asbestos, Lead, Silica Health Overview | 11:15 - 12:15 pm |
| 3/10/17 | Borough of Clementon #3 | Fire Safety | 8:30 - 9:30 am |
| 3/10/17 | Borough of Clementon #3 | Fire Extinguisher | 9:45 - 10:45 am |
| 3/13/17 | Borough of Glassboro #1 | HazMat Awareness w/HazCom GHS | 12:00 - 3:00 pm |
| 3/14/17 | Township of Washington | LOTO | 8:30 - 10:30 am |

| | | | |
|---------|----------------------------|--------------------------------|-------------------------------|
| 3/14/17 | Township of Washington | Shop & Tool Safety | 10:45 - 11:45 am |
| 3/14/17 | Township of Washington | HazCom w/GHS | 12:30 - 2:00 pm |
| 3/21/17 | Borough of Clementon #3 | HazMat Awareness w/HazCom GHS | 8:30 - 11:30 am |
| 3/21/17 | Borough of Clementon #3 | BBP | 11:45 - 12:45 pm |
| 3/23/17 | Township of Pemberton | Hoists, Cranes, Rigging Safety | 8:00 - 10:00 am |
| 3/24/17 | Township of Evesham #4 | Landscape Safety | 8:30 - 11:30 am |
| 3/27/17 | Borough of Glassboro #1 | Landscape Safety | 8:00 - 11:00 am |
| 3/28/17 | Township of Voorhees #1 | Fire Safety | 9:00 - 10:00 am |
| 3/28/17 | Township of Voorhees #1 | Fire Extinguisher | 10:15 - 11:15 am |
| 3/29/17 | City of Burlington #2 | Driving Safety Awareness | 8:30 - 10:00 am |
| 3/31/17 | Township of Willingboro | Ladder Safety/Walking Surfaces | 8:30 - 10:30 am |
| 3/31/17 | Township of Willingboro | Shop & Tool Safety | 10:45 - 11:45 am |
| 4/3/17 | Township of Pemberton | Landscape Safety | 8:00 - 11:00 am |
| 4/4/17 | Township of Voorhees #1 | Driving Safety Awareness | 9:00 - 10:30 am |
| 4/4/17 | Township of Voorhees #1 | HazCom w/GHS | 10:45 - 12:15 pm |
| 4/5/17 | Township of Burlington #3 | BBP | 8:00 - 9:00 am |
| 4/5/17 | Township of Burlington #3 | Confined Space Awareness | 9:15 - 10:15 am |
| 4/6/17 | Township of Winslow | LOTO | 8:30 - 10:30 am |
| 4/7/17 | Township of Willingboro | Flagger/Work Zone | 8:30 - 12:30 pm |
| 4/10/17 | Borough of Glassboro #1 | Driving Safety Awareness | 8:00 - 9:30 am |
| 4/11/17 | Logan Township MUA #1 | Fire Safety | 8:30 - 9:30 am |
| 4/11/17 | Logan Township MUA #1 | Fire Extinguisher | 9:45 - 10:45 am |
| 4/12/17 | Evesham Township MUA | PPE | 8:30 - 10:30 am |
| 4/12/17 | Evesham Township MUA | Ladder Safety/Walking Surfaces | 10:45 - 12:45 pm |
| 4/17/17 | Township of Cherry Hill #4 | Heavy Equipment | 8:30 - 11:30 am |
| 4/18/17 | Borough of Clementon #3 | Special Events Management | 8:30 - 10:30 am |
| 4/19/17 | Township of Washington | Flagger/Work Zone | 8:30 - 12:30 pm |
| 4/20/17 | Township of Pemberton | Excavation/Trenching/Shoring | 8:30 - 1:30 pm w/lunch brk |

