

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

NEW LOCATION!

**ELIZABETH'S CATERING
419 HIGHLAND BLVD
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 26, 2018**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2018 EXECUTIVE COMMITTEE**
- WELCOME: GLOUCESTER CITY**
- APPROVAL OF MINUTES:** February 26, 2018 Open Minutes **Appendix I**
February 26, 2018 Closed Minutes **To Be Distributed**

- CORRESPONDENCE - None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's Report **Page 1**
- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 18-11 **Page 15**
Treasurer's Report **Page 17**
Monthly Reports **Page 18**
- ATTORNEY – Joseph Nardi, Esquire**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Page 22**
- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 31**
- MANAGED CARE – Medlogix/Consolidated Services Group**
Monthly Report..... **Page 39**
- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: April 23, 2018 – Cherry Hill Fire District**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: March 26, 2018

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- Professional Service Contract Wording:** The MEL attorney and staff reviewed the standard contract wording that is in most JIF contracts, including the Camden JIF. Language was included in the RFQ forms that this review would be undertaken. There are minor revisions and updates that are being recommended. The Fund Attorney has reviewed the changes and is in agreement with the revisions. The changes to each appear in **Appendix II**.
- Motion to Approve Revisions to Professional Contract Language*
- 2018 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 Indianapolis from June 3–6. Please notify the Fund office if you are interested in attending.
- MEL/RCF/EJIF March 7th Meeting & Commissioners Retreat:** The MEL, RCF & EJIF will be holding their meetings on April 6th (rescheduled from March 7th due to weather) in conjunction with the MEL Annual Retreat at the Hyatt Regency Princeton, 102 Carnegie Center, Princeton.
- 2018 MEL & MR HIF Educational Seminar:** The 8th annual seminar is scheduled for Friday, April 20th, beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs. Attached on **Page 3** is the enrollment form.
- Elected Officials Training Course:** Every year, the MEL holds training seminars for elected officials and reduces a member's assessment by \$250 for each municipal elected officials completing the course by May 1st. This year's elected officials training program focus is on "Land Use Liability and Technology Risk Management. The Fund office is working with Mr. Nardi's office to schedule sessions in the next month. Two sessions have been scheduled in **Gloucester City on April 11th at 5:30 and in Collingswood on April 24th at 5:30.**

This course is also available on-line; enclosed on **Page 4** are directions to take the class.

- ❑ **Model Personnel Policy Committee:** Every two years, the MEL asks members to update their Employment Practices Compliance Program. The Program includes updating Personnel Manuals and compliance with training requirements. The MEL’s Committee met in February to begin its review and expects to complete its process and announce the EPL Program requirements during the month of April.
- ❑ **Risk Management Information/Operating System (RMIS):** The MEL awarded a contract to Origami Risk to provide the online underwriting database; anticipated launch date is early April. This past year marked the last renewal utilizing the Exigis program. The data has been successfully transitioned to Origami. We expect to issue member logins shortly. Initial announcement will include a link to short training videos. Once members have an opportunity to review the videos and the worksheets, training webinars will be scheduled.
- ❑ **Autism and Mental Health Awareness Training** – J. A. Montgomery has recently sent a notice out advising members of training available to help employees manage mental health issues. There are various agencies that will provide free training to law enforcement agencies. **(Page 5)**
- ❑ **2018 Financial Disclosure Forms** – Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of the MEL/EJIF/RCF Commissioner and 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.
- ❑ **League Magazine:** Attached is the latest advertisement in the “Power of Collaboration” series 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 mobile application available to download. **(Page 6)**

❑ **Due Diligence Reports:**

Financial Fast Track	Not Available
Income Portfolio	Page 7
Loss Ratio Analysis	Page 8
Loss Time Accident Frequency	Page 9 & 10
POL/EPL Compliance Report	Page 11
Fund Commissioners	Page 12
Regulatory Affairs Checklist	Page 13
RMC Agreements	Page 14

2018 MEL & MRHIF Educational Seminar

Friday April 20, 2018 9:00am to 4:00pm
National Conference Center at the East Windsor Holiday Inn
399 Monmouth Street, East Windsor, N.J. 08520, Turnpike Exit 8

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

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

Topics

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

REGISTRATION: RSVP by Monday, April 16

Name: _____ Title: _____ Organization: _____

Address: _____

Credits being applied for: _____

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

Phone: _____ cell: _____ e-mail: _____

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



2018 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, 2018.

1. Click the following link for the MEL Safety Institute's Learning Management System

www.firstnetcampus.com/meljif

2. If you have previously taken MSI classes, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Helpline. If you are new, click 'New User Registration.' Complete the fields and you will receive an email with your username and password.
3. Click on the On-Line Training Courses, at bottom right.
4. Click the 'Elected Officials - Land Use Liability' course.
5. Click 'Enroll'.
6. Click the 'My Training' tab on the top blue tool bar.
7. Click the program name to launch the course.
8. 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 MEL Safety Institute's Learning Management System.

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

The MEL Safety Institute can also be accessed anytime by going to www.njmel.org.

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.

Autism and Mental Health Awareness Training

One of our goals is to help our clients manage the service risks that involve individuals with mental health issues. There are several programs that have been designed to assist the law enforcement community with the challenges of dealing with persons who have autism and mental health illnesses.

Autism Awareness Training:

In the United States, the U.S. Centers for Disease Control and Prevention estimates that one in 68 children has an autism spectrum disorder. The reported prevalence of the condition has increased over the past 30 years, according to the study. This increase may be due to a change in how persons are diagnosed with autism, but the reality is that individuals with developmental disabilities are seven times more likely to come in contact with law enforcement than the general population. According to the CDC, New Jersey has the highest Autism rate in the nation.

POAC Autism Services (www.poac.net) provides “**Autism Shield Training**” to law enforcement and first responders at no cost to the department. Training is conducted on-site, and they have provided training for first responders in every county in New Jersey. Trainers will come to your department and present the course on-site.

Mental Health/Illness Awareness Training:

The **New Jersey Crisis Intervention Team** (www.cit-nj.org) is a nationally acclaimed best practice pre-booking jail diversion program designed to help the law enforcement and the mental health system’s response to persons in crisis. This 40-hour course’s curriculum includes classroom instruction, community site visits, and practical exercises. There are no registration or training fees.

The International Association of Chiefs of Police has developed a program “**Improving Police Response to Persons Affected by Mental Illness.**” (www.theIACP.org). The **IACP’s One Mind Campaign** creates incentives for police agencies to adopt four promising practices to improve law enforcement’s response to persons affected by mental illness. The belief is that the strategies identified in this training when implemented properly will better serve and improve the well-being of persons affected by mental illness.

THE POWER OF COLLABORATION



SERVING YOUR COMMUNITY JUST GOT EASIER.

Introducing the new MEL JIF Website and NJ MEL Mobile App

NEW MEL Website

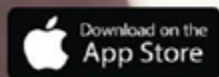
- *Easily accessible and viewable on all devices (laptops, tablets, desktops, phones)
- *Focus on monthly seasonal and topical issues of importance to MEL audiences

NEW MEL Mobile App

- *Provides access to information anywhere
- *Enables MEL to quickly communicate to all, or specific audiences
- *Allows easy access to local MEL contact information



DOWNLOAD THE **FREE** APP TO YOUR SMARTPHONE NOW



THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

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

MEL

NJMEL.ORG

CAMDEN JOINT INSURANCE FUND									
Fixed Income Portfolio Summary and Rate Comparison									
					For Month End	1/31/2018			
					2015	2016	2017	Last Month	This Month
CAMDEN JOINT INSURANCE FUND									
Total Cash Balance (millions)					15.46	16.98	19.11	19.11	22.77
Fixed Income Portfolio									
Investments (millions), Book Value					4.92	9.99	12.35	14.10	14.12
Avg maturity (years)					1.33	0.24	2.31	2.31	2.49
Unrealized gain/(loss) (%)					0.47	0.09	0.01	-0.56	-1.10
Purchase/Book yield (%)					1.40	0.62	1.22	1.22	1.28
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Yield (Market)					1.87	0.71	1.23	0.66	0.18
M E L PORTFOLIO									
Total Cash Balance (millions)					80.36	61.94	59.15	59.15	52.67
Fixed Income Portfolio									
Investments (millions), Book Value					48.09	53.40	48.74	53.87	1.88
Avg maturity (years)					1.58	1.64	1.63	1.63	1.69
Unrealized gain/(loss) (%) ***					0.12	0.03	-0.21	-0.59	-26.85
Purchase/Book yield (%)					0.82	0.82	1.11	1.11	1.17
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Yield (Market)					0.94	0.85	0.90	0.52	-25.68
COMPARATIVE RATES (%)									
Cash & Cash Equivalents									
NJ Cash Mgmt Fund *					0.10	0.41	0.85	1.19	1.30
TD Money Market					0.01	0.01	0.48	0.84	0.87
TD Bank Deposits					Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits					-	-	0.87	1.02	1.25
Treasury Issues									
1 year bills					0.32	0.61	1.20	1.70	1.80
3 year notes					1.02	1.00	1.58	1.96	2.15
5 year notes					1.53	1.33	1.83	2.18	2.38
Merrill Lynch US Govt 1-3 years ^					0.56	0.89	0.44	0.44	-0.28

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **February 28, 2018**

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	62	MONTH	61	MONTH	50	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-18		31-Jan-18		28-Feb-17	
PROPERTY	535,713	362,708	67.71%	100.00%	67.71%	100.00%	69.48%	100.00%
GEN LIABILITY	1,423,316	1,149,379	80.75%	97.13%	80.73%	97.12%	67.46%	96.23%
AUTO LIABILITY	377,258	114,744	30.42%	96.59%	30.42%	96.39%	30.42%	93.27%
WORKER'S COMP	3,913,656	2,531,447	64.68%	99.93%	65.51%	99.90%	62.27%	99.52%
TOTAL ALL LINES	6,249,943	4,158,278	66.53%	99.10%	67.05%	99.06%	62.15%	98.44%
NET PAYOUT %	\$3,838,121		61.41%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	50	MONTH	49	MONTH	38	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-18		31-Jan-18		28-Feb-17	
PROPERTY	591,500	354,018	59.85%	100.00%	59.85%	100.00%	60.53%	100.00%
GEN LIABILITY	1,405,625	1,492,011	106.15%	106.23%	107.97%	95.99%	70.83%	91.38%
AUTO LIABILITY	350,875	333,857	95.15%	93.27%	95.15%	92.93%	29.97%	88.30%
WORKER'S COMP	3,909,782	1,953,527	49.97%	99.52%	49.48%	99.46%	50.67%	98.43%
TOTAL ALL LINES	6,257,782	4,133,413	66.05%	98.48%	66.16%	98.37%	54.97%	96.42%
NET PAYOUT %	\$3,476,041		55.55%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	38	MONTH	37	MONTH	26	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-18		31-Jan-18		28-Feb-17	
PROPERTY	541,208	619,800	114.52%	100.00%	114.52%	100.00%	111.86%	100.00%
GEN LIABILITY	1,412,638	773,898	54.78%	91.38%	46.11%	90.78%	22.20%	81.65%
AUTO LIABILITY	335,860	62,048	18.47%	88.30%	18.47%	87.77%	14.48%	78.92%
WORKER'S COMP	3,739,043	2,701,141	72.24%	98.43%	71.98%	98.27%	74.68%	94.80%
TOTAL ALL LINES	6,028,749	4,156,888	68.95%	96.35%	66.75%	96.08%	62.37%	91.30%
NET PAYOUT %	\$3,165,316		52.50%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	26	MONTH	25	MONTH	14	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-18		31-Jan-18		28-Feb-17	
PROPERTY	490,882	447,901	91.24%	100.00%	89.66%	100.00%	79.98%	96.03%
GEN LIABILITY	1,437,680	197,748	13.75%	81.65%	12.47%	80.55%	8.52%	64.20%
AUTO LIABILITY	330,150	118,051	35.76%	78.92%	28.94%	77.72%	27.15%	56.96%
WORKER'S COMP	3,689,848	2,381,781	64.55%	94.80%	64.49%	94.20%	63.88%	74.88%
TOTAL ALL LINES	5,948,560	3,145,480	52.88%	91.17%	52.02%	90.46%	49.79%	73.05%
NET PAYOUT %	\$2,196,861		36.93%					

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	14	MONTH	13	MONTH	2	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-18		31-Jan-18		28-Feb-17	
PROPERTY	566,229	441,139	77.91%	96.03%	78.00%	95.63%	7.78%	13.00%
GEN LIABILITY	1,464,528	251,341	17.16%	64.20%	16.54%	62.24%	1.15%	2.50%
AUTO LIABILITY	324,847	76,256	23.47%	56.96%	22.78%	54.16%	3.72%	2.50%
WORKER'S COMP	3,837,435	1,583,315	41.26%	74.88%	37.43%	70.13%	1.70%	2.00%
TOTAL ALL LINES	6,193,040	2,352,051	37.98%	73.35%	35.43%	69.76%	2.23%	3.15%
NET PAYOUT %	\$1,236,041		19.96%					

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	2	MONTH	1	MONTH	-10	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-18		31-Jan-18		28-Feb-17	
PROPERTY	600,000	32,299	5.38%	13.00%	2.88%	6.00%	N/A	N/A
GEN LIABILITY	1,506,000	12,214	0.81%	2.50%	0.07%	1.00%	N/A	N/A
AUTO LIABILITY	334,000	413	0.12%	2.50%	0.15%	1.00%	N/A	N/A
WORKER'S COMP	3,840,000	41,028	1.07%	2.00%	0.64%	0.50%	N/A	N/A
TOTAL ALL LINES	6,280,000	85,953	1.37%	3.20%	0.69%	1.17%	N/A	N/A
NET PAYOUT %	\$27,236		0.43%					

2018 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		January 31, 2018		
	2018	2017	2016	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2018 - 2016
N.J.U.A.	0.00	1.89	3.15	2.41
PROF MUN MGMT	0.00	2.14	2.08	2.05
SUBURBAN MUNICIPAL	0.00	1.45	2.24	1.80
CENTRAL	0.00	1.47	1.79	1.58
MORRIS	0.39	1.18	2.00	1.52
CAMDEN	0.41	1.24	1.35	1.27
BERGEN	0.71	1.44	1.62	1.51
ATLANTIC	0.99	1.81	3.27	2.33
TRI-COUNTY	1.39	1.84	2.48	2.10
NJ PUBLIC HOUSING	2.02	1.87	2.23	2.06
BURLINGTON	2.26	1.23	2.03	1.63
OCEAN	2.43	2.39	2.14	2.27
SUBURBAN ESSEX	2.93	1.88	1.80	1.88
MONMOUTH	3.03	2.11	1.61	1.91
SOUTH BERGEN	3.63	1.95	2.77	2.39
AVERAGE	1.35	1.73	2.17	1.91

Camden Joint Insurance Fund										
2018 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF January 31, 2018										
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. ACCIDENTS	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2018 - 2016	
1	87	AUDUBON	0	0	0.00	0.00	1.10	1	AUDUBON	0.57
2	88	AUDUBON PARK	0	0	0.00	0.00	0.00	2	AUDUBON PARK	0.00
3	89	BARRINGTON	0	0	0.00	0.00	0.70	3	BARRINGTON	0.39
4	90	BELLMAWR	0	0	0.00	1.15	0.47	4	BELLMAWR	0.75
5	91	BERLIN BOROUGH	0	0	0.00	0.96	0.00	5	BERLIN BOROUGH	0.35
6	92	BERLIN TOWNSHIP	0	0	0.00	3.55	5.95	6	BERLIN TOWNSHIP	4.57
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	3.25	0.00	9	CLEMENTON	1.33
10	96	COLLINGSWOOD	0	0	0.00	0.00	0.92	10	COLLINGSWOOD	0.47
11	97	GIBBSBORD	0	0	0.00	2.53	0.00	11	GIBBSBORD	0.92
12	98	GLOUCESTER	0	0	0.00	1.25	1.53	12	GLOUCESTER	1.36
13	99	HADDON	0	0	0.00	0.71	0.45	13	HADDON	0.54
14	101	HADDONFIELD	0	0	0.00	1.53	0.00	14	HADDONFIELD	0.61
15	102	HI-NELLA	0	0	0.00	0.00	0.00	15	HI-NELLA	0.00
16	103	LAUREL SPRINGS	0	0	0.00	0.00	1.35	16	LAUREL SPRINGS	0.86
17	104	LAWNSIDE	0	0	0.00	1.89	1.20	17	LAWNSIDE	1.44
18	105	LINDENWOLD	0	0	0.00	4.50	3.92	18	LINDENWOLD	4.05
19	106	MAGNOLIA	0	0	0.00	0.99	3.21	19	MAGNOLIA	2.16
20	107	MEDFORD LAKES	0	0	0.00	0.00	0.00	20	MEDFORD LAKES	0.00
21	108	MERCHANTVILLE	0	0	0.00	2.82	0.00	21	MERCHANTVILLE	1.17
22	109	MOUNT EPHRAIM	0	0	0.00	4.88	3.13	22	MOUNT EPHRAIM	3.72
23	110	OAKLYN	0	0	0.00	0.00	0.00	23	OAKLYN	0.00
24	111	PINE HILL	0	0	0.00	0.00	0.00	24	PINE HILL	0.00
25	112	RUNNEMEDE	0	0	0.00	0.00	1.37	25	RUNNEMEDE	0.85
26	113	SOMERDALE	0	0	0.00	1.37	3.52	26	SOMERDALE	2.61
27	114	VOORHEES	0	0	0.00	1.39	1.43	27	VOORHEES	1.36
28	117	WOODLYNNE	0	0	0.00	2.22	2.82	28	WOODLYNNE	2.53
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	1.46	1.01	31	CHERRY HILL	1.18
32	565	CAMDEN PARKING AUTHO	0	0	0.00	0.00	0.00	32	CAMDEN PARKING AUTH	0.00
33	584	CHERRY HILL FIRE DISTRI	0	0	0.00	1.17	2.90	33	CHERRY HILL FIRE DIST	2.04
34	115	WINSLOW	1	1	5.63	0.94	3.69	34	WINSLOW	2.46
Totals:			1	1	0.41	1.24	1.35			1.27

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund						
Data Valued As of : March 19, 2018						
Total Participating Members		34	34			
Complaint			34			
Percent Compliant			100.00%			
				01/01/18	2018	
Member Name	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/18
AUDUBON	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HADDON	Yes	Yes	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	Yes	Yes	\$ 20,000	\$ 20,000	0%
LAWNSIDE	Yes	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
LINDENWOLD	Yes	Yes	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	Yes	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

Camden JIF**2018 FUND COMMISSIONERS**

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

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2018 as of March 1, 2018

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed 3/5
<input type="checkbox"/> Assessments	Filed 3/5
<input type="checkbox"/> Actuarial Certification	June Filing
<input type="checkbox"/> Reinsurance Policies	June Filing
<input type="checkbox"/> Fund Commissioners	Filed 3/5
<input type="checkbox"/> Fund Officers	Filed 3/5
<input type="checkbox"/> Renewal Resolutions	Renewing Members Filed 3/5
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2018 Risk Management Plan	Filed 3/5
<input type="checkbox"/> 2018 Cash Management Plan	Revised filed 3/5
<input type="checkbox"/> 2018 Risk Manager Contracts	Compiling
<input type="checkbox"/> 2017 Certification of Professional Contracts	To be Filed
<input type="checkbox"/> Unaudited Financials	To be Filed
<input type="checkbox"/> Annual Audit	June Filing
<input type="checkbox"/> State Comptroller Audit Filing	June Filing
<input type="checkbox"/> Ethics Filing	On Line Filing

**CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND
2017 RISK MANAGEMENT CONSULTANTS AGREEMENTS
AS OF March 20, 2018**

MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/17/18	01/17/18	12/31/18
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	2/26/2018	2/26/2018	12/31/18
BARRINGTON	CONNER STRONG & BUCKELEW	3/12/2018	2/21/2018	12/31/18
BELLMAWR	CONNER STRONG & BUCKELEW	2/8/2018	2/8/2018	12/31/18
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	01/09/18		12/31/17
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	1/22/2018	02/05/18	12/31/18
BROOKLAWN	CONNER STRONG & BUCKELEW	2/12/2018	02/23/18	12/31/18
CHERRY HILL	CONNER STRONG & BUCKELEW	11/21/2017	1/16/2018	12/31/18
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	3/9/2018	3/9/2018	12/31/18
CHESILHURST	EDGEWOOD ASSOCIATES		2/5/2018	12/31/18
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY			12/31/17
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/17/18	01/17/18	12/31/18
COLLINGSWOOD	CONNER STRONG & BUCKELEW	02/09/18	01/02/18	12/31/18
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	02/26/18	02/26/18	12/31/18
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/12/2018	1/26/2018	12/31/18
HADDON	WAYPOINT INSURANCE SERVICES	2/1/2018	2/1/2018	12/31/18
HADDONFIELD	HENRY BEAN & SONS	01/02/18	01/02/18	12/31/18
HI-NELLA	CONNER STRONG & BUCKELEW			12/31/17
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/25/18	01/25/18	12/31/18
LAWN SIDE	M&C INSURANCE AGENCY			02/03/18
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/16/18	01/16/18	12/31/18
MAGNOLIA	CONNER STRONG & BUCKELEW	01/12/18	01/22/18	12/31/18
MEDFORD LAKES	CONNER STRONG & BUCKELEW			12/31/17
MERCHANTVILLE	CONNER STRONG & BUCKELEW	01/12/18	1/26/2018	12/31/18
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		7/10/2017	05/31/18
OAKLYN	HARDENBERGH INSURANCE GROUP	1/17/2018	1/17/2018	12/31/18
PINE HILL	CONNER STRONG & BUCKELEW	2/12/2018	2/23/2018	12/31/18
PINE VALLEY	HENRY BEAN & SONS	1/24/2018	1/24/2018	12/31/18
RUNNEMEDE	CONNER STRONG & BUCKELEW	01/08/18	1/8/2018	12/31/18
SOMERDALE	CONNER STRONG & BUCKELEW	02/12/18	3/19/2018	12/31/18
TAVISTOCK	CONNER STRONG & BUCKELEW		2/23/2018	12/31/18
VOORHEES	HARDENBERGH INSURANCE GROUP		2/22/2018	12/31/18
WINSLOW	CONNER STRONG & BUCKELEW	2/8/2018	2/2/2018	12/31/18
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	2/26/2018	2/26/2018	12/31/18

Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.

