

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
MEETING AGENDA  
MAY 22, 2017 – 5:15 PM**

**VOORHEES TOWNSHIP  
2400 VOORHEES TOWN CENTER  
VOORHEES, NJ 08043  
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**

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- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2017 EXECUTIVE COMMITTEE**
- WELCOME: VOORHEES TOWNSHIP**
- APPROVAL OF MINUTES:** April 24, 2017 Open Minutes .....Appendix I  
April 24, 2017 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. 17-15 .....Page 17  
Treasurer's Report.....Page 20  
Monthly Reports .....Page 21
- ATTORNEY – Joseph Nardi, Esquire**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report .....Page 27
- UNDERWRITING MANAGER – Conner Strong & Buckelew**  
Monthly Certificate Holding Report.....Page 39
- MANAGED CARE – Consolidated Services Group**  
Monthly Report .....Page 43
- CLAIMS SERVICE – AmeriHealth Casualty**

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- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - MEETING ADJOURNED**
  - NEXT MEETING: June 26, 2017 – Borough of Haddonfield**

## Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216  
Parsippany, NJ 07054

Date: May 22, 2017

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- National Flood Insurance Program** – Most municipalities in the MEL have properties in flood zones. Therefore, it is critical that Congress acts to continue the National Flood Insurance Program. The MEL recommends that each JIF adopt the attached resolution and pass it on to members for their action as well. **(Page 3)**

### **Motion to Adopt Resolution 17-14**

- 2017 Coverage Documents** – The Fund office will begin distributing the 2017 coverage documents to all Fund Commissioners and Risk Managers via email within the next few weeks.
- MEL Risk Management Consultant Accreditation Program.** The MEL is instituting a program to recognize the MEL's numerous experienced RMCs and train new staff. Producers who complete this program may use the designation "MEL Accredited Risk Management Consultant". To achieve accreditation, a RMC must complete the four all day sessions that will be conducted over a six month period. (See **Pages 5 & 6** for the registration form and agenda).

Each session will be held twice – once in Jamesburg at the Forsgate County Club and once at the Conner Strong and Buckelew Headquarters in Marlton. The program is also eligible for producer continuing education credits. The fee is a nominal \$500 payable to the Municipal Excess Liability Joint Insurance Fund.

- Financial Disclosures:** The fund office has provided all Fund Commissioners and Professionals with the login information they need to complete their Financial Disclosure filing for the Camden JIF. The email included links to the instructions and the DLGS webpage to file your disclosure; the filing deadline is May 30<sup>th</sup>.
- 2017 2<sup>nd</sup> Assessment Bills:** Statement of Accounts were mailed out to members with a due date of June 15<sup>th</sup>.
- 2017 Safety Expo:** The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund to conduct its Annual Safety Expo which includes MEL member town's water & sewer employees. The Safety Expos will be held on June 23<sup>rd</sup> at the Middlesex Fire Academy and September 29<sup>th</sup> at the Camden County Emergency Services Training Center. Registration is through the MEL Safety Institute. Registrations will be mailed to members shortly.

- ❑ **Auditor & Actuary Year-End Reports:** The financial audit for the period ending December 31, 2016 will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30<sup>th</sup> deadline.
- ❑ **2018 Renewal Online Underwriting Database:** Members and Risk Managers will receive an email when the database is set up to begin the 2018 underwriting renewal – which is expected to begin on or near June 1, 2017. The MEL awarded a contract to Origami for the on-line underwriting – but that system will not be functional until 2018. This year’s renewal will still be conducted in the Exigis system.
- ❑ **MEL Cyber Insurance Webinar Series:** The MEL is hosting webinars related to Cyber Insurance. The first webinar was on Understanding Your Cyber Liability Policy and was well attended. The second is on What to Do in the Event of a Breach. This session is scheduled on May 23<sup>rd</sup>. The flyer is included in the agenda on **Page 7**.
- ❑ **Career Survival for First Line Supervisors** – Several sessions of this police training were held with good participation. There is one more session on the 23<sup>rd</sup>.

❑ **Due Diligence Reports:**

<b>Financial Fast Track</b>	<b>Page 8</b>
<b>Income Portfolio</b>	<b>Page 9</b>
<b>Loss Ratio Analysis</b>	<b>Page 10</b>
<b>Loss Time Accident Frequency</b>	<b>Pages 11 &amp; 12</b>
<b>POL/EPL Compliance Report</b>	<b>Page 13</b>
<b>Fund Commissioners</b>	<b>Page 14</b>
<b>Regulatory Affairs Checklist</b>	<b>Page 15</b>
<b>RMC Agreements</b>	<b>Page 16</b>

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION TO URGE REPRESENTATIVES FROM THE  
STATE OF NEW JERSEY TO  
SUPPORT THE LEGISLATIVE ACTION TO RE-AUTHORIZE AND EXTEND  
THE NATIONAL FLOOD INSURANCE PROGRAM (“NFIP”)**

**WHEREAS**, floods are the most common and most destructive natural disasters in the United States; and

**WHEREAS**, the National Flood Insurance Act authorizes a National Flood Insurance Program (“NFIP”); and

**WHEREAS**, the NFIP is a Federal program created by Congress to mitigate future flood losses nationwide and to provide access to affordable, federally backed flood insurance protection for property owners; and

**WHEREAS**, the NFIP is designed to provide an insurance alternative to disaster assistance to meet the escalating costs of repairing damage to buildings and their contents caused by floods; and

**WHEREAS**, New Jersey is fourth in the nation in the number of NFIP policies enforced and third in total value of claims paid; and

**WHEREAS**, five hundred and fifty-two communities in New Jersey participate as members of the NFIP which amounts to over 230,000 policies throughout the State of New Jersey; and

**WHEREAS**, the NFIP maintains a significant role in providing financial protection against flood events to New Jersey residents; and

**WHEREAS**, the NFIP is set to expire on September 30, 2017; and

**WHEREAS**, the expiration of this program could cause catastrophic loss of insurance coverage against flooding which is the number one cause of loss of property throughout the United States; and

**WHEREAS**, in the event the program were to expire, the consequences in the form of disruption of coverage and the potential financial burdens to residents throughout the State of New Jersey will be of great economic significance; and

**WHEREAS**, the purpose of this Resolution is to urge the area Federal Representatives to support the extension of the NFIP which promotes the public health, safety and general welfare and minimizes public and private losses due to flooding events in the State of New Jersey

**NOW, THEREFORE, BE IT RESOLVED**, that the Central Jersey Joint Insurance Fund (hereinafter the “FUND”) hereby urges its area Federal Legislators and Representatives to take any and all necessary action to insure that the National Flood Insurance Program is extended beyond the September 30, 2017 expiration date.

**BE IT FURTHER RESOLVED**, that a copy of this Resolution shall be forwarded to area Federal Legislators and Representatives.

**BE IT FURTHER RESOLVED**, that a copy of this resolution shall be forwarded to members of the FUND urging them to adopt it as well.

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

Adopted this day by the Governing Body:

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
date

Attest:

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
date



## Municipal Excess Liability Joint Insurance Fund

9 Campus Drive, Suite 216  
Parsippany, New Jersey 07054-4412  
Tel (201) 881-7632  
Fax (201) 881-7633

### 2017 MEL Risk Management Consultant Accreditation Program

The MEL is instituting a Risk Management Consultant (RMC) accreditation program to recognize the MEL's numerous experienced RMCs and train new staff. Producers who complete this program may use the designation "MEL Accredited Risk Management Consultant". To achieve accreditation, a RMC must complete the four all day sessions that will be conducted over a six month period. (See attached agenda). Each session will be held twice – once in Jamesburg at the Forsgate County Club (Exit 8A) and once at the Conner Strong and Buckelew Headquarters facility in Marlton (Exit 4). The program is also eligible for producer continuing education credits. The fee is a nominal \$500 payable to the Municipal Excess Liability Joint Insurance Fund. You will be billed after you register.

#### REGISTRATION: RSVP by Friday, May 12

Name: \_\_\_\_\_ Title: \_\_\_\_\_ Organization: \_\_\_\_\_

Address: \_\_\_\_\_

Seven digit P/C Insurance Producer License # \_\_\_\_\_

Phone: \_\_\_\_\_ cell: \_\_\_\_\_ e-mail: \_\_\_\_\_

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

#### Circle preferred class dates for each session:

- **Session One:** (May 19 in Jamesburg) or (June 2 in Marlton)
- **Session Two:** (June 16 in Jamesburg) or (June 23 in Marlton)
- **Session Three:** (September 7 in Jamesburg) or (September 19 in Marlton) \*Revised
- **Session Four:** (October 20 in Jamesburg) or (October 27 in Marlton)

E-mail registrations to [jciannella@permainc.com](mailto:jciannella@permainc.com)

# MEL Producer Accreditation Program

## Agenda

### Session One (May 19 in Jamesburg or June 2 in Marlton)

- Basic risk management for local government (9:00 - 10:15): Dave Grubb
- Governance of a local governmental entity i.e. municipal government 101 (10:30 - 12:00): Robert Landolfi, Paul Shives, Chuck Cuccia, Bob Shannon
- Governance and operation of a Joint Insurance Fund (1:00 - 2:45): Cate Kiernan, Pauline Kontomanolis, Paul Forlenza, Joe Hrubash
- Local Government Ethics Act (3:00 - 4:00): Russ Huntington

### Session Two (June 16 in Jamesburg or June 23 in Marlton)

- Title 59: The New Jersey Tort Claims Act (9:00 - 10:30): Chris Botta, Robyn Walcoff
- General and Auto Liability Coverage (10:45 - 12:00): Ed Cooney
- The NJ Workers Compensation Law (1:00 - 2:30): Stephanie Ganey
- Employee Safety (2:45 - 4:00): Joanne Hall, Dave McHale, Don Ruprecht

### Session Three (September 7 in Jamesburg or September 8 in Marlton)

- Public officials liability including land use liability (9:00 – 9:50): Heather Steinmiller, Fred Semrau
- Employment Practices Liability (10:00 – 10:50): Richard Pevner, Dave Grubb
- Cyber Liability & Coverage (11:00 – 12:00) Marc Pfeiffer, Ed Cooney, Paul Forlenza
- Property coverages (1:00 - 2:30): Ezio Altamura, Mike Avalone, Frank Covelli
- Environmental liability and coverage (2:45 - 4:00): Steve Sacco, Peter King

### Session Four (October 20 in Jamesburg or October 27 in Marlton)

- Surety bonds & crime coverage (9:00 - 9:50): Joe Hrubash, Ed Cooney
- Community Safety Issues (10:00 – 10:50): Joanne Hall, Dave Grubb
- Legislative issues (11:00 – 12:00): Richard Hirsch, Paul Forlenza, Paul Bent
- Health insurance funds (HIFs) (1:00 – 2:00): Paul Laracy, Dave Vozza
- Responsibilities and challenges of a risk management consultant (2:15 – 4:00): Mike Avalone Ezio Altamura, Frank Covelli, Chuck Casagrande





# SAVE THE DATE

## For a Two-Part Cyber Insurance Webinar Series

### **Understanding Your Cyber Liability Policy**

*Thursday, April 20, 2017*

*10 AM – 11 AM*

Scott Schleicher from XL Catlin, the MEL's primary cyber insurance carrier, will discuss the coverage available under your cyber policy and pre-breach risk management tools, such as XL's cyber portal. He will also walk attendees through XL's Claims Road Map to provide a better understanding of reporting a breach or suspected breach.