| | | | |
|---------|----------------------------|--------------------------------------|-------------------------------|
| 4/21/17 | Township of Bordentown | Fast Track to Safety | 8:30 - 2:30 pm w/lunch brk |
| 4/24/17 | Township of Winslow | DDC-6 | 8:30 - 3:00 pm w/lunch brk |
| 4/24/17 | Township of Cherry Hill #4 | Jetter/Vacuum Safety | 8:30 - 10:30 am |
| 4/25/17 | Township of Washington | Landscape Safety | 8:30 - 11:30 am |
| 4/25/17 | Township of Washington | Playground Safety Inspections | 12:00 - 2:00 pm |
| 4/26/17 | City of Burlington #2 | HazMat Awareness w/HazCom | 8:30 - 11:30 am |
| 4/28/17 | Township of Evesham #4 | Employee Conduct/Violence Prevention | 8:30 - 10:00 am |
| 4/28/17 | Township of Evesham #4 | Back Safety / Material Handling | 10:15 - 11:15 am |
| 4/28/17 | Township of Evesham #4 | Shop & Tool Safety | 11:30 - 12:30 pm |
| 5/1/17 | Borough of Glassboro #1 | Heavy Equipment Safety | 12:00 - 3:00 pm |
| 5/2/17 | Borough of Clementon #3 | Sanitation/Recycling Safety | 8:30 - 10:30 am |
| 5/2/17 | Borough of Clementon #3 | Back Safety/Material Handling | 10:45 - 11:45 am |
| 5/2/17 | Borough of Clementon #3 | BBP | 12:00 - 1:00 pm |
| 5/3/17 | Evesham Township MUA | Jetter/Vacuum Safety | 8:30 - 10:30 am |
| 5/4/17 | Borough of Collingswood | Fast Track to Safety | 8:30 - 2:30 pm w/lunch brk |
| 5/5/17 | Township of Berlin #2 | Landscape Safety | 8:30 - 11:30 am |
| 5/5/17 | Township of Berlin #2 | Playground Safety Inspections | 12:00 - 2:00 pm |
| 5/8/17 | Township of Florence | CSE-Permit Required w/Classroom Demo | 8:30 - 12:30 pm |
| 5/9/17 | Township of Winslow | Ladder Safety/Walking Surfaces | 8:30 - 10:30 am |
| 5/9/17 | Township of Winslow | Hearing Conservation | 10:45 - 11:45 am |
| 5/10/17 | Township of Washington | CDL-Drivers Safety Regulations | 8:30 - 10:30 am |
| 5/10/17 | Township of Washington | Driving Safety Awareness | 10:45 - 12:15 pm |
| 5/10/17 | Township of Washington | CDL-Supervisors Reasonable Suspicion | 1:00 - 3:00 pm |
| 5/11/17 | Deptford Township MUA | LOTO | 8:00 - 10:00 am |
| 5/11/17 | Deptford Township MUA | PPE | 10:15 - 12:15 pm |
| 5/12/17 | Township of Willingboro | Landscape Safety | 8:30 - 11:30 am |
| 5/17/17 | Township of Mantua | Sanitation/Recycling Safety | 12:30 - 2:30 pm |
| 5/19/17 | Township of Cherry Hill #4 | Fire Safety | 8:30 - 9:30 am |
| 5/19/17 | Township of Cherry Hill #4 | Fire Extinguisher | 9:45 - 10:45 am |
| 5/19/17 | Township of Cherry | Confined Space Awareness | 11:00 - 12:00 pm |

| | | | |
|---------|----------------------------|----------------------------------|------------------|
| | Hill #4 | | |
| 5/19/17 | Township of Cherry Hill #4 | BBP | 12:30 - 1:30 pm |
| 5/23/17 | Deptford Township MUA | HazMat Awareness w/HazCom GHS | 8:00 - 11:00 am |
| 5/23/17 | Deptford Township MUA | Confined Space Awareness | 11:15 - 12:15 pm |
| 5/24/17 | Township of Washington | BBP Administrator Training | 8:30 - 10:30 am |

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



First Responders - Safe Lifting and Moving of Patients



When an individual calls 911 for a medical emergency, the dispatch center will dispatch the local ambulance, and in some cases, the local fire and / or police departments will also be notified to assist. In the course of providing patient care, many EMT's, police officers, and firefighters are injured while lifting and moving patients. This Bulletin offers actionable points to help leaders and responders of those departments protect their crews.

The decision of when and how to move a patient is determined by many factors. In general, a patient should only be moved immediately (an emergency move) when there is an imminent life hazard to the patient or rescuer. When there is not an imminent threat, rescuers should pause to develop a plan for safely lifting and moving the patient.

Patient lifting and moving are critical skills that range from a routine procedure to a complex operation. Responders must consider two primary factors when making their plan; 1) how to move the patient while protecting the patient from further injury, and 2) how to protect themselves.

Have a Plan for Patient Lifts

Routine lifting and moving skills can be improved through practice. However, other emergency scenes require quick thinking and ingenuity. All responders must be on the same page when moving such a patient.

Pre-lift considerations include:

- The weight of the patient, and availability and response time of help versus the condition of the patient. Use a rough guideline of 1 rescuer per 75 - 100 pounds of patient weight (plus equipment), depending on accessibility and handholds. Know your own ability and limitations.
- Communicate the plan clearly and frequently with other rescuers. One person must take the lead.
- What lifting equipment is available? Which would best protect the patient and the rescuers?
- What is the response time for the nearest bariatric BLS unit?
- Can the patient be lifted safely from their current location, or should the crew slide the patient to a better location before attempting the lift?
- Once the patient is lifted, what is the best route to the ambulance? Is the pathway clear?
- How will rescuers move a patient sitting in a vehicle or other difficult or limited-access position?
- What if the initial plan does not work?

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.

Prepare for Patient Lifts

Muscular-skeletal injuries from repetitive and heavy lifting are the most common causes of injury to EMTs, police officers, and firefighters. Department heads can use the following strategies to better prepare their personnel:

- Train and retrain on safe lifting techniques. Appropriate training time should be committed to developing skills and decision-making in areas where employees are being injured.
- Train with support agencies such as police and fire departments.
- Photograph or videotape patient handling drills to study body mechanics.
- Use situational drills and tabletop exercises to practice decision-making for patient handling.
- Periodically evaluate lifting aids such as power stretchers, stair chairs, mega movers, etc. New equipment and options are introduced each year.
- Debrief every significant patient handling incident. Even informal post-incident conversation with the crew can have a significant impact.