RESOLUTION NO. 18-11

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

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 2018

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001557			
001557	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 2ND QTR 2018	3,029.17
			3,029.17
001558			
001558	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY 2ND QTR 2018	161,911.36
001558	MUNICIPAL EXCESS LIABILITY JIF	MEL 2ND QTR 2018	459,638.69
			621,550.05
001559			
001559	COMP SERVICES, INC.	CLAIMS ADMIN - 03/2018 - CHERRY HILL	2,458.33
001559	COMP SERVICES, INC.	CLAIMS ADMIN - 03/2018	32,500.00
			34,958.33
001560			
001560	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING - 02/2018	2,314.00
			2,314.00
001561			
001561	4IMPRINT	15464730/4258754 - 3/16/18	1,746.93
			1,746.93
001562			
001562	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROLS SERVICES - 03/2018	12,562.58
			12,562.58
001563			
001563	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 02/2018	27.57
001563	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 03/2018	31,885.08
			31,912.65
001564			
001564	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 03/2018	3,932.33
			3,932.33
001565			
001565	BROWN & CONNERY, LLP	ATTORNEY EXPENSE - 02/2018	111.45
001565	BROWN & CONNERY, LLP	ATTORNEY FEE 02/2018	3,983.50
001565	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 02/2018	1,756.00
			5,850.95
001566			
001566	ELIZABETH PIGLIACELLI	TREASURER FEE 03/2018	1,777.33
			1,777.33
001567			
001567	JACK LIPSETT	REGISTRATION FEE - 3/19/2018	790.00

			790.00
001568			
001568	FINIZIOS ITALIAN EATERY	CATERING FOR JIF MEETING - 2/26/2018	245.00
			245.00
001569			
001569	LINDA BURNS CATERING	BUFFET BREAKFAST 3/21/2018	837.55
			837.55
001570			
001570	MUNICIPAL EXCESS LIABILITY JIF	MSI 2ND QTR 2018	14,174.75
			14,174.75
001571			
001571	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR - 1/31/2018	75.84
			75.84
001572			
001572	MEDLOGIX	MANAGED CARE SERVICES - 03/2018 - CHERRY	1,083.00
001572	MEDLOGIX	MANAGED CARE SERVICES - 03/2018	8,936.00
			10,019.00
001573			
001573	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 03/2018	976.00
			976.00
001574			
001574	COLLINGSWOOD FOUNDATION FOR	SAFETY BREAKFAST - 03/19/2018	3,620.00
			3,620.00
001575			
001575	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2018 - TAVISTOCK	379.75
001575	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2018 - BARRINGTON	8,921.28
001575	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2018 - CHERRY HILL FD	20,671.27
			29,972.30
001576			
001576	LEONARD O'NEILL INSURANCE AGY	RMC FEE 1ST 2018 - GIBBSBORO	2,674.19
			2,674.19
001577			
001577	ASSOCIATED INSURANCE PARTNERS,	RMC FEE 1ST 2018 - WOODLYNNE BORO	2,604.29
001577	ASSOCIATED INSURANCE PARTNERS,	RMC FEE 1ST 2018 - AUDUBON PARK BORO	928.50
			3,532.79
		TOTAL PAYMENTS FY 2018	786,551.74

TOTAL PAYMENTS ALL FUND YEARS \$ 786,551.74

Chairperson

Attest:

_____ Dated: _____

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

Treasurer

March 26, 2018

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

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

The statements included in this report are prepared on a "cash basis" and relate to financial activity through the periods ending February 28, 2018 for Fund Years 2014, 2015, 2016 and 2017. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

- **BILL LIST FOR THE MONTH OF 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 \$16,247.80.

- **RECEIPT ACTIVITY FOR FEBRUARY:**

Assessments	\$ 1,120,316.63	
Total Receipts		<u>\$1,120,316.63</u>

- **CLAIM ACTIVITY FOR FEBRUARY:**

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

Property Liability Claims	\$ 130,973.45	
Workers Compensation Claims	74,325.81	
Administration Expense	<u>131,068.45</u>	
Total Claims/Expenses		<u>\$1,228,755.07</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 \$22,774,635.78 to a closing balance of \$22,653,013.82 showing a decrease of \$121,621.96.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer

FEBRUARY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	02/07/2018	1,573.45				1,573.45	
2	02/07/2018	22,362.10				22,362.10	
3	02/14/2018	25,929.14				25,929.14	
4	02/14/2018	30,042.12				30,042.12	
5	02/21/2018	9,748.55				9,748.55	
6	02/21/2018	12,854.00				12,854.00	
7	02/28/2018	33,969.22				33,969.22	
8	02/28/2018	68,915.68	-	95.00		68,820.68	
9						-	
10						-	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	205,394.26	-	95.00	-	-	205,299.26
	Monthly Rpt	205,299.26					205,299.26
	Variance	95.00	-	95.00	-	-	-

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

Current Fund Year: 2018										
Month Ending: February										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	777,554.44	4,531,503.65	1,023,097.15	10,588,724.62	436,926.78	977,530.81	116,990.94	4,325,460.50	(3,153.12)	22,774,635.78
RECEIPTS										
Assessments	52,826.19	132,593.75	29,406.58	338,087.64	102,074.03	222,376.19	27,619.70	215,332.55	0.00	1,120,316.63
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	(470.75)	(2,613.78)	(590.02)	(6,108.39)	(252.46)	(564.34)	(67.61)	(2,516.17)	0.00	(13,183.52)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(470.75)	(2,613.78)	(590.02)	(6,108.39)	(252.46)	(564.34)	(67.61)	(2,516.17)	0.00	(13,183.52)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	52,355.44	129,979.97	28,816.56	331,979.25	101,821.57	221,811.85	27,552.09	212,816.38	0.00	1,107,133.11
EXPENSES										
Claims Transfers	46,632.29	81,553.91	2,787.25	72,016.62	0.00	0.00	0.00	0.00	2,309.19	205,299.26
Expenses	0.00	0.00	0.00	0.00	577,521.00	0.00	0.00	445,934.81	0.00	1,023,455.81
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	46,632.29	81,553.91	2,787.25	72,016.62	577,521.00	0.00	0.00	445,934.81	2,309.19	1,228,755.07
END BALANCE	783,277.59	4,579,929.71	1,049,126.47	10,848,687.25	(38,772.65)	1,199,342.66	144,543.03	4,092,342.07	(5,462.31)	22,653,013.82

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

Claims Transaction Status:

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	February					
CURRENT FUND YEAR	2018					
Description:	Investors Operating-58892	Investors Prop & Liab Claims-58910	Investors WC Claims-58905	Wilmington Trust - 5884		
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investm	\$22,774,635.78	8,772,887.42	7,480.34 -	2,517.81	13,996,785.83	
Opening Interest Accrua	\$34,306.26	-	-	-	34,306.26	
1 Interest Accrued and/or	\$6,631.32	\$0.00	\$0.00	\$0.00	\$6,631.32	
2 Interest Accrued - discou	\$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	\$16,247.80	\$8,979.09	\$31.47	\$18.49	\$7,218.75	
6 Interest Paid - Term Ins	\$24.88	\$0.00	\$0.00	\$0.00	\$24.88	
7 Realized Gain (Loss)	-\$29,456.20	\$0.00	\$0.00	\$0.00	-\$29,456.20	
8 Net Investment Income	-\$6,577.08	\$8,979.09	\$31.47	\$18.49	-\$15,606.13	
9 Deposits - Purchases	\$1,325,710.89	\$1,120,316.63	\$131,068.45	\$74,325.81	\$0.00	
10 (Withdrawals - Sales)	-\$1,434,149.33	-\$1,228,850.07	-\$130,973.45	-\$74,325.81	\$0.00	
Ending Cash & Investment	\$22,653,013.82	\$8,673,333.07	\$7,606.81	-\$2,499.32	\$13,974,573.26	
Ending Interest Accrual Bal	\$40,912.70	\$0.00	\$0.00	\$0.00	\$40,912.70	
Plus Outstanding Checks	\$1,149,461.36	\$1,030,744.32	\$71,927.20	\$46,789.84	\$0.00	
(Less Deposits in Transit)	-\$595.20	\$0.00	-\$595.00	-\$0.20	\$0.00	
Balance per Bank	\$23,801,879.98	\$9,704,077.39	\$78,939.01	\$44,290.32	\$13,974,573.26	
		\$0.00	0.0	\$0.00	\$0.00	

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

Month		January							
Current Fund Year		2018							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid January	Monthly Recoveries January	Calc. Net Paid Thru January	TPA Net Paid Thru January	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2018	Property	0.00	1,803.58	0.00	1,803.58	1,803.58	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	516.42	0.00	516.42	516.42	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	2,320.00	0.00	2,320.00	2,320.00	0.00	0.00	0.00
2017	Property	324,356.38	13,273.49	0.00	337,629.87	337,629.87	0.00	0.00	0.00
	Liability	143,954.30	779.66	0.00	144,733.96	144,733.96	0.00	0.00	0.00
	Auto	29,797.63	7,237.41	0.00	37,035.04	37,035.04	0.00	0.00	0.00
	Workers Comp	610,453.91	29,692.90	0.00	640,146.81	640,146.85	(0.04)	(0.04)	0.00
	Cherry Hill	411.81	2,437.10	411.77	2,437.14	2,437.10	0.04	0.04	(0.00)
	Total	1,108,974.03	53,420.56	411.77	1,161,982.82	1,161,982.82	0.00	0.00	0.00
2016	Property	394,325.33	0.00	0.00	394,325.33	394,325.33	0.00	0.00	0.00
	Liability	76,772.25	8,718.32	0.00	85,490.57	85,490.57	0.00	0.00	0.00
	Auto	64,213.27	0.00	0.00	64,213.27	64,213.27	(0.00)	0.00	(0.00)
	Workers Comp	1,625,670.88	14,303.02	0.00	1,639,973.90	1,639,834.20	139.70	139.70	(0.00)
	Cherry Hill	(139.53)	855.50	0.00	715.97	855.50	(139.53)	(139.53)	(0.00)
	Total	2,160,842.20	23,876.84	0.00	2,184,719.04	2,184,718.87	0.17	0.17	(0.00)
2015	Property	579,674.21	0.00	0.00	579,674.21	579,674.21	0.00	0.00	0.00
	Liability	405,539.26	4,395.81	0.00	409,935.07	409,935.07	(0.00)	0.00	(0.00)
	Auto	37,499.90	0.00	0.00	37,499.90	37,499.90	(0.00)	0.00	(0.00)
	Workers Comp	2,097,738.30	12,453.71	0.00	2,110,192.01	2,110,192.01	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	3,120,451.67	16,849.52	0.00	3,137,301.19	3,137,301.19	0.00	0.00	0.00
2014	Property	323,918.01	0.00	0.00	323,918.01	323,918.01	0.00	0.00	0.00
	Liability	1,100,887.00	24,694.26	0.00	1,125,581.26	1,125,581.26	0.00	0.00	0.00
	Auto	301,262.46	7,243.55	0.00	308,506.01	308,506.01	0.00	0.00	0.00
	Workers Comp	1,648,713.62	3,154.00	0.00	1,651,867.62	1,651,867.62	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	3,374,781.09	35,091.81	0.00	3,409,872.90	3,409,872.90	0.00	0.00	0.00
Closed FY	Property		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Cherry Hill		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		9,765,048.99	131,558.73	411.77	9,896,195.95	9,896,195.78	0.17	0.17	0.00

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

TO: Municipal Fund Commissioners
FROM: J.A. Montgomery Risk Control, JIF Safety Director
DATE: March 2, 2018

JIF SERVICE TEAM

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

FEBRUARY ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Barrington – Conducted a Loss Control Survey on February 28
- Township of Cherry Hill – Conducted a Loss Control Survey on February 15
- Township of Haddon – Conducted a Loss Control Survey on February 27
- Borough of Lindenwold. – Conducted a Loss Control Survey on February 7

MEETINGS ATTENDED

- Claims Meeting – February 23
- Fund Commissioner Meeting - February 26

UPCOMING EVENTS

- Safety Coordinators and Claims Coordinators Roundtable- March 19
- Police Ad-Hoc Committee Meeting – March 23
- Safety Kickoff Breakfast- April 9

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- February 2 - SD Bulletin - Safe Patient Lifting Resources for Emergency Response Agencies
- February 9 - Safety & Claims Coordinator Roundtable Invite for March 8, 2018
- February 16 - 2018 Safety Management Program
- February 20 - REMINDER - Safety & Claims Coordinator Roundtable Invite, March 8, 2018
- February 22 - Did You Know? – MSI Training Schedule, March 2018
- February 22 - You're Invited: Camden County Police Chief AD-HOC Meeting
- February 27 - S:ERVE and Distracted Driving online classes available
- February 28 - REMINDER - Safety & Claims Coordinator Roundtable Invite, March 8, 2018

RIGHT TO KNOW UPDATE

J. A. Montgomery Risk Control will include an additional feature with the annual Right-To-Know service. An electronic Central File will be distributed by email to each member town through a Dropbox link. After the on-site chemical inventory has been completed, the Safety Data sheets are collected and the chemical data is entered into the State's RTK portal for each member. We will then send the Dropbox link to the Right-to-Know Coordinators. This additional process of preparing the items for the Dropbox will take time to prepare and distribute. We anticipate that all links will be emailed by spring of 2018. As in prior years, the JIF's will not be billed until the service is completed for all member towns. The Dropbox link to each member town will include the following:

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

member's current training records, including the name and date of all persons trained.

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

MEL MEDIA LIBRARY

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

The following members utilized the Media Library during the month of February.

<u>Municipality</u>	<u># of Videos</u>
Borough of Berlin	3
Township of Haddon	4

MEL SAFETY INSTITUTE (MSI)

MSI COURSES

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

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

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

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

DATE	LOCATION	TOPIC	TIME
3/1/18	Borough of Somerdale	Fire Safety	8:00 - 9:00 am
3/1/18	Borough of Somerdale	Fire Extinguisher	9:15 - 10:15 am
3/2/18	Borough of Collingswood	Flagger/Work Zone Safety	8:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
3/6/18	Deptford Twp. MUA	HazCom w/GHS	8:00 - 9:30 am
3/6/18	Deptford Twp. MUA	Fire Extinguisher	9:45 - 10:45 am
3/6/18	Deptford Twp. MUA	Respiratory Protection	11:00 - 12:00 pm
3/7/18	Pennsauken SA #3	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
3/9/18	Township of Berlin #2	CSE-Permit Required w/Classroom Demo	8:00 - 12:00 pm
3/12/18	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
3/14/18	Township of Hainesport #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
3/14/18	Township of Burlington #3	BBP	8:00 - 9:00 am
3/14/18	Township of Burlington #3	Confined Space Awareness	9:15 - 10:15 am
3/16/18	Township of Moorestown	Flagger/Work Zone	8:30 - 12:30 pm
3/19/18	Borough of Glassboro #1	Playground Safety Inspections	8:00 - 10:00 am
3/22/18	Township of Delran	Landscape Safety	8:00 - 11:00 am
3/22/18	Township of Delran	Shop & Tool Safety	11:15 - 12:15 pm
3/23/18	Township of Evesham #4	BBP	10:45 - 11:45 am
3/26/18	Borough of Collingswood #1	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
3/26/18	Borough of Collingswood #1	Back Safety/Material Handling	10:15 - 11:15 am
3/26/18	Borough of Collingswood #1	BBP	11:30 - 12:30 pm
3/27/18	Township of Winslow	Heavy Equipment Safety	8:00 - 11:00 am
4/2/18	Deptford Twp. MUA	Flagger/Work Zone	8:00 - 12:00 pm
4/4/18	Township of Florence	Playground Safety Inspections	8:30 - 10:30 am
4/4/18	Township of Florence	Hearing Conservation	10:45 - 11:45 am
4/9/18	Borough of Glassboro #1	Jetter/Vacuum Safety	8:00 - 10:00 am
4/9/18	Township of Willingboro	DDC-6	8:30 - 3:00 pm w/lunch brk
4/10/18	Logan Twp. MUA #1	BBP	8:30 - 9:30 am
4/10/18	Logan Twp. MUA #1	Fire Safety	9:45 - 10:45 am
4/10/18	Logan Twp. MUA #1	Fire Extinguisher	11:00 - 12:00 pm
4/11/18	Borough of Runnemede	Landscape Safety	8:30 - 11:30 am
4/13/18	Township of Cherry Hill #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/13/18	Borough of Pitman	Excavation/Trenching/Shoring	8:30 - 12:30 pm
4/16/18	Township of Hainesport #1	Confined Space Awareness	8:30 - 9:30 am
4/16/18	Township of Hainesport #1	Back Safety/Material Handling	9:45 - 10:45 am
4/17/18	Logan Twp. MUA #1	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
4/18/18	City of Burlington #2	Employee Conduct/Violence Prevention	9:45 - 11:15 am
4/18/18	City of Burlington #2	HazCom w/GHS	8:00 - 9:30 am
4/19/18	Township of Tabernacle #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/20/18	Borough of Collingswood	Driving Safety Awareness	8:00 - 9:30 am
4/20/18	Borough of Collingswood	Confined Space Awareness	9:45 - 10:45 am
4/20/18	Borough of Collingswood	Hearing Conservation	11:00 - 12:00 pm
4/23/18	Borough of Glassboro #1	Employee Conduct/Violence Prevention	8:00 - 9:30 am
4/24/18	Logan Twp. MUA #1	DDC-6	8:30 - 3:00 pm w/lunch brk
4/27/18	Township of Evesham #4	CDL-Drivers Safety Regulations	8:30 - 10:30 am
4/27/18	Township of Evesham #4	Driving Safety Awareness	10:45 - 11:45 am
5/1/18	Borough of Runnemede	Playground Safety Inspections	8:30 - 10:30 am
5/7/18	Township of Cherry Hill #4	Fall Protection Awareness	8:30 - 10:30 am
5/7/18	Township of Cherry Hill #4	LOTO	10:45 - 12:45 pm
5/10/18	Township of Winslow	CMVO	8:00 - 12:00 pm
5/11/18	Township of Mantua	Sanitation/Recycling Safety	12:30 - 2:30 pm
5/15/18	Borough of Clementon #3	Confined Space Awareness	8:30 - 9:30 am
5/15/18	Borough of Clementon #3	Fire Extinguisher	9:45 - 10:45 am
5/15/18	Borough of Clementon #3	Hearing Conservation	11:00 - 12:00 pm
5/22/18	Borough of Runnemede	Heavy Equipment Safety	8:30 - 11:30 am
5/23/18	Township of Hainesport #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/24/18	Township of Winslow	Landscape Safety	8:00 - 11:00 am
5/24/18	Township of Winslow	Hearing Conservation	11:15 - 12:15 pm

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

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

How to Access MEL Safety Institute's Online Training Courses:

1. Click the following link for the MEL Safety Institutes Learning Management System: www.firstnetcampus.com/mel/if
2. If you have previously taken MSI classes, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Helpline. If you are new, click 'New User Registration.' Complete the fields and you will receive an email with your username and password.
3. Click on the On-Line Training Courses, at bottom right.
4. Click the course you would like to complete.
5. Click 'Enroll'
6. Click the 'My Training' tab on the top blue tool bar
7. Click the program name to launch the course
8. 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 MEL Safety Institute's Learning Management System.



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

The MEL Safety Institute can also be accessed anytime by going to www.njmel.org.