**[Click here](#)** to register or contact Sandra Cantwell at 201-518-7038 or [scantwell@permainc.com](mailto:scantwell@permainc.com).

### **What to Do in the Event of a Breach**

*Tuesday, May 23, 2017*

*2 PM – 3PM*

John Mullen from Mullen Coughlin, one of XL's pre-approved breach response counsels will walk members through what to do in the event of a breach, discuss the role of breach response counsel including what services they provide and will conclude by discussing incident response plans.

**[Click here](#)** to register or contact Sandra Cantwell at 201-518-7038 or [scantwell@permainc.com](mailto:scantwell@permainc.com).

*Both webinars will be recorded for members to share or view at a later time.*



# MEL

<b>CAMDEN COUNTY MUNICIPAL FUND</b>					
<b>FINANCIAL FAST TRACK REPORT</b>					
	<b>AS OF</b>	<b>March 31, 2017</b>			
	<b>THIS MONTH</b>	<b>YTD CHANGE</b>	<b>PRIOR YEAR END</b>	<b>FUND BALANCE</b>	
1.	<b>UNDERWRITING INCOME</b>	<b>1,071,785</b>	<b>3,218,630</b>	<b>204,655,450</b>	<b>207,874,079</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	543,958	1,265,462	91,081,446	92,346,907
	Case Reserves	(276,882)	(427,569)	4,181,456	3,753,888
	IBNR	(1,398,145)	(902,365)	6,349,329	5,446,964
	Recoveries	-	(40,422)	(167,155)	(207,577)
	<b>TOTAL CLAIMS</b>	<b>(1,131,069)</b>	<b>(104,894)</b>	<b>101,445,076</b>	<b>101,340,182</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	336,874	1,012,746	55,536,497	56,549,243
	Administrative	209,103	549,475	36,544,486	37,093,961
	<b>TOTAL EXPENSES</b>	<b>545,977</b>	<b>1,562,221</b>	<b>92,080,984</b>	<b>93,643,205</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	<b>1,656,877</b>	<b>1,761,303</b>	<b>11,129,390</b>	<b>12,890,693</b>
5.	<b>INVESTMENT INCOME</b>	<b>40,991</b>	<b>60,416</b>	<b>10,166,597</b>	<b>10,227,012</b>
6.	<b>DIVIDEND INCOME</b>	<b>0</b>	<b>0</b>	<b>3,320,164</b>	<b>3,320,164</b>
7.	<b>STATUTORY PROFIT (4+5+6)</b>	<b>1,697,868</b>	<b>1,821,719</b>	<b>24,616,151</b>	<b>26,437,870</b>
8.	<b>DIVIDEND</b>	<b>0</b>	<b>0</b>	<b>18,301,650</b>	<b>18,301,650</b>
9.	<b>STATUTORY SURPLUS (7-8)</b>	<b>1,697,868</b>	<b>1,821,719</b>	<b>6,314,500</b>	<b>8,136,219</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	Closed	1,954	2,991	965,812	968,803
	Aggregate Excess LFC	27,151	80,188	244,478	324,666
	2013	40,286	43,761	2,353,651	2,397,412
	2014	65,219	69,507	2,414,063	2,483,570
	2015	320,005	323,800	997,191	1,320,991
	2016	975,140	980,037	(660,695)	319,342
	2017	268,114	321,435		321,435
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>1,697,868</b>	<b>1,821,719</b>	<b>6,314,500</b>	<b>8,136,219</b>
	<b>TOTAL CASH</b>				<b>19,879,124</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>0</b>	<b>81,427,837</b>	<b>81,427,837</b>
	<b>FUND YEAR 2013</b>				
	Paid Claims	295,059	386,943	3,170,042	3,556,985
	Case Reserves	(297,382)	(402,938)	810,282	407,344
	IBNR	(31,578)	(17,905)	150,343	132,438
	Recoveries	0	0	(82,459)	(82,459)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>(33,900)</b>	<b>(33,900)</b>	<b>4,048,209</b>	<b>4,014,308</b>
	<b>FUND YEAR 2014</b>				
	Paid Claims	117,104	289,792	2,404,399	2,694,191
	Case Reserves	(62,224)	(75,411)	933,399	857,988
	IBNR	(112,328)	(271,829)	747,665	475,836
	Recoveries	0	0	(57,443)	(57,443)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>(57,448)</b>	<b>(57,448)</b>	<b>4,028,019</b>	<b>3,970,571</b>
	<b>FUND YEAR 2015</b>				
	Paid Claims	34,323	117,818	2,607,706	2,725,524
	Case Reserves	12,279	(93,650)	1,190,203	1,096,552
	IBNR	(359,582)	(337,147)	1,412,301	1,075,154
	Recoveries	0	0	(15,529)	(15,529)
	<b>TOTAL FY 2015 CLAIMS</b>	<b>(312,980)</b>	<b>(312,980)</b>	<b>5,194,681</b>	<b>4,881,701</b>
	<b>FUND YEAR 2016</b>				
	Paid Claims	64,213	420,037	1,471,461	1,891,498
	Case Reserves	(31,877)	(72,196)	1,247,572	1,175,377
	IBNR	(998,749)	(1,273,832)	4,039,020	2,765,188
	Recoveries	0	(40,422)	(11,724)	(52,146)
	<b>TOTAL FY 2016 CLAIMS</b>	<b>(966,413)</b>	<b>(966,413)</b>	<b>6,746,330</b>	<b>5,779,917</b>
	<b>FUND YEAR 2017</b>				
	Paid Claims	33,259	50,872		50,872
	Case Reserves	102,321	216,627		216,627
	IBNR	104,092	998,348		998,348
	Recoveries	0	0		0
	<b>TOTAL FY 2017 CLAIMS</b>	<b>239,672</b>	<b>1,265,846</b>		<b>1,265,846</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>(1,131,069)</b>	<b>(104,894)</b>	<b>101,445,076</b>	<b>101,340,182</b>

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

<b>CAMDEN JOINT INSURANCE FUND</b>									
<b>Fixed Income Portfolio Summary and Rate Comparison</b>									
					For Month End	3/31/2017			
					2016	Last Month	This Month		
					2015				
					2014				
<b>CAMDEN JOINT INSURANCE FUND</b>									
Total Cash Balance (millions)					14.32	15.46	16.98	20.55	19.88
<b>Fixed Income Portfolio</b>									
Investments (millions), Book Value					4.92	4.92	9.99	9.99	9.99
Avg maturity (years)					1.51	1.33	0.24	0.08	2.58
Unrealized gain/(loss) (%)					0.89	0.47	0.09	0.07	0.01
Purchase/Book yield (%)					1.40	1.40	0.62	0.62	1.11
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Yield (Market)					2.29	1.87	0.71	0.69	1.12
<b>M E L PORTFOLIO</b>									
Total Cash Balance (millions)					72.15	80.36	61.94	59.94	56.96
<b>Fixed Income Portfolio</b>									
Investments (millions), Book Value					48.09	48.09	53.40	44.65	44.59
Avg maturity (years)					1.90	1.58	1.64	1.52	1.61
Unrealized gain/(loss) (%)					-0.06	0.12	0.03	-0.13	-0.17
Purchase/Book yield (%)					0.82	0.82	0.82	1.00	1.01
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Yield (Market)					0.76	0.94	0.85	0.87	0.84
<b>COMPARATIVE RATES (%)</b>									
<b>Cash &amp; Cash Equivalents</b>									
NJ Cash Mgmt Fund *					0.69	0.10	0.41	0.57	0.66
TD Money Market					0.01	0.01	0.01	0.01	0.34
TD Bank Deposits					Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits					-	-	0.66	0.66	0.66
<b>Treasury Issues</b>									
1 year bills					0.12	0.32	0.61	0.82	1.01
3 year notes					0.90	1.02	1.00	1.47	1.59
5 year notes					1.64	1.53	1.33	1.90	2.01
Merrill Lynch US Govt 1-3 years ^					0.63	0.56	0.89	0.23	0.26
* Yearly data is average monthly rate.									
^Monthly data is Year to Date return									
**Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.									

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

AS OF **March 31, 2017**

**FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	51	MONTH	50	MONTH	39	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-17		28-Feb-17		31-Mar-16	
PROPERTY	535,713	372,208	69.48%	100.00%	69.48%	100.00%	71.02%	100.00%
GEN LIABILITY	1,423,316	956,818	67.22%	96.38%	67.46%	96.23%	34.66%	91.95%
AUTO LIABILITY	377,258	114,744	30.42%	93.62%	30.42%	93.27%	18.62%	88.81%
WORKER'S COMP	3,913,656	2,438,099	62.30%	99.57%	62.27%	99.52%	60.15%	98.57%
TOTAL ALL LINES	6,249,943	3,881,869	62.11%	98.52%	62.15%	98.44%	52.77%	96.60%
NET PAYOUT %	\$3,474,526			55.59%				

**FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	39	MONTH	38	MONTH	27	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-17		28-Feb-17		31-Mar-16	
PROPERTY	591,500	358,018	60.53%	100.00%	60.53%	100.00%	63.04%	100.00%
GEN LIABILITY	1,405,625	1,065,553	75.81%	91.95%	70.83%	91.38%	24.39%	82.70%
AUTO LIABILITY	350,875	105,163	29.97%	88.81%	29.97%	88.30%	21.61%	80.03%
WORKER'S COMP	3,909,782	1,966,001	50.28%	98.57%	50.67%	98.43%	53.35%	95.33%
TOTAL ALL LINES	6,257,782	3,494,735	55.85%	96.67%	54.97%	96.42%	45.98%	92.08%
NET PAYOUT %	\$2,636,748			42.14%				

**FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	27	MONTH	26	MONTH	15	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-17		28-Feb-17		31-Mar-16	
PROPERTY	541,208	602,000	111.23%	100.00%	111.86%	100.00%	116.06%	96.43%
GEN LIABILITY	1,412,638	337,162	23.87%	82.70%	22.20%	81.65%	19.73%	66.07%
AUTO LIABILITY	335,860	48,648	14.48%	80.03%	14.48%	78.92%	14.51%	59.58%
WORKER'S COMP	3,739,043	2,839,036	75.93%	95.33%	74.68%	94.80%	72.51%	78.67%
TOTAL ALL LINES	6,028,749	3,826,846	63.48%	91.94%	62.37%	91.30%	60.82%	76.25%
NET PAYOUT %	\$2,730,294			45.29%				

**FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	15	MONTH	14	MONTH	3	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-17		28-Feb-17		31-Mar-16	
PROPERTY	490,882	434,405	88.49%	96.43%	86.46%	96.03%	10.82%	23.00%
GEN LIABILITY	1,437,680	127,528	8.87%	66.07%	8.52%	64.20%	1.09%	6.00%
AUTO LIABILITY	330,150	87,676	26.56%	59.58%	27.15%	56.96%	3.23%	6.00%
WORKER'S COMP	3,689,848	2,360,608	63.98%	78.67%	63.88%	74.88%	16.57%	3.00%
TOTAL ALL LINES	5,948,560	3,010,217	50.60%	76.03%	50.33%	73.05%	11.61%	5.54%
NET PAYOUT %	\$1,834,840			30.85%				

**FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	3	MONTH	2	MONTH	-9	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-17		28-Feb-17		31-Mar-16	
PROPERTY	567,773	88,668	15.62%	23.00%	7.76%	13.00%	N/A	N/A
GEN LIABILITY	1,464,528	26,674	1.82%	6.00%	1.15%	2.50%	N/A	N/A
AUTO LIABILITY	324,847	13,113	4.04%	6.00%	3.72%	2.50%	N/A	N/A
WORKER'S COMP	3,837,435	141,865	3.70%	3.00%	1.70%	2.00%	N/A	N/A
TOTAL ALL LINES	6,194,583	270,321	4.36%	5.70%	2.23%	3.15%	N/A	N/A
NET PAYOUT %	\$53,694			0.87%				

<b>2017 LOST TIME ACCIDENT FREQUENCY ALL JIFs</b>				
		<b>March 31, 2017</b>		
	<b>2017</b>	2016	2015	<b>TOTAL</b>
	<b>LOST TIME</b>	LOST TIME	LOST TIME	<b>RATE *</b>
<b>FUND</b>	<b>FREQUENCY</b>	FREQUENCY	FREQUENCY	<b>2017 - 2015</b>
SUBURBAN MUNICIPAL	0.37	1.95	2.19	1.94
CAMDEN	0.55	1.32	2.55	1.68
N.J.U.A.	0.60	2.74	2.55	2.41
NJ PUBLIC HOUSING	0.68	1.75	2.01	1.76
MORRIS	0.93	1.78	2.00	1.79
BURLINGTON	0.97	1.83	1.85	1.74
ATLANTIC	1.37	3.02	2.61	2.62
SUBURBAN ESSEX	1.51	1.63	2.19	1.89
CENTRAL	1.69	1.68	1.92	1.80
TRI-COUNTY	1.70	2.34	2.05	2.13
OCEAN	1.71	2.16	2.12	2.09
SOUTH BERGEN	1.84	2.25	2.76	2.46
BERGEN	1.98	1.54	2.25	1.89
PROF MUN MGMT	2.79	1.66	3.92	2.75
MONMOUTH	2.85	1.80	2.21	2.08
<b>AVERAGE</b>	<b>1.43</b>	1.96	2.35	<b>2.07</b>
<b>* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time</b>				

2017 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF March 31, 2017									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2017 - 2015
		*	3/31/2017						
1	87 AUDUBON		0	0	0.00	1.10	0.00	1 AUDUBON	0.54
2	88 AUDUBON PARK		0	0	0.00	0.00	0.00	2 AUDUBON PARK	0.00
3	89 BARRINGTON		0	0	0.00	0.70	2.71	3 BARRINGTON	1.46
4	90 BELLMAWR		0	0	0.00	0.47	5.44	4 BELLMAWR	2.41
5	91 BERLIN BOROUGH		0	0	0.00	0.00	0.95	5 BERLIN BOROUGH	0.34
6	92 BERLIN TOWNSHIP		0	0	0.00	5.95	0.00	6 BERLIN TOWNSHIP	2.72
7	93 BROOKLAWN		0	0	0.00	0.00	0.00	7 BROOKLAWN	0.00
8	94 CHESILHURST		0	0	0.00	0.00	0.00	8 CHESILHURST	0.00
9	95 CLEMENTON		0	0	0.00	0.00	2.99	9 CLEMENTON	0.76
10	96 COLLINGSWOOD		0	0	0.00	0.92	0.59	10 COLLINGSWOOD	0.69
11	97 GIBBSBORO		0	0	0.00	0.00	3.92	11 GIBBSBORO	1.01
12	98 GLOUCESTER		0	0	0.00	1.53	2.51	12 GLOUCESTER	1.71
13	99 HADDON		0	0	0.00	0.45	2.03	13 HADDON	1.01
14	102 HI-NELLA		0	0	0.00	0.00	0.00	14 HI-NELLA	0.00
15	103 LAUREL SPRINGS		0	0	0.00	1.35	8.11	15 LAUREL SPRINGS	3.40
16	104 LAWSIDE		0	0	0.00	1.20	9.80	16 LAWSIDE	4.18
17	105 LINDENWOLD		0	0	0.00	2.94	2.14	17 LINDENWOLD	2.24
18	106 MAGNOLIA		0	0	0.00	3.21	0.00	18 MAGNOLIA	1.75
19	107 MEDFORD LAKES		0	0	0.00	0.00	0.00	19 MEDFORD LAKES	0.00
20	108 MERCHANTVILLE		0	0	0.00	0.00	0.00	20 MERCHANTVILLE	0.00
21	109 MOUNT EPHRAIM		0	0	0.00	3.13	0.00	21 MOUNT EPHRAIM	1.76
22	110 OAKLYN		0	0	0.00	0.00	4.41	22 OAKLYN	1.61
23	111 PINE HILL		0	0	0.00	0.00	1.72	23 PINE HILL	0.83
24	112 RUNNEMEDE		0	0	0.00	1.37	0.00	24 RUNNEMEDE	0.71
25	114 VOORHEES		0	0	0.00	1.43	3.69	25 VOORHEES	2.25
26	115 WINSLOW		0	0	0.00	3.69	3.60	26 WINSLOW	3.25
27	117 WOODLYNNE		0	0	0.00	2.82	0.00	27 WOODLYNNE	1.56
28	451 TAVISTOCK		0	0	0.00	0.00	0.00	28 TAVISTOCK	0.00
29	457 PINE VALLEY		0	0	0.00	0.00	0.00	29 PINE VALLEY	0.00
30	565 CAMDEN PARKING AUT		0	0	0.00	0.00	14.29	30 CAMDEN PARKING AU	4.78
31	584 CHERRY HILL FIRE DIST		0	0	0.00	2.90	2.21	31 CHERRY HILL FIRE DIS	2.34
32	564 CHERRY HILL		0	1	0.83	1.01	0.97	32 CHERRY HILL	0.97
33	113 SOMERDALE		0	1	7.55	3.52	0.00	33 SOMERDALE	2.60
34	101 HADDONFIELD		0	2	7.58	0.00	4.05	34 HADDONFIELD	1.73
Totals:			0	4	0.55	1.32	2.07		1.55
Frequency = (Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2016 Loss Time Accident Frequency as of			March 30, 2016		1.83				

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund				
Data Valued As of :	May 11, 2017			
Total Participating Members	34			
Complaint	34			
Percent Compliant	100.00%			
		01/01/17	2017	
	Compliant	EPL	POL	Co-Insurance
Member Name	*	Deductible	Deductible	01/01/17
AUDUBON	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
COLLINGSWOOD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HADDON	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	\$ 20,000	\$ 20,000	0%
LAWNSIDE	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
LINDENWOLD	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODLYNNE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

**Camden JIF  
2017 FUND COMMISSIONERS**

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



**Camden County Municipal Joint Insurance Fund**  
**Annual Regulatory Filing Check List**  
**Year 2017 as of May 1, 2017**

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

**CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND  
2017 RISK MANAGEMENT CONSULTANTS AGREEMENTS  
AS OF May 15, 2017**

<b>MUNICIPALITY</b>	<b>RISK MANAGEMENT CONSULTANT</b>	<b>Resolution Received</b>	<b>Agreement Received</b>	<b>Contract Term date</b>
AUDUBON	HARDENBERGH INSURANCE GROUP			12/31/16
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	3/2/2017	3/2/2017	12/31/17
BARRINGTON	CONNER STRONG & BUCKELEW		4/13/2017	12/31/17
BELLMAWR	CONNER STRONG & BUCKELEW	2/1/2017	2/1/2017	12/31/17
BERLIN BOROUGH	EDGEWOOD ASSOCIATES			12/31/16
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW		02/03/17	12/31/17
BROOKLAWN	CONNER STRONG & BUCKELEW		01/30/17	12/31/17
CHERRY HILL	CONNER STRONG & BUCKELEW		1/19/2017	12/31/17
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW		5/4/2017	12/31/17
CHESILHURST	EDGEWOOD ASSOCIATES			12/31/16
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY		01/31/17	12/31/17
CLEMENTON	HARDENBERGH INSURANCE GROUP	02/09/17	02/09/17	12/31/17
COLLINGSWOOD	CONNER STRONG & BUCKELEW		01/11/17	12/31/17
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	01/31/17	01/31/17	12/31/17
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/19/2017	2/1/2017	12/31/17
HADDON	WAYPOINT INSURANCE SERVICES	2/2/2017	2/2/2017	12/31/17
HADDONFIELD	HENRY BEAN & SONS		03/10/17	12/31/17
HI-NELLA	CONNER STRONG & BUCKELEW	03/27/17	03/27/17	12/31/17
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	02/01/17	02/01/17	12/31/17
LAWNSIDE	M&C INSURANCE AGENCY	03/16/17		02/03/18
LINDENWOLD	HARDENBERGH INSURANCE GROUP	02/09/17	02/09/17	12/31/17
MAGNOLIA	CONNER STRONG & BUCKELEW	01/27/17	02/08/17	12/31/17
MEDFORD LAKES	CONNER STRONG & BUCKELEW		2/27/2017	12/31/17
MERCHANTVILLE	CONNER STRONG & BUCKELEW		1/13/2017	12/31/17
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		8/1/2016	07/26/17
OAKLYN	HARDENBERGH INSURANCE GROUP	3/1/2017	3/1/2017	12/31/17
PINE HILL	CONNER STRONG & BUCKELEW	2/7/2017	2/7/2017	12/31/17
PINE VALLEY	HENRY BEAN & SONS		1/25/2017	12/31/17
RUNNEMEDE	CONNER STRONG & BUCKELEW	01/26/17	1/26/2017	12/31/17
SOMERDALE	CONNER STRONG & BUCKELEW		3/2/2017	12/31/17
TAVISTOCK	CONNER STRONG & BUCKELEW			12/31/16
VOORHEES	HARDENBERGH INSURANCE GROUP	03/15/17	3/15/2017	12/31/17
WINSLOW	CONNER STRONG & BUCKELEW		1/23/2017	12/31/17
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	3/2/2017	3/2/2017	12/31/17