Body Mechanics for Patient Lifts

Proper body mechanics refers to the best way to use your body to move or lift a patient. Concentrate on protecting your back by keeping it locked in its natural S-shape and using the more powerful muscles in your legs to do the work. When lifting a patient remember the following key points:

- Get a stable and wide stance. When conditions permit, have your legs at least shoulder-width apart. Lock your lower back in its natural S-curve. Keep your head up, and your shoulders square.
- Check condition for the best footing. Be alert for surface conditions such as ice or oil, and obstacles such as curbs or small pets.
- If the patient is on the ground, lower your body by bending your knees and squatting down to the patient.
- Grasp the equipment you are using with your hands, palms facing upward.
- Keep the weight of the patient as close to your body as possible.
- Lift with your legs, not your back.
- Minimize twisting while lifting by selecting the best starting position.

Wellness

Patient handling can be a physically taxing skill that requires a high level of fitness. First responders need to follow a well-rounded program of weight training, cardiovascular exercise and stretching to ensure personal readiness for the demands of the job. Physical training and stretching have become requirements for many career public safety agencies for good reason. Studies show that a department-wide fitness and wellness program coupled with training on proper body mechanics and lifting techniques result in fewer injuries. Volunteer rescuers should commit to a personal program of exercise and stretching to withstand the physical demands of the job.

Unfortunately, first responders have been injured during training. Leaders of emergency response agencies should consider bringing in qualified trainers to demonstrate proper exercise form and to establish a comprehensive physical training program that targets the needs of rescuers.

Helping others in their times of need is an exciting and fulfilling career. Department leaders and a responders' sense of personal accountability can make it a safer career.

S:ERVE
First-responder online driver simulation training.



Safety: Emergency Responder Vehicle Education (S:ERVE) is an online driver simulation and curriculum that focuses on code three intersection negotiation scenarios created to educate law enforcement, firefighters, EMS and other emergency responders. Courses are SCORM compliant and designed to stand alone with minimal instructor participation. Each course is divided into six short lessons of 20-30 minutes, presenting techniques, concepts, rules and procedural knowledge necessary for emergency responders to drive safely and effectively in emergency response situations.

Three separate driver training modules are available for Police, Fire and EMS. Please refer to your JIFs log on instructions to take the course.

S:ERVE lesson plans include:

Intersection Approach

- Recognize risks associated with intersection negotiation.

Intersection Assessment

- Prioritize and categorize all potential intersection hazards.

Clearing the Intersection (Basic)

- Decipher appropriate techniques and learn the dangers of intersection clearing.

Clearing the Intersection (Advanced)

- Review and reinforce awareness of risk factors when clearing an intersection.

Intersection Departure

- Learn the steps for safely departing an intersection.

Course Summary

- Complete course review.



Safe Patient Lifting

FOR EMERGENCY RESPONDERS

Musculoskeletal sprains and strains continue to be a leading cause of injuries to emergency medical technicians, firefighters, and law enforcement officers when lifting patients. This new online training program provides a broad range of safety considerations for lifting patients, including training ideas, a more useful lifting model, and a greater focus on reducing at-risk decision-making.



Visit The MEL Safety Institute

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

The MEL Safety Institute can be accessed anytime by going to www.njmel.org. Look for our logo at the top of the page.

How to Access Online Training Courses:

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

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND Certificate Of Insurance Monthly Report

Friday, February 17, 2017

From 1/21/2017 To 2/22/2017

| Holder (H) / Insured Name (I) Coverag | Holder / Insured Address | Holder Code | Description of Operations | Issue Date |
|--|---|-----------------|--|-----------------|
| <u>CAMDEN JIF</u> | | | | |
| H- To Whom It May Concern AU WC I- City of Gloucester City | 512 Monmouth St Gloucester City, NJ | 08030 - 1793 | 2726 Evidence of insurance for the Gloucester City Police Department | 1/25/2017 GL EX |
| H- KS State Bank AU OTH I- Cherry Hill Fire District | 1010 Westloop PO Box 69 Manhattan, KS | 66505-006 | 2813 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) as respects to lease of (2) Ford E450 EAV172 type III ambulances. | 1/23/2017 GL EX |
| H- Kansas State Bank of Manhattan AU WC I- Borough of Magnolia | 1010 West Loop PO Box 69 Manhattan, KS | 66505-0065427 | 5427 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, Auto 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) as respects to lease of a 2014 Ford Explorer, VIN 1FM5K8AR4EGB20051, valued at \$31,201 for the Magnolia Police Dept. | 1/23/2017 GL EX |
| H- Susquehanna Commercial AU OTH I- Borough of Berlin | Finance, Inc. 2 County View Rd., Ste 300 Malvern, P 19355 59 S. White Horse Pike Berlin, NJ | 020496 08009 | 20496 Certificate Holder is amended to include 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 2015 Ford Taurus VIN #1FAHP2L85FG195434 valued at \$36,000. | 1/30/2017 GL EX |