February 2018

First Responders - Safe Lifting and Moving of Patients



When an individual calls 9-1-1 for a medical emergency, the dispatch center will dispatch the local ambulance, and in some cases, will also notify the local fire and / or police departments to assist. In the course of providing medical care, many EMT's, law enforcement officers, and firefighters are injured while lifting and moving patients. This Bulletin offers actionable points to help leaders and first responders 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. Under most circumstances there is not an imminent threat, and rescuers can 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 situation lifting and moving skills can be improved through practice. However, lifting and moving patients at 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 one 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.

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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.
- Require rescuers to periodically take the MSI online class, Safe Patient Lifting for Emergency Responders.
- Train with support agencies such as law enforcement agencies 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 conditions for the best footing. Be alert for surface conditions such as ice or oil, and obstacles such as curbs, potholes, 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, will 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 regimen 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.

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2018 To 2/22/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Hunter Technologies, ISAOA I - Winslow Township	10201 Centurion Parkway N. #100 Jacksonville, FL 32256	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the Lease of a Avaya IP Office Phone System, valued at \$78,008. Agreement #1500518	1/22/2018 #1844816	GL AU EX WC OTH
H - Kansas State Bank and/or its I - Borough of Bellmawr	Assigns 1010 West Loop Street, P.O. Box 69 Manhattan, KS 66502-0069	RE: 2016 Ford Police Interceptor - VIN #1FM5K8AR6GGAO1680, Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to lease of a 2016 Ford Police Interceptor - VIN #1FM5K8AR6GGAO1680, valued at \$24,906	1/25/2018 #1846467	GL AU EX OTH
H - Oaklyn BOE I - Borough of Oaklyn	156 Kendall Blvd Oaklyn, NJ 08107	RE: Municipal Alliance Men's basketball use of premises Evidence of Insurance as respects Municipal Alliance Men's basketball use of premises (school gym).	1/26/2018 #1846682	GL AU EX WC
H - Ford Motor Credit Co LLC I - Borough of Oaklyn	One American Rd, MD7500 Dearborn, MI 48121	RE: Lease # 5820511 for (2) 2017 Ford Police Interceptor Utility Vin# 1FM5K8AR3HGD06376 & 1FM5K8AR5HGD06377 valued at \$54,512.00. Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Lease # 5820511 for (2) 2017 Ford Police Interceptor Utility Vin# 1FM5K8AR3HGD06376 & 1FM5K8AR5HGD06377 valued at \$54,512.00	1/26/2018 #1846686	GL AU EX WC OTH
H - Vineland PD Training Facility I - Borough of Oaklyn	3369 Mays landing Rd., 4th fl, City Hall Vineland, NJ 08361	Evidence of Insurance as respects to the Oaklyn Police use of the shooting range at 3369 Mays Landing Rd., Vineland, NJ 08361.	1/26/2018 #1846701	GL AU EX WC
H - Salem County Improvement I - Borough of Oaklyn	Authority PO Box 890 52 McKillip Road Alloway, NJ 08001	RE: Shared Services Agreement Solid Waste Disposal, Borough of Oaklyn The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Shared Services Agreement Solid Waste Disposal.	1/26/2018 #1846702	GL AU EX WC
H - Oaklyn BOE c/o Collingswood BOE I - Borough of Oaklyn	200 Lees Ave Westmont, NJ 08108	Re: use of fields Oaklyn BOE's field by the Borough's Field Hockey club The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies	1/26/2018 #1846712	GL AU EX WC

02/22/2018

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 1/22/2018 To 2/22/2018

		if required by written contract as respect use of fields Oaklyn BOE's field by the Borough's Field Hockey club during 2018.		
H - Oaklyn BOE c/o Collingswood BOE I - Borough of Oaklyn	200 Lees Ave Westmont, NJ 08108	Re: use of fields during 2018 at Kendall Blvd., Oaklyn, NJ 08107 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect use of fields during 2018 at Kendall Blvd., Oaklyn, NJ 08107	1/26/2018 #1846714	GL AU EX WC
H - LEAF Capital Funding, LLC ISAOA, I - Borough of Oaklyn	PO box 64406 Cincinnati, OH	LEAF Capital Funding LLC, ISAOA 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) Lease # 100-1831967-001 for three copiers valued at \$16,000	1/26/2018 #1846716	GL AU EX WC OTH
H - Ford Motor Credit Co LLC I - Borough of Oaklyn	One American Rd, MD7500 Dearborn, MI 48121	RE: Lease # 5707103 for a 2015 Ford Taurus Vin# 78065 valued at \$47,000 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Lease # 5707103 for a 2015 Ford Taurus Vin# 78065 valued at \$47,000	1/26/2018 #1846717	GL AU EX WC OTH
H - Cherry Hill Fire District #13 I - Borough of Oaklyn	1100 Marlkrass Road Cherry Hill, NJ 08003	RE: Shared Services for repair of their fire apparatus The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Shared Services for repair of their fire apparatus.	1/26/2018 #1846720	GL AU EX WC
H - Borough of Oaklyn I - Borough of Oaklyn	500 White Horse Pike Oaklyn, NJ 08107	JIF Blanket Crime - Evidence of Public Employee Dishonesty (Employees & Volunteers)-Coverage O; Forgery and Alteration-Coverage B; Theft, Disappearance and Destruction-Coverage C; Robbery and Safe Burglary-Coverage D and Computer Fraud with Funds Transfer-Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy - Evidence of Statutory Bond coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer.	1/26/2018 #1846725	OTH
H - Posel Management Group Attn: Sy I - Township of Voorhees	Goldberg 212 Walnut Street Philadelphia, PA 19106	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of parking lot at Ritz Plaza for a car show on April 7, 2018, rain date April 8, 2018.	2/5/2018 #1851425	GL AU EX WC

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 1/22/2018 To 2/22/2018

		Location of Ritz Plaza: 900 Rt. 561, Voorhees, NJ 08043.		
H - Posel Voorhees, LLC I - Township of Voorhees	212 Walnut Street Philadelphia, PA 19106	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of parking lot at Ritz Plaza for a car show on April 7, 2018, rain date April 8, 2018. Location of Ritz Plaza: 900 Rt. 561, Voorhees, NJ 08043.	2/5/2018 #1851427	GL AU EX WC
H - New Jersey Economic Development I - Parking Authority of the City of Camden	Authority (NJDEA) c/o Donna Sullivan PO box 990 Trenton, NJ 08625	Evidence of insurance as respects agreement effective 1/1/18 CCPA will become Manager and Operator of certain property located on Riverside Drive in the City of Camden, New Jersey, known as Tax Block 81.01, Lot 1 (.45 acres), Block 81.01, Lot 2 (.37 acres), Block 81.04, Proposed Lot 1.01 (.90 acres)	2/5/2018 #1852953	GL AU EX WC
H - Delaware River Port Authority I - Parking Authority of the City of Camden	Port Authority Transit Corporation One Port Center 2 Riverside Drive Camden, NJ 08101	DRPA and PATCO is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respect Location Lot 6 Martin Luther King Jr BLVD & Third Street Camden NJ	2/5/2018 #1853145	GL AU EX WC
H - Delaware River Port Authority of I - Township of Haddon	PA & NJ One Port Center, 2 Riverside Drive P.O. Box 1949 Camden, NJ 08101	RE: 2018 Earth Day "Go Green" event Evidence of insurance as respects to Haddon Township will be holding it's 2018 Earth Day "Go Green" event at the PATCO passenger station parking lots located in Westmont on April 21, 2018 from 10:00am ~2:00pm. The lots are owned by the parent, Delaware River Port Authority of PA & NJ. Set up for the event will be around 8:00am.	2/9/2018 #1854528	GL AU EX WC OTH
H - Delaware River Port Authority of I - Township of Haddon	PA & NJ One Port Center 2 Riverside Drive P.O. Box 1949 Camden, NJ 08101	Haddon Township will be holding it's 2018 Earth Day "Go Green" event at the PATCO passenger station parking lots located in Westmont on April 21, 2018 from 10:00am -2:00pm. The lots are owned by the parent, Delaware River Port Authority of PA & NJ. Set up for the event will be around 8:00am	2/9/2018 #1854644	GL AU EX WC OTH
H - Delaware River Port Authority of I - Township of Haddon	PA & NJ One Port Center 2 Riverside Drive P.O. Box 1949 Camden, NJ 08101	Haddon Township will be holding it's 2018 Earth Day "Go Green" event at the PATCO passenger station parking lots located in Westmont on April 21, 2018 from 10:00am -2:00pm. The lots are owned by the parent, Delaware River Port Authority of PA & NJ. Set up for the event will be around 8:00am	2/9/2018 #1854646	GL AU EX WC OTH
H - Borough of Clementon I - Borough of Clementon	101 Gibbsboro Rd. Lindenwold, NJ 08021	JIF Blanket Crime Evidence of Public Employee Dishonesty (Employees & Volunteers)-Coverage O; Forgery and Alteration-Coverage B; Theft, Disappearance and Destruction-Coverage C;	2/13/2018 #1856890	OTH

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 1/22/2018 To 2/22/2018

		Robbery and Safe Burglary-Coverage D and Computer Fraud with Funds Transfer-Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded).MEL Crime Policy Evidence of Statutory Bond coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer.		
H - Christopher Mascioli I - Borough of Clementon	601 Berlin Rd Clementon, NJ 08021	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Borough's use of premises (block 77; lot 14) which extends to Daniel Dougherty Ball Field location until the portion of said property is acquired by the Borough.	2/13/2018 #1856891	GL AU EX WC
H - Jules Pearlstine Family I - Borough of Clementon	Partnership c/o Delaware Business, Inc. 3422 Old Capital Trail #7 Wilmington, DE 19808	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the storm water drainage easement at Block 123, Lot 10.	2/13/2018 #1856895	GL AU EX WC
H - New Jersey Economic Development I - Parking Authority of the City of Camden	Authority (NJEDA) 36 West Street P.O. Box 990 Trenton, NJ 08625	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Prison Lot (lot 21) on behalf of the NJ Economic Development Authority (NJEDA)	2/13/2018 #1856908	GL AU EX WC
H - New Jersey Economic Development I - Parking Authority of the City of Camden	Authority (NJEDA) 36 West Street P.O. Box 990 Trenton, NJ 08625	Site Plan Construction Agreement effective 1/1/18 PACC will become Manager and Operator of certain property located on Riverside Drive aka Aquarium Loop Drive in the City of Camden, New Jersey, known as Tax Block 81.01, Lot 1 (.45 acres), Block 81.01, Lot 2 (.37 acres), Block 81.04, Proposed Lot 1.01 (.90 acres) on behalf of the NJ Economic Development Authority (NJEDA)	2/13/2018 #1856909	GL AU EX WC
H - New Jersey Economic Development I - Parking Authority of the City of Camden	Authority (NJEDA) 36 West Street P.O. Box 990 Trenton, NJ 08625	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Site Plan Construction Agreement effective 1/1/18 PACC will become Manager and Operator of certain property located on Riverside Drive aka Aquarium Loop Drive in the City of Camden, New Jersey, known as Tax Block 81.01, Lot 1 (.45 acres), Block 81.01, Lot 2 (.37 acres), Block 81.04, Proposed Lot 1.01 (.90 acres) on behalf of the NJ Economic Development Authority (NJEDA)	2/13/2018 #1856914	GL AU EX WC
H - New Jersey Economic Development I - Parking Authority of the City of Camden	Authority (NJEDA) 36 West Street P.O. Box 990 Trenton, NJ 08625	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Prison Lot (lot 21) on behalf of the NJ Economic Development Authority (NJEDA)	2/13/2018 #1856915	GL AU EX WC

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 1/22/2018 To 2/22/2018

Camden				
H - New Jersey Economic Development I - Parking Authority of the City of Camden	Authority (NJEDA) 36 West Street P.O. Box 990 Trenton, NJ 08625	The New Jersey Economic Development Authority (NJEDA) and the State of New Jersey is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to certain property located on Riverside Drive in the City of Camden, New Jersey, known as Tax Block 81.01, Lot 1 (.45 acres), Block 81.01, Lot 2 (.37 acres), Block 81.04, Proposed Lot 1.01 (.90 acres) and more particularly shown on the Site Plan attached. 30-day notice of cancellation of notice applies	2/13/2018 #1856945	GL AU EX WC
H - New Jersey Economic Development I - Parking Authority of the City of Camden	Authority (NJEDA) 36 West Street P.O. Box 990 Trenton, NJ 08625	The New Jersey Economic Development Authority (NJEDA) and the State of New Jersey is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to Prison Lot (lot 21) on behalf of the NJ Economic Development Authority (NJEDA). 30-day notice of cancellation of notice applies	2/14/2018 #1857010	GL AU EX WC
H - Grace Quality Used Cars I - Borough of Lawnside	945 Lincoln Hwy Morrisville, PA 19807	Evidence of Insurance for 2012 Chevy Tahoe 97,000 miles VIN 1GNLC2E08CR218056 Price: \$11,500	2/14/2018 #1857620	GL AU EX WC
H - Delaware River Port Authority of I - Township of Haddon	PA & NJ One Port Center 2 Riverside Drive P.O. Box 1949 Camden, NJ 08101	Haddon Township will be holding it's 2018 Earth Day "Go Green" event at the PATCO passenger station parking Jots located In Westmont on April 21, 2018 from 10:00am -2:00pm. The lots are owned by the parent, Delaware R1ver Port Authonty of PA & NJ. Set up for the event will be around 8:00am	2/15/2018 #1857767	GL AU EX WC OTH
H - Delaware River Port Authority of I - Township of Haddon	PA & NJ One Port Center 2 Riverside Drive P.O. Box 1949 Camden, NJ 08101	Haddon Township will be holding it's 2018 Earth Day "Go Green" event at the PATCO passenger station parking Jots located In Westmont on April 21, 2018 from 10:00am -2:00pm. The lots are owned by the parent, Delaware R1ver Port Authonty of PA & NJ. Set up for the event will be around 8:00am	2/15/2018 #1857806	GL AU EX WC OTH
H - Delaware River Port Authority of I - Township of Haddon	PA & NJ One Port Center 2 Riverside Drive P.O. Box 1949 Camden, NJ 08101	The Delaware River Port Authority of PA & NJ is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Haddon Township will be holding it's 2018 Earth Day "Go Green" event at the PATCO passenger station parking Jots located In Westmont on April 21, 2018 from 10:00am -2:00pm. The lots are owned by the parent, Delaware R1ver Port Authority of PA & NJ. Set up for the event will be around 8:00am	2/15/2018 #1857832	GL AU EX WC OTH
H - Delaware River Port Authority of	PA & NJ One Port Center	The Delaware River Port Authority of PA & NJ is an Additional	2/15/2018	GL AU EX

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 1/22/2018 To 2/22/2018

I - Township of Haddon	2 Riverside Drive P.O. Box 1949 Camden, NJ 08101	Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Haddon Township will be holding it's 2018 Earth Day "Go Green" event at the PATCO passenger station parking Jots located In Westmont on April 21, 2018 from 10:00am -2:00pm. The lots are owned by the parent, Delaware R1ver Port Authonty of PA & NJ. Set up for the event will be around 8:00am	#1857833	WC OTH
H - Delaware River Port Authority of I - Township of Haddon	PA & NJ One Port Center 2 Riverside Drive P.O. Box 1949 Camden, NJ 08101	The Delaware River Port Authority of PA & NJ is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Haddon Township will be holding it's 2018 Earth Day "Go Green" event at the PATCO passenger station parking Jots located In Westmont on April 21, 2018 from 10:00am -2:00pm. The lots are owned by the parent, Delaware R1ver Port Authonty of PA & NJ. Set up for the event will be around 8:00am	2/15/2018 #1857874	GL AU EX WC OTH
H - Delaware River Port Authority of I - Township of Haddon	PA & NJ One Port Center 2 Riverside Drive P.O. Box 1949 Camden, NJ 08101	The Delaware River Port Authority of PA & NJ is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Haddon Township will be holding it's 2018 Earth Day "Go Green" event at the PATCO passenger station parking lots located in Westmont on April 21, 2018 from 10:00am -2:00pm. The lots are owned by the parent, Delaware River Port Authority of PA & NJ. Set up for the event will be around 8:00am	2/15/2018 #1857884	GL AU EX WC OTH
H - Delaware River Port Authority of I - Borough of Collingswood	PA & NJ and the Port Authority Transit Corporation One Port Center, two Riverside Drive Camden, NJ 08101	The Delaware River Port Authority of PA & NJ and the Port Authority Transit Corporation is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to EMERGENCY Right of Entry Permit, Indemnification and Maintenance agreement sewer pipe collapse. Access through the private property located at 17 West Coulter Avenue, Collingswood, New Jersey	2/20/2018 #1859474	GL AU EX WC
H - Delaware River Port Authority of I - Borough of Collingswood	PA & NJ and the Port Authority Transit Corporation One Port Center, 2 Riverside Drive Camden, NJ 08101	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the EMERGENCY Right of Entry Permit, Indemnification and Maintenance Agreement for the sewer pipe collapse	2/20/2018 #1859512	GL AU EX WC
H - Haddonfield Board of Education I - Borough of Haddonfield	Lincoln Avenue Haddonfield, NJ 08033	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of various school buildings by the police/auxiliary police for training sessions.	2/20/2018 #1859518	GL AU EX WC
H - USDA Rural Development I - Borough of Chesilhurst	51 Cheney Rd., Ste. 2 Woodstown, NJ 08098	Evidence of insurance as respects to sewer loan.	2/21/2018 #1860421	GL AU EX WC OTH

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 1/22/2018 To 2/22/2018

H - Delaware River Port Authority I - Parking Authority of the City of Camden	Port Authority Transit Corporation One Port Center 2 Riverside Drive Camden, NJ 08101	DRPA and PATCO is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respect Location Lot 6 Martin Luther King Jr BLVD & Third Street Camden NJ. PACC has a limit of \$20m GL & Excess.	2/21/2018 #1860515	GL AU EX WC
Total # of Holders: 43				



Memorandum

To: MEL JIF Commissioners
From: MEL JIF Underwriting Manager, Conner Strong & Buckelew
Date: 03/20/2018
Re: XL Catlin Acquisition

All,

As you may have seen, XL Group Ltd. (primary Cyber insurer) is being acquired by France-based AXA S.A. AXA is a global insurer and financial services company, primarily in the Life and Financial Services lines. With over €100BB in revenue and over €1.4TT in assets under management, AXA is one of the largest insurers in the world, and the acquisition of XL will make it the largest commercial Property & Casualty insurance company in the world based on premiums written.

Although XL Group has experienced strong growth in premiums written over the past few years, significant losses have put it in a constrained financial position. XL's most recent A. M. Best rating of A (Excellent) / XV (+\$2B) was under review due to significant loss activity. As such, the acquisition comes at a good time and will provide XL with strong financial backing and an even more global brand. Feel free to review the most recent annual/quarterly reports of both organizations on their respective websites:

- <https://investor.xlgroup.com/>
- <https://group.axa.com/en/investor/annual-and-interim-reports>

Due to AXA being primarily in the L&S space, we expect XL's current business to remain steady. In addition, we expect XL to be in a more secure financial position going forward. We are keeping a close watch on this change will keep you apprised with further details as they become available.