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

**RESOLUTION NO. 17-15**

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

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

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

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

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

**FUND YEAR CLOSED**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>001325</b>			
001325	INDIAN HARBOR INSURANCE CO.	CLAIMS 1514904 PAYMNT FR LAUREL SPRINGS	10,000.00
			<b>10,000.00</b>
	TOTAL PAYMENTS Closed Year		10,000.00

**FUND YEAR 2016**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>001326</b>			
001326	TAVISTOCK BOROUGH	2016 SAFETY INCENTIVE AWARD	1,000.00
			<b>1,000.00</b>
<b>001327</b>			
001327	CHESILHURST BOROUGH	2016 SAFETY INCENTIVE AWARD	1,000.00
			<b>1,000.00</b>
<b>001328</b>			
001328	WOODLYNNE BOROUGH	2016 SAFETY INCENTIVE AWARD	1,000.00
			<b>1,000.00</b>
<b>001329</b>			
001329	BARRINGTON BOROUGH	2016 SAFETY INCENTIVE AWARD	1,500.00
			<b>1,500.00</b>
<b>001330</b>			
001330	PINE HILL BOROUGH	2016 SAFETY INCENTIVE AWARD	1,500.00
			<b>1,500.00</b>
<b>001331</b>			
001331	WINSLOW TOWNSHIP	2016 SAFETY INCENTIVE AWARD	2,000.00
			<b>2,000.00</b>
<b>001332</b>			
001332	PINE VALLEY BOROUGH	2016 SAFETY INCENTIVE AWARD	1,000.00
			<b>1,000.00</b>
	TOTAL PAYMENTS FY 2016		9,000.00

**FUND YEAR 2017**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>001333</b>			
001333	APEX INS SRVS c/o BEAZLEY	TECH ERRORS & OMISSIONS 20F2 INSTALL	7,271.50
			<b>7,271.50</b>

<b>001334</b>			
001334	COMP SERVICES, INC.	CHERRY HILL SERVICES - 05/2017	2,458.33
001334	COMP SERVICES, INC.	CHERRY HILL SERVICES - 04/2017	2,458.33
001334	COMP SERVICES, INC.	CLAIMS ADMIN - 05/2017	32,500.00
001334	COMP SERVICES, INC.	CLAIMS ADMIN - 04/2017	32,500.00
			<b>69,916.66</b>
<b>001335</b>			
001335	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 04/2017	2,190.00
			<b>2,190.00</b>
<b>001336</b>			
001336	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 05/2017	11,090.77
001336	J.A. MONTGOMERY RISK CONTROL	2017 AWARDS BREAKFAST - 5/3/2017	1,061.60
			<b>12,152.37</b>
<b>001337</b>			
001337	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 04/2017	38.55
001337	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 05/2017	29,867.50
			<b>29,906.05</b>
<b>001338</b>			
001338	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 05/2017	3,855.25
			<b>3,855.25</b>
<b>001339</b>			
001339	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 04/2017	2,074.00
001339	BROWN & CONNERY, LLP	ATTORNEY FEE 04/2017	1,721.58
001339	BROWN & CONNERY, LLP	EXPENSES: 04/2017	144.42
001339	BROWN & CONNERY, LLP	ATTORNEY FEE 03/2017	1,721.58
001339	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 03/2017	2,645.50
001339	BROWN & CONNERY, LLP	EXPENSES - 03/2017	605.19
			<b>8,912.27</b>
<b>001340</b>			
001340	ELIZABETH PIGLIACELLI	TREASURER FEE 05/2017	1,742.50
			<b>1,742.50</b>
<b>001341</b>			
001341	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR - 3/31/2017	66.62
001341	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR - 4/30/2017	103.23
			<b>169.85</b>
<b>001342</b>			
001342	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 05/2017	8,739.58
001342	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 05/2017 - CHERRY	1,083.00
			<b>9,822.58</b>
<b>001343</b>			
001343	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGERS FEE 05/2017	957.17
			<b>957.17</b>
<b>001344</b>			
001344	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2017 - MEDFORD LAKES	5,715.90
001344	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2017 - HI NELLA	1,271.49
001344	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2017 - SOMERDALE	6,856.24
001344	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2017 - BARRINGTON	8,933.82
001344	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2017 - CHERRY HILL FIRE DIST	20,686.27
			<b>43,463.72</b>

001345  
001345

CHERRY HILL FIRE DISTRICT 13

50% OF FOOD EXP FOR 4/17 CCJIF MTG

150.95  
**150.95**

TOTAL PAYMENTS FY 2017

190,510.87

**TOTAL PAYMENTS ALL FUND YEARS \$ 209,510.87**

\_\_\_\_\_  
Chairperson

Attest:

\_\_\_\_\_

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

May 22, 2017

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

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

The statements included in this report are prepared on a "cash basis" and relate to financial activity through the period ending April 30, 2017 for Fund Years 2013, 2014, 2015, 2016 and 2017. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for April totaled \$36,370.67.

- **RECEIPT ACTIVITY FOR APRIL:**

Cherry Hill Deductible	\$ 24,110.09	
Restitution	<u>1,433.00</u>	
Total Receipts		<u>\$25,543.09</u>

- **CLAIM ACTIVITY FOR APRIL:**

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

Property Liability Claims	\$ 80,284.56	
Workers Compensation Claims	189,165.69	
Administration Expense	<u>1,331,651.60</u>	
Total Claims/Expenses		<u>\$1,601,101.85</u>

- **CASH ACTIVITY FOR APRIL:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$19,879,123.44 to a closing balance of \$18,330,782.46 showing a decrease of \$1,548,340.98.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer



## Summary of Investments

Account Number **115884-000**

As of April 30, 2017

Page 1 of 7

PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) As of 3/31/2017	% OF M/V	MARKET VALUE (M/V) As of 4/30/2017	% OF M/V
<b>PRINCIPAL PORTFOLIO(S)</b>					
	<b>MONEY MARKET FUNDS</b>				
	U.S. GOV. MONEY MARKET FUNDS	\$45,345.07	0.45	\$45,351.48	0.45
	<b>TOTAL MONEY MARKET FUNDS</b>	<b>45,345.07</b>	<b>0.45</b>	<b>45,351.48</b>	<b>0.45</b>
	<b>U.S. TREASURY OBLIGATIONS</b>				
	U.S. TREASURY BONDS AND NOTES	9,991,719.75	99.55	10,012,642.00	99.55
	<b>TOTAL U.S. TREASURY OBLIGATIONS</b>	<b>9,991,719.75</b>	<b>99.55</b>	<b>10,012,642.00</b>	<b>99.55</b>
	<b>TOTAL PRINCIPAL PORTFOLIO(S)</b>	<b>10,037,064.82</b>	<b>100.00</b>	<b>10,057,993.48</b>	<b>100.00</b>
	<b>TOTAL ACCRUED INCOME</b>	<b>25,205.18</b>		<b>34,358.07</b>	
	<b>TOTAL MARKET VALUE WITH ACCRUED INCOME</b>	<b>10,062,270.00</b>		<b>10,092,351.55</b>	



**Summary of Activity**

**Account Number** **115884-000**  
*April 1, 2017 through April 30, 2017* Page 2 of 7

	CASH	CASH MANAGEMENT
<b>PRINCIPAL</b>		
OPENING BALANCES:	0.00	45,345.07
<b>RECEIPTS</b>		
Dividends	6.41	0.00
<b>TOTAL RECEIPTS</b>	<b>6.41</b>	<b>0.00</b>
<b>DISBURSEMENTS</b>		
No activity during this period.		
<b>CASH MANAGEMENT ACTIVITY</b>		
Cash Management Purchases	(6.41)	6.41
Cash Management Sales	0.00	0.00
<b>NET CASH MANAGEMENT</b>	<b>(6.41)</b>	<b>6.41</b>
<b>CLOSING BALANCES:</b>	<b>0.00</b>	<b>45,351.48</b>

WILMINGTON TRUST COMPANY, 100 MARKET STREET, WILMINGTON, DE 19801



APRIL							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	04/05/17	18,286.25				18,286.25	
2	04/12/17	5,444.08				5,444.08	
3	04/12/17	19,890.48				\$19,890.48	
4	04/19/17	26,832.74				26,832.74	
5	04/19/17	28,168.61				28,168.61	
6	04/26/17	37,781.27				37,781.27	
7	04/26/17	104,468.72				104,468.72	
8	05/01/17	19,687.50				19,687.50	
9	05/01/17	8,890.60				8,890.60	
10						-	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	269,450.25	-	-	-	269,450.25	
	Monthly Rpt	269,450.25				269,450.25	
	Variance	-	-	-	-	-	

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

<b>Current Fund Year: 2017</b>										
<b>Month Ending: April</b>										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	842,215.57	4,616,860.65	1,313,651.02	9,987,869.77	(5,240.89)	1,279,406.78	(3,618.78)	1,871,950.65	(23,970.60)	19,879,124.16
<b>RECEIPTS</b>										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	1,433.00	0.00	0.00	0.00	0.00	24,110.09	25,543.09
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,217.79	0.00	27,217.79
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,217.79	0.00	27,217.79
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,433.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>27,217.79</b>	<b>24,110.09</b>	<b>52,760.88</b>
<b>EXPENSES</b>										
Claims Transfers	35,432.58	31,810.79	13,041.19	170,912.21	0.00	0.00	0.00	0.00	18,253.48	269,450.25
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62,567.84	0.00	62,567.84
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,269,083.76	0.00	1,269,083.76
<b>TOTAL</b>	<b>35,432.58</b>	<b>31,810.79</b>	<b>13,041.19</b>	<b>170,912.21</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,331,651.60</b>	<b>18,253.48</b>	<b>1,601,101.85</b>
<b>END BALANCE</b>	<b>806,782.99</b>	<b>4,585,049.86</b>	<b>1,300,609.83</b>	<b>9,818,390.56</b>	<b>(5,240.89)</b>	<b>1,279,406.78</b>	<b>(3,618.78)</b>	<b>567,516.84</b>	<b>(18,113.99)</b>	<b>18,330,783.19</b>