| | | | | |
|--|--|--------------|--|-----------------|
| H- City of Gloucester City | 512 Monmouth Street Gloucester City, NJ 08030 | 22450 | Evidence of Insurance as respects to Statutory Bond Coverage for 2/8/2017BOND James V. Davis - Tax Collector, effective 02/06/17. | |
| I- City of Gloucester City | 512 Monmouth St Gloucester City, NJ | 08030 - 1793 | | |
| H- State of New Jersey AU WC | Dept. of Labor and Workforce Development PO Box 11024833 | | Evidence of insurance for the Runnemede Public Library. | 1/26/2017 GL EX |
| I- Borough of Runnemede | Trenton, NJ 08625 24 North Black Horse Pike Runnemede, NJ | 08078 | | |
| H- CIT Bank N.A. AU PR | c/o ABIC Lease Insurance Services - 5th Floor PO Box 24836 | | 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) as respects to lease of Canon Image Runner Advance C3325l Copier, valued at \$10,000. Lease #900-0260416-000. | 1/26/2017 GL EX |
| I- Borough of Pine Valley | 979220 Miami, FL 33197-9220 1 Club Road Pine Valley, NJ 08021 | | | |
| H- Playa Del Sol Condominiums AU WC | 401 Cooper Landing Road Cherry Hill, NJ 08002 | 24856 | 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 units that are owned by the Township – Unit #419 Playa del Sol. | 1/31/2017 GL EX |
| I- Township of Cherry Hill | 820 Mercer Street Cherry Hill, NJ 08002 | | | |
| H- Vineland PD Training Facility | 3369 Mays Landing Rd 4th Flr, City Hall Vineland, NJ 24861 | 08361 | Evidence of Insurance as respects to the Oaklyn Police use of the shooting range at 3369 Mays Landing Rd., Vineland, NJ 08361. | 2/1/2017 GI EX |
| I- Borough of Oaklyn | 500 White Horse Pike Oaklyn, NJ | 08107 | | |
| Total # of Holders = | | | | 9 |



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

| Reviewed Date | Provider Billed Amt | CSG Repriced Amt | Savings | % of Savings |
|-------------------|---------------------|---------------------|---------------------|---------------|
| January | \$173,751.67 | \$92,304.73 | \$81,446.94 | 46.88% |
| February | \$169,379.51 | \$69,348.68 | \$100,030.83 | 59.06% |
| TOTAL 2017 | \$343,131.18 | \$161,653.41 | \$181,477.77 | 52.89% |

Monthly & YTD Summary:

| PPO Statistics | February | YTD |
|----------------------|--------------|--------------|
| Bills | 163 | 275 |
| PPO Bills | 144 | 244 |
| PPO Bill Penetration | 88.34% | 88.73% |
| PPO Charges | \$147,723.18 | \$313,159.02 |
| Charge Penetration | 87.21% | 91.27% |

Savings History:

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

APPENDIX I – MINUTES

February 27, 2017 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – FEBRUARY 27, 2017
COLLINGSWOOD SENIOR COMMUNITY CENTER 5:15 PM**

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

PLEDGE OF ALLEGIANCE

MOMENT OF SILENCE OBSERVED

ROLL CALL OF EXECUTIVE COMMITTEE:

| | | | |
|---------------------------|--------------------------|---------|---------------------------------|
| Michael Mevoli, Chairman | Borough of Brooklawn | Present | |
| M. James Maley, Secretary | | | Borough of Collingswood Present |
| Richard Michielli | Borough of Magnolia | Present | |
| Louis DiAngelo | Borough of Bellmawr | Present | |
| Terry Shannon | Borough of Barrington | Present | |
| M. Joseph Wolk | Borough of Mount Ephraim | Present | |
| 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, Steve Armenti |
| Underwriting Manager | Conner Strong & Buckelew |

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Millard Wilkinson, Berlin Borough
David Taraschi, Audubon Borough
Edward Hill, Lawnside Borough
Jack Flynn, Gibbsboro Borough
Ken Cheeseman, Laurel Springs Borough
John Foley, Cherry Hill Fire District
Jerald Fuentes, Woodlynne

RISK MANAGEMENT CONSULTANTS PRESENT:

| | |
|----------------------|---------------------------------|
| Mark von der Tann | Edgewood Associates |
| John McCrudden | Hardenbergh Ins. Group |
| 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: Walt Eife welcomed everyone to the Collingswood Senior Community Center and he apologized for the meeting location change from Haddon Township there was a meeting scheduling issue. Mr. Eife and Chairman Mevoli thanked Mayor Maley of Collingswood and Executive Director Brad Stokes for stepping up and moving the meeting to the Collingswood Senior Community Center on very short notice.

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

MOTION TO APPROVE THE OPEN MINUTES OF JANUARY 23, 2017

| | |
|---------|-----------------------|
| Motion: | Commissioner DiAngelo |
| Second: | Commissioner Lipsett |
| Vote: | Unanimous |

MOTION TO APPROVE THE CLOSED MINUTES OF JANUARY 23, 2017

| | |
|---------|------------------------|
| Motion: | Commissioner DiAngelo |
| Second: | Commissioner Michielli |
| Vote: | Unanimous |

CORRESPONDENCE:

NONE

Chairman Mevoli said Attorney Nardi will have presentation since we had a change in the meeting location with less than 48 hours notice.