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

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$124,659.34	\$69,324.73	\$55,334.61	44.39%
February	\$253,456.20	\$143,327.94	\$110,128.26	43.45%
TOTAL 2018	\$378,115.54	\$212,652.67	\$165,462.87	43.76%

Monthly & YTD Summary:

PPO Statistics	February	YTD
Bills	137	274
PPO Bills	124	246
PPO Bill Penetration	90.51%	89.78%
PPO Charges	\$243,772.25	\$357,026.75
Charge Penetration	96.18%	94.42%

Savings History:

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$173,751.67	\$92,304.73	\$81,446.94	46.88%
February	\$169,379.51	\$69,348.68	\$100,030.83	59.06%
March	\$183,335.17	\$56,461.80	\$126,873.37	69.20%
April	\$102,176.52	\$54,762.68	\$47,413.84	46.40%
May	\$206,740.28	\$129,288.77	\$77,451.51	37.46%
June	\$155,219.36	\$94,359.27	\$60,860.09	39.21%
July	\$103,015.72	\$61,022.14	\$41,993.58	40.76%
August	\$261,787.08	\$106,884.98	\$154,902.10	59.17%
September	\$90,865.72	\$43,473.88	\$47,391.84	52.16%
October	\$114,302.11	\$62,418.68	\$51,883.43	45.39%
November	\$112,149.39	\$52,200.32	\$59,949.07	53.45%
December	\$130,735.35	\$57,332.91	\$73,402.44	56.15%
TOTAL 2017	\$1,803,457.88	\$879,858.84	\$923,599.04	51.21%
TOTAL 2016	\$2,534,730.41	\$1,393,859.39	\$1,140,871.02	45.01%
TOTAL 2015	\$2,642,806.56	\$1,379,391.36	\$1,263,415.20	47.81%
TOTAL 2014	\$2,462,610.10	\$1,290,804.11	\$1,171,805.99	47.58%
TOTAL 2013	\$2,350,634.69	\$1,046,355.16	\$1,304,279.53	55.49%
TOTAL 2012	\$3,492,188.94	\$1,551,241.48	\$1,940,947.46	55.58%
TOTAL 2011	\$3,001,784.51	\$1,383,535.61	\$1,618,248.90	53.91%

APPENDIX I – MINUTES

February 28, 2018 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – FEBRUARY 26, 2018
HADDON TOWNSHIP MUNICIPAL BUILDING 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
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
M. Joseph Wolk	Borough of Mount Ephraim	Present
Neal Rochford	Borough of Haddonfield	Present
Jack Lipsett	Gloucester City	Present

EXECUTIVE COMMITTEE ALTERNATES:

Joseph Gallagher	Winslow Township	Present
Dave Taraschi	Borough of Audubon	Present

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Millard Wilkinson, Berlin Borough
Edward Hill, Lawnside Borough
Jack Flynn, Gibbsboro Borough
Ken Cheeseman, Laurel Springs Borough
John Foley, Cherry Hill Fire District
Bob Mather, Pine Valley
Steve Whalen, Magnolia Borough
Eleanor Kelly, Runnemede Borough

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
Duane Myers	M&C Insurance
Peter DiGiambattista	Associated Insurance Partners

Richard Michielli
Cindy Michielli
Sue Michielli

WELCOME: Walt Eife welcomed everyone to the Haddon Township.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JANUARY 22, 2018

MOTION TO APPROVE THE OPEN MINUTES OF JANUARY 22, 2018

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

MOTION TO APPROVE THE CLOSED MINUTES OF JANUARY 22, 2018

Motion:	Commissioner Gallagher
Second:	Commissioner Lipsett
Vote:	Unanimous

CORRESPONDENCE:

NONE

PRESENTATION: Chairman Mevoli presented Richard Michielli from Magnolia a clock in appreciation of his service to both the JIF and HIF from the beginning and the formation of the Fund. Chairman Mevoli thanked Richard Michielli for his contributions and said the Fund appreciates his service. Richard Michielli thanked the Fund and said it was a pleasure to serve on the JIF and HIF and he made many great friends while serving.

2018 PRIMA CONFERENCE: In the past the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Indianapolis from June 3-6. Resolution #18-10 authorizing travel expenses is included on **Page 3** of the agenda.

MOTION TO ADOPT RESOLUTION 18-10 AUTHORIZING ADVANCED TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL

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

MEL/RCF/EJIF & MARCH 7TH MEETING & COMMISSIONERS RETREAT: The MEL, RCF and EJIF will be holding their March 7th meetings in conjunction with the MEL Annual Retreat at the Hyatt Regency Princeton.

2018 MEL & MR HIF EDUCATIONAL SEMINAR: The 8th annual seminar is scheduled for Friday, April 20, 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. 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. Enrollment form enclosed in the agenda on Page 4.

ELECTED OFFICIALS TRAINING: Every year the MEL holds training seminars for elected officials and reduces a member's assessment by \$250 for each municipal elected officials completing the course by May 1st. This year's elected officials training program focus is on "Land Use Liability and Technology Risk Management. The Fund office will be working with Mr. Nardi's office to schedule sessions in the next few months. This course will be available online in early March.

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

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

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.

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 November 30th the statutory surplus was at \$9.3 million and we handed out the December 31st report which shows the statutory surplus at \$10.8 million. Executive Director the Expected Loss Ratio Analysis Report shows the actuary had us targeted at 65% and we are at 34% which is remarkable. Last year this time we were at 45% for the actual. Lost Time Accident Frequency Report shows we are at 1.43% and the MEL statewide average is 1.60%. This is the first time since inception the statewide average has been below 2.00%. Executive Director said this year the Camden JIF had 47 lost time accidents where last year we had 49.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports included in the agenda and said the 1st installments were due on January 31st and we received all but two of the assessments. Treasurer Pigliacelli said she has reached on to those members and hopefully we will receive them before the end of the month.

Approving Payment of Resolution 18-11 February 2018 Vouchers

2017	\$1,095.04
2018	\$1,022,360.77
TOTAL	\$1,023,455.81

Confirmation of January 2018 Claims Payments/Certification of Claims

Transfers:

Closed	.00
2014	35,091.81
2015	16,849.52
2016	23,876.84
2017	53,420.56
2018	2,320.00
TOTAL	131,558.73

MOTION TO APPROVE RESOLUTION 18-11 FEBRUARY 2018 VOUCHERS

Motion:

Commissioner Gallagher

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

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

Motion: Commissioner Maley
Second: Commissioner Lipsett
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said there was no formal report.

SAFETY DIRECTOR: Safety Director reviewed the Safety Director's report. The Safety Coordinators and Claims Coordinators meeting will be on March 8th at Collingswood Senior Community Center and will be rolling out a new presentation called Zero Harm. The Annual Safety Breakfast will be held on April 9th at the Scottish Rite invitations will go out soon.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the monthly Certificate Report on page 35 for the period 12/23/17 to 1/22/18 with 18 certificates issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of January 2018 where there was a savings of 43.39% for the month and a total of 43.39 % for the year. Ms. Goldstein discussed the announcement on Page 39 that CSG is going through a rebranding process and the name will change from Consolidated Services Group to Medlogix and the website will also change to www.Medlogix.com.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Manager Denise Hall said her report on the PARs will be in closed session. Ms. Hall said she had on other announcement that the Marlton office has closed and was moved to their Center City Location, phone numbers and contacts will remain the same. Information was included on page 41 of the agenda.

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

Motion: Commissioner Wolk
Second: Commissioner DiAngelo
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Maley
Second: Commissioner Lipsett
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS:

Chairman Mevoli said we have been discussing marketing our JIF for the past two years. The Executive Director's office has come across a firm that does marketing and they are currently working with the MEL to do their marketing. Some of the other JIFs are also interested in marketing their JIF. Chairman Mevoli said we have discussed an annual newsletter to all the town representatives every year to enlighten them on what we do that the savings that the towns are getting and also a presentation for new members. Executive Director said this would be very helpful in new member possibilities, member retentions and getting our word out the newer elected officials as well as new fund commissioners that may be coming in to the JIF.

Executive Director said that he and Karen Read met with the Princeton Group last week and they are currently doing a great job with the MEL. The Central JIF is also looking into a marketing effort. A proposal was distributed to the Executive Committee and the price would be not to exceed \$5,000. Executive Director said he would like to see the JIF move along with this and we will have more detail as the process begins.

Commissioner Wilkinson said he thinks it is a very good idea to promote the JIF and one of the things we never got in the commercial market was the safety program, it was not until we formed the JIF that we started the safety program as well as the savings in cash.

**MOTION TO APPROVE MARKETING PROGRAM FOR THE CAMDEN
COUNTY MUNICIPAL JOINT INSURANCE FUND NOT TO EXCEED \$5,000.00**

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

NEW BUSINESS:

Commissioner Lipsett said he would like to remind everyone that this Sunday is the 3rd Annual St. Paddy's Day Parade in Gloucester City at 1:00 pm.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Michielli
Second:	Commissioner Gallagher
Vote:	Unanimous

MEETING ADJOURNED: 6:00 PM

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

Appendix II

SERVICE AGREEMENT

Between

The Camden County Municipal Joint Insurance Fund hereinafter the **FUND AND**

The Actuarial Advantage hereinafter the **SERVICE PROVIDER**

NOW, THEREFORE, IT IS AGREED by and between the **FUND** and the **SERVICE PROVIDER** as follows:

APPOINTMENT. The SERVICE PROVIDER is hereby appointed and retained as **Actuary** for the FUND to provide the services detailed in the FUND's by-laws, plan of risk management, and N.J.A.C. 11:15-2 etc. seq. The term of this appointment shall commence on January 1, 2018 and continue until December 31, 2020. This appointment was made in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.

STANDARD PROVISIONS: Unless otherwise modified in writing, the contract standard provisions adopted by the FUND on January 23, 2006 with revisions adopted by the Fund on March 23, 2015 and included in Exhibit A attached hereto **("Standard Provisions")** shall apply to this agreement. **To the extent that any provisions or terms of this agreement conflicts with Standard Provisions, the terms of the agreement shall control.**

SERVICE PROVIDER REPRESENTATIVES: The SERVICE PROVIDER's designated representative(s) Dennis Henry and Eric Bause.

NOTICE: Notices under this Agreement shall be sent to:

The Actuarial Advantage
111 Veterans Square, 1st Floor
Media, PA 19063
Attn: Dennis Henry

Camden County Municipal Joint Insurance FUND
C/o PERMA
9 Campus Drive - Suite 216
Parsippany, NJ 07054
Attn: Executive Director/Administrator

With a copy to the Fund's Attorney of record.

SPECIAL PROVISIONS – SERVICES: In addition to services detailed in the FUND's by-laws, plan of risk management, and N.J.A.C. 11:15-2 etc. seq the SERVICE PROVIDER will:

Attend through its designated representative, such meetings of the FUND's Executive Committee as may be requested. In addition, if someone other than the designated representative will be attending the meeting, SERVICE PROVIDER agrees to give notification to the FUND's Executive Director/Administrator no later than five (5) working days prior to the meeting.

Review all new applicants to the FUND, will compute annualized loss projections by line of coverage and assist the FUND's Executive Director/Administrator in developing an appropriate assessment. It shall be the responsibility of the Executive Committee to certify the assessment as required applicable to the New Jersey Statutes or Regulations.

To professionally perform such other duties as may be determined by the Executive Committee, by the FUND's Bylaws, the Excess FUND's Bylaws, N.J.S.A. 40A:10-36 as well as the Regulations under N.J.A.C. 11:15-2.

On a quarterly basis, calculate the Incurred But Not Reported (I.B.N.R.) claims for the purpose of establishing loss reserves in conjunction with the case reserves established by the FUND's Claim Service Company. All calculations must be submitted to the FUND's Executive Director/Administrator and Auditor within 45 days of the close of each quarter.

Certify to the actuarial soundness of the FUND, and report to the FUND's Executive Committee in a manner prescribed by them, no later than five (5) working days after receipt of the finalized December 31 auditors statement.

Certify loss reserves, reserves for Incurred But Not Reported (I.B.N.R.) losses and unearned assessments.

Promulgate the loss funds for the upcoming FUND year by line of coverage. Computations must be submitted to the FUND's Executive Director/Administrator by September 1 of the current FUND year.

Certify the adequacy of the upcoming FUND year's budgeted loss FUND accounts by November 15 of the current FUND year.

To make no change in the designated representative without the consent of the Executive Committee. The designated representative shall be a person who is a member of the American Academy of Actuaries qualified in loss reserves and rate making according to professional guides, recommendations, interpretations and opinions of the Academy, or a member of the Casualty Actuarial Society.

Services not described herein, and the fees and expenses for such services, must be authorized by the Executive Committee

The Executive Committee must authorize any unanticipated work assignments outside of the services described in this Section if such work assignment will result in additional compensation not contemplated herein.

COMPENSATION: During the ~~2015-2018~~ term of this Agreement the FUND shall pay the SERVICE PROVIDER for services rendered a fixed amount of forty ~~seven four~~ thousand, ~~one four~~ hundred ~~eighty eight sixty six~~ ~~six~~ dollars (\$~~47,188.00~~ ~~44,466.00~~) for all work inclusive of the current and prior FUND years.

The SERVICE PROVIDER must submit a duly authorized monthly voucher to the FUND's Executive Director/Administrator at least 10 days prior to the next regularly scheduled meeting of the FUND Commissioners-FUND's Executive Committee.

In addition, any request from the FUND's Executive Director/Administrator to compute annualized loss projections by line of coverage for new member applicants will be compensated at a sum not to exceed five hundred dollars (\$500).

~~Also, any unanticipated work assignments outside of the services described in the Services Section must be authorized by the FUND Commissioners Executive Committee.~~

Furthermore, this payment schedule is subject to any rules and regulations promulgated by the Department of Insurance and the Department of Community Affairs.

SPECIAL PROVISIONS RELATING TO COMPENSATION. The compensation or service fee set forth in this Agreement includes:

All administrative staff, including support staff, necessary to perform the work required of the SERVICE PROVIDER.

Use of all physical equipment, and there shall be no further charges for rent, light, heat, office equipment or similar items.

In-house computer services including all software and hardware provided by the SERVICE PROVIDER for the FUND's use, it being understood that the software and hardware is and shall remain the property of the SERVICE PROVIDER. All data and records which pertain to the business and activities of the FUND shall be the property of the FUND and upon the request of the FUND's Executive Committee or Executive Director/Administrator the SERVICE PROVIDER shall provide a complete and current copy of all such data and records to the FUND's Executive Committee or Executive Director/Administrator in either hard copy or on computer tape or disk or both as the FUND's Executive Committee or Executive Director/Administrator may specify providing the SERVICE PROVIDER is able to comply with the type of copy request.

Furthermore, the SERVICE PROVIDER shall take all reasonable steps necessary to safeguard data files, reports or other information from loss, destruction or erasure. Liability for cost or expense of replacing for damages resulting from the loss of such data shall be borne by the SERVICE PROVIDER unless at the time of loss, said data was in the exclusive custody of the FUND.

SPECIAL PROVISION: INDEMNIFICATION AND HOLD HARMLESS: The Indemnification & Hold Harmless agreement in the standard provisions of the contract is replaced in its entirety the following:

Except where noted below, the SERVICE PROVIDER shall indemnify and hold the FUND, its Commissioners, appointed officials and member municipalities harmless from any and all claims or liabilities arising out of the activities of the SERVICE PROVIDER, its employees and agents in connection with all activities undertaken by the SERVICE PROVIDER, pursuant to this Agreement. It is the intention of the parties that any claim for relief of any type being asserted against the FUND, its Commissioners, appointed officials and member municipalities, based upon

any act or omission of the SERVICE PROVIDER, its affiliates and successors, be the responsibility of the SERVICE PROVIDER, and the SERVICE PROVIDER shall hold the FUND harmless from same.

Furthermore, the FUND agrees to defend, indemnify, protect, save and keep harmless the SERVICE PROVIDER from any and all loss, cost, damage or exposure arising from the negligent acts or omissions of the FUND, which were the direct result of a directive given to the SERVICE PROVIDER by the FUND.

IN WITNESS WHEREOF, this Agreement has been executed on this _____ day of _____, 2018 for the purposes and the term specified herein.

CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND

SERVICE PROVIDER

MICHAEL MEVOLI, CHAIRMAN

Attest:

M. JAMES MALEY, SECRETARY

SERVICE AGREEMENT

Between

The **Camden County Municipal Joint Insurance Fund Joint Insurance Fund** hereinafter the **FUND**, and

PERMA Risk Management Services, A division of Conner Strong Companies, Inc. hereinafter the “**SERVICE PROVIDER**”

NOW, THEREFORE, IT IS AGREED by and between the **FUND** and the **SERVICE PROVIDER** as follows:

APPOINTMENT: The **SERVICE PROVIDER** is hereby appointed and retained as Executive Director/Administrator for the **FUND** to provide the services detailed in the **FUND**'s by-laws, plan of risk management, and N.J.A.C. 11:15-2 etc. seq. The term of this appointment shall commence on January 1, 2018 and continue until December 31, 2020. This appointment was made in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq.

STANDARD PROVISIONS: Unless otherwise modified in writing, the contract standard provisions adopted by the **FUND** on January 23, 2006 with revisions adopted by the **Fund** on March 23, 2015 and included in Exhibit A attached hereto (“**Standard Provisions**”) shall apply to this agreement. To the extent that any provision or terms of this agreement conflicts with the **Standard Provisions**, the terms of the agreement shall control.

SERVICE PROVIDER REPRESENTATIVES: The **SERVICE PROVIDER**'s designated representative(s) are Bradford C. Stokes, Executive Director/Administrator and Mr. James Hrubash as Deputy Executive Director/Administrator.

NOTICE: Notices under this Agreement shall be sent to:

PERMA Risk Management Services

40 Lake Center Executive Park
401 Route 73 North
Marlton, NJ 08053
Attn: Bradford C. Stokes

Camden County Municipal Joint Insurance Fund
c/o PERMA
9 Campus Drive, Suite 216
Parsippany, NJ 07054
Attn: Executive Director/Administrator

With a copy to the **FUND'S Fund -Attorney General-Counsel of record.**

SPECIAL PROVISIONS – SERVICES: In addition to services detailed in the **FUND**'s by-laws, plan of risk management, and N.J.A.C. 11:15-2 etc. seq the **SERVICE PROVIDER** shall provide the services of at least two senior insurance professionals satisfactory to the **FUND**'s Executive Committee with at least ten years of insurance experience including, but not limited to, municipal risk management. One senior partner shall serve as Executive Director/Administrator, with the other senior partner and/or officer serving as Deputy Executive Director/Administrator(s).

The SERVICE PROVIDER shall also provide all necessary staff support to the Executive Director/Administrator and Deputy Executive Director/Administrator(s).

The SERVICE PROVIDER agrees to provide the following services:

The Administrator shall act as the Executive Director/Administrator to carry out the policies established by the FUND Commissioners/Executive Committee, and to otherwise administer and provide for the day-to-day management of the FUND.

Annually prepare and distribute for the FUND a Members' Manual which shall include, at the very minimum, the following documents: Policy and Procedures Manual, Plan of Risk Management, Coverage Documents, and Fund Bylaws.

Maintain the FUND's underwriting files, prepare budgets, and compile and bill assessments.

Prepare new members' submissions for review by the FUND Commissioners/Executive Committee, and supply underwriting data to FUND professionals as needed.

Maintain the FUND's general ledger and accounts payable.

Coordinate the FUND's meetings, agendas, minutes, elections, and contracts, as well as maintain the FUND's official records and offices.

Prepare request for proposals for services such as claims administration, safety engineering, actuarial, and other areas as deemed by the FUND.

Prepare all filings required by state regulators.

Attend all meetings of the Executive Committee.

Assume overall executive responsibility for the operation of the FUND, except that the Executive Director/Administrator shall not be responsible for the errors and omissions of any other servicing organization except as to generally monitor the compliance of said organization with the directions of the FUND Commissioners/Executive Committee, or performance in accordance with their professional services agreement with the FUND, or the applicable statutes and regulations as to the form and timeliness of said undertakings by the contracted professional.

To professionally perform such other duties as may be determined by the FUND's Executive Committee, by the FUND's Bylaws, N.J.S.A. 40A:10-36 et. seq., and N.J.A.C. 11:15-2 et. seq.

Services not described herein, and the fees and expenses for such services, must be authorized by the Executive Committee

~~The Executive Committee must authorize any unanticipated work assignments outside of the services described in this Section as if such work assignment will result in additional compensation herein.~~

COMPENSATION: The FUND shall pay the SERVICE PROVIDER for services rendered herein the sum of three hundred eighty two thousand, six hundred twenty-one ~~two hundred seventy seven thousand, four hundred, fifty~~ dollars (\$382,621.00~~277,450.00~~) during the contract year, based on 34 members.

Payment shall be made in monthly installments provided the SERVICE PROVIDER submits a duly authorized voucher at least ten (10) days prior to the next regularly scheduled meeting of the FUND Commissioners-Executive Committee. Furthermore, this payment schedule is subject to any rules and regulations promulgated by the Department of Insurance and the Department of Community Affairs.

It is agreed that new members shall be charged a fee in proportion to the fee charged to current members of the FUND.

The SERVICE PROVIDER may voucher for unanticipated work assignments provided such work has been authorized by the FUND Commissioners-Executive Committee.

SPECIAL PROVISIONS RELATING TO COMPENSATION. The compensation or service fee set forth in Appointment and Special Provisions – Services Clauses of this Agreement includes:

All administrative staff including support staff necessary to assist the FUND Secretary in the taking and dissemination of Minutes and keeping of FUND records.

Use of all physical equipment, and there shall be no further charges for rent, light, heat, office equipment or similar items.

In-house computer services including all software and hardware provided by the SERVICE PROVIDER to maintain complete underwriting data on all member municipalities, and compute experience modification factors, budgets and assessments, it being understood that the software is and shall remain the property of the SERVICE PROVIDER. All data and records which pertain to the business and activities of the FUND shall, however, be the property of the FUND. Upon request of the FUND's Fund Commissioners, the SERVICE PROVIDER shall provide a complete and current copy of all such data and records to the FUND's Fund Commissioners in either hard copy or on computer tape or disk or both as requested by the FUND's Executive Committee subject, however, to the capability of the SERVICE PROVIDER's computer.

The service fee specified herein does not include expenses for services contracted or items purchased specifically for FUND use, such as FUND letterhead, telephone and postage for "general" mailing and other similar expense, including off premise record storage. All such items shall be subject to reimbursement in accordance with policies established and modified from time to time by the FUND's Fund Commissioners.