**REPORT STATUS SECTION**

**Report Month: April**

Balance Differences

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	April					
CURRENT FUND YEAR	2017					
Description:		Investors Operating-58892	Investors Prop & Liab Claims- 58910	Investors WC Claims-58905	Wilmington Trust - 5884	
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investm	\$19,879,123.44	9,841,568.54	253.56	236.52	10,037,064.82	
Opening Interest Accrua	\$25,205.18	-	-	-	25,205.18	
1 Interest Accrued and/or	\$9,159.30	\$0.00	\$0.00	\$0.00	\$9,159.30	
2 Interest Accrued - disco	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Inst	\$6,289.12	\$6,159.97	\$98.09	\$31.06	\$0.00	
6 Interest Paid - Term Ins	\$6.41	\$0.00	\$0.00	\$0.00	\$6.41	
7 Realized Gain (Loss)	\$20,922.25	\$0.00	\$0.00	\$0.00	\$20,922.25	
8 Net Investment Income	\$36,370.67	\$6,159.97	\$98.09	\$31.06	\$30,081.55	
9 Deposits - Purchases	\$294,993.34	\$25,543.09	\$80,284.56	\$189,165.69	\$0.00	
10 (Withdrawals - Sales)	-\$1,870,552.10	-\$1,601,101.85	-\$80,284.56	-\$189,165.69	\$0.00	
Ending Cash & Investment	\$18,330,782.46	\$8,272,169.75	\$351.65	\$267.58	\$10,057,993.48	
Ending Interest Accrual Bal	\$34,358.07	\$0.00	\$0.00	\$0.00	\$34,358.07	
Plus Outstanding Checks	\$278,076.91	\$94,854.87	\$52,149.14	\$131,072.90	\$0.00	
(Less Deposits in Transit)	-\$28,578.10	\$0.00	-\$8,890.60	-\$19,687.50	\$0.00	
Balance per Bank	\$18,580,281.27	\$8,367,024.62	\$43,610.19	\$111,652.98	\$10,057,993.48	
			0.0	\$0.00		

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

Month		April							
Current Fund Year		2017							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid April	Monthly Recoveries April	Calc. Net Paid Thru April	TPA Net Paid Thru April	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2017	Property	11,616.11	35,337.58	0.00	46,953.69	46,953.69	0.00	(0.00)	0.00
	Liability	574.30	2,095.90	0.00	2,670.20	2,670.20	0.00	0.00	0.00
	Auto	4,113.43	7,112.50	0.00	11,225.93	11,225.93	0.00	0.00	0.00
	Workers Comp	34,567.73	32,725.08	0.00	67,292.81	67,292.85	(0.04)	0.00	(0.04)
	Cherry Hill	2,822.61	10,473.40	2,822.57	10,473.44	10,473.40	0.04	0.00	0.04
	<b>Total</b>	<b>53,694.18</b>	<b>87,744.46</b>	<b>2,822.57</b>	<b>138,616.07</b>	<b>138,616.07</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>(0.00)</b>
2016	Property	355,503.45	95.00	0.00	355,598.45	355,598.45	0.00	0.00	0.00
	Liability	58,651.20	500.00	0.00	59,151.20	59,151.20	0.00	0.00	0.00
	Auto	47,983.80	3,824.20	0.00	51,808.00	51,808.00	(0.00)	(0.00)	0.00
	Workers Comp	1,377,213.81	41,877.33	0.00	1,419,091.14	1,419,091.14	0.00	0.00	0.00
	Cherry Hill	848.99	719.20	988.52	579.67	579.50	0.17	5,360.85	(5,360.68)
	<b>Total</b>	<b>1,840,201.25</b>	<b>47,015.73</b>	<b>988.52</b>	<b>1,886,228.46</b>	<b>1,886,228.29</b>	<b>0.17</b>	<b>5,360.85</b>	<b>(5,360.68)</b>
2015	Property	561,573.44	0.00	0.00	561,573.44	561,573.44	0.00	0.00	0.00
	Liability	221,196.76	0.00	0.00	221,196.76	221,196.76	(0.00)	(0.00)	0.00
	Auto	29,048.47	545.00	0.00	29,593.47	29,593.47	(0.00)	(0.00)	0.00
	Workers Comp	1,898,176.17	4,646.94	33.00	1,902,790.11	1,902,790.11	(0.00)	0.00	(0.00)
	Cherry Hill	20,299.00	7,060.88	20,299.00	7,060.88	7,060.88	0.00	0.00	0.00
	<b>Total</b>	<b>2,730,293.84</b>	<b>12,252.82</b>	<b>20,332.00</b>	<b>2,722,214.66</b>	<b>2,722,214.66</b>	<b>(0.00)</b>	<b>0.00</b>	<b>(0.00)</b>
2014	Property	323,918.01	0.00	0.00	323,918.01	323,918.01	0.00	0.00	0.00
	Liability	656,474.54	26,109.91	0.00	682,584.45	682,584.45	0.00	(0.00)	0.00
	Auto	58,565.88	1,059.49	0.00	59,625.37	59,625.37	0.00	0.00	(0.00)
	Workers Comp	1,597,789.41	4,048.85	200.00	1,601,638.26	1,601,638.26	0.00	0.00	0.00
	<b>Total</b>	<b>2,636,747.84</b>	<b>31,218.25</b>	<b>200.00</b>	<b>2,667,766.09</b>	<b>2,667,766.09</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2013	Property	337,742.74	0.00	0.00	337,742.74	337,742.74	0.00	0.00	0.00
	Liability	849,730.82	3,104.98	0.00	852,835.80	852,835.80	0.00	0.00	(0.00)
	Auto	100,532.02	500.00	0.00	101,032.02	101,032.02	0.00	0.00	0.00
	Workers Comp	2,186,520.16	87,614.01	1,200.00	2,272,934.17	2,272,934.17	0.00	0.00	0.00
	<b>Total</b>	<b>3,474,525.74</b>	<b>91,218.99</b>	<b>1,200.00</b>	<b>3,564,544.73</b>	<b>3,564,544.73</b>	<b>0.00</b>	<b>0.00</b>	<b>(0.00)</b>
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>		<b>10,735,462.85</b>	<b>269,450.25</b>	<b>25,543.09</b>	<b>10,979,370.01</b>	<b>10,979,369.84</b>	<b>0.17</b>	<b>5,360.85</b>	<b>(5,360.68)</b>

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

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

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**JIF SERVICE TEAM**

Joanne Hall, Safety Director <a href="mailto:jhall@jamontgomery.com">jhall@jamontgomery.com</a> Office: 732-736-5286 Cell: 908-278-2792	Danielle Sanders, Administrative Assistant <a href="mailto:dsanders@jamontgomery.com">dsanders@jamontgomery.com</a> Office : 856-552-6898 Fax : 856-552-6899
John Saville, Sr. Consultant <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-736-5009 Cell: 609-330-4092	Keith Hummel Associate Director Public Sector Risk Control <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> Office: 856-552-6862 Fax: 856-552-6863

**APRIL ACTIVITIES**

**LOSS CONTROL SERVICES**

- Borough of Audubon – Conducted a Loss Control Survey on April 25
- Township of Berlin – Conducted a Loss Control Survey on April 24
- Borough of Chesilhurst – Conducted a Loss Control Survey on April 18
- Borough of Collingswood – Conducted a Loss Control Survey on April 25
- Borough of Lindenwold – Conducted a Loss Control Survey on April 12

**MEETINGS ATTENDED**

- Claims Meeting – April 21
- Fund Commissioner Meeting – April 24
- Camden Police Chief Ad Hoc Meeting – April 28

**UPCOMING EVENTS**

- Claims Meeting – May 19
- Fund Commissioners Meeting – May 22
- Career Survival for 1<sup>st</sup> Line Supervisors – May 16,18,19 & 23

## **SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS**

- Camden JIF - SD Bulletin - Comprehensive Playground Inspection Program – April 3
- Camden JIF - SD Bulletin CCV Lateral Sewer Lines, April 2017 – April 12
- Camden JIF - Safety Director Message - Online Camp Counselor Training Programs – April 17
- Camden JIF - Message from the Safety Director – MEL Leadership Skills – April 18
- Camden JIF - Camden County Police Chief AD-HOC Meeting – April 20
- Camden JIF - Did You Know? – MSI Training Schedule, May 2017 – April 25
- Camden JIF - NEW CLASS - Leadership Training for Senior Managers Notice and Registration – April 26
- Camden JIF- SAVE THE DATE - Executive Safety Committee Meeting – April 27

## **MEL MEDIA LIBRARY**

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

<b><u>Municipality</u></b>	<b><u># of Videos</u></b>
Borough of Brooklawn	2
Borough of Somerdale	1

## **MEL SAFETY INSTITUTE (MSI)**

Listed below are upcoming MSI training programs scheduled for **May, June and July of 2017**. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time. ***Members are reminded to log on to the [www.njmel.org](http://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.