Attorney Nardi said due to the circumstances that arose in Haddon Township early this morning, which was the first notice we received, and there was not sufficient time to advertise within the 48 hours notice, as required by statute there are a couple of items that need to be addressed. Attorney Nardi said we will need a roll call of ¾ of the members present, based upon the finding this particular meeting is necessary to conduct important and urgent business of the Camden County Municipal JIF. Attorney Nardi said bills have to be paid, other formal action has to be taken, claims need to be processed and after the claims committee meeting on Friday important discussions were held with one of our attorneys in which it was suggested a certain course of action should be taken as quickly as possible. In accordance with those statements, this meeting qualifies for one of urgency and importance. Notices were posted at Haddon Township at 3:45 pm this afternoon in case anyone arrived and this meeting was moved to 5:30 just in case anyone arrived at Haddon Township to give time to travel to Collingswood. Attorney Nardi said Karen Read sent notification to the designated newspaper and emailed all members of the JIF, Fund Professionals and Risk Managers with the details of the meeting location change. Attorney Nardi said with all of the requirements of the statute being met he would request a motion be made approving the meeting location change.

MOTION TO APPROVE THE FEBRUARY MEETING LOCATION CHANGE

Motion: Commissioner Michielli
 Second: Commissioner Wolk
 Roll Call Vote: 17 Ayes, 0 Nays

| MEMBER | FUND COMMISSIONER | VOTE |
|---------------------------|---------------------------|------|
| Audubon | David Taraschi | Yes |
| Barrington | Terry Shannon | Yes |
| Bellmawr | Louis. P. DiAngelo | Yes |
| Berlin Boro | Millard Wilkinson | Yes |
| Brooklawn | Michael Mevoli | Yes |
| Cherry Hill | Ari Messinger - Alternate | Yes |
| Cherry Hill Fire District | John Foley | Yes |
| Collingswood | M. James Maley | Yes |
| Gibbsboro | Jack Flynn | Yes |
| Gloucester | Jack Lipsett | Yes |
| Haddonfield | Neal Rochford | Yes |
| Laurel Springs | Ken Cheeseman | Yes |
| Magnolia | Richard Michielli | Yes |
| Mt. Ephraim | M. Joseph Wolk | Yes |
| Tavistock | Terry Shannon | Yes |
| Voorhees | Lawrence Spellman | Yes |
| Winslow | Joseph Gallagher | Yes |

2017 CYBER COVERAGE OPTION: At last months meeting, the Underwriting Manager presented higher options for the Fund’s cyber coverage. Currently the fund members share a \$6,000,000 aggregate with the 34 members with XL Catlin – option #2 (Page 3). Many of the MEL affiliated JIF’s are going with a \$12,000,000 JIF aggregate. The cost per member would be \$509.00 or \$17,306.00 for all members. Executive Director said we definitely have enough money in the Contingency line item to cover the cost of \$17,306.00. An email was

sent out to the coverage committee and most members agreed this would be the most prudent thing to do. Most JIFs are jumping on the opportunity to purchase the additional coverage. In response to Commissioner Shannon, Executive Director said there would be an additional cost to the members next year of \$509 per member.

MOTION TO PURCHASE ADDITIONAL EXCESS CYBER LIABILITY COVERAGE WITH BEAZLEY OPTION #2 AT THE COST OF \$509 PER MEMBER

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

2017 PRIMA CONFERENCE: In the past the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Phoenix from June 4-7. Resolution #17-9 authorizing travel expenses is included on **Page 4** of the agenda.

MOTION TO ADOPT RESOLUTION 17-9 AUTHORIZING ADVANCED TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL

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

ELECTED OFFICIALS TRAINING: This year's elected officials training program will focus on Risk Management for Public Officials. Several sessions have been conducted by Mr. Nardi. A session is scheduled for March 15th in Barrington. The on-line version is also available; enclosed on Page 5 are directions for the course. Executive Director said you have until May 1st to take the training and that could possibly be pushed back.

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

2017 MEL & MR HIF EDUCATIONAL SEMINAR: The 7th annual seminar is scheduled for Friday, April 21, 2017, beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Education credits including CFO/CFMO, Clerks, Public Works, Insurance Producers, Purchasing Agents, TCH Water Supply, Wastewater, RPPO and QPA. There is no fee for employees and insurance producers associated with the MEL and MR HIF Members as well as personnel who work for service companies that are engaged by MEL member JIFs and HIFs. Attached on page 6 of the agenda is the enrollment form which was also distributed by email to fund commissioners and risk managers.

LEAGUE MAGAZINE: Enclosed on Page 7 is the latest installment in the series of MEL advertisements to appear in the League magazine. Each of the MEL advertisements highlights activities of the MEL and JIFs as well as people who have rendered significant service. This advertisement highlights the MEL Safety Institute.

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

VOORHEES TOWNSHIP FIRE DISTRICT #3 – Executive Director said the Voorhees Township Fire District #3 is being dissolved and will now be under the jurisdiction of the township. They are seeking coverage under all lines and this will now be a regular department within Voorhees Township. It consists of 21 paid firefighters and eight EMS, with three clerical folks and over \$11 million in property values, which includes their vehicles. The proposed assessment is a little over \$283,000 which will be pro rated from March 1st. The actuary has reviewed their loss information and found it to be favorable and we feel it would be a good fit for our JIF. Executive Director said the Fire District was in the First JIF and they are familiar with the JA Montgomery training and this should be a seamless fit.