SPECIAL PROVISIONS - OTHER OBLIGATIONS.

The SERVICE PROVIDER will provide all necessary supervision for the FUND in compliance with all applicable laws, rules, regulations and policies governing the administration of the FUND. The SERVICE PROVIDER will act as the representative of the FUND in all matters relating to such administration. The SERVICE PROVIDER shall also advise the FUND's Fund Commissioners on Risk Management matters, coordinate the activities of other officials appointed by the FUND and report to the FUND's Fund Commissioners in a timely manner.

SPECIAL PROVISION: INDEMNIFICATION AND HOLD HARMLESS: The Indemnification & Hold Harmless section in the Standard Provisions is replaced in its entirety by the following:

As set forth in the FUND's Bylaws, the FUND shall indemnify the SERVICE PROVIDER, its employees, its affiliates and subsidiaries for claims arising from an act or omission of said SERVICE PROVIDER, providing the act occurs within the scope of the performance of such individuals' duties as SERVICE PROVIDER.

Such indemnification shall include reasonable cost and expenses incurred in defending such claim. Nothing contained herein shall require the FUND to pay punitive or exemplary damages or damages arising from the commission of a crime by the SERVICE PROVIDER, and the FUND shall not be required to provide for the defense or indemnification of the SERVICE PROVIDER when the act or omission which caused the injury was the result of actual fraud, malice, gross negligence or willful misconduct of the SERVICE PROVIDER.

The FUND agrees to indemnify, protect, save and keep harmless the SERVICE PROVIDER, its affiliates and subsidiaries from any and all loss, cost, damage or expenses arising from:

Any financial obligation to contribute to the FUND's loss payment FUND or provide FUNDS for any payments due municipal member.

The negligent acts or omissions of the FUND and its municipal member.

The execution of policies approved by the FUND.

SPECIAL PROVISIONS: CONFIDENTIALITY of PROPRIETARY INFORMATION.

The Proprietary Information section in the Standard Provisions is replaced in its entirety by the following:

The SERVICE PROVIDER shall not reveal to any third party any information which the FUND has defined as proprietary without the express written consent of the FUND. Failure to comply with these requirements shall represent cause for termination of this agreement, in accordance with Section III of this agreement.

It is further agreed that SERVICE PROVIDER does not have discretionary authority or discretionary control respecting management of the FUND, does not exercise any authority or control respecting management or disposition of the assets of the FUND and does not render investment advice with respect to any monies of the FUND and has no authority to do so. The full function of SERVICE PROVIDER is to provide the services described herein, and SERVICE PROVIDER shall have absolutely no financial responsibility or other liability for any payment of benefits or to the FUND's fund.

SPECIAL PROVISIONS: OWNERSHIP OF RECORDS: The Ownership of Records section of the Standard Provision is amended to include a sentence that reads as follows: SERVICE PROVIDER shall be permitted to retain one copy of all records to the extent the law requires.

IN WITNESS WHEREOF, this Agreement has been executed on this _____ day of _____, 2018 for the purposes and the term specified herein.

CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND

SERVICE PROVIDER

Attest:

SERVICE AGREEMENT

Between

The Camden County Municipal Joint Insurance Fund hereinafter the **FUND** and

Brown & Connery, LLP, hereinafter the **SERVICE PROVIDER**

NOW, THEREFORE, IT IS AGREED by and between the **FUND** and the **SERVICE PROVIDER** as follows:

APPOINTMENT. The SERVICE PROVIDER is hereby appointed and retained as **General Counsel and Fund Attorney** for the FUND to provide the services detailed in the FUND's by-laws, plan of risk management, and N.J.A.C. 11:15-2 etc. seq. The term of this appointment shall commence on January 1, 2018 and continue until December 31, 2018. This appointment was made in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.

STANDARD PROVISIONS: Unless otherwise modified in writing, the contract standard provisions adopted by the FUND on January 23, 2006 with revisions adopted by the Fund on March 23, 2015 and included in Exhibit A attached hereto ("**Standard Provisions**") shall apply to this agreement. To the extent that any provision or terms of this agreement conflicts with the **Standard Provisions**, the terms of the agreement shall control.

SERVICE PROVIDER REPRESENTATIVES: The SERVICE PROVIDER's designated representative(s) Joseph Nardi, Esq.

NOTICE: Notices under this Agreement shall be sent to:

Brown & Connery, LLP
360 Haddon Avenue
P.O. Box 539
Westmont, NJ 08108
Attn: Joseph Nardi, Esq.

Camden County Municipal Joint Insurance Fund
c/o PERMA
9 Campus Drive, Suite 216
Parsippany, NJ 07054
Attn: Executive Director/Administrator

With a copy to the **FUND'S Fund Attorney General Counsel** of record.

SPECIAL PROVISIONS – SERVICES: In addition to services detailed in the FUND's by-laws, plan of risk management, and N.J.A.C. 11:15-2 etc. seq the SERVICE PROVIDER will:

During the term of this Agreement, the SERVICE PROVIDER agrees to provide the following services:

To provide legal advice to the Executive Committee.

To recommend to the Executive Committee attorneys to handle claims against the FUND or the member authorities where the FUND is obligated to provide a defense and to supervise the work of such attorneys who shall not be a member of the same law firm.

To provide reports to the Executive Committee on such matters and at such times as the Executive Committee may direct.

Assist the Executive Director/Administrator and the Claims Service Company in the analysis of claims to prevent future similar occurrences with periodic reports to the Executive Committee with such recommendations as may, in the opinion of the attorney, assist in the reduction of claims.

Coordinate the handling of litigated claims with the Claims Service Company and with attorneys approved by the FUND.

~~Such Provide such~~ other services as may be required by the Executive Committee, Executive Director/Administrator, the FUND Bylaws, the Risk Management Plan and/or the statutes or regulations pertaining to the FUND.

~~Review member EPL/Loss Control/Risk Management Programs of Member Municipalities and Authorities.~~

~~Services not described herein, and the fees and expenses for such services, must be authorized by the Executive Committee~~

~~The Board of Executive Committee must authorize any unanticipated work assignment outside of the services described in this Section if such work assignment will result in additional compensation not contemplated herein.~~

COMPENSATION: During the term of this Agreement, the FUND shall pay the SERVICE PROVIDER for legal administration services for the current and prior FUND years in accordance with this Agreement, the retainer amount of twenty-one thousand ~~six hundred fifty nine~~ seventy-two dollars (~~\$21,072.00~~)20,659.00).

In addition, the SERVICE PROVIDER will also be reimbursed at the rate of one hundred eighty-five dollars (\$185) per hour, for an amount not to exceed thirty-eight ~~seven~~ seven thousand, ~~seven~~ one hundred ~~ninety eight one~~ -dollars (~~\$38,701.00~~ 37,942.00) for litigation management services for the current and prior FUND years in accordance with this agreement based on the following fee schedule:

Workers' Compensation cases	\$120.00
Paralegal Expenses	\$55.00

Payment shall be made in monthly installments which shall become due within forty (40) days after the first of the month, provided the SERVICE PROVIDER submits a duly authorized voucher to the FUND's Executive Director/Administrator at least 10 days prior to the next regularly scheduled meeting of the FUND's Executive Committee.

Furthermore, this payment schedule is subject to any rules and regulations promulgated by the Department of Insurance and the Department of Community Affairs.

SPECIAL PROVISIONS RELATING TO COMPENSATION:The compensation or service fee set forth in Appointment Clause and Special Provisions – Services Clause of this Agreement includes the following special provisions:

All administrative staff, including support staff, necessary to perform the duties required hereunder.

Use of all physical equipment, and there shall be no further charges for rent, light, heat, office equipment or similar items.

In-house computer services and all software and hardware provided by the SERVICE PROVIDER for the FUND's use are understood as being, and shall remain the property of the SERVICE PROVIDER. All data and records which pertain to the business and activities of the FUND shall be the property of the FUND and upon the request of the FUND's Board of Fund Commissioners,

Executive Director/Administrator, the SERVICE PROVIDER shall provide a complete and current copy of all such data and records to the FUND's Board of Fund Commissioners, or Executive Director/Administrator in either hard copy or on computer tape or disk, or both, as the FUND's Board of Fund Commissioners or Executive Director/Administrator may specify providing the SERVICE PROVIDER is able to comply with the type of copy request.

Furthermore, the SERVICE PROVIDER shall take all reasonable steps necessary to safeguard data files, reports or other information from loss, destruction or erasure. Liability for cost or expense of replacing for damages resulting from the loss of such data shall be borne by the SERVICE PROVIDER unless, at the time of loss, said data was in the exclusive custody of the FUND.

SPECIAL PROVISION: INDEMNIFICATION AND HOLD HARMLESS: The Indemnification & Hold Harmless agreement in the standard provisions of the contract is replaced in its entirety the following:

Except where noted below, the SERVICE PROVIDER shall indemnify and hold the FUND, its Commissioners, appointed officials and member municipalities harmless from any and all claims or liabilities arising out of the activities of the SERVICE PROVIDER, its employees and agents in connection with all activities undertaken by the SERVICE PROVIDER, pursuant to this Agreement. It is the intention of the parties that any claim for relief of any type being asserted against the FUND, its Commissioners, appointed officials and member municipalities, based upon any act or omission of the SERVICE PROVIDER, its affiliates and successors, be the responsibility of the SERVICE PROVIDER, and the SERVICE PROVIDER shall hold the FUND harmless from same.

Furthermore, the FUND agrees to defend, indemnify, protect, save and keep harmless the SERVICE PROVIDER from any and all loss, cost, damage or exposure arising from the negligent acts or omissions of the FUND, which were the direct result of a directive given to the SERVICE PROVIDER by the FUND.

IN WITNESS WHEREOF, this Agreement has been executed on this _____ day of _____, ~~2017~~2018 for the purposes and the term specified herein.

CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND

SERVICE PROVIDER

MICHAEL MEVOLI, CHAIRMAN

Attest:

M. JAMES MALEY, JR., SECRETARY

SERVICE AGREEMENT

Between

The Camden County Municipal Joint Insurance Fund hereinafter the **FUND** and

Bowman & Company, LLP hereinafter the **SERVICE PROVIDER**

NOW, THEREFORE, IT IS AGREED by and between the **FUND** and the **SERVICE PROVIDER** as follows:

APPOINTMENT. The SERVICE PROVIDER is hereby appointed and retained as **Auditor** for the FUND to provide the services detailed in the FUND's by-laws, plan of risk management, and N.J.A.C. 11:15-2 etc. seq. The term of this appointment shall commence on January 1, 2018 and continue until December 31, 2018. This appointment was made in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.

STANDARD PROVISIONS: Unless otherwise modified in writing, the contract standard provisions adopted by the FUND on January 23, 2006 with revisions adopted by the Fund on March 23, 2015 and included in Exhibit A attached hereto **("Standard Provisions")** shall apply to this agreement. To the extent that any provision or terms of this agreement conflicts with the **Standard Provisions**, the terms of the agreement shall control.

SERVICE PROVIDER REPRESENTATIVES: The SERVICE PROVIDER's designated representative(s): James Miles

NOTICE: Notices under this Agreement shall be sent to:

Bowman & Company, LLP
6 North Broad St.
Suite 201
Woodbury, NJ 08096
Attn: James Miles

Camden County Municipal Joint Insurance Fund
c/o PERMA Risk Management Services
9 Campus Drive, Suite 216
Parsippany, NJ 07054
Attn: Executive Director/Administrator

With a copy to the FUND'SS General Counsel of record.

SPECIAL PROVISIONS – SERVICES: In addition to services detailed in the FUND's by-laws, plan of risk management, and N.J.A.C. 11:15-2 etc. seq the SERVICE PROVIDER will:

Perform all of the duties of Auditor for the FUND as the same are set forth in the Bylaws, Risk Management Plan, applicable statutes, regulations and policies adopted by the Executive Committee.

Provide an annual audit and prepare a Comprehensive Annual Financial Report for the FUND. The examination shall be made in accordance with auditing standards generally accepted in the United States of America auditing standards and in compliance with the audit requirements as prescribed by the Division of Local Government Services, New Jersey Department of Community Affairs, and the Commissioner of Insurance of the State of New Jersey and, accordingly, will include such tests of accounting records and other such auditing procedures as will be considered necessary in the circumstances.

The audit covering the examination will be certified by the SERVICE PROVIDER in a form acceptable to the Division of Local Government Services and the Commissioner of Insurance.

The audit, as of and for the year ended December 31, _____-shall be completed and presented no later than April 30, ~~2018~~2019.

The SERVICE PROVIDER will submit to the Executive Committee a Management Letter containing recommendations, comments, and suggestions concerning internal control and accounting procedures deemed necessary. The SERVICE PROVIDER will meet with the Executive Committee to review the Audit Report and the Management Letter as requested.

The examination specified herein shall comply with all applicable provisions of the New Jersey Statutes. As a part of the examination, the SERVICE PROVIDER will consider the internal control structure of the FUND; the objective of which is to determine the auditing procedures for the purpose of expressing an opinion on the financial statements and not to provide assurance on the internal control structure. However, the SERVICE PROVIDER will report to the FUND any reportable conditions in the internal control structure that come to the SERVICE PROVIDER's attention during the course of the examination.

During the course of the examination, should any situation develop which would cause the SERVICE PROVIDER to believe that defalcation exists, or that the records are not sufficient to allow the auditor to render an opinion, the SERVICE PROVIDER will promptly notify the Executive Committee of the situation and outline the specific corrective action to be taken, including any audit scope changes that will be required and the approximate costs to be incurred.

To perform such other services as are necessary and customarily incidental to the office of FUND AUDITOR.

Attend, through its designated representatives, such meetings of the Executive Committee as may be requested by the Executive Committee and Executive Director/Administrator.

To professionally perform such other duties as may be determined by the Executive Committee.

The designated representatives shall be Registered Municipal Accountants in the State of New Jersey.

To make no change in the designated representatives without the consent of the Executive Committee.

Eliminate the auditors' qualification in connection with IBNR reserves on the FUND's financial statements by performing the following additional procedures:

- i. Evaluate the professional qualifications of the actuary by determining that the actuary possesses the necessary skill or knowledge in the particular field. The SERVICE PROVIDER will take the following into consideration:
 - a.) The professional certification, license, or other recognition of the competence of the actuary in his or her field.
 - b.) The reputation and standing of the actuary in the views of peers and others familiar with the actuary's capability or performance.
 - c.) The actuary's experience in the type of work under consideration.
- ii. Obtain an understanding of the nature of the work performed or to be performed by the actuary. This understanding would include the following:
 - a.) The objectives and scope of the actuary's work.
 - b.) The actuary's relationship to the Fund.
 - c.) The methods and assumptions used.
 - d.) A comparison of the methods or assumptions used with those used in the preceding period.
 - e.) The appropriateness of using the actuary's work for the intended purpose.
 - f.) The form and content of the actuary's findings that will enable the SERVICE PROVIDER to make an evaluation of the actuary's work. This will be accomplished by making appropriate tests of the data provided to the actuary, taking the SERVICE PROVIDER's assessment of control risk into consideration. The SERVICE PROVIDER will then evaluate the actuary's findings to determine whether they support the related assertions in the financial statements.
- iii. Additional procedures as required if the SERVICE PROVIDER determines that the findings of the actuary are not reasonable.

Services not described herein, and the fees and expenses for such services, must be authorized by the Executive Committee

The Executive Committee must authorize any unanticipated work assignment outside of the services described in this Section if such work assignment will result in additional compensation not contemplated herein.

COMPENSATION: For the services covered by this Agreement, the FUND shall pay to the SERVICE PROVIDER compensation for services a sum of twenty-one ~~three~~ thousand nine hundred seventy dollars (\$231,970.00) for work involving the current and any prior FUND years. Payment shall be made following submission and approval by the Executive Committee of the Comprehensive Annual Financial Report (CAFR) the year-end audit and an unqualified opinion on incurred but not reported (IBNR).

Also, payment shall be made provided the SERVICE PROVIDER submits duly authorized vouchers to the FUND's Executive Director/Administrator at least 10 days prior to the next regularly scheduled meeting of the FUND's Executive Committee, following the close of each half-year period.

Furthermore, this payment schedule is subject to the rules and regulations promulgated by the Department of Insurance and the Department of Community Affairs.

SPECIAL PROVISIONS RELATING TO COMPENSATION: The compensation or service fee set forth in Appointment and Special Provisions – Services Clauses of this Agreement includes the following special provisions:

All administrative staff, including support staff, necessary to perform the duties required hereunder.

Use of all physical equipment, and there shall be no further charges for rent, light, heat, office equipment or similar items.

In-house computer services and all software and hardware provided by the SERVICE PROVIDER for the FUND's use are understood as being, and shall remain the property of the SERVICE PROVIDER. All data and records which pertain to the business and activities of the FUND shall be the property of the FUND and upon the request of the FUND's Executive Committee or Executive Director/Administrator, the SERVICE PROVIDER shall provide a complete and current copy of all such data and records to the FUND's Executive Committee, or Executive Director/Administrator in either hard copy or on computer tape or disk, or both, as the FUND's Executive Committee or Executive Director/Administrator may specify providing the SERVICE PROVIDER is able to comply with the type of copy request.

The SERVICE PROVIDER shall take all reasonable steps necessary to safeguard data files, reports or other information from loss, destruction or erasure. Liability for cost or expense of replacing for damages resulting from the loss of such data shall be borne by the SERVICE PROVIDER unless at the time of loss, said data was in the exclusive custody of the FUND.

SPECIAL PROVISION: INDEMNIFICATION AND HOLD HARMLESS: The Indemnification & Hold Harmless agreement in the standard provisions of the contract is replaced in its entirety the following:

Except where noted below, the SERVICE PROVIDER shall indemnify and hold the FUND, its Commissioners, appointed officials and member municipalities harmless from any and all claims or liabilities arising out of the activities of the SERVICE PROVIDER, its employees and agents in connection with all activities undertaken by the SERVICE PROVIDER, pursuant to this

Agreement. It is the intention of the parties that any claim for relief of any type being asserted against the FUND, its Commissioners, appointed officials and member municipalities, based upon any act or omission of the SERVICE PROVIDER, its affiliates and successors, be the responsibility of the SERVICE PROVIDER, and the SERVICE PROVIDER shall hold the FUND harmless from same.

Furthermore, the FUND agrees to defend, indemnify, protect, save and keep harmless the SERVICE PROVIDER from any and all loss, cost, damage or exposure arising from the negligent acts or omissions of the FUND, which were the direct result of a directive given to the SERVICE PROVIDER by the FUND.

IN WITNESS WHEREOF, this Agreement has been executed on this _____ day of _____, ~~2017~~2018 for the purposes and the term specified herein.

CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND

SERVICE PROVIDER

MICHAEL MEVOLI, CHAIRMAN

Attest:

M. JAMES MALEY, JR., SECRETARY

SERVICE AGREEMENT

Between

The Camden County Municipal Joint Insurance Fund hereinafter the **FUND AND**

Interstate Mobile Care hereinafter the **SERVICE PROVIDER**

NOW, THEREFORE, IT IS AGREED by and between the **FUND** and the **SERVICE PROVIDER** as follows:

APPOINTMENT. The SERVICE PROVIDER is hereby appointed and retained as **CDL Drug & Alcohol Monitor** for the FUND to provide the services detailed in the FUND's by-laws, plan of risk management, and N.J.A.C. 11:15-2 etc. seq. The term of this appointment shall commence on January 1, 2018 and continue until December 31, 2018. This appointment was made in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.

STANDARD PROVISIONS: Unless otherwise modified in writing, the contract standard provisions adopted by the FUND on January 23, 2006 with revisions adopted by the Fund on March 23, 2015 and included in Exhibit A attached hereto ("**Standard Provisions**") shall apply to this agreement. To the extent that any provision or terms of this agreement conflicts with the **Standard Provisions**, the terms of the agreement shall control.

SERVICE PROVIDER REPRESENTATIVES: The SERVICE PROVIDER's designated representative(s) Betsy Ciano.

NOTICE: Notices under this Agreement shall be sent to:

Interstate Mobile Care, Inc
PO Box 64
Sewell, NJ 08080
Attn: Betsy Ciano

Camden County Municipal Joint Insurance FUND
c/o PERMA
9 Campus Drive, Suite 216
Parsippany, NJ 07054
Attn: Executive Director/Administrator

With a copy to the ~~FUND'S General Counsel~~ Fund Attorney of record.