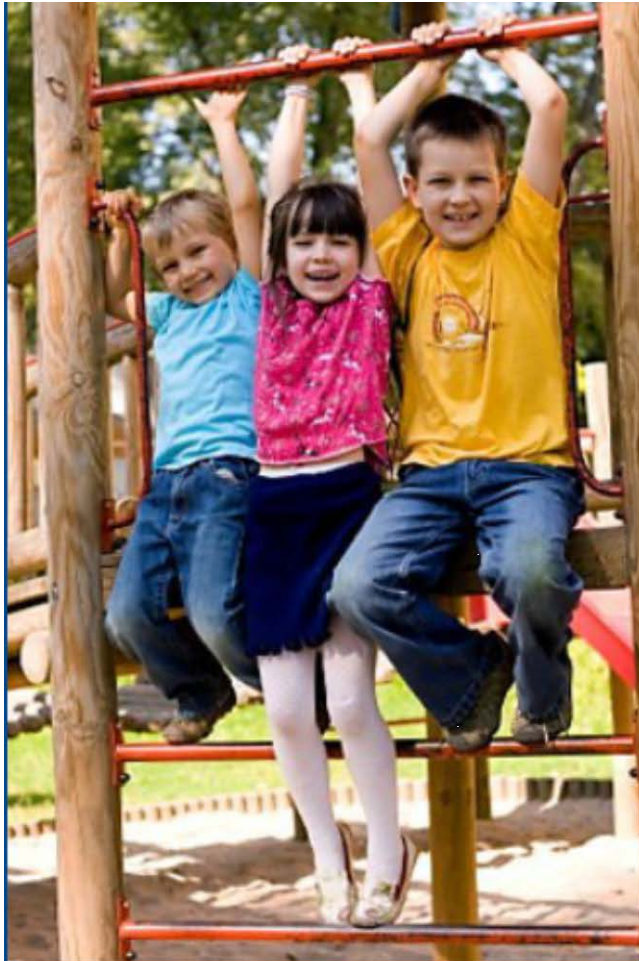
<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIME</b>
5/1/17	Borough of Glassboro #1	Heavy Equipment Safety	12:00 - 3:00 pm
5/2/17	Borough of Clementon #3	Sanitation/Recycling Safety	8:30 - 10:30 am
5/2/17	Borough of Clementon #3	Back Safety/Material Handling	10:45 - 11:45 am
5/2/17	Borough of Clementon #3	BBP	12:00 - 1:00 pm
5/3/17	Evesham Township MUA	Jetter/Vacuum Safety	8:30 - 10:30 am
5/4/17	Borough of Collingswood	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIME</b>
5/5/17	Township of Berlin #2	Landscape Safety	8:30 - 11:30 am
5/5/17	Township of Berlin #2	Playground Safety Inspections	12:00 - 2:00 pm
5/9/17	Township of Winslow	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
5/9/17	Township of Winslow	Hearing Conservation	10:45 - 11:45 am
5/10/17	Township of Washington	CDL-Drivers Safety Regulations	8:30 - 10:30 am
5/10/17	Township of Washington	Driving Safety Awareness	10:45 - 12:15 pm
5/10/17	Township of Washington	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
5/11/17	Deptford Township MUA	LOTO	8:00 - 10:00 am
5/11/17	Deptford Township MUA	PPE	10:15 - 12:15 pm
5/12/17	Township of Willingboro	Landscape Safety	8:30 - 11:30 am
5/17/17	Township of Mantua	Sanitation/Recycling Safety	12:30 - 2:30 pm
5/19/17	Township of Cherry Hill #4	Fire Safety	8:30 - 9:30 am
5/19/17	Township of Cherry Hill #4	Fire Extinguisher	9:45 - 10:45 am
5/19/17	Township of Cherry Hill #4	BBP	11:00 - 12:00 pm
5/19/17	Township of Cherry Hill #4	Confined Space Awareness	12:30 - 1:30 pm
5/23/17	Deptford Township MUA	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
5/23/17	Deptford Township MUA	Confined Space Awareness	11:15 - 12:15 pm
5/24/17	Township of Washington	BBP Administrator Training	8:30 - 10:30 am
6/1/17	Township of Tabernacle #1	Fire Safety	8:30 - 9:30 am
6/1/17	Township of Tabernacle #1	Fire Extinguisher	9:45 - 10:45 am
6/2/17	Township of Monroe #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
6/6/17	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/7/17	Deptford Township MUA	Flagger/Work Zone	8:00 - 12:00 pm
6/8/17	Township of Tabernacle #1	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
6/16/17	Township of Cherry Hill #4	Landscape Safety	8:30 - 11:30 am
6/16/17	Township of Cherry Hill #4	Playground Safety Inspections	12:00 - 2:00 pm
6/21/17	Township of Mantua	BBP	12:30 - 1:30 pm
6/21/17	Township of Mantua	Hearing Conservation	1:45 - 2:45 pm
6/23/17	Township of Waterford	Fire Extinguisher	8:30 - 9:30 am
6/23/17	Township of Waterford	Back Safety/Material Handling	9:45 - 10:45 am
6/27/17	Borough of Clementon #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
6/27/17	Borough of Clementon #3	Driving Safety Awareness	10:45 - 12:15 pm
6/27/17	Borough of Clementon #3	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
6/28/17	City of Burlington #2	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIME</b>
6/29/17	Deptford Township MUA	Ladder Safety/Walking Surfaces	8:00 - 10:00 am
7/11/17	Borough of Clementon #3	Hazard ID/Job-Site Observation	8:30 - 10:30 am
7/11/17	Borough of Clementon #3	Accident Investigation	10:45 - 12:45 pm
7/11/17	Borough of Clementon #3	Toolbox Talks	1:30 - 3:00 pm
7/14/17	Township of Washington	PPE	8:30 - 10:30 am
7/14/17	Township of Washington	Hearing Conservation	10:45 - 11:45 am
7/14/17	Township of Washington	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
7/17/17	Borough of Magnolia	Sanitation/Recycling Safety	10:00 - 12:00 pm
7/21/17	Township of Mantua	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
7/21/17	Township of Mantua	Back Safety/Material Handling	2:15 - 3:15 pm
7/25/17	Township of Washington	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
7/25/17	Township of Washington	Fall Protection Awareness	10:45 - 12:45 pm



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



**Before they climb, swing, slide, dig or bounce, make sure it's safe!**

## **National Playground Safety Week is the last week in April**

For employees who work in or around playgrounds,  
the MEL Safety Institute offers

### **Playground Safety for DPW / Recreation Maintenance Staff**

If you have playgrounds, you know injuries happen.  
In fact, each year over 200,000 injuries occur.  
Let's do all we can to prevent injuries and promote safety.  
This course teaches how most playground injuries occur  
and covers the strategies to prevent them.

#### **Visit The MEL Safety Institute.**

**Questions?** Contact the MSI Help Line (866) 661-5120.  
The MSI Safety Institute can be accessed anytime by going  
to [www.njmeli.org](http://www.njmeli.org). Look for our logo.



#### **How to Access Training Courses:**

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



### Comprehensive Playground Inspection Programs

As spring approaches, it is a great time inspect playgrounds and to review your Playground Maintenance Program. A complete Program consists of visual inspections at three basic frequencies.

#### **Annual Audit**

A comprehensive playground risk management program starts with an annual audit. An audit consists of inventorying and examining each piece of playground and ancillary equipment, the park grounds and structures, and perimeter streets. We recommend pictures be taken to document the number and condition of each piece of playground equipment and surrounding areas.

#### **Periodic (weekly to monthly) Inspections**

Spring is the time to ramp-up the inspection program's frequency rate. The frequency of a playground's inspection is determined by several factors; season, how many children use it, harsh environments, neighborhood demographics, age of equipment, history of damage, and more. Owners of playground equipment should have a written policy that defines inspection frequency.

Use a checklist. A sample checklist is on the MEL website ([www.njmel.org](http://www.njmel.org)). A checklist offers the advantage of documenting what was inspected and found to be in satisfactory condition. Only reporting deficiencies leaves the worker who completed the report open to questions of what things were or were not inspected (months or years later). Remember the rule of documentation, "If it is not written down, it did not happen".

#### **Daily Inspections**

Workers are in the parks almost every day; cutting grass, picking up trash, or even just driving by on way to other assignments. Workers must be trained to visually check the playground equipment and grounds for obvious problems such as broken equipment, graffiti, etc. This quick check does not require paperwork, unless a deficiency is found. Workers should also be instructed to immediately correct conditions that can be fixed, or report conditions as soon as possible. Playground owners should also have a written policy on how workers are to document their corrective actions or reports.

Playgrounds will of course require maintenance and repairs from time to time. Even routine maintenance activities such as replenishing mulch or closing the gaps on S-hooks should be documented. Playground owners should have a 'paper trail' of work performed by employees. Repairs to playground equipment will also need to be documented. Repairs should be with manufacturer's parts. Hardware should be tamper-resistant.

Spring is also a good time to review your policies with employees who will be in and around playgrounds. Hold a Toolbox Talk to remind them how to record actions they took to immediately correct a deficient condition and how to report conditions that will need to be repaired by others. A Toolbox Talk is included to assist with educating employees.

We also want to remind our members of three other resources;

1. The MSI has a Playground Safety Inspector class. Check the website for a class near you.
2. The MSI has a new online Playground Inspection class. We have included a Discussion Guide so that it can be presented to a group of Recreation or Public Works employees.
3. Your Safety Consultant is ready to assist with any aspect of your program.

*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.*



## Recording / Reporting Playground Deficiencies

### Toolbox Talk Lesson Plan

The conditions of our playgrounds and parks are important to the residents of our community. Let's take a moment to discuss the policies and procedures we have in place.

Our playgrounds are inspected **[INSERT FREQUENCY]** by **[INSERT DEPARTMENT OR NAME OF INDIVIDUAL]**. But we are in or driving past playgrounds and parks almost every day. We can have a bigger impact on the appearance of our parks and playgrounds than any one else. I want to review this department's policies if you see problems in our parks. This includes:

- Damaged playground equipment
- Broken glass
- Graffiti
- **[ADD ADDITIONAL OR LOCAL CONCERNS]**

If you are in a park, cutting grass or collecting trash, etc., and see a condition that you can correct such as:

- Mulch around playground equipment that has been significantly kicked out such as under swings
- Objects, such as tables or toys, that have been moved into the fall zones of playground equipment
- Swings over the top of the swing set
- A loose or broken component that can be quickly fixed, tightened, etc.

Our policy is to take care of it right then and record it **[HOW - write it down where, call it in to who, etc.]**. If you take 5 minutes to rake mulch back under the swings or sweep up broken glass, which is better than leaving it and having a child injured. The department wants you to take that 5 minutes, but we need to document it.

If you see a condition that will require lengthy repairs, or will need to order parts, such as:

- Broken railings
- Damaged tables

A condition that can be expected to cause injury to a child should be called in immediately to **[WHO]**. If the condition is severe enough stay there until we can make it safe. If it is not an imminent hazard, and you have a cone or CAUTION tape, we would expect you to secure the scene as best you can.

If you see conditions such as:

- Arson
- Intentional damage
- Significant graffiti
- Any other criminal activity

Call **[WHO - department and / or the police on their non-emergency number]**.

Do you have any questions?

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## CERTIFIED PLAYGROUND SAFETY INSPECTORS COURSE AND EXAM

April 26-28, 2017  
Mercer County Park Boathouse  
334 South Post Road  
West Windsor, NJ 08550



Certified  
Playground  
Safety Inspector

### Why This Course Is Important To YOU:

According to the Consumer Products Safety Commission, each year more than 200,000 children go to hospital emergency rooms with playground-related injuries. Of these, 70% of the injuries occur at public parks and schoolyards when the child falls from the equipment onto the ground.

New Jersey State Law adopted the playground safety guidelines of the United States Consumer Product Safety Commission as detailed in the "Handbook for Public Playground Safety" (Pub. No. 325). These guidelines were adopted by reference as the Playground Safety Subcode for New Jersey and govern design, installation, inspection and maintenance of playgrounds and playground equipment. These guidelines apply to *all* public playgrounds in the state of New Jersey and are mandatory.