MOTION TO EXTEND COVERAGE TO VOORHEES TOWNSHIP FOR THE ADDITION OF THE FIRE DISTRICT #3

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

POLICE TRAINING – Executive Director said a flyer from Keith Hummel was distributed for additional supervisor police training called Career Survival for First Line Supervisors. This is a new seminar that Chief Hummel has developed at our request for Police Supervisors. We are seeking approval to add two courses for this course. Camden County Insurance Commission recently approved this training and we will open up all session to our folks as well. This training will cost \$450 per course for a total expenditure of \$900 to the Camden JIF. Executive Director said we will send notification with all dates and locations of the training.

MOTION TO APPROVE TWO SESSIONS OF POLICE SUPERVISOR TRAINING WITH A COST OF \$450 PER SESSION.

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

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

Executive Director reviewed the Financial Fast Track and said as of December 31st the statutory surplus was at \$6.3 million. Executive Director said we do not have some of the loss ratio reports. Our friends over at Qual Lynx recently upgraded to a new operating system and they are still trying to work out some kinks to sync with our system at PERMA and we will hopefully have those updated reports next month. Executive Director thanked Mayor Maley for the last minute accommodations at Collingswood.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 17-10 February 2017 Vouchers

| | |
|--------------|-----------------------|
| 2016 | \$27,726.88 |
| 2017 | \$1,141,589.26 |
| TOTAL | \$1,169,316.14 |

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

| | |
|---------------|-------------------|
| Closed | .00 |
| 2013 | 20,071.83 |
| 2014 | 34,027.78 |
| 2015 | 42,085.67 |
| 2016 | 179,111.78 |
| 2017 | 4,576.92 |
| TOTAL | 279,873.98 |

MOTION TO APPROVE RESOLUTION 17-10 FEBRUARY 2017 VOUCHERS

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

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

Motion: Commissioner Michielli
 Second: Commissioner Lipsett
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said his report is for closed session.

SAFETY DIRECTOR: Safety Director reviewed the Safety Director's report. The next Safety Executive Committee meeting will be held on March 2nd at Conner Strong & Buckelew and the Annual Safety Breakfast will be held on March 28th at the Scottish Rite invitations will go out any day.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the monthly Certificate Report on page 48 for the period 12/22/16 to 12/31/16 with one certificate issued. The 2017 MEL Renewal Certificate Report was enclosed in Appendix II of the agenda packet.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of January 2017 where there was a savings of 46.88% for the month and a total of 46.88 % for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Manager Denise Hall said she had a couple of hand outs that were distributed to the Committee. A notification that AmTrust Financial Services Inc. has purchased the insured business of AmeriHealth Casualty, this sale however will not impact the TPA business operations. Ms. Hall reviewed the Subrogation Recovery Report as of February, 2017 showing the total received in 2017 thus far is \$49,486.99.

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

Motion: Commissioner Michielli
Second: Commissioner DiAngelo
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Lipsett
Second: Commissioner Michielli
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Gallagher
Second: Commissioner Lipsett

Roll Call Vote:

8 Ayes – 0 Nays

OLD BUSINESS:

NONE

NEW BUSINESS:

Commissioner Lipsett said he would like to remind everyone that this Sunday is the St. Patty's Day Parade in Gloucester City at 1:00 pm.

Chairman Mevoli said he would like to thank Mayor Maley, Walt Eife and Executive Director Brad Stokes for handling the change of venue quickly today. Chairman Mevoli said he would like to thank everyone for their efforts today.

Commissioner Shannon said at Barrington's next meeting on March 27th it will be Barrington's 100 Birthday and there will be a big celebration on March 25th and dedicating a clock and there will be a social and information can be found on the Barrington website.

PUBLIC COMMENT:

Mayor Fuentes from the Borough of Woodlynne addressed the Committee. Mayor Fuentes distributed pictures and said the work that has not been by a contractor and it is a concern. Mayor Fuentes said if a claim arises he does not want to be held liable for the repairs that have not been completed. Chairman Mevoli said his comment will be duly noted in the minutes of the meeting.

MOTION TO ADJOURN:

| | |
|---------|------------------------|
| Motion: | Commissioner Michielli |
| Second: | Commissioner Gallagher |
| Vote: | Unanimous |

MEETING ADJOURNED: 6:05PM

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

APPENDIX II – MEL, RCF & EJIF REPORT



Municipal Excess Liability Joint Insurance Fund

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

Date: March 1, 2017

To: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Joseph Wolk, Commissioner

Subject: March MEL Meeting

MEL Financials: Executive Director distributed the Financial Fast Track report, which reflects the Actuary's year-end financial review. The MEL's statutory surplus increased by \$6 million dollars during 2016. As of 12/31/2016, the MEL's statutory surplus stands at \$21 million. Executive Director said increase in profit is likely the result of safety, good weather, claims control and teamwork.

Coverage Committee: Minutes of the Coverage Committee's February 16th distributed and reviewed. Committee discussed several on-going items, including professional liability for shared services, quasi-municipal entities, underground piping and valuation for fire trucks.

At this time, the Board tabled the amendment to the "client's property endorsement" endorsement Coverage Committee had recommended concerning statutory bond coverage when towns engage independent contractors for statutory positions in response to suggestion that independent contractors be required to provide their own insurance. Executive Director said there could be difficulty with the determination that some independent contractors might actually be considered employees. Matter referred back to the Coverage Committee. (Committee agreed to endorse the specific persons in Morris JIF's member documents while matter is continued).