SPECIAL PROVISIONS – SERVICES: In addition to services detailed in the FUND's by-laws, plan of risk management, and N.J.A.C. 11:15-2 etc. seq the SERVICE PROVIDER will:

- a) Administer the CDL Drug and Alcohol Testing Program in the Camden JIF
 - i. Alcohol / Controlled Substance Program (as per 49 CFR 382 and 49 CFR 40)
 - ii. Policy Revision – New Regulations (Provide Updating as needed)
 - iii. Conduct Refresher Training (Updating Regulatory Changes)

- iv. Education, Training and Orientation (New clients or not previously trained)
 - v. Supervisor Training (New or not previously trained supervisors)
- b) Testing
- i. Computerized random alcohol / controlled substance testing
 - ii. On-site collection of HHS-5 Controlled substances testing:
 - a. Post accident
 - b. Return-to-Duty
 - c. Random Testing
 - d. Reasonable suspicion
 - iii. On-site breath alcohol testing
 - a. Post accident
 - b. Return-to-Duty
 - c. Random Testing
 - d. Reasonable suspicion
 - iv. Random testing to be spread reasonably throughout the year. NOTE: 50% for drugs and 24% for alcohol done by 12/31/10
 - v. Monthly Status Reports (List by JIF member the breakdown of employees tested)
- c) Quality Assurance
- i. QA Report to PERMA/Conner Strong Risk Control (Personnel Certification / Facilities provided)
 - ii. QA Report to PERMA/Conner Strong Risk Control (Blind Specimen Testing completed)
 - iii. Verification of Secure Location (Controlled access to records)

Attend through its designated representative, such meetings of the FUND's Executive Committee as may be requested. In addition, if someone other than the designated representative will be attending the meeting, SERVICE PROVIDER agrees to give notification to the FUND's Executive Director/Administrator no later than five (5) working days prior to the meeting.

Services not described herein, and the fees and expenses for such services, must be authorized by the Executive Committee

The Executive Committee must authorize any unanticipated work assignment outside of the services described in this Section if such work assignment will result in additional compensation not contemplated herein.

COMPENSATION: During the term of this Agreement the FUND shall pay the SERVICE PROVIDER in the amount of fifty-~~six~~~~five~~ dollars ~~and fifty nine cents~~ (\$~~56.00~~ ~~55.59~~) per Commercial Licensed Driver at an amount not to exceed ~~thirty twenty nine~~ thousand ~~one five~~ hundred ~~forty two thirty three~~ dollars (\$~~30,133.00~~~~29,542.00~~) to administer the CDL Drug and Alcohol Testing Program.

In addition, the SERVICE PROVIDER will also be reimbursed at an amount not to exceed three thousand one-hundred and twenty-one dollars (\$3,121) for follow up DOT drug (\$~~5859.00~~ per

screen) and breath alcohol testing (\$~~3233~~.00 per test). This follow up testing applies only employees that have tested positive; completed the return-to-duty process and have returned to his/her safety sensitive position.

The SERVICE PROVIDER must submit a duly authorized monthly voucher to the FUND's Executive Director/Administrator at least 10 days prior to the next regularly scheduled meeting of the FUND Commissioners-FUND's Executive Committee.

~~Also, any unanticipated work assignments outside of the services described in the Services Section must be authorized by the FUND Commissioners-Executive Committee.~~

Furthermore, this payment schedule is subject to any rules and regulations promulgated by the Department of Insurance and the Department of Community Affairs.

SPECIAL PROVISIONS RELATING TO COMPENSATION. The compensation or service fee set forth in this Agreement includes:

All administrative staff, including support staff, necessary to perform the work required of the SERVICE PROVIDER.

Use of all physical equipment, and there shall be no further charges for rent, light, heat, office equipment or similar items.

In-house computer services including all software and hardware provided by the SERVICE PROVIDER for the FUND's use, it being understood that the software and hardware is and shall remain the property of the SERVICE PROVIDER. All data and records which pertain to the business and activities of the FUND shall be the property of the FUND and upon the request of the FUND's Executive Committee or Executive Director/Administrator the SERVICE PROVIDER shall provide a complete and current copy of all such data and records to the FUND's Executive Committee or Executive Director/Administrator in either hard copy or on computer tape or disk or both as the FUND's Executive Committee or Executive Director/Administrator may specify providing the SERVICE PROVIDER is able to comply with the type of copy request.

Furthermore, the SERVICE PROVIDER shall take all reasonable steps necessary to safeguard data files, reports or other information from loss, destruction or erasure. Liability for cost or expense of replacing for damages resulting from the loss of such data shall be borne by the SERVICE PROVIDER unless at the time of loss, said data was in the exclusive custody of the FUND.

SPECIAL PROVISION: INDEMNIFICATION AND HOLD HARMLESS: The Indemnification & Hold Harmless agreement in the standard provisions of the contract is replaced in its entirety the following:

Except where noted below, the SERVICE PROVIDER shall indemnify and hold the FUND, its Commissioners, appointed officials and member municipalities harmless from any and all claims or liabilities arising out of the activities of the SERVICE PROVIDER, its employees and agents in connection with all activities undertaken by the SERVICE PROVIDER, pursuant to this Agreement. It is the intention of the parties that any claim for relief of any type being asserted against the FUND, its Commissioners, appointed officials and member municipalities, based upon

any act or omission of the SERVICE PROVIDER, its affiliates and successors, be the responsibility of the SERVICE PROVIDER, and the SERVICE PROVIDER shall hold the FUND harmless from same.

Furthermore, the FUND agrees to defend, indemnify, protect, save and keep harmless the SERVICE PROVIDER from any and all loss, cost, damage or exposure arising from the negligent acts or omissions of the FUND, which were the direct result of a directive given to the SERVICE PROVIDER by the FUND.

IN WITNESS WHEREOF, this Agreement has been executed on this _____ day of _____, 2018 for the purposes and the term specified herein.

CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND

SERVICE PROVIDER

MICHAEL MEVOLI, CHAIRMAN

Attest:

M. JAMES MALEY, JR., SECRETARY

SERVICE AGREEMENT

Between

The Camden County Municipal Joint Insurance Fund hereinafter the **FUND** and

AmeriHealth Casualty Services. hereinafter the **SERVICE PROVIDER**

NOW, THEREFORE, IT IS AGREED by and between the **FUND** and the **SERVICE PROVIDER** as follows:

APPOINTMENT. The SERVICE PROVIDER is hereby appointed and retained as Claims Administrator for the FUND to provide the services detailed in the FUND's by-laws, plan of risk management, and N.J.A.C. 11:15-2 etc. seq. The term of this appointment shall commence on January 1, 2018 and continue until December 31, 2020. This appointment was made in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.

STANDARD PROVISIONS: Unless otherwise modified in writing, the contract standard provisions adopted by the FUND on January 23, 2006 with revisions adopted by the Fund on March 23, 2015 and included in Exhibit A attached hereto ("Standard Provisions") shall apply to this agreement. To the extent that any provision or terms of this agreement conflicts with the Standard Provisions, the terms of the agreement shall control.

SERVICE PROVIDER REPRESENTATIVES: The SERVICE PROVIDER's designated representative(s): Lee J. Herzer

NOTICE: Notices under this Agreement shall be sent to:

AmeriHealth Casualty Services
1700 Market Street – 7th Floor
Philadelphia, PA 19103
Attn: Lee Herzer

Camden County Municipal Joint Insurance Fund
c/o PERMA
9 Campus Drive, Suite 216
Parsippany, NJ 07054-4412
Attn: Executive Director/Administrator

With a copy to the ~~FUND'S General Counsel~~ Fund Attorney of record.

SPECIAL PROVISIONS – SERVICES: In addition to services detailed in the FUND's by-laws, plan of risk management, and N.J.A.C. 11:15-2 etc. seq the SERVICE PROVIDER will:

Have its key local personnel conduct service calls as needed at each participating municipality for the purpose of establishing lines of communications and reporting procedures.

Provide a reporting procedure for accidents occurring after normal business hours, during holidays, or on weekends.

Provide complete handling of all loss adjustments, investigations, and settlements within the approval authority of reported claims. A reported claim shall include any of the following:

- i. A notice of automobile physical damage to a FUND member's vehicle submitted by the FUND member to the SERVICE PROVIDER.
- ii. The receipt by the FUND or the SERVICE PROVIDER of a letter from an attorney representing a third party seeking damages from the FUND or a member municipality.
- iii. The receipt by the FUND or the SERVICE PROVIDER of a notice of the commencement of a lawsuit against the FUND or a member municipality by a third party.
- iv. Notice in any other written or verbal form of a claim against the FUND for which payment, liability or indemnification may be required, including potential claims wherein the FUND may not provide coverage but, nonetheless, has an obligation to provide a defense pursuant to a reservation of rights or similar instrument.

Maintain a claim file for each reported claim and to preserve such records as required by state statutes and/or regulations. Such records shall be provided to the FUND upon request. In addition, the SERVICE PROVIDER will also store closed claim files in a secure, temperature controlled facility. Any requests to destroy closed claim files must be forwarded to the FUND's Executive Director/Administrator for review and consideration prior to destruction.

Submit monthly loss run reports in the format (s) as designated by the FUND by line of coverage, by FUND year, and by member municipality within ten (10) days following the end of each month. The year-end report shall provide complete data by "FUND Year" in such a format as to be readily usable by all service professionals without further modification.

The FUND intends to promulgate a Workers' Compensation and Employers' Liability experience modification for each participating member municipality of the FUND. Based upon the Mandatory Merit Rating Plan on file with the New Jersey Commissioners of Insurance, the SERVICE PROVIDER agrees to provide the Executive Director/Administrator with claims experience data in a timely manner and in a format which pays specific attention to the Workers' Compensation experience reporting requirements set forth in N.J.S.A. 34:15-88 and N.J.S.A. 34:15-89, and other special requirements of the FUND.

All reports required by this Agreement shall be provided by the SERVICE PROVIDER with sufficient copies to allow for distribution to the Executive Committee, member municipalities, as well as the FUND's professional staff.

The SERVICE PROVIDER agrees to prepare reports required pursuant to P.L. 1983 C.372 and any regulations enacted pursuant thereto.

Upon disclosure, the SERVICE PROVIDER will have thirty (30) days to advise the FUND in writing of its capabilities of producing the reports as well as any additional request for payment.

Provide complete accounting for the claims administration program which at all times is subject to review by the FUND.

Set claim reserves and provide a continuous review and updating to reflect changes.

Report excess claims based on the time frame and reporting requirements established by the FUND or its excess insurance carriers and reinsurers.

- i. Furthermore, the SERVICE PROVIDER will coordinate investigations on litigated claims with attorneys of the Municipal Excess Liability Insurance Fund or excess insurance carrier (s) or reinsurers as required.
- ii. The FUND will make available, upon request to the SERVICE PROVIDER, all documents such as coverage manuals and excess policies.

Be available to consult with the FUND on any coverage or insurance matters and make available to the Executive Director/Administrator and/or participating members' designated insurance producer, the expertise and experience of the SERVICE PROVIDER's staff of professionals to assist the FUND in achieving a successful self-insurance program.

Assist in the collection of claims against others for damage to the participating members' property and make recommendations regarding salvage matters.

Prepare all checks or vouchers to satisfy all approved and authorized claims against the FUND (including allocated claims expense) for Workers' Compensation, General Liability, including Police Professional, Automobile Liability and First Party Property Losses including Automobile Physical Damage, all as provided for in the FUND's Risk Management Plan.

The SERVICE PROVIDER will formally notify the FUND's Executive Director/Administrator and FUND Attorney five (5) working days in advance of the regularly scheduled meeting in a format acceptable to the Executive Director/Administrator, FUND Attorney, or Agent on any claim which is subject to payment that exceeds ten thousand dollars (\$10,000), inclusive of legal fees, expenses, and such other items to be charged to the FUND. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved by the FUND. The Executive Director/Administrator, FUND Attorney, or Agent, as soon as practical, will advise the SERVICE PROVIDER whether it accepts or rejects the payment authorization request. In addition, the SERVICE PROVIDER will be expected to present claims approved by the Executive Director/Administrator, FUND Attorney, or Agent, at the next regularly scheduled meeting for consideration for approval by the Executive Committee.

If during the course of an investigation the SERVICE PROVIDER determines the existence of a hazardous condition, the SERVICE PROVIDER will immediately prepare a written report which will be forwarded to the FUND's Executive Director/Administrator, FUND Attorney and Safety Director.

All sizable and unusual claims will be reviewed by the SERVICE PROVIDER's internal legal staff at no additional cost to the FUND and the results of such review shall be provided to the FUND.

Provide such other services as may be required by the FUND, the FUND Bylaws, the Risk Management Plan and the statutes and regulations pertaining to the FUND which will be reviewed by the FUND with the SERVICE PROVIDER for servicing and cost implications.

Provide all necessary personnel to perform the service agreed upon herein.

Perform all of the services as outlined in the SERVICE PROVIDER's proposal to provide third party claims administration services to the FUND.

Comply with and apply all cost containment and managed care programs adopted by the FUND or recommended to and agreed to by the FUND.

When requesting imprest account transfers, provide the FUND Treasurer with a listing of proposed transfers by FUND year and line of coverage, along with check registers, void check registers, and adjustment registers, netting to the amount of requested transfers.

Supply monthly financial reports to the Executive Director/Administrator and Treasurer detailing, summarizing, and reconciling imprest transfers, claim payments, and other financial transactions (voids, refunds, recoveries, etc.) in the manner specified by the Executive Director/Administrator.

The claims management system must provide for a historical claims database accessible by valuation date and current claim information. Claim data from the FUND's SERVICE PROVIDER will be integrated with PERMA's existing claims management system. The existing system uses standard NAIC codes. The SERVICE PROVIDER may be asked to provide the Executive Director/Administrator's office with monthly transaction tapes.

In accordance with N.J.A.C. 11:15-2.26, the SERVICE PROVIDER shall handle to conclusion all claims and other obligations incurred during the contract term.

The SERVICE PROVIDER agrees to respond promptly to request from the FUND's managed care organization regarding compensability determinations. Furthermore, the FUND also requires the SERVICE PROVIDER prior to processing any provider bills for services not re-priced and transmitted through the FUND's managed care organization.

Services not described herein, and the fees and expenses for such services, must be authorized by the Executive Committee

The Executive Committee must authorize any unanticipated work assignments outside of the services described in this Section if such work assignment will result in additional compensation not contemplated here in.

COMPENSATION: During Fund Year 2018 the FUND shall pay the SERVICE PROVIDER for services rendered herein a total sum of four hundred nineteen thousand, five hundred dollars (\$419,500.00) plus the actual cost of the required performance bond.

Adjustments to compensation for FUND year 2019 and 2020 will be established by the Executive Committee at annual reorganization.

These fees are for the life of the claims providing the SERVICE PROVIDER maintains an active contract with the FUND. If the FUND elects to terminate the contract, the FUND may choose to either take back any pending claims or, at its discretion, negotiate an additional fee with the SERVICE PROVIDER to continue to administer the pending claims.

Payment shall be made in monthly installments equal to one-twelfth (1/12), which shall become due within thirty (30) days of the close of the month provided the SERVICE PROVIDER submits a duly authorized voucher to the FUND's Executive Director/Administrator at least ten (10) days prior to the next regularly scheduled meeting of the FUND Commissioners/Executive Committee. This payment schedule is subject to any rules and regulations promulgated by the Department of Insurance and the Department of Community Affairs.

The FUND will reimburse the SERVICE PROVIDER for allocated loss expenses which shall include, but not be limited to:

- i. Legal, physician, expert and other professional fees.
- ii. Physical damage appraisals.
- iii. Official reports, such as police reports, birth or death certificates, medical records.
- iv. Surveillance and witness fees.

These charges should be billed as an expense against the individual claim file.

All expense items exceeding \$1500 shall be first presented to the Fund Attorney and Executive Director/Administrator for approval. There will be no charge for incidents reported for record purposes only. An incident is defined for these purposes as an event that does not result in a payment and does not require investigation.

Furthermore, any accident or occurrence resulting in ten (10) or more multiple claimants shall be treated as a catastrophe. With the prior written authorization of the FUND, such catastrophic cases may be handled on a time and expense basis at an hourly rate of \$65.00 per hour, plus normal out-of-pocket expenses. Said rate will remain in effect throughout the contract period.

The SERVICE PROVIDER also agrees to handle any open claims transferred from the previous third party claims administration for no additional fee, providing that the files transferred do not impact case loads per adjuster to rise above the agreed upon per adjuster case load, as specified in the SERVICE PROVIDER's response to this project.

SPECIAL PROVISIONS RELATING TO COMPENSATION:The compensation or service fee set forth this Agreement includes the following special provisions:

All administrative staff, including support staff, necessary to perform the duties required hereunder.

Use of all physical equipment, and there shall be no further charges for rent, light, heat, office equipment or similar items.

In-house computer services and all software provided by the SERVICE PROVIDER for the FUND's use are understood as being, and shall remain the property of the SERVICE PROVIDER. All data and records which pertain to the business and activities of the FUND shall be the property of the FUND and upon the request of the FUND's Board of Fund Commissioners, Executive Director/Administrator, the SERVICE PROVIDER shall provide a complete and current copy of all such data and records to the FUND's Board of Fund Commissioners, or Executive Director/Administrator in either hard copy or on computer tape or disk, or both, as the FUND's Board of Fund Commissioners or Executive Director/Administrator may specify providing the SERVICE PROVIDER is able to comply with the type of copy request. Furthermore, the SERVICE PROVIDER shall take all reasonable steps necessary to safeguard data files, reports or other information from loss, destruction or erasure. Liability for cost or expense of replacing for damages resulting from the loss of such data shall be borne by the SERVICE PROVIDER unless at the time of loss, said data was in the exclusive custody of the FUND.

SPECIAL PROVISION - INSURANCE: In addition to the insurance requirements outlined in the standard contract form, the Claims Administrator shall be required to provide the FUND with a Certificate of Insurance evidencing the following:

Fidelity coverage, including employee dishonesty, depositor's forgery, and computer and wire transfer theft of \$1,000,000.

Performance Bond: Twenty-five percent (25%) of the total contracted amount, for all services outlined in this agreement.

Failure by the SERVICE PROVIDER to supply such written evidence shall result in default.

It is required that the FUND be named as an "additional named insured" on any certificate of insurance.

The insurance companies for the above coverage's must be licensed, solvent, and acceptable to the FUND. SERVICE PROVIDER shall not take any action to cancel or materially change any of the above insurance required under this Agreement without FUND approval. Maintenance of insurance under this section shall not relieve SERVICE PROVIDER of any liability greater than the insurance coverage.

SPECIAL PROVISION: INDEMNIFICATION AND HOLD HARMLESS: The Indemnification & Hold Harmless agreement in the standard provisions of the contract is replaced in its entirety the following:

Except where noted below, the SERVICE PROVIDER shall indemnify and hold the FUND, its Commissioners, appointed officials and member municipalities harmless from any and all claims or liabilities arising out of the activities of the SERVICE PROVIDER, its employees and agents in connection with all activities undertaken by the SERVICE PROVIDER, pursuant to this Agreement. It is the intention of the parties that any claim for relief of any type being asserted against the FUND, its Commissioners, appointed officials and member municipalities, based upon any act or omission of the SERVICE PROVIDER, its affiliates and successors, be the responsibility of the SERVICE PROVIDER, and the SERVICE PROVIDER shall hold the FUND harmless from same.

Furthermore, the FUND agrees to defend, indemnify, protect, save and keep harmless the SERVICE PROVIDER from any and all loss, cost, damage or exposure arising from the negligent acts or omissions of the FUND, which were the direct result of a directive given to the SERVICE PROVIDER by the FUND.

IN WITNESS WHEREOF, this Agreement has been executed on this _____ day of _____, 2018 for the purposes and the term specified herein.

CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND

SERVICE PROVIDER

MICHAEL MEVOLI, CHAIRMAN

Attest:

M. JAMES MALEY, JR., SECRETARY

SERVICE AGREEMENT

Between

The Camden County Municipal Joint Insurance Fund hereinafter the **FUND** and

Consolidated Services Group, hereinafter the **SERVICE PROVIDER**

NOW, THEREFORE, IT IS AGREED by and between the **FUND** and the **SERVICE PROVIDER** as follows:

APPOINTMENT. The SERVICE PROVIDER is hereby appointed and retained as **Managed Care Provider** for the FUND to provide the services detailed in the FUND's by-laws, plan of risk management, and N.J.A.C. 11:15-2 etc. seq. The term of this appointment shall commence on January 1, 2018 and continue until December 31, 2020. This appointment was made in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.

STANDARD PROVISIONS: Unless otherwise modified in writing, the contract standard provisions adopted by the FUND on January 23, 2006 with revisions adopted by the Fund on March 23, 2015 and included in Exhibit A attached hereto (**“Standard Provisions”**) shall apply to this agreement. **To the extent that any provision or terms of this agreement conflicts with the Standard Provisions, the terms of the agreement shall control.**

SERVICE PROVIDER REPRESENTATIVES: The SERVICE PROVIDER's designated representative(s): Jennifer Goldstein.

NOTICE: Notices under this Agreement shall be sent to:

Metrologix
300 American Metro Blvd. – Suite 170
Hamilton, NJ 08619
Attention: Craig Goldstein

Camden County Municipal Joint Insurance FUND
c/o PERMA
9 Campus Drive – Suite 216
Parsippany, NJ 07054
Attn: Executive Director/Administrator

With a copy to the FUND'S General Counsel- Fund Attorney of record.