*How does your playground measure up?*

*How many preventable injuries occur in your parks, school yards, or facilities?*

### What This Course Will Provide YOU:

The Certified Playground Safety Inspectors (CPSI) Course and Exam, hosted by the New Jersey Recreation and Park Association and sponsored by the National Recreation and Park Association, is the most comprehensive and up-to-date training program on playground safety issues including hazard identification, equipment specifications, surfacing requirements and risk management methods.

The course provides advanced reading and twelve (12) hours of training that will prepare you to take the Certified Playground Safety Inspector Exam at the culmination of the certification course. Certification, with passage of the exam, is good for three years.

#### Who Should Attend?

- Park & Recreation Supervisors & Administrators
- Safety Engineers
- School/Park Maintenance Staff
- Board & Commission Members
- School Officials
- Health Inspectors
- Insurance Agents
- Public Works Personnel
- Playground Manufacturers
- Engineers & Architectural Firms
- Playground Equipment Representatives
- Risk Managers

#### Playground Operators In:

- Parks
- Schools
- Summer Camps
- Day Care Centers
- Hotels/Resorts
- Homeowners Associations
- Apartment Communities
- YMCA/YWCA
- Boys & Girls Clubs
- Police Athletic Leagues
- Park & Playground Designers
- Community Volunteers



Photo Courtesy of Liberty Parks and Playgrounds

Class size is limited to 80

Participants will receive resource materials with:

- ASTM F1487 Standard Consumer Safety Performance Specifications of Playgrounds for Public Use
- U.S. Consumer Product Safety Commission Handbook for Public Playground Safety
- 1.5 Continuing Education Units through NRPA



**National Playground Safety Institute  
Playground Safety Inspectors Certification  
Course & Exam**

*Sponsored by the New Jersey Recreation and Park Association*

**Course Schedule:**

**Wednesday, April 26, 2017 8:00 am – 5:00 pm**

- Introduction to NPSI & History
- Injury Statistics
- Hazard Identification
- Safety Surfacing & Use Zones

**Thursday, April 27, 2017 8:00 am – 5:00 pm**

- Playground Safety Management
- Playground Equipment Accessibility
- Maintenance Procedures & Standards
- On-Site Playground Inspection & Audit Exercise
- Final Question & Answer Session
- Exam Preparation

**Friday, April 28, 2017**

- Exam Check In 8:30 am.
- Exam Start As seating is completed

**Location:** Mercer County Park Boathouse  
334 South Post Road  
West Windsor, NJ 08550

**Fees:**

National Playground Safety Institute Registration  
(includes: resource materials, breaks, & lunch daily)

___ NJRPA/NRPA Members	\$400
___ Non-Members	\$500
___ Exam Fee	\$125

(Optional, but required if you wish to be recognized as a Certified Playground Safety Inspector)

**Total Fee** \$ \_\_\_\_\_

\*Participants registering after March 3, 2017 must pay an additional \$35.00 fee for the overnight shipping of resource materials. NOTE: TWO forms of ID are REQUIRED for exam admission.

No refunds will be made once text resource materials have been shipped. If you do not cancel by March 27, 2017 or do not attend you are responsible for the full payment.

**TRANSFER POLICY**

Registrants may transfer to a later CPSI Course and Exam hosted in New Jersey. A \$135.00 transfer fee shall apply.

Questions? Please call NJRPA at 609-356-0480.

**Promotional Support Provided By:**



*Photo Courtesy of General Recreation, Inc.*

**CPSI Registration Form – April 2017**

Name: \_\_\_\_\_ Organization: \_\_\_\_\_ Title: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Street

Phone: \_\_\_\_\_ Email: \_\_\_\_\_ Dietary Restrictions: \_\_\_\_\_

*Mail or email this form along with payment to:* New Jersey Recreation and Park Association  
1 Wheeler Way, Princeton, NJ 08540  
rbenerofe@njrpa.org

**PAYMENT METHOD:**

Please make checks/money orders payable to NJRPA

Total Amount \$ \_\_\_\_\_

Check/Money Order# \_\_\_\_\_

Purchase Order # \_\_\_\_\_

Credit Card# \_\_\_\_\_  Visa  Master Card Exp. Date \_\_\_\_\_

Signature \_\_\_\_\_



## Safety Director Bulletin

One in a series of safety bulletins from your Joint Insurance Fund

April 2017

### The Benefits of Closed-Circuit Videoing Lateral Sewer Lines



Many times when a resident reports a sewer back-up they assume it is from the main connection. Utility Authorities and municipal sewer departments may respond to the sewer back-up by replacing the house connection from the main line to a little behind the curb.

While this action will most likely resolve the current sewer back-up, the question is, will this prevent it from happening again and address the real cause?

Closed-Circuit Video (CCV) of lateral sewer lines can identify the cause of the back-up and responsibility by determining if the back-up was from the main or lateral lines. Throughout the years if there have been multiple sewer back-up claims at the same residence and the lateral lines were videoed after the first back-up, the cause and responsibility could have been properly determined, thus possibly eliminating additional claims in the future.

An additional benefit of using the CCV during the preliminary investigation of a back-up is that the utility authority or municipal sewer departments can identify the most affordable repair solution possible.

The photo shown above was obtained from a municipality that responded to a sewer back-up at a residential home for the second time in two years. It was the contention of the resident that grease accumulation was the result of the main back-up. After the second repair, the municipal sewer department videoed the lateral line and proved that the grease accumulation was the result of the actions of the resident. The six inch house lateral sewer line was over 90% blocked by grease accumulation. The photo taken by CCV was provided to the resident and the municipal sewer departments informed them they would not be responsible for any future blockages caused by the resident.

It is important to note that the authority / municipality will need to acquire written permission from the homeowner to video the house lateral line from the inside the home to the street (curb). The release should include wording to the effect "For work performed on behalf of homeowner" and a disclaimer in the event something happens to the authority / municipal equipment while on the private property. The release form should be reviewed by legal counsel before being used by the authority or municipal sewer department.

*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 877.308.3046.*

### Public Service Announcement to Prevent Sewer Backups in the Home

The majority of sewer back-ups into a home are caused from improper disposal of waste into toilets and drains. The following items should NOT be discarded into toilets or drains: fats, oils, or grease from cooking, solid food particles, diapers, baby wipes, feminine hygiene products, and paper towels. These items do not break down in the sewer pipes and will cause back-ups into homes. The improper disposal of these items will create serious maintenance and health issues for the homeowner and also for the public wastewater collection and treatment systems.

When fats, oils, or grease are poured down a sink, these products will solidify once they have cooled down in the sewer pipes and will cause a blockage. If you think running hot water in the sink will help disperse this matter, you're wrong! Hot water may get this matter out of your sink drain, but as soon as the water cools down, these products will solidify in your sewer pipes. This build-up will restrict flow and accumulate in the pipes, where in combination with other materials that shouldn't be flushed will cause sewerage to back up into a home and often cause blockages in the main sewer system located in the street.

Residents should be aware that some of these products are labeled as "Flushable", are only assumed to be. A vast majority of these products do not break down in the same manner as toilet paper and create problems in households and the collection system, pumping stations, and wastewater treatment facilities.



## CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND Certificate Of Insurance Monthly Report

*Monday, April 24, 2017*

From 3/22/2017 To 4/21/2017

Holder (H) / Insured Name (I)	Holder / Insured Address	Description of Code	Operations	Issue Date	Coverag
<b><u>CAMDEN JIF</u></b>					
H- Posel Management Group	Attn: Sy Goldberg 212 Walnut Street Philadelphia, PA 4742 19106		Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of parking lot at the Ritz Plaza for a car show on May 6th, 2017 with a rain date of May 7th, 2017.	3/24/2017	GI EX
I- Township of Voorhees	2400 Voorhees Town Center Voorhees, NJ 08043				
H- Township of Parsippany AU WC	1001 Parsippany Boulevard Parsippany, NJ 07054	6684	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects the Multi-Sports Camp Program from April 10-13, 2017.	4/7/2017	GL EX
I- Borough of Collingswood	678 Haddon Avenue Collingswood, NJ 08108				
H- Collingswood Board of Education AU WC	200 Lees Ave Collingswood, NJ 08108	10339	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of property for the July 4, 2017 fireworks display. Rain date July 5, 2017	4/7/2017	GL EX
I- Borough of Collingswood	678 Haddon Avenue Collingswood, NJ 08108				
H- 1st Colonial Community Bank ISAOA EX WC PR	1040 Haddon Avenue Collingswood, NJ 08108-9662	22118	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Mortgagee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with	4/10/2017	GL AU
I- Borough of Bellmawr	21 East Browning Road P.O. Box 368 Bellmawr, NJ 08099				

H- First Colonial Bank AU OTH I- Borough of Magnolia	1040 Haddon Avenue Collingswood, NJ 08108 438 W. Evesham Avenue Magnolia, NJ 08049	22227	respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the loan for Bellmawr Fire and Rescue Squad #1 for property at 29 Lewis Avenue, Bellmawr, NJ, loan amount \$80,000. Loan #190012237. Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Mortgagee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to the lease of a 2017 Chevy Tahoe, vin #1GNSKDEC6HR259118, valued at \$35,800,for the Magnolia Police Department.	4/4/2017 GL EX
H- First Colonial Bank AU POL I- Audubon Park Fire Department	1040 Haddon Avenue Collingswood, NJ 08108 18 Road C Audubon Park, NJ 08106	22227	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Mortgagee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to the lease of a 2017 Chevy Tahoe, vin #1GNSKDEC6HR259118, valued at \$35,800,for the Magnolia Police Department.	4/4/2017 GL EX
H- First Colonial Bank I- Borough of Magnolia	1040 Haddon Avenue Collingswood, NJ 08108 438 W. Evesham Avenue Magnolia, NJ 08049	22227	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Mortgagee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to the lease of a 2017 Chevy Tahoe, vin #1GNSKDEC6HR259118, valued at \$35,800,for the Magnolia Police Department.	4/4/2017 ALL
H- Township of Haddon BOND I- Township of Haddon	135 Haddon Avenue Westmont, NJ 08108 135 Haddon Avenue Westmont, NJ 08108	24241	Evidence of insurance as respects to Statutory Bond coverage for Margaret King - Tax Collector, effective 04/07/2017.	4/10/2017
H- Posel Voorhees, LLC I- Township of Voorhees	212 Walnut Street Philadelphia, PA 19106 2400 Voorhees Town Center Voorhees, NJ 08043	25026	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions,	3/24/2017 GI EX

			limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to use of parking lot at Ritz Plaza for a car show on May 6th, 2017 with a rain date of May 7th, 2017.	
H- Cherry Hill Board of Education AU WC I- Cherry Hill Fire District	45 Renoldo Terrace Cherry Hill, NJ 08034 301 Burnt Mill Road Cherry Hill, NJ 08003	25140	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the use of facilities at Cherry Hill High School East, located at 1750 Kresson Rd, Cherry Hill, NJ 08003, by the Cherry Hill Fire District for firefighter testing on 11/11/17.	3/27/2017 GL EX
H- Saint Teresa of Calcutta Parish AU PR I- Township of Haddon	McDaid Hall, Holy Savior 50 Emerald Avenue Haddon Township, NJ 08108 135 Haddon Avenue Westmont, NJ 08108	25167	Evidence of insurance as respects Haddon Township utilizing McDaid Hall for a Senior event on Thursday, April 27th, 2017.	3/29/2017 GL EX
H- The Knight Park Trustees AU WC I- Borough of Collingswood	713 Atlantic Ave. Collingswood, NJ 08108 678 Haddon Avenue Collingswood, NJ 08108	25203	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects the use of facilities for a children's bike decorating contest event on July 4, 2017. Rain Date 07/05/17.	4/7/2017 GL EX
H- Bancroft AU WC I- Township of Cherry Hill	1255 Caldwell Road Cherry Hill, NJ 08034 820 Mercer Street Cherry Hill, NJ 08002	25215	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the use of property for volunteer/vendor parking for the Township's Earth Festival on 4/29/17.	4/11/2017 GL EX
H- Camden County Improvement Authority ALL	2220 Voorhees Town Center Voorhees, NJ 08043	25255	Evidence of insurance with respects to Shared Service Agreement in a County wide program for abandoned properties being	4/20/2017

I- Borough of Merchantville

1 West Maple Merchantville, NJ 08109

administered by Community Champions Corp.