In addition, the Board referred review of the Coverage Committee Charter to the Management Committee with suggestion that committee be reduced in size (or a working sub-group can be formed) and effort be made to include more Fund Commissioners.

2017 Risk Management Plan – Amendment: Board accepted the recommendation of the Underwriting Manager and adopted a revision to the Risk Management Plan to reflect a requirement of the New Jersey Housing & Mortgage Finance Agency (HMFA) that impact members of NJPHA JIF.

Risk Management Information/Operating System: The Ad-hoc Committee, appointed to review the proposals recommends awarding the contract to Origami, which was the lowest cost responder and was the only responder with operational experience with the system contemplated in the MEL's RFQ. Ad-hoc Committee gave its report to the Management Committee during its February 27th conference call.

Board of Fund Commissioners accepted the recommendation as outlined in a memorandum submitted by the Ad-hoc Committee's Task Force. In addition, the Board agreed to extend its contract with Exigis to the end of the year, based on the fee submitted in its RFQ. This will allow an underwriting system to be in place while Origami implements its new underwriting and claims database.

RCF January Report: Enclosed is a copy of Commissioner Cottman's report on the RCF's January Reorganization.

Mr. Cottman is no longer serving as a Housing Authority Fund Commissioner; therefore, it would be appropriate to elect a Fund Commissioner to serve as the MEL's representative on the RCF Board. The Board elected John Clarke, NJPHA, to serve as the 2017 representative to the RCF.

June 2017 meeting: This year's PRIMA conference is scheduled from June 4-7th and may conflict with the scheduled June MEL meeting. The Board agreed to reschedule its June 7th meeting to Thursday, June 1st – Forsgate Country Club will remain as the meeting location.

Cyber Liability: The MEL had already awarded a contract to Marc Pfeiffer, Rutgers, for the next phase in Cyber Liability Risk Control. Based on recent "ransomware" activity, the MEL is worked with Marc to refocus the services and priorities (as per attached revised scope of services). Marc will be working closely with the Underwriting Manager's office; Commissioner Rheinhardt, Joe Hrubash & Paul Forlenza on risk control and to make sure all insurer resources are utilized. In addition, representatives from the MEL met with several vendors that provide risk control for this emerging risk.

Underwriting Manager said the first objective of the committee will be education on what to do when compromised and what resources are available – delivered via webinars.

Marketing Committee: In January, the Board appointed Princeton Strategic Communications and Acrisure to the new Marketing Consultant & Marketing Manager positions. The local JIF Executive Directors met with both firms on February 14th beginning the process of identifying goals, which includes new membership, membership retention and rebranding. Chairman Landolfi had suggested this committee include Fund Commissioners. Chairman Landolfi and Commissioners Cuccia and Hirsch volunteered to serve on this committee.

Safety & Education Committee: Minutes of the Committee's January 27th distributed to the Board of Fund Commissioners.

A Request for Qualifications was issued for Management & Supervisory Training Consultant with a deadline to respond by February 28th at 2PM; only response received was from current consultant – LaMendola Associates to develop and conduct 5 training sessions for beginning level managers and 5 training sessions for senior supervisors– each for 3 days at hourly rate of \$150 plus \$75 per hour for travel.

Executive Director said this year's annual grant to Rutgers for Crossing Guard Programs will be used towards the production of a video titled "Challenging School Crossings" providing guidance on protocols and practices for crossings at state highways, multi-lane crossings, crossings with challenging turning movements, rail crossings and any other crossings identified by the working group on this project.

Executive Director said prior to issuing an annual grant to Rutgers, the MEL was writing and producing these courses and spent a good deal more on these projects.

Committee also recommended the MEL purchase additional credits from FirstNet to support member's use of the camp counselor suite. Cost to purchase 10,000 credits total \$42,500.

Legislative Committee: Minutes of the Committee's January 18, 2017 submitted for information.

Committee Chairman Cuccia said the bill that would allow the JIFs to expand investment opportunities has not been posted for a vote in the Assembly & urged members and JIFs to adopt Resolutions in support of this legislation. A memorandum has been distributed to members urging MEL members to contact the Assembly to support legislation that will allow the Joint Insurance Funds to expand their investment opportunities.

Executive Director said representatives from the Committee also met with Assemblyman Troy Singleton to discuss A4479, which would create the presumption that certain firefighters who develop cancer are eligible for workers' compensation and accidental disability benefits. Executive Director said he is optimistic that the Assemblyman will draft a bill that the MEL can support.

Audit Committee: A meeting of the Audit Committee has been scheduled for March 23rd to review Internal Audits on Claims, Reinsurance, Underwriting, Treasury & Accounting, Contracts and EDP.

2017 MEL & MR HIF Educational Seminar: The 7th annual seminar is scheduled for Friday, April 21st beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs. Attached is the enrollment form.

Elected Officials Training: Every year, the MEL holds training seminars for elected officials and reduces a member's assessment by \$250 for each elected official completing the course by May 1st. This course is now available online.

League Magazine: The latest in the series of "Power of Collaboration: to appear in the League magazine. Each of the MEL advertisements highlights activities of the MEL and JIFs as well as people who have rendered significant service. This advertisement highlights the MEL Safety Institute.

Annual Retreat: The Board of Fund Commissioners held its annual one-day retreat on February 17, 2017 in the Princeton Forrestal Marriott. The meeting opened with a presentation from Chairman Landolfi, former Commissioner Jack Tarditi, Paul Miola, Dave Grubb and Russell Huntington on the formation of the MEL JIF in recognition of its 30 years of operations. Then, each subcommittee provided a report on its activities during 2016.

Claims Committee: The Claims Review Committee met on January 4, 2017 and is scheduled to meet immediately following the Board meeting. Minutes of the January meeting were distributed to the Board.

Kathy Kissane introduced herself to the Board and said she will be replacing Kathy Tyler Schohl as Qual-Lynx's account manager to the MEL.

2017 Financial Disclosures: Commissioners should anticipate the online filing of the Financial Disclosure forms as both an MEL Commissioner, as well as, any municipal related positions that require filing. It is expected the Division of Local Government Services will distribute a notice in March and forms will need to be filed by April 30th.

Fund Attorney: Fund Attorney provided the Board with a summary of a school board claim where school board was third partyed into a claim against an amusement pier. Since allowing that claim to continue bypasses Title 59 immunities requiring claimant to provide Notice of Intent to sue within 90 days, the MEL submitted an Amicus Brief in support of the school board. Fund Attorney will keep the Board apprised.



Municipal Excess Liability Residual Claims Fund

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

March 1, 2017

Memo to: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Joseph Wolk, Commissioner

Re: Topics Discussed at the RCF March Meeting

2017 Fiscal Management Plan - Amendment: Due to a personnel change, the previously adopted Fiscal Management Plan required an amendment to reflect the updated Claims Administrators for AmeriHealth Casualty Services, which services the Camden JIF. In addition, the firm for Robert Fisher, Esq. should reflect CB Claims LLC. The Board of Fund Commissioners approved the amendments to 2017 Fiscal Management Plan as presented; a filing will be made with State advising of the changes.

Annual Retreat: The Board of Fund Commissioners held its annual one-day retreat on February 17, 2017 in the Princeton Forrestal Marriott. The meeting opened with a presentation from Chairman Landolfi, former Commissioner Jack Tarditi, Paul Miola, Dave Grubb and Russell Huntington on the formation of the MEL JIF in recognition of its 30 years of operations. Then, each subcommittee provided a report on its activities during 2016.

2017 MEL & MR HIF Educational Seminar: The 7th annual seminar is scheduled for Friday, April 21st beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs.

Claims Committee: The Claims Review Committee met on January 4, 2017 and met the morning of the Commissioner's meeting. Minutes of the January meeting were distributed to the Board. Kathy Kissane introduced herself and said she will be replacing Kathy Tyler Schohl as Qual-Lynx's account manager to the MEL.

Claims Audit: Executive Director reported as part of the MEL Audit Universe there are a number of internal audits that completed recently including the claims audit focuses on certain MEL and RCF fund years. The results of the audit, once finalized, will be shared with the RCF JIF. The MEL Audit Committee is meeting on the 23rd of March to review the results.

June 2017 meeting: This year's PRIMA conference is scheduled from June 4-7th and may conflict with the scheduled June meeting. The Board of Fund Commissioners agreed to change the meeting date to Thursday June 1, 2017 - Forsgate Country Club will remain the location and the fund office will advertise the notice.

2017 Financial Disclosures: Commissioners should anticipate the online filing of the Financial Disclosure forms as both an RCF Commissioner, as well as, any municipal related positions that require filing. It is expected the Division of Local Government Services will distribute a notice in March and forms will need to be filed by April 30th.

Fund Attorney: Fund Attorney reported that one of the last remaining EPL/POL claims is progressing towards closure, which is down from approximately 300 that were left to be settled since that line of coverage was transferred out of the MEL.

Next Meeting: The next meeting of the RCF will be Thursday June 1, 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: March 1, 2017

TO: Fund Commissioners
Camden County Municipal Joint Insurance Fund

FROM: Joseph Wolk, Commissioner

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

ACTUARIAL IBNR REPORT- Mr. Kullman of Aon was present at the meeting and gave a report on the actuarial IBNR estimates for the E-JIF valued as of December 31, 2016.

ENVIRONMENTAL ENGINEER CONTRACT ADDENDUM – Several years ago, the Executive Committee approved the expansion of services by the Fund’s Environmental Engineers to assist membership with inspections of foreclosed properties and acquisitions. However, this wording did not make its way into their contract. The Executive Committee passed a motion approving a contract addendum to the Environmental Engineer’s contract noting that the assistance with inspections of foreclosed properties and acquisitions was to be an add on service and would not erode their not to exceed cap.

LEGISLATIVE AGENT RFQ – The contract between the E-JIF and its Legislative Agent expired 12/31/16. A motion authorizing the Executive Director to issue an RFQ for the position of Legislative Agent was passed by the Executive Committee.

LEAGUE MAGAZINE ARTICLE - The latest in the series of “Power of Collaboration” to appear in the League magazine highlights the services that the E-JIF provides to its membership. A copy of the article is attached to this report.

E-JIF JUNE MEETING (DATE CHANGE)- A motion was passed changing the date of the June 2017 meeting. The next meeting of the EJIF is scheduled for Thursday, June 1, 2017 at the Forsgate CC, Jamesburg.