SPECIAL PROVISIONS – SERVICES: SERVICES. During the term of this Agreement, the SERVICE PROVIDER agrees to provide the following services:

Perform all of the services as outlined in the SERVICE PROVIDER's proposal to provide workers' compensation managed care services. If there is a conflict between the SERVICE PROVIDER's proposal and the request for proposal, the request for proposal shall be binding.

Establishment and maintenance of an adequate network of hospitals, physicians, laboratories, and other appropriate facilities, which are acceptable to the FUND, available 24 hours a day, seven days a week. The SERVICE PROVIDER also agrees to use its best efforts to contract with additional hospitals, physicians, laboratories and other appropriate facilities as may be requested by the FUND.

Provide notification, within one business day, to the FUND's TPA of all new losses.

Aside from initial or emergency evaluations, authorize no medical treatment without prior verification of compensability with the FUND's TPA.

Health care provider and facility credentialing.

Pre-authorization (approval or denial) of all medical treatment. This would include notification to the FUND's TPA of this determination for the purpose of payment, claims reserves and assessments.

Establishment and maintenance of treatment standards and protocols in accordance with the proposal. This would include appropriate peer review of treatment plans as deemed necessary.

Concurrent reviews and discharge coordination for inpatient hospitalization.

Clear, concise, and objective medical reporting, including timely and accurate completion of the standardized forms for initial and follow-up office visits and development of full treatment plans.

Require complete documentation of all provider bills to justify payment through the FUND's TPA.

Reprice all provider billings at the discounted rate, and provide both the provider and the FUND's TPA with an explanation of benefits indicating the approved payment for service rendered. Turnaround time on bill repricing and EOB distribution should not exceed five (5) working days.

Coordinate and notify the FUND's TPA of early return to work, or modified duty situations as they may arise. This would include coordination with the member municipality, physician, and employee.

Advise the FUND's TPA of all expected and actual return to work dates within two (2) days of receipt of the knowledge thereof.

Report all suspected fraudulent activity to the FUND's TPA and Executive Director/Administrator.

Provide monthly reports detailing the activity of the SERVICE PROVIDER in formats mutually agreeable to the SERVICE PROVIDER and the FUND.

Complete cooperation with all audits requested or performed by the FUND or its designee.

Meet, as needed, with the FUND's TPA or member authorities to ensure and maintain strong communication and working relationships.

If required, provide FUND employees with laminated identification cards as well as FUND members with the appropriated orientation materials

In accordance with N.J.A.C. 11:15-2.26, the SERVICE PROVIDER shall handle to conclusion all claims and other obligations reported (not incurred) during the contract term

Agree to serve as the Ryan White designee for participating FUND members and performs such duties as required in the Ryan White Act for this position.

Services not described herein, and the fees and expenses for such services, must be authorized by the Executive Committee

The Executive Committee must authorize any unanticipated work assignment outside of the services described in this Section if such work assignment will result in additional compensation not contemplated herein.

COMPENSATION: The FUND shall pay the SERVICE PROVIDER for services rendered herein fee of One hundred-~~sevent~~three thousand, ~~two~~five hundred ~~thirty-two~~ ~~forty-eight~~ dollars (\$~~107,232.00~~ ~~100,802.00~~) for the period of January 1, ~~2015-2018~~ to December 31, ~~2015~~~~2020~~~~18~~ plus an additional twelve thousand, nine hundred ninety six dollars (\$12,996.00) for managed care services for the Township of Cherry Hill.

In addition, the SERVICE PROVIDER will also be entitled to a separate per claim charge of \$~~79.00~~~~139.50~~ not to exceed \$60,000 for the period of January 1, ~~2015-2018~~ to December 31, ~~2015~~~~2018~~~~20~~.

Field Case Management is based on the schedule below, not to exceed \$15,000 in any calendar year:

- Field Case Management Comprehensive Initial Evaluation with report: \$~~659~~~~622~~
- Field Case Management Lifetime Cost Projection: \$~~501~~~~473~~
- Field Case Management Comprehensive Initial Evaluation with Lifetime Cost Projection: \$~~100~~~~995~~
- Field Case Management Discharge Planning with Report: \$~~659~~~~622~~
- One Time Attended Physician Appointment: \$~~357~~~~337~~
- Site Visit to Home or Provider Office to assess physical/mental status: \$~~357~~~~337~~
- Attended Independent Medical Evaluation or Second Opinion: \$~~357~~~~337~~

The SERVICE PROVIDER has the right to petition the FUND if there is a growth in fund membership. The cost of doctor services to perform an Independent Medical Evaluation is outside of the contracted amount.

The SERVICE PROVIDER agrees that there will be no charge to the FUND for the SERVICE PROVIDER to conduct orientation and refresher seminars for FUND members.

Payment shall be made in monthly installments, and shall become due thirty (30) days after the close of the month, provided the SERVICE PROVIDER submits a duly authorized voucher to the FUND's Executive Director/Administrator at least 10 days prior to the next regularly scheduled meeting of the FUND's Executive Committee. This payment schedule is subject to any rules and regulations promulgated by the Department of Insurance and the Department of Community Affairs.

In the event of cancellation of this Agreement, the SERVICE PROVIDER will continue to handle all pending claims to conclusion without any additional fee.

SPECIAL PROVISIONS RELATING TO COMPENSATION. The compensation or service fee set forth this Agreement includes the following special provisions:

All administrative staff, including support staff, necessary to perform the duties required hereunder.

Use of all physical equipment, and there shall be no further charges for rent, light, heat, office equipment or similar items.

In-house computer services and all software and hardware provided by the SERVICE PROVIDER for the FUND's use are understood as being, and shall remain the property of the SERVICE PROVIDER. All data and records which pertain to the business and activities of the FUND shall be the property of the FUND and upon the request of the FUND's Board of Fund Commissioners, Executive Director/Administrator, the SERVICE PROVIDER shall provide a complete and current copy of all such data and records to the FUND's Board of Fund Commissioners, or Executive Director/Administrator in either hard copy or on computer tape or disk, or both, as the FUND's Board of Fund Commissioners or Executive Director/Administrator may specify providing the SERVICE PROVIDER is able to comply with the type of copy request.

Furthermore, the SERVICE PROVIDER shall take all reasonable steps necessary to safeguard data files, reports or other information from loss, destruction or erasure. Liability for cost or expense of replacing for damages resulting from the loss of such data shall be borne by the SERVICE PROVIDER unless, at the time of loss, said data was in the exclusive custody of the FUND.

SPECIAL PROVISIONS-CONFLICT of INTEREST. This contract may be voided by the Executive Committee if the SERVICE PROVIDER fails to disclose an actual or potential conflict of interest as defined in the FUND's Bylaws, or in N.J.S.A. 40A:9-22.1 et. seq. (the "Local Government Ethics Laws").

SPECIAL PROVISIONS -CONFIDENTIALITY of PROPRIETARY INFORMATION. The SERVICE PROVIDER shall not reveal to any third party any information which the FUND has defined as proprietary without the express written consent of the FUND. In addition, the SERVICE

PROVIDER shall promptly advise the FUND upon being interviewed or retained by a prospective new client operating in the field of casualty insurance involving public entities or public agencies in the State of New Jersey. Failure to comply with these requirements shall represent cause for termination of this agreement, in accordance with this agreement.

IN WITNESS WHEREOF, this Agreement has been executed on this _____ day of _____, 2015 for the purposes and the term specified herein.

CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND

SERVICE PROVIDER.

MICHAEL MEVOLI, CHAIRMAN

Attest:

M. JAMES MALEY JR., SECRETARY

SERVICE AGREEMENT

Between

The Camden County Municipal Joint Insurance Fund hereinafter the **FUND** and

Bowman & Company, LLP hereinafter the **SERVICE PROVIDER**

NOW, THEREFORE, IT IS AGREED by and between the **FUND** and the **SERVICE PROVIDER** as follows:

APPOINTMENT. The SERVICE PROVIDER is hereby appointed and retained as **Payroll Auditor** for the FUND to provide the services detailed in the FUND's by-laws, plan of risk management, and N.J.A.C. 11:15-2 etc. seq. The term of this appointment shall commence on January 1, 2018 and continue until December 31, 2018.

STANDARD PROVISIONS: Unless otherwise modified in writing, the contract standard provisions adopted by the FUND on January 23, 2006 with revisions adopted by the Fund on March 23, 2015 and included in Exhibit A attached hereto ("**Standard Provisions**") shall apply to this agreement. To the extent that any provision or terms of this agreement conflicts with the **Standard Provisions**, the terms of the agreement shall control.

SERVICE PROVIDER REPRESENTATIVES: The SERVICE PROVIDER's designated representative(s): James Miles

NOTICE: Notices under this Agreement shall be sent to:

Bowman & Company, LLP
6 North Broad St.
Suite 201
Woodbury, NJ 08096
Attn: James Miles

Camden County Municipal Joint Insurance Fund
c/o PERMA
9 Campus Drive, Suite 216
Parsippany, NJ 07054
Attn: Executive Director/Administrator

[With a copy to the Fund Attorney](#)

SPECIAL PROVISIONS – SERVICES: During the term of this Agreement, the SERVICE PROVIDER agrees to provide the following services:

Perform all of the duties of Internal Auditor for the FUND as the same are set forth in the Bylaws, Risk Management Plan, applicable statutes and regulations and policies adopted by the FUND's Executive Committee.

The SERVICE PROVIDER shall perform an underwriting data audit on member municipalities as requested by the Executive Director/Administrator.

The SERVICE PROVIDER will not undertake any additional audits beyond those described in this section without the approval of the FUND's Executive Committee.

Services not described herein, and the fees and expenses for such services, must be authorized by the Executive Committee

The Executive Committee must authorize any unanticipated work assignment outside of the services described in this Section if such work assignment will result in additional compensation not contemplated herein.

COMPENSATION. For the services covered by this Agreement, the FUND shall pay the SERVICE PROVIDER a fee not to exceed fifteen thousand six-hundred, six dollars (\$15,606.00~~15,300.00~~).

The standard hourly rates are as follows:

Partner	\$250.00
Manager	\$231.00/202.00/173.00
Supervisor	\$145.00/139.00/132.00
Senior Accountant	\$116.00/111.00/107.00
Staff Accountant	\$103.00/100.00/97.00
General Administration/ Report Processing	\$62.00

Payment shall be made upon completion and submission of the audit, provided the SERVICE PROVIDER submits a duly authorized voucher to the FUND's Executive Director/Administrator at least 10 days prior to the next regularly scheduled meeting of the FUND's Executive Committee.

Furthermore, this payment schedule is subject to any rules and regulations promulgated by the Department of Insurance and the Department of Community Affairs.

SPECIAL PROVISIONS RELATING TO COMPENSATION: The Compensation or Service fee set forth in the Compensation Section of this Agreement includes the following special provisions:

All administrative staff, including support staff, necessary to perform the duties required hereunder.

Use of all physical equipment, and there shall be no further charges for rent, light, heat, office equipment or similar items.

In-house computer services including all software and hardware provided by the SERVICE PROVIDER for the FUND's use are understood as being, and shall remain the property of the SERVICE PROVIDER . All data and records which pertain to the business and activities of the FUND shall, however, be the property of the FUND and upon the request of the FUND's Executive Committee or Executive Director/Administrator, the SERVICE PROVIDER shall provide a complete and current copy of all such data and records to the FUND's Executive Committee, or

Executive Director/Administrator in either hard copy or on computer tape or disk, or both, as the FUND's Executive Committee or Executive Director/Administrator may specify providing the SERVICE PROVIDER is able to comply with the type of copy request.

SPECIAL PROVISION: INDEMNIFICATION AND HOLD HARMLESS: The Indemnification & Hold Harmless agreement in the standard provisions of the contract is replaced in its entirety the following:

Except where noted below, the SERVICE PROVIDER shall indemnify and hold the FUND, its Commissioners, appointed officials and member municipalities harmless from any and all claims or liabilities arising out of the activities of the SERVICE PROVIDER, its employees and agents in connection with all activities undertaken by the SERVICE PROVIDER, pursuant to this Agreement. It is the intention of the parties that any claim for relief of any type being asserted against the FUND, its Commissioners, appointed officials and member municipalities, based upon any act or omission of the SERVICE PROVIDER, its affiliates and successors, be the responsibility of the SERVICE PROVIDER, and the SERVICE PROVIDER shall hold the FUND harmless from same.

Furthermore, the FUND agrees to defend, indemnify, protect, save and keep harmless the SERVICE PROVIDER from any and all loss, cost, damage or exposure arising from the negligent acts or omissions of the FUND, which were the direct result of a directive given to the SERVICE PROVIDER by the FUND.

IN WITNESS WHEREOF, this Agreement has been executed on this _____ day of _____, 2018 for the purposes and the term specified herein.

CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND

SERVICE PROVIDER.

MICHAEL MEVOLI, CHAIRMAN

Attest:

M. JAMES MALEY, JR., SECRETARY

SERVICE AGREEMENT

Between

The Camden County Municipal Joint Insurance Fund hereinafter the **FUND** and

J.A. Montgomery Risk Control, a Division of Conner Strong Companies, Inc. hereinafter the **SERVICE PROVIDER**

NOW, THEREFORE, IT IS AGREED by and between the **FUND** and the **SERVICE PROVIDER** as follows:

APPOINTMENT. The SERVICE PROVIDER is hereby appointed and retained as **Safety Director** for the FUND to provide the services detailed in the FUND's by-laws, plan of risk management, and N.J.A.C. 11:15-2 etc. seq. The term of this appointment shall commence on January 1, 2018 and continue until December 31, 2020. This appointment was made in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.

STANDARD PROVISIONS: Unless otherwise modified in writing, the contract standard provisions adopted by the FUND on January 23, 2006 and included in Exhibit A attached hereto ("**Standard Provisions**") shall apply to this agreement. To the extent that any provision or terms of this agreement conflicts with the **Standard Provisions**, the terms of the agreement shall continue.

SERVICE PROVIDER REPRESENTATIVES: The SERVICE PROVIDER's designated representative(s) Joanne Hall and John Saville.

NOTICE: Notices under this Agreement shall be sent to:

J.A. Montgomery Risk Control
40 Lake Center Executive Park
401 Route 73 North
Marlton, NJ 08053
Attn: Joanne Hall

Camden County Municipal Joint Insurance Fund
c/o PERMA
9 Campus Drive, Suite 216
Parsippany, NJ 07054
Attn: Executive Director/Administrator

With a copy to the ~~FUND'S General Counsel~~ Fund Attorney of record.

SPECIAL PROVISIONS – SERVICES: The SERVICE PROVIDER agrees to provide the following services:

Provide the FUND and its members with a professional Safety and Loss Prevention Program for the risks, exposures and lines of coverage being offered to its members as detailed in the FUND's Risk Management Plan and its Policy Document; which include but are not limited to:

- i. Employee and volunteer workers' safety survey.
- ii. Safe driving and survey of fleet and non-owned motor vehicles.
- iii. Safety of general public.
- iv. Police non-professional liability.
- v. Fire protection and property conservation.

In the months as determined by the agenda topic schedule set forth by the Executive Committee\Fund Commissioners, evaluate and prepare reports or submission to the FUND's Executive Committee\Fund Commissioners on the effectiveness of the current safety and loss prevention activities within each municipality.

No less than once each year, survey all primary exposures consisting of buildings, facilities and operations with the emphasis on identifying adverse conditions or unsafe practices in each municipality and prepare written reports with suggestions for improvement documenting each survey. The SERVICE PROVIDER agrees to prioritize suggestions as well as report on all outstanding suggestions in a format acceptable to the FUND. The frequency of safety surveys will be based on need.

The SERVICE PROVIDER agrees to visit each member community a minimum of one (1) times each year, however the total number of visits shall not be less than (58) for the entire FUND. Members elected for additional visits shall be identified by the SERVICE PROVIDER. Determination for additional loss control visits will be based on adverse accident frequency and severity, exposures, specific need, or at the request of the member, Executive Safety Committee, or Administrator of the FUND. The surveys shall include, but not be limited to the following:

- i. Surveys of primary exposures consisting of buildings, facilities and operations.
- ii. Surveys resulting from claim frequency, severity or adverse claim tending.
- iii. New exposures as requested or noted by the FUND, the FUND's Executive Director\Administrator, or the SERVICE PROVIDER.
- iv. Non-compliance with safety incentive program.
- v. Requests from municipality or the FUND.
- vi. Job site surveys.
- vii. Non-compliance with suggestions for improvement.
- viii. Auto Fleet Operations.
- ix. Assist in the establishment, implementation and ongoing basis refinement of local safety programs.
- x. Attend municipal level safety committee meetings.
- xi. Provide member specific training.

No less than once every four months, consult with and advise the FUND's Executive Director/Administrator and the Executive Safety Committee on engineering and technical matters, and otherwise assist in developing policy to ensure attaining the FUND's objectives.

Conduct member specific training on an as needed basis. Topics include but are not limited to; Personal Protective Equipment (PPE), Safe Lifting, Workplace Safety, Accident Investigation, Ladder Safety, etc. The Training will not exceed one (1) hour and will be determined by the SERVICE PROVIDER based on need or exposure.

Work with and meet with the member municipalities on an individual basis to help establish their local safety program.

Participate in all implemented safety programs and evaluate said programs on an on-going basis.

Maintain the FUND's Loss Control Program, including preparations of any updates.

Attend quarterly Fund Commissioners-Executive Committee meetings of the FUND. Submit monthly written activity reports to the FUND's Executive Director/Administrator no later than ten (10) days prior to the regularly scheduled monthly meeting covering all aspects of the Safety and Loss Prevention objectives since the preceding month's report.

Monitor and evaluate quarterly, all safety programs instituted by the FUND. The SERVICE PROVIDER will be expected to submit progress reports to the Executive Director/Administrator and/or Executive Safety Committee within twenty (20) days of the close of the three-month period.

Provide four regional programs consisting of training or round table formats. The programs are designed to address pertinent topics designed for the Safety Coordinators.

The SERVICE PROVIDER will be expected to keep and distribute Minutes of the following meetings:

Safety Delegates\Safety Coordinators.

Coordinate activities with the Executive Director/Administrator, and upon direction, work with the Claims Service Company, Fund Attorney, Actuary or other Professionals, all in the interest and for the betterment of the FUND.

Prepare a written report for the Executive Director/Administrator, based on a physical survey and survey of municipalities making application for membership to join the FUND. Such report to include a recommendation as to the desirability of the applicant to join the FUND. Compensation for this service is subject to the provisions in the Compensation section.

In addition to those services outlined, the SERVICE PROVIDER agrees to perform any duties required by state or federal statutes or regulations.

Provide all necessary personnel to perform the services agreed upon herein in a timely and professional manner.

If in the opinion of the Safety Director, additional loss prevention service is required to any one or more municipalities because of adverse loss experience or other warranted conditions, a written request is to be submitted to the Executive Committee requesting the change(s) in the survey schedule and the reason(s) for the change(s). No change(s) will occur unless approved by the Committee in writing.

Services not described herein, and the fees and expenses for such services, must be authorized by the Executive Committee.

The Executive Committee must authorize any unanticipated work assignment outside of the services described in this Section if such work assignment will result in additional compensation not contemplated herein.

COMPENSATION. The FUND shall pay the SERVICE PROVIDER a fee of One-Hundred ~~Fifty Thirty-three~~ Thousand, seven hundred fifty-one eighty-nine dollars (~~\$150,751.00~~ 133,089.00) for 34 members.

This includes one thousand, five hundred dollars (\$1,500) to cover the cost of general mailings as defined in this agreement.

J.A. Montgomery Risk Control shall be compensated in an amount not to exceed Twenty-~~nine~~ Eight Thousand, ~~four~~ Eight-Hundred, ~~forty-nine~~ dollars (~~\$29,427.00~~ 28,849.00) for Right To Know Inventory Services.

Payment shall be made in twelve (12) monthly installments payable, currently, within thirty (30) days after the first day of each month, provided the SERVICE PROVIDER submits a duly authorized voucher to the FUND's Executive Director/Administrator at least 10 days prior to the next regularly scheduled meeting of the FUND's Executive Committee.

Furthermore, this payment schedule is subject to any rules and regulations promulgated by the Department of Insurance and the Department of Community Affairs.

If the FUND shall admit a new member during the term of this Agreement, the SERVICE PROVIDER shall be paid an additional two hundred forty-eight dollars (\$248) per month, per new member.

If a member adds an additional fire district which results in an additional assessment to that member, the FUND shall pay the SERVICE PROVIDER an additional fee of one hundred dollars (\$100.00) per district. Said sum shall be based on a fee per district and prorated from the effective date of membership in the FUND.

Any safety survey requested by the FUND's Executive Director/Administrator for new applicants will be done at a fee not to exceed five hundred dollars (\$500).

Accident Investigations required by the Executive Director/Administrator, Claim Administrator, and/or Fund Attorney or assigned Defense Counsel pursuant to a claim against the FUND, will be performed at a rate of one hundred and ten dollars (\$112.20) per hour plus expenses based on the schedule affixed to this contract. Expenses should be billed as an allocated claim expense against the file.

Any additional duties assigned by the FUND which fall outside the special provisions-services as outlined will be billed at the rate of one hundred and ten dollars (\$112.20) per hour plus expenses based on the schedule affixed to this contract.

Expenses relating to mass mailings, and minutes will be billed at the following rate:

Postage	per U.S. Postal rates
Copies	\$.10 per copy
Printing	at cost
Faxes	\$.75 per fax

A mass mailing is defined as a mailing to all of the following parties: Safety Coordinators/Safety Delegates, Fund Commissioners, Risk Management Consultants/Insurance Producers, and Fund Professionals.

Vouchers and detailed documentation for these expenses will be submitted monthly to the FUND.

The SERVICE PROVIDER will make every attempt to coordinate the survey of 50 year old buildings annually. However, if member municipality specifically requests an survey of a 50 year old building outside of the previously scheduled visits, the SERVICE PROVIDER may request an survey fee of one hundred dollars (\$100) to be paid directly by the participating member municipality.

SPECIAL PROVISION - SERVICE PROVIDER REPRESENTATIVE. SERVICE PROVIDER's designated representative is Joanne Hall. The SERVICE PROVIDER shall not permanently change its designated representative without written permission of the FUND. As of condition of the contract, the FUND will have the option of withdrawing from the contract in the event that John Lapatchka, if for any reason, is not the assigned consultant.

SPECIAL SERVICES RELATING TO COMPENSATION. The compensation or service fee set forth in this Agreement includes the following special provisions:

All administrative staff including support staff necessary to the duties of SERVICE PROVIDER.

Use of all physical equipment, and there shall be no further charge for rent, light, heat, office equipment or similar items.

In-house computer services including all software and hardware provided by the SERVICE PROVIDER, for the FUND's use are understood as being and shall remain the property of the SERVICE PROVIDER. All data and records which pertain to the business activities of the FUND shall, however, be the property of the FUND, and upon the request of the FUND's Board of Fund Commissioners the SERVICE PROVIDER shall provide a complete and current copy of all such data and records to the FUND's Board of Fund Commissioners in hard copy.

SPECIAL PROVISION: INDEMNIFICATION AND HOLD HARMLESS: The Indemnification & Hold Harmless agreement in the standard provisions of the contract is replaced in its entirety the following:

Except where noted below, the SERVICE PROVIDER shall indemnify and hold the FUND, its Commissioners, appointed officials and member municipalities harmless from any and all claims or liabilities arising out of the activities of the SERVICE PROVIDER, its employees and agents in connection with all activities undertaken by the SERVICE PROVIDER, pursuant to this Agreement. It is the intention of the parties that any claim for relief of any type being asserted against the FUND, its Commissioners, appointed officials and member municipalities, based upon any act or omission of the SERVICE PROVIDER, its affiliates and successors, be the responsibility of the SERVICE PROVIDER, and the SERVICE PROVIDER shall hold the FUND harmless from same.

Furthermore, the FUND agrees to defend, indemnify, protect, save and keep harmless the SERVICE PROVIDER from any and all loss, cost, damage or exposure arising from the negligent acts or omissions of the FUND, which were the direct result of a directive given to the SERVICE PROVIDER by the FUND.

SPECIAL PROVISIONS – NOTIFICATION OF SOLICITATION OF SERVICES:

The SERVICE PROVIDER and its subsidiaries shall advise the FUND, and the Chairman of the Contracts Review Committee, and Executive Safety Committee before it solicits member entities of the FUND for the purpose of entering into contracts for services, and shall advise the FUND of any contracts entered into with the member municipalities of the FUND.

IN WITNESS WHEREOF, this Agreement has been executed on this _____ day of _____, 2018 for the purposes and the term specified herein.

CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND

SERVICE PROVIDER

Attest:

SERVICE AGREEMENT

Between

The Camden County Municipal Joint Insurance Fund hereinafter the **FUND** and

Elizabeth Pigliacelli, hereinafter the **SERVICE PROVIDER**

NOW, THEREFORE, IT IS AGREED by and between the **FUND** and the **SERVICE PROVIDER** as follows:

APPOINTMENT. The SERVICE PROVIDER is hereby appointed and retained as **Treasurer** for the FUND to provide the services detailed in the FUND's by-laws, plan of risk management, and N.J.A.C. 11:15-2 etc. seq. The term of this appointment shall commence on January 1, 2018 and continue until December 31, 2018. This appointment was made in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.

STANDARD PROVISIONS: Unless otherwise modified in writing, the contract standard provisions adopted by the FUND on January 23, 2006 with revisions adopted by the Fund on March 23, 2015 and included in Exhibit A attached hereto (**“Standard Provisions”**) shall apply to this agreement. **To the extent that any provision or terms of the agreement conflicts with the Standard Provisions, the terms of the agreement shall control.**

SERVICE PROVIDER REPRESENTATIVES: The SERVICE PROVIDER's designated representative(s) **Elizabeth Pigliacelli**

NOTICE: Notices under this Agreement shall be sent to:

Elizabeth Pigliacelli
70 Gaunt Drive
Mickleton, NJ 08056

Camden County Municipal Joint Insurance Fund
c/o PERMA
9 Campus Drive, Suite 216
Parsippany, NJ 07054
Attn: Executive Director/Administrator

With a copy to the FUND'S General Counsel- Fund Attorney of record.

SPECIAL PROVISIONS – SERVICES: In addition to services detailed in the FUND's by-laws, plan of risk management, and N.J.A.C. 11:15-2 etc. seq the SERVICE PROVIDER will:

Deposit all receipts in bank accounts within 48 hours of receiving same.

Review all expense payment vouchers, checks and receipts prior to presentation of the bills' list to the Executive Committee.

Sign and distribute all expense payment checks.

Fund claim imprest accounts in amounts requested by claims administrators.
Compare claims administrator and treasurer records of claim payments, recoveries, voids, and adjustments and report variances to the claims administrator and Executive Director/Administrator.

Reconcile all checking and investment accounts prior to submittal of monthly reports to the Executive Committee and Executive Director/Administrator.

Submit a monthly report of cash and investment activity to the Executive Committee in a format acceptable to it.

Assist the Executive Director/Administrator's office in the preparation of the general ledger by supplying a report of cash and investment activity for a month at least one week prior to a subsequent month's Executive Committee meeting. Such report of cash and investment activity shall be in a format specified by the Executive Director/Administrator. The report shall be supplemented by:

- checking and investment account reconciliations for the period.
- copies of all bank and investment account statements for the period.
- imprest account reconciliations for the period.

Review the monthly general ledger, trial balance, and financial fast track reports to assure that they are consistent with treasurer's cash and investment records.

Oversee and implement the Fund's cash and investment management plan.

Assure that all treasurer records are available for review by outside auditors within 30 days of June 30 and December 31 period ends.

Report monthly to the Executive Committee on delinquent assessments, and assist in collection of outstanding assessments.

Submit plans to the Executive Director/Administrator for correction of audit comments and recommendations dealing with functions relating to this scope of service.

Implement corrective action plans adopted by the Executive Committee for audit comments and recommendations.

Attend Executive Committee meetings and/or other meetings as may be deemed necessary to effectuate the scope of services.

Assist the Executive Director/Administrator in the preparation of the annual operating budget.

Perform other duties as requested by the Executive Committee and as outlined in Fund Bylaws, Risk Management Plan, Cash and Investment Management Plan, and in State statutes and regulations.

Services not described herein, and the fees and expenses for such services, must be authorized by the Executive Committee.

The Executive Committee must authorize any unanticipated work assignment outside of the services described in this Section if such work assignment will result in additional compensation herein.

COMPENSATION. For the services covered by this Agreement, the FUND shall pay to the SERVICE PROVIDER compensation for services a sum of:

**January 1, ~~2017-2018~~ through December 31, ~~2017~~2018 \$21,328.00
20,910.00**

for work involving the current and any prior FUND years.

Payment shall be made within thirty (30) days after the first of each month, provided the SERVICE PROVIDER submits a duly authorized voucher to the FUND's Executive Director/Administrator at least 10 days prior to the next regularly scheduled meeting of the FUND's Executive Committee.

Furthermore, this payment schedule is subject to any rules and regulations promulgated by the Department of Insurance and the Department of Community Affairs.

SPECIAL PROVISIONS RELATING TO COMPENSATION. The compensation or service fee set forth in this Agreement includes the following special provisions:

All administrative staff, including support staff, necessary to perform the duties required hereunder.

Use of all physical equipment, and there shall be no further charges for rent, light, heat, office equipment or similar items.

In-house computer services and all software and hardware provided by the SERVICE PROVIDER for the FUND's use are understood as being, and shall remain the property of the SERVICE PROVIDER. All data and records which pertain to the business and activities of the FUND shall be the property of the FUND and upon the request of the FUND's Board of Fund Commissioners, Executive Director/Administrator, the SERVICE PROVIDER shall provide a complete and current copy of all such data and records to the FUND's Board of Fund Commissioners, or Executive Director/Administrator in either hard copy or on computer tape or disk, or both, as the FUND's Board of Fund Commissioners or Executive Director/Administrator may specify providing the SERVICE PROVIDER is able to comply with the type of copy request.

Furthermore, SERVICE PROVIDER shall take all reasonable steps necessary to safeguard data files, reports or other information from loss, destruction or erasure. Liability for cost or expense of replacing for damages resulting from the loss of such data shall be borne by SERVICE PROVIDER unless at the time of loss, said data was in the exclusive custody of the FUND

Also, any unanticipated work assignments outside of the services described in Section XVIII must be authorized by the Executive Committee.

SPECIAL PROVISION - INSURANCE: The Insurance agreement in the standard provisions of the contract is replaced in its entirety the following:

The SERVICE PROVIDER shall be bonded in a form and amount acceptable to the Commissioner of Insurance. Said coverage to be paid by the FUND.

SPECIAL PROVISION: INDEMNIFICATION AND HOLD HARMLESS: The Indemnification & Hold Harmless agreement in the standard provisions of the contract is replaced in its entirety the following:

Except where noted below, the SERVICE PROVIDER shall indemnify and hold the FUND, its Commissioners, appointed officials and member municipalities harmless from any and all claims or liabilities arising out of the activities of the SERVICE PROVIDER, its employees and agents in connection with all activities undertaken by the SERVICE PROVIDER, pursuant to this Agreement. It is the intention of the parties that any claim for relief of any type being asserted against the FUND, its Commissioners, appointed officials and member municipalities, based upon any act or omission of the SERVICE PROVIDER, its affiliates and successors, be the responsibility of the SERVICE PROVIDER, and the SERVICE PROVIDER shall hold the FUND harmless from same.

Furthermore, the FUND agrees to defend, indemnify, protect, save and keep harmless the SERVICE PROVIDER from any and all loss, cost, damage or exposure arising from the negligent acts or omissions of the FUND, which were the direct result of a directive given to the SERVICE PROVIDER by the FUND.

IN WITNESS WHEREOF, this Agreement has been executed on this _____ day of _____, 2018 for the purposes and the term specified herein.

CAMDEN COUNTY MUNICIPAL JOINT
INSURANCE FUND

SERVICE PROVIDER

Attest:

SERVICE AGREEMENT

Between

The **Camden County Municipal Joint Insurance Fund** hereinafter the **FUND** and

Conner Strong & Buckelew, Inc. hereinafter the **SERVICE PROVIDER**

NOW, THEREFORE, IT IS AGREED by and between the **FUND** and the **SERVICE PROVIDER** as follows:

APPOINTMENT. The SERVICE PROVIDER is hereby appointed and retained as **Underwriting Manager** for the FUND to provide the services detailed in the FUND's by-laws, plan of risk management, and N.J.A.C. 11:15-2 etc. seq. The term of this appointment shall commence on January 1, 2018 and continue until December 31, 2020. This appointment was made in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.

STANDARD PROVISIONS: Unless otherwise modified in writing, the contract standard provisions adopted by the FUND on January 23, 2006 with revisions adopted by the Fund on March 23, 2015 and included in Exhibit A attached hereto ("**Standard Provisions**") shall apply to this agreement. To the extent that any provisions or terms of this agreement conflicts with the Standard Provisions, the terms of the agreement shall control.

SERVICE PROVIDER REPRESENTATIVES: The SERVICE PROVIDER's designated representative(s) is Edward Cooney.

NOTICE: Notices under this Agreement shall be sent to:

Conner Strong & Buckelew, Inc.
9 Campus Drive – Suite 216
Parsippany, NJ 07054
Attn: Edward Cooney

Camden County Municipal Joint Insurance Fund
9 Campus Drive - Suite 216
Parsippany, NJ 07054
Attn: Executive Director/Administrator

With a copy to the ~~FUND'S General Counsel~~ Fund Attorney of record.

SPECIAL PROVISIONS – SERVICES: During the term of this Agreement, the SERVICE PROVIDER agrees to provide the following services:

Assist in ongoing coordination, updating and preparation of Coverage Documents detailing all lines and limits of coverage provided by the FUND to member municipalities (whether insured, self-insured or re-insured) with due consideration being given to the FUND's Risk Management Plan and to the policies of the Executive Committee to avoid conflicts. Coordinate the drafting and redrafting of Coverage Documents with the MELJIF Technical Writer. The Coverage Document

revisions, draft or redraft will be submitted to a group of local risk management consultants, the Executive Director/Administrator, and the FUND's Coverage Committee for review and comment, after which it will be presented to the FUND's Executive Committee for adoption.

It is expressly understood and agreed to by the SERVICE PROVIDER that the Coverage Document is the property of the FUND.

As required, attend Coverage Committee meetings, Executive Committee meetings, the annual meeting of the FUND and any other subcommittee meetings where applicable.

Respond in writing with copies to the Executive Director/Administrator to coverage questions from members, insurance producers, or from the Executive Director/Administrator. Such coverage questions must be submitted in writing to the SERVICE PROVIDER. Questions involving policy will be brought to the attention of the Executive Director/Administrator for submission to the Executive Committee.

Prepare, number, date, sign and distribute coverage bulletins to the FUND's participants, their risk management consultants, the FUND's professionals, and the Executive Director/Administrator.

Prepare a report each month of items the SERVICE PROVIDER wants to be placed on the agenda for the regularly scheduled meeting. This report to be received in the Executive Director/Administrator's office no later than the Monday of the week preceding the meeting. The SERVICE PROVIDER will notify the FUND's Executive Director/Administrator if the SERVICE PROVIDER has no items to be placed on the Agenda.

Coordinate activities with the Executive Director/Administrator, and upon direction, work with the Claims Service Company, Safety Director, Fund Attorney, Actuary or other Professionals, all in the interest and for the betterment of the FUND.

Calculate the excess insurance/reinsurance premiums based on the rates negotiated with insurer/reinsurer for each member based on the renewal exposure data provided by the Executive Director/Administrator.

Provide the Executive Director/Administrator with a schedule of excess property premiums for each member by line of coverage based on rates negotiated by the SERVICE PROVIDER.

Upon request, prepare a written report for the Executive Committee on new applications for membership, said report to be based on the loss/claim data and exposure information provided by the Executive Director/Administrator's office, to include a schedule of standard premiums based on rates furnished to the SERVICE PROVIDER, in conjunction with the insurer/reinsurer, will offer a recommendation as to the desirability of an applicant to join the FUND. It is understood that said recommendation is not binding and is offered solely as a recommendation.

Issue certificates of insurance, auto I.D. cards and workers compensation notices.

Provide all necessary personnel to perform the services agreed upon herein in a timely and professional manner.

Perform such other functions as may be reasonably required by the FUND as well as functions that may be reasonably required through regulations or statutes pertaining to Municipal Joint Insurance Funds.

Market, negotiate and place excess property insurance and reinsurance coverages in conjunction with the Executive Director/Administrator and as authorized by the FUND's Executive Committee.

Review excess renewal insurance and reinsurance policies for accuracy and prepare for filing with the State of New Jersey Department of Banking and Insurance.

Assist in the facilitating of excess property/boiler and machinery claim and excess claim settlements.

Upon request, review contracts and advise risk management consultants and/or members on insurance requirements for member town contracted services, member town functions, etc.

Annually review certificates of insurance and hold harmless agreements from fireworks display, amusement ride contractors and make recommendations for revisions and/or request for additional information, as needed.

Prepare agenda reports for the FUND Coverage and Committees.

Services not described herein, and the fees and expenses for such services, must be authorized by the Executive Committee.

~~The Executive Committee must authorize any unanticipated work assignments outside of the services described in the Section if such work assignment will result in additional compensation not contemplated herein.~~

COMPENSATION: During the term of this Agreement the FUND shall pay the SERVICE PROVIDER for services an amount not to exceed eleven thousand seven hundred sixteen forty-one dollars (\$11,716 041.00).

Payment shall be made monthly provided the SERVICE PROVIDER submits a duly authorized voucher to the FUND's Executive Director/Administrator at least 10 days prior to the regularly scheduled meeting of the FUND's Executive Committee. This payment schedule is subject to the rules and regulations promulgated by the Department of Banking and Insurance and the Department of Community Affairs.

The SERVICE PROVIDER agrees to notify the FUND in writing of any increase in service fee at least ninety (90) days prior to the expiration date of the Agreement.

Furthermore, this payment schedule is subject to approval by the Department of Insurance and the Department of Community Affairs.

SPECIAL PROVISIONS RELATING TO COMPENSATION. The compensation or service fee set forth in this Agreement includes the following special provisions:

All administrative staff, including support staff, necessary to perform the duties required hereunder.

Use of all physical equipment, and there shall be no further charges for rent, light, heat, office equipment or similar items.

In-house computer services and all software and hardware provided by the SERVICE PROVIDER for the FUND's use are understood as being, and shall remain the property of the SERVICE PROVIDER. All data and records which pertain to the business and activities of the FUND shall be the property of the FUND and upon the request of the FUND's Board of Fund Commissioners, Executive Director/Administrator, the SERVICE PROVIDER shall provide a complete and current copy of all such data and records to the FUND's Board of Fund Commissioners, or Executive Director/Administrator in either hard copy or on computer tape or disk, or both, as the FUND's Board of Fund Commissioners or Executive Director/Administrator may specify providing the SERVICE PROVIDER is able to comply with the type of copy request.

Furthermore, the SERVICE PROVIDER shall take all reasonable steps necessary to safeguard data files, reports or other information from loss, destruction or erasure. Liability for cost or expense of replacing for damages resulting from the loss of such data shall be borne by the SERVICE PROVIDER unless at the time of loss, said data was in the exclusive custody of the FUND.

SPECIAL PROVISION: INDEMNIFICATION AND HOLD HARMLESS: The Indemnification & Hold Harmless agreement in the standard provisions of the contract is replaced in its entirety the following:

Except where noted below, the SERVICE PROVIDER shall indemnify and hold the FUND, its Commissioners, appointed officials and member municipalities harmless from any and all claims or liabilities arising out of the activities of the SERVICE PROVIDER, its employees and agents in connection with all activities undertaken by the SERVICE PROVIDER, pursuant to this Agreement. It is the intention of the parties that any claim for relief of any type being asserted against the FUND, its Commissioners, appointed officials and member municipalities, based upon any act or omission of the SERVICE PROVIDER, its affiliates and successors, be the responsibility of the SERVICE PROVIDER, and the SERVICE PROVIDER shall hold the FUND harmless from same.

Furthermore, the FUND agrees to defend, indemnify, protect, save and keep harmless the SERVICE PROVIDER from any and all loss, cost, damage or exposure arising from the negligent acts or omissions of the FUND, which were the direct result of a directive given to the SERVICE PROVIDER by the FUND.

However, it is further realized and agreed to by the FUND that SERVICE PROVIDER does not have discretionary authority or control over the management or disposition of the assets of the FUND, and does not render advice with respect to any investment of monies or properties of the FUND, and has no authority or responsibility to do so.

NON-COMPETE. The SERVICE PROVIDER and its assignees and successors shall for a period of two (2) years following termination of its relationship with the FUND agree not to compete against the FUND with respect to its current members or applicants.

IN WITNESS WHEREOF, this Agreement has been executed on this _____ day of _____, 2018 for the purposes and the term specified herein.

CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND

SERVICE PROVIDER

MICHAEL MEVOLI, CHAIRMAN

Attest:

M. JAMES MALEY, JR., SECRETARY

SERVICE AGREEMENT

Between

The **Camden County Municipal Joint Insurance Fund** hereinafter the **FUND** and

Conner Strong & Buckelew, Inc. hereinafter the **SERVICE PROVIDER**

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CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND

SERVICE PROVIDER

MICHAEL MEVOLI, CHAIRMAN

Attest:

M. JAMES MALEY, JR., SECRETARY