***Total # of Holders =*** 14



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

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$173,751.67	\$92,304.73	\$81,446.94	46.88%
February	\$169,379.51	\$69,348.68	\$100,030.83	59.06%
March	\$183,335.17	\$56,461.80	\$126,873.37	69.20%
April	\$102,176.52	\$54,762.68	\$47,413.84	46.40%
<b>TOTAL 2017</b>	<b>\$628,642.87</b>	<b>\$272,877.89</b>	<b>\$355,764.98</b>	<b>56.59%</b>

**Monthly & YTD Summary:**

PPO Statistics	April	YTD
Bills	165	613
PPO Bills	153	556
PPO Bill Penetration	92.73%	90.70%
PPO Charges	\$96,317.52	\$577,347.60
Charge Penetration	94.27%	91.84%

**Savings History:**

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

***APPENDIX I – MINUTES***

**April 24, 2017 Meeting**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – APRIL 24, 2017  
CHERRY HILL FIRE DISTRICT 5:15 PM**

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

**PLEDGE OF ALLEGIANCE**

**MOMENT OF SILENCE OBSERVED**

**ROLL CALL OF EXECUTIVE COMMITTEE:**

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

**EXECUTIVE COMMITTEE ALTERNATES:**

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

**APPOINTED OFFICIALS PRESENT:**

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

**FUND COMMISSIONERS PRESENT:**

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

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Mark von der Tann                      Edgewood Associates  
Michael Avalone                        Conner Strong & Buckelew  
Roger Leonard                         Leonard O'Neill Insurance Group  
Rick Bean                                 Henry D. Bean & Sons Insurance  
Walt Eife                                 Waypoint Insurance  
John McCrudden                         Hardenbergh Insurance

**WELCOME:** Commissioner John Foley welcomed everyone to Cherry Hill Fire District and said this year they have received an International Accreditation in Fire Safety and they are the only Fire Department in the state of New Jersey that holds such an accreditation. Commissioner Foley said they have also been awarded with a rating of ISO 01, which means if you live in Cherry Hill you may be able to get a discount on you homeowners insurance because we are an efficient Fire Department.

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MARCH 27, 2017**

**MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF MARCH 27, 2017**

Motion:                                      Commissioner Lipsett  
Second:                                      Commissioner Michielli  
Vote:    Unanimous

**CORRESPONDENCE:** Executive Director reported the Fund received a letter from Laurel Springs which was distributed to Executive Committee last week and this will be covered under the Executive Directors Report.

**LAUREL SPRINGS REQUEST ON POL/EPL CLAIM:** Executive Director said last week a letter was distributed to the Executive Committee. Laurel Springs is seeking our assistance on a POL EPL claim that was settled recently and they have a co-insurance due in the amount of \$20,000 to the excess carrier. As you know Laurel Springs is a very small town and has already gone through the budget process and allocated \$10,000. They have requested the JIF's assistance by floating them a loan of \$10,000 this year and next year they will return that amount to the JIF as part of their added assessment. Executive Director said we do have a policy in place for this and we have granted this type of request for other towns in the past.



**MOTION TO APPROVE LAUREL SPRINGS REQUEST AS IN ACCORDANCE WITH POLICY**

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

**AGGREGATE LOSS FUND CONTINGENCY:** As you recall, beginning with the 2016 Fund year, the MEL implemented a Retrospective Rating Program billing member JIFs only 85% of its expected claims fund and will bill balance to the JIFs that exceed that amount. This Resolution documents prior authorizations for the creation of an aggregate loss fund contingency account and the transfer of the fund collected with the 2016 and 2017 assessments.

Each year at budget time the JIF will decide how much to fund and transfer to this account. Documenting this change was a recent recommendation in the MEL's internal audit. Resolution 17-12 is on Page 3.

**MOTION TO ADOPT RESOLUTION 17-12 DOCUMENTING THE CREATION OF THE AGGREGATE LOSS FUND CONTINGENCY ACCOUNT**

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

**2017 PRIMA CONFERENCE:** As previously reported, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Phoenix from June 4-7. Please contact the fund office if you are interested.

**ELECTED OFFICIALS TRAINING:** This year's elected officials training program will focus on Risk Management for Public Officials. Several sessions have been conducted by Mr. Nardi. The final session will be held on April 27 at 6PM in Gloucester City. Registration info for that session is on Page 4. The on-line version is also available; enclosed on Page 3 are directions for the course.

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

**CAREER SURVIVAL FOR FIRST LINE SUPERVISORS:** Included in the agenda is a copy of the 2017 Police Training Registration Form. The target audience is First Line Police Supervisors. There are 4 sessions available. Course description and registration can be found on Pages 7 and 8 of the agenda packet.

**MEL RISK MANAGEMENT CONSULTANT ACCREDITATION PROGRAM:** The MEL is instituting a program to recognize the MEL's numerous experienced RMC's and

train new staff. Producers who complete this program may use the designation “MEL Accredited Risk Management Consultant”. To achieve accreditation, a RMC must complete the four all day sessions that will be conducted over a six month period. (See pages 9 & 10 for the registration form and agenda).

East session will be held twice – once in Jamesburg at the Forsgate Country Club and once at Conner Strong and Buckelew Headquarters in Marlton. The program is also eligible for producer continuing education credits. The fee is a nominal \$500 payable to the Municipal Excess Liability Joint Insurance Fund.

**FINANCIAL DISCLOSURES:** The Division of Local Government Services developed an online program for financial disclosure filings. The fund office has received notification that online filing will be implemented again this year and the deadline to file is April 30<sup>th</sup>. The fund office will distribute instructions to commissioners on how to file once a roster is finalized. Executive Director said emails should be sent to all members with PIN and login information.

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

Executive Director said the Financial Fast Track is not available this month since the finance folks are gathering data for the auditor this month but we will have the information available next month. Executive Director said the January 31<sup>st</sup> Financial Fast Track shows our surplus at \$6.3 million and the February 28<sup>th</sup> Financial Fast Track shows a slight increase in the surplus at \$6.4 million. The loss ratio report as of February 28<sup>th</sup> reflects we are slightly below the target the actuary had us at 3.15% and of this date we are at 2.23% . Lost Time Accident Frequency as of February 28<sup>th</sup> we came are standing at 0.83 which is a good start for 2017.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 17-13 April 2017 Vouchers**

<b>2016</b>	<b>\$62,567.84</b>
<b>2017</b>	<b>\$1,269,083.76</b>
<b>TOTAL</b>	<b>\$1,331,651.60</b>

**Confirmation of March 2017 Claims Payments/Certification of Claims Transfers:**

<b>Closed</b>	<b>.00</b>
<b>2013</b>	<b>295,059.39</b>
<b>2014</b>	<b>117,104.09</b>
<b>2015</b>	<b>54,621.69</b>

<b>2016</b>	65,201.49
<b>2017</b>	36,081.59
<b>TOTAL</b>	<b>568,068.25</b>

**MOTION TO APPROVE RESOLUTION 17-13 APRIL 2017 VOUCHERS**

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

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

Motion: Commissioner Maley  
 Second: Commissioner DiAngelo  
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Mr. Nardi said his report is for closed session.

**SAFETY DIRECTOR:** Safety Director John Saville reviewed the Safety Director's report. In response to Commissioner Shannon, Mr. Saville said he would check with the Police Chiefs at the Police Ad Hoc Committee on Friday to see if they have any forms for crossing guards to take with them to their Doctor with requirements for physicals and if not we will check back with Rutgers to see if they have a form available. Executive Director said we will look into it and try to put something together.

Commissioner Shannon said PEOSH is targeting EMS this year and they are writing citations for things that our squads are doing. Is there something we can do to work with PEOSH in advance to make sure we are all on the same page. Safety Director said one items are the trans filling stations and one town is contesting it right now. We are trying to find out right how to accomplish what they are looking for. Executive Director asked Mr. Saville to put this topic on the MEL Safety Committee Agenda. In response to Chairman Mevoli, Mr. Saville said he will be going to the next PEOSH Advisory Committee Meeting and will discuss to see if we can work with them and obtain information on new regulations and how to comply.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Executive Director reviewed the monthly Certificate Report on page 41 for the period 2/22/17 to 3/21/17 with 20 certificates issued.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of March 2017 where there was a savings of 69.20% for the month and a total of 58.57 % for the year. Jennifer Goldstein reviewed the 1<sup>st</sup> Quarter 2017 Workers' Compensation Injury Review Report showing 71 First Report of Injuries with 54 with Medical Treatment and 17 were Report Only. Ms. Goldstein reviewed the Claim Statistics and Primary Causes of Injury.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Denise Hall reviewed the Subrogation Recovery Report. Ms. Hall said the balance of her report is for closed session.

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

Motion: Commissioner Maley  
Second: Commissioner Michielli  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion: Commissioner Michielli  
Second: Commissioner DiAngelo  
Vote: Unanimous

**MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:**

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

**OLD BUSINESS: NONE**

**NEW BUSINESS: NONE**

**PUBLIC COMMENT: NONE**

**MOTION TO ADJOURN:**

Motion: Commissioner Michielli  
Second: Commissioner Wolk  
Vote: Unanimous

**MEETING ADJOURNED: 6:00 PM**